

**Assynt, Rosehall & Scourie
Church of Scotland**

**Receipts and Payments Accounts
For the year ended 31 December 2024**

**Congregation No: 422325
Scottish Charity No: SC010171**

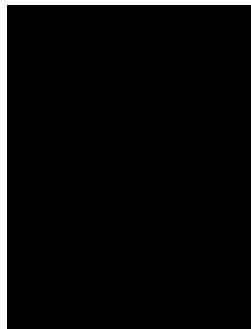
Reference and Administrative Information

Charity Name: Assynt, Rosehall & Scourie Church of Scotland

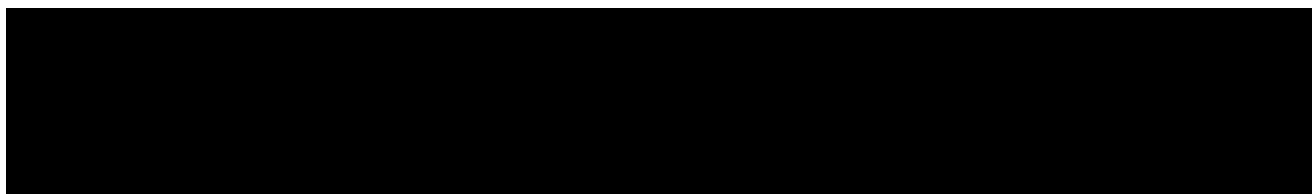
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Contact Address:

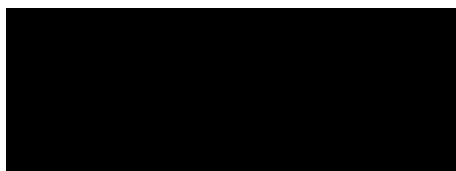


Trustees

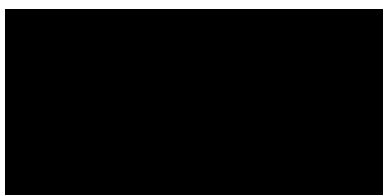


Principal Office-bearers

Minister:
Session Clerk:
Church Treasurer:



Independent Examiner



Bankers

The Royal Bank of Scotland plc
Ullapool Branch
11 Argyle St
Ullapool
IV26 2UD

Trustees' Annual Report - Year Ended 31 December 2024

Structure, Governance & Management

Governing Document

The Church is administered in accordance with the unitary constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the Church and are chosen from those members of the Church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session is responsible for all the affairs of the Church, both spiritual and temporal, and meets as often as required (always at least twice a year but usually more often).

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Assynt Rosehall & Scourie Church of Scotland

Assynt, Rosehall & Scourie Church of Scotland came into being at the start of January 2024, even though the official name change with the Scottish Charity Regulator (OSCR) did not happen until February 2024. It is a union of the three previous churches Assynt & Stoer Parish Church, Eddrachillis Parish Church and Rosehall Church of Scotland

Achievements and Performance

On Sunday 3rd March a service of union was held to unite Assynt & Stoer Parish Church with the Church of Scotland congregations of Eddrachilles and Rosehall to form Assynt, Rosehall and Scourie Church of Scotland. Our weekly services of worship all take place at 11am every Sunday in three locations, Lochinver, Rosehall and Scourie. This has been made possible through investment in IT infrastructure, elders taking a greater role within services, some pulpit supply and the streaming of sermons into different locations via zoom web conferencing.

The combined membership at the time of the union was thirty-four with five new members added since the union. The combined number of adherents totalled thirty-three, making a total of sixty-seven when added to the membership. Four new elders were ordained during the year bringing the total number of elders to seven. Attendance at the Sunday services has increased in Rosehall and Lochinver and overall attendance has been positive.

Trustees' Annual Report (cont.) - Year Ended 31 December 2024

A weekly prayer meeting is held on zoom and in the manse each Wednesday at 7.00pm. This is preceded by a time of open discussion on a bible passage or a book that everyone is reading at the same time. These sessions have been positive, and many new insights have been gained from a collaborative approach to bible study. A daily devotional produced by the minister is sent out daily to forty-one recipients and regular feedback confirms that these are appreciated.

One funeral was held in the church building, and we welcomed Lochinver Primary School for a Christmas service. Songs of Hope, our inhouse music programme delivered two concerts one in the Spring and another in December 2024, both of which were much appreciated by those who attended. Nine lessons and carols were led by members of the church playing acoustic guitars and was very well attended. Babyjive in Lochinver was greatly valued by mums and their babies and toddlers throughout 2024 with an average of six mums and babies in attendance each week. In December thanks to additional funding from Seeds of Growth a new group started in Scourie church hall and was being appreciated within that community.

Members of the congregation continued to be involved in the work of the interdenominational Assynt Christian Community Youth Project (ACCYP), which holds a monthly children's club and a holiday club during the summer holidays.

Financial Review

2024 saw the union of three churches Assynt & Stoer Parish Church, Eddrachillis Parish Church and Rosehall Church of Scotland. Income and expenditure figures relate to the new organisation, therefore no relevant comparison with 2023 is available. Comparisons with previous years will be resumed next year. The total amount of regular income was £31,966. Other general donations in 2024 were £3,751. We continue to be very grateful to all our supporters and for the generosity of their financial contributions whether regular or one-off. A claim for gift aid was made at the end of the year and £8,215 has been received from HMRC. The Church continues to benefit from being able to reclaim tax through the Gift Aid Small Donations Scheme. Total income, including interest of £559, investment income of £105 and collections taken for third parties of £872, was therefore £45,468

The repair and redecoration work on the church was completed in 2022. However, the final bill was received in 2023 with expenditure of £19,608. The congregation are continually grateful for the assistance of the General Trustees in funding this project, a grant of £14,000 being received in the year.

A further grant of £4,000 was received during the year from the Church of Scotland Seeds for Growth fund which has been used, and continues into 2024, for new initiatives of evangelism and involving the Assynt, Rosehall and Scourie communities in church life. Songs of Hope and Baby Jive were two of these initiatives.

A transfer of £12,555 from the Consolidated Capital and Revenue funds held at 121 George Street was agreed during the year to pay for needed fabric repairs and new equipment.

Trustees' Annual Report (cont.) - Year Ended 31 December 2024

Expenditure (excluding donations for specific purposes) was £57,212. Significant fabric expenditure of £12,012 and some one of costs £1,198 were incurred during the year.

Current bank account stands at £8,343
The Reserve account stands at £53,216

Reserves Policy

It is the Trustees' policy to hold a reserve of at least £15,000 if possible to meet annual expenditure on the upkeep of the buildings and for unexpected necessary repairs. Being a small congregation with limited financial resources there has never been the need to set an upper limit on the amount in the reserve simply because whatever the Congregation struggled to save was always spent on necessities quite quickly.

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustees Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf by



Minister

Date: 29 March 2025

Assynt, Rosehall & Scourie Church of Scotland

SC010171

Independent Examiner's Report to the Trustees of Assynt, Rosehall & Scourie Church of Scotland

I report on the financial statements of the charity for the year ended 31 December 2024, which are set out on pages 6 to 10.

Respective responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations").

The charity's trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section (44)(1)(c) of the 2005 Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention:-

1. which gives me reasonable cause to believe that, in any material respect, the requirements:-
 - to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

14/4/25

Assynt, Rosehall & Scourie Church of Scotland
Receipts and Payments Account
Year Ended 31 December 2024

		Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
	Note	£	£	£	£	£
Receipts						
Donations and Gift Aid	3	42653	0		42653	27994
Legacies			0		0	0
Activities for Generating Funds		1851			1851	0
Bank Interest		559			559	67
Investment income		105			105	0
Rental of premises						
Sale of assets						
Sale of investments						
Grants	4		4000		4000	7500
Receipts from Consolidated Funds		12555			12555	14000
Other receipts		300	0		300	0
Total Receipts		58023	4000		62023	49561
Payments						
Cost of generating funds						
Charitable Activities	5	53475	2922		56397	47046
Donations made	6	972	0		972	600
Governance costs	5	815			815	703
Total Payments		55262	2922		58184	48349
Excess of Receipts over payments		2761	1078		3839	1212
Transfer between funds					0	
Excess of Receipts over payments		2761	1078		3839	1212

Assynt, Rosehall & Scourie Church of Scotland
Statement of Balances
At 31 December 2024

	Note	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
<u>Bank & Deposit Balances</u>	2	£	£	£	£	£
Bank and deposit balances - 1 Jan 2024		36998	1831		38829	37617
Balances from Rosehall & Scourie		18891			18891	
Movement in year:						
Excess of Receipts over Payments		2761	1078		3839	1212
Bank and deposit balances - 31 Dec 2024		58650	2909		61559	38829

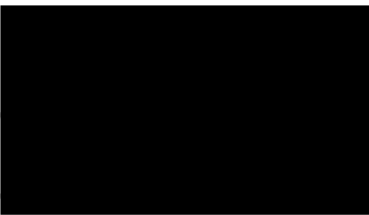
Investments at market value

Assets

Liabilities

The accounts were approved by the Kirk Session and Management Committee on 29 March 2025

For and on behalf of the Kirk Session and Management Committee

	_____	Minister
	_____	Treasurer

Assynt, Rosehall & Scourie Church of Scotland
Notes to the Accounts 2024

1 Trustee Remuneration and Related Party Transactions

During the year 1 trustee received reimbursement of expenses incurred totalling £960 (2023- £1,001)
Ministers Travel £960

No trustee, or a person related to a trustee, had any personal interest in any contract or transaction entered into by the charity during the year

2 Movements in Funds

	At 1 Jan 2024	Receipts	Payments	Balance Transfer	Transfers	At 31 Dec 2024
	£	£	£	£	£	£
Unrestricted funds						
General Reserve	5,657	559			47,000	53,216
General Fund	31,341	57,464	55,262	18,891	-47,000	5,434
	—					
Total Unrestricted funds	36,998	58,023	55,262	18,891	0	58,650
Restricted funds						
Seeds for growth	1,831	4,000	2,922		0	2,909
Total Restricted funds	1,831	4,000	2,922		0	2,909
Total funds	38,829	62,023	58,184		0	61,559

Purposes of restricted funds

Seeds for growth – Increasing contact with local community through various activities

3 Analysis of Donations

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Gift Aid Donations	19,188			19,188	11,472
Tax recovered on gift aid	8,215			8,215	5,256
Ordinary Offerings	12,778			12,778	4,554
Other Donations	2,472			2,472	6,712
Total	42,653			42,653	27,994

4. Grants received

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Seeds for growth		4000		4,000	7,500
Total		4,000		4,000	7,500

5 Analysis of Payments

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Charitable activities					
Ministries and Mission	16,249			16,249	3,655
Presbytery dues	254			254	110
Minister travel expenses	960			960	1,001
Pulpit Supply	5,268			5,268	422
Fabric costs and maint	12,012			12,012	1,703
Session Clerk Expenses					91
Church repair expenses	0			0	19,608
Corra Project Vouchers	0			0	5230
Heat and Light	7,006			7,006	2,863
Insurance	3,762			3,762	2,391
Village hall rental	40			40	105
Manse Exps	559			559	558
Council Tax – Manse	3,368			3,368	3,014
Church Broadband	258			258	539
Organist costs	1,400			1,400	0
Sunday School expenses	33			33	
Seeds for growth	619	2,922		3,541	5,669
Locum expenses	1,198			1,198	0
Sundry costs	489			489	87
Total	53,475	2,922		56,397	47,568
Governance costs					
Independent examiner	181			181	181
Licences	634			634	522
Total	815			815	703

Minister's Stipend

All Church of Scotland congregations contribute to the national Stipend Fund which bears the costs of all ministers' stipends and employer's contribution for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £31,642 and the maximum stipend (in the fifth and subsequent years) £38,884

6 Donations

	Total 2024	Total 2023
	£	£
Blytheswood	0	150
ACCYP	0	450
RNLI	100	
Christian Blind Mission	130	
Earl Haig Fund	150	
Bradbury Centre – Bonar Bridge	293	
Crossreach	139	
Lochinver Food Larder	160	
Total	972	600