

# The Black Isle Charge St John the Evangelist - Arpafeelie, St Regulus - Cromarty & St Andrew's - Fortrose

Scotland · Charity number SC010781

## Details

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**Status** Active

**Legal form** Unincorporated association

**Part of** General Synod Of The Scottish Episcopal Church (SC015962)

**Registered** 1931-06-17

**Register** [View on the OSCR register](#)

## Contact

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**Address** 62 Feddon Hill  
Fortrose  
Ross-shire  
IV10 8SP

**Website** [www.blackislepiskies.org](http://www.blackislepiskies.org)

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of religion'

**What the charity does:** The Church's principal activities include public worship in sacrament and prayer. Christian education, charitable work and fundraising for local, national and international needs and social meetings for age groups within the Church and wider community.

**Beneficiaries:** 'No specific group, or for the benefit of the community'

**Objectives:** The advancement of religion.

## Geography

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- **Main operating location:** Highland
- **Geographical spread:** A specific local point, community or neighbourhood

## Finances

| Period end | Income   | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-09-30 | £110,593 | £137,009    | -      | 1         |
| 2024-09-30 | £85,305  | £54,933     | -      | 0         |
| 2023-09-30 | £82,212  | £84,005     | -      | 1         |
| 2022-09-30 | £82,724  | £82,892     | -      | 1         |
| 2021-09-30 | £65,259  | £67,480     | -      | 1         |

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# Accounts

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**Registered Charity No: SCO10781**

## **The Black Isle Charge**

**Accounts for year ended 30<sup>th</sup> September 2025**

### **Administrative Information**

|                                              |                                                                                                                                                                                                            |
|----------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Principal Address:</b>                    | The Black Isle Charge Rectory<br>1 Deans Road<br>Fortrose<br>IV10 8TJ                                                                                                                                      |
| <b>Charity Trustees<br/>(Vestry Members)</b> | Father Alex Lane CJN, Rector of Black<br>Isle Charge<br>Isla Cruden (Vestry Secretary)<br>Sandie Evans<br>Alison Garraway<br>Lord Donald Graham<br>Dr Heather Ireland<br>Janet MacLennan<br>Gillian Newman |
| <b>Lay Reps</b>                              | Joan Deakin<br>Dr Jean Davis<br>Dr Helen Robinson                                                                                                                                                          |
| <b>Alt Lay Reps</b>                          | Ann Danson<br>Trish McKeggie<br>Craig Simms                                                                                                                                                                |
| <b>Honorary Treasurer</b>                    | Peter Furniss ACMA CGMA                                                                                                                                                                                    |
| <b>Bankers</b>                               | Bank of Scotland<br>2 – 6 Eastgate<br>Inverness<br>IV2 3NA                                                                                                                                                 |
| <b>Independent Examiner</b>                  | Brian Spence BA CA<br>18 Academy Street<br>Fortrose<br>IV10 8TW                                                                                                                                            |

# **Annual Report of the Members of the Vestry**

The members of the Vestry are pleased to present their annual report together with their financial statements for the year ended 30<sup>th</sup> September 2025.

## **Structure and Governance**

In terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006, the Vestry reports to the congregation as follows.

1. The Black Isle Charge is a registered Scottish Charity (SCO10781)
2. It is a member of the Diocese of Moray, Ross and Caithness of the Scottish Episcopal Church and is in full communion with the Anglican Church.
3. The superior authority is the Bishop of Moray, Ross and Caithness
4. All of its affairs are governed by the Vestry Members

## **Appointment of Vestry Members**

Vestry members are elected or appointed by the Annual General Meeting established by constitution and under Canon Law of the Scottish Episcopal Church. There is no formal induction programme for Vestry Members but ongoing guidance is given, through the Vestry Secretary passing on information, to ensure that Vestry members are familiar with the Church's values, aims and responsibilities as the designated trustees of a charity. All members of the Vestry have signed a Declaration stating that they are not disqualified from acting as a charity trustee in terms of Section 69 and 79 of the Charities and Trustee Investment (Scotland) Act 2005. The signed declarations are held by the Vestry Secretary.

## **Administrative Structure**

It is the duty of the Vestry to manage and safeguard the assets of the church and assist the Rector in matters affecting the spiritual welfare of the congregation. They are also responsible for keeping proper accounting records and ensuring the accounts are prepared in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The Vestry considers the risks faced by the Black Isle Charge and ensures that proper risk management procedures are in place to mitigate those risks.

## **Charitable Objectives and Activities**

The Church's principal activities include public worship in sacrament and prayer, Christian education, charitable work and fundraising for local, national and international needs and social meetings for all age groups within the church and the wider community.

## **Achievements and Performance**

I am pleased to report that our newly appointed Rector joined us on 1<sup>st</sup> February 2025. Our previous Rector was in post for fourteen years and our new Rector, Fr Alex Lane, has built on the previously good work of his predecessor by introducing a number of changes which are already having a very positive impact both in respect of the format of services and number held each week, in particular at our Churches in Fortrose and Cromarty.

In 2024 the Vestry Committee had already arranged for a broadband connection to be made to St Andrews Church in Fortrose with the intention of providing a streaming service for the benefit of those who have difficulty in regularly attending services, and also to introduce a Sum Up payment facility so that visitors to the Church can easily make a donation using cards or mobile phones. Under Fr Alex's stewardship these have now been introduced in both St Andrew's Church in Fortrose and St Regulus Church in Cromarty.

Also, a newly installed more versatile printing machine enables order of service booklets to be provided which are much easier for congregation members to follow and are now in use at all three of our Churches.

Our regular fund-raising activities are spear headed by our Charity Shop based in Fortrose which is well supported by the local community and by many holidaymakers who visit the area during the summer. There are plans to install a Sum up facility in the Charity Shop although the nature of the building is making this difficult to achieve quickly. Our other fundraising activities include attendance at St Boniface Fair and The Black Isle show for the first time this year; both of which are held in August of each year. With the aid of member donations, the Charge has invested in two suitably inscribed gazeboes to identify and attract extra interest.

In respect of our work for the Community we have continued to hold a service in the Eilean Dubh care home in Fortrose. The service is augmented by our small choir from St Andrews Church. Additionally, the Fortrose and Rosemarkie Friendship Club continues to hold its fortnightly meetings throughout most of the year. Our team of volunteers from all three of our Churches continue to fund-raise throughout the year for the Blythewood Care Charity and this year they matched last year's performance of filling 550 boxes, the majority of which were shipped to Ukraine.

St Andrew's Church has an oil-fired central boiler which, although still very efficient, is not acceptable for Net Zero. Work has now commenced on finding a suitable alternative means of heating. This is not proving an easy task given the church is of a traditional style and is 200 years old in the coming year. It is very important that we keep our congregations warm in our cold winters but equally, we must not in any way detract from the existing features of this beautiful Church. This remains an important challenge for the Vestry Committee in the coming year.

The considerable achievements in the last year are the result of the untiring work of members of the Vestry Committee together with the support by so many members of our three congregations. Special thanks are given to Fr Alex together with our retired ministers Rev Christine Mylne and Fr Arthur Sinclair and to the lay members who act as servers at our services.

## Financial Review

The summary of the receipts and payments, as stated on page 5 of the accounts, shows an overall deficit for the year of £26,426 compared to a surplus of £30,372 last year. It should be noted that the interregnum is entirely responsible for the unusual patterns of both income and expenditure that are now reported and are fully in line with expectations.

Income showed an increase over last year partly from the sale of unit trust investments (£10,000) to meet the cost of quinquennial inspections at St Andrews and St Regulus Churches. In addition, donations, including gift aid, increased by about £12,000 to provide funding for the one-off streaming project at St Andrews Church and the purchase of two gazebos for use at fundraising events such as St Boniface Fair, and the Black Isle Show.

Compared to last year expenditure increased by £89,311. There was an increase of £29,645 in respect of stipend costs and expenses and a further £34,557 on Refurbishment of the Rectory and Removal Costs in respect of Fr Alec. Purchases of additional unit trust investment accounted for a further £10,000. Much of the increased cost were funded from cost savings in the previous year and is non-recurring.

As anticipated our net assets stated on page 6 reduced by £22,222 from £75,527 to £53,305. Most of this movement reflects the income and expenditure transactions during year. There were purchases and sale of our unit trust holdings. Each of these being £10,000, offset one another. However, it is pleasing to note that there was an increase in the market value of our holding of £4,194 during the year, helping to maintain our overall asset value above £50,000.

The arrival of our new Rector provides the opportunity to prepare budgets reflecting necessary changes for the successful continuation of the Charge. Our costs are unlikely to reduce with the demands of net zero and other essential maintenance improvements required because of the Quinquennial Reports. Our ever-present priority against the backdrop of static and aging congregation numbers, will be to seek more innovative mechanisms for raising income to meet the challenges looming ahead.

## Reserves

The Vestry Committee has adopted a policy of trying to maintain a level of unrestricted reserves such that in the event of a significant drop in income, the church would be able to maintain its current level of activities for a reasonable period until replacement funding can be obtained.

## Conclusion

The members of the Vestry would like to thank all those who contribute their time, energy and money so generously to ensure the continuation and development of the Black Isle Charge as a centre of worship and focus for the community.

## On behalf of the Trustees



**Isla Cruden** - Vestry Secretary

9 June 2026

## **Independent Examiners Report to the Vestry members of the Black Isle Charge for the Year Ended 30 September 2025**

I report on the financial statements of the charity for the year ended 30 September 2025 which are set out on pages 5 to 8.

### **Respective responsibilities of Vestry Members and examiner**

The Church's Vestry members 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 with the terms of the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The Church's members of the vestry 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.

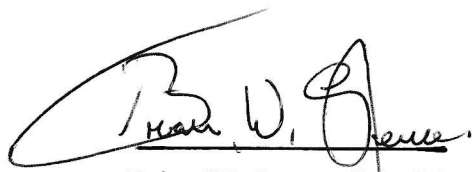
### **Basis of independent examiner's statement**

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 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 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.



Brian W. Spence BA CA  
18 Academy Street  
Fortrose  
IV10 8TW

Date: 27th June, 2026 .

## The Black Isle Charge

### Statements of Receipts and Payments for the Year ending 30 September 2025

|                                             |       | 2025               |                 |                | 2024          |
|---------------------------------------------|-------|--------------------|-----------------|----------------|---------------|
|                                             | Notes | Un-restricted<br>£ | Restricted<br>£ | Total<br>£     | £             |
| <b>Receipts</b>                             |       |                    |                 |                |               |
| Donations                                   | 7     | 81,422             | 400             | 81,822         | 69,787        |
| Receipts from Fundraising Activities        | 8     | 10,230             | 0               | 10,230         | 10,381        |
| Receipts from Investments (including sales) | 9     | 11,587             | 0               | 11,587         | 1,103         |
| Other Income incl. Council tax refunds      | 10    | 6,954              |                 | 6,954          | 4,034         |
|                                             |       | <u>110,193</u>     | <u>400</u>      | <u>110,593</u> | <u>85,305</u> |
| <b>Payments</b>                             |       |                    |                 |                |               |
| Payments Relating to Charitable Activities  | 11    | 87,760             | 0               | 87,760         | 47,403        |
| Costs relating to new Rector Appointment    | 11    | 34,547             | 0               | 34,547         | 3,061         |
| Expenses for Fundraising Activities         | 11    | 3,332              | 0               | 3,332          | 2,789         |
| Grants and Donations                        | 12    | 1,370              | 0               | 1,370          | 1,680         |
| Unit Trust Purchases                        | 13    | 10,000             | 0               | 10,000         | 0             |
|                                             |       | <u>137,009</u>     | <u>0</u>        | <u>137,009</u> | <u>54,933</u> |
| <b>Surplus/ - Deficit for Year</b>          |       | <u>-26,816</u>     | <u>400</u>      | <u>-26,416</u> | <u>30,372</u> |

The notes on pages 7 & 8 form an integral part of these accounts and provide further analysis of the above totals

# The Black Isle Charge

## Statement of Balances as at 30. September 2025

|                                       |       | 2025          |            |         | 2024     |
|---------------------------------------|-------|---------------|------------|---------|----------|
|                                       | Notes | Un-restricted | Restricted | Total   |          |
|                                       |       | £             | £          | £       | £        |
| Funds Reconciliation                  |       |               |            |         |          |
| Cash at bank                          |       |               |            |         |          |
| Balance at Beginning of Year          |       | 31,962        | 4,884      | 36,846  | 6,474    |
| Surplus/ - Deficit for Year           |       | -26,816       | 400        | -26,416 | 30,372   |
| Balance as at 30.09.2025              |       | 5,146         | 5,284      | 10,430  | 36,846   |
| Investments (SEC Unit Trust Pool)     |       |               |            |         |          |
| Market value at Beginning of Year     | 4     | 38,681        | 0          | 38,681  | 33,567   |
| Purchases during the year             | 13    | 10,000        | 0          | 10,000  | 0        |
| Gross valuation after purchases       |       | 48,681        | 0          | 48,681  | 33,567   |
| Disposals during the year             | 9     | 10,000        | 0          | 10,000  | 0        |
| Net valuation after disposals         |       | 38,681        | 0          | 38,681  | 33,567   |
| Increase in Market Value in year      |       | 4,194         | 0          | 4,194   | 5,114    |
| Market Value at End of Year           | 4     | 42,875        | 0          | 42,875  | 38,681   |
| Total Assets                          |       | 48,021        | 5,284      | 53,305  | 75,527   |
| Fund Balances                         |       |               |            |         |          |
| At Beginning of Year                  |       | 70,643        | 4,884      | 75,527  | 40,041   |
| Total Surplus/ - Deficit for Year     |       | -26,816       | 400        | -26,416 | 30,372   |
| Movement in Investments               |       | 4,194         | 0          | 4,194   | 5,114    |
| Balance as at 30.09.2025              |       | 48,021        | 5,284      | 53,305  | 75,527   |
| Restricted Funds                      |       |               |            |         |          |
| Balance Brought Forward               |       |               | 4,884.00   |         | 4,484.00 |
| Donations and Grants received in year |       |               | 400.00     |         | 400.00   |
| Costs in current year                 |       |               | 0.00       |         | 0.00     |
| Balance Carried Forward               |       |               | 5,284.00   |         | 4,884.00 |
| Cash at Bank                          |       |               | 5,284      |         | 4,884.00 |
| Investments                           |       |               | 0.00       |         | 0.00     |
|                                       |       |               | 5,284.00   |         | 4,884.00 |

The notes on pages 7 & 8 form an integral part of these accounts.

### Statement of the Trustees

The accounts as laid out on pages 5 to 8 of these Financial Statements were approved by the Board of Trustees on the 9 June 2026

*Isla Anden*

*Alison M. Galloway*

Signed On Behalf of the Board

## The Black Isle Charge

### Notes to the Accounts for the year ended 30 September 2025

#### 1 Basis of Accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

#### 2 Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for a specific purpose.

During the year a Stewardship Grant of £400 was received and added to the Non Specific General Reserve. The latter is being maintained to cover any unexpected repair expenditure or for future net zero projects.

The restricted fund at the 30 September 2025 now stands at £5,284 made up as follows:

|                              | 2025         | 2024         |
|------------------------------|--------------|--------------|
|                              | £            | £            |
| Non Specific General Reserve | 4,036        | 3,636        |
| Welfare Fund                 | 1,248        | 1,248        |
|                              | <u>5,284</u> | <u>4,884</u> |

#### 3 Related Party Transactions

Following the retirement of the Rector of the Black Isle Charge on 30 September 2023, there were no salary, pension or expenses to report for 2023-24. Fr Alex Lane joined us on 1st February 2025 so the Rectors salary and pension and expenses reported for 2025 are for the eight months to 30 September 2025

|                            | 2025          | 2024     |
|----------------------------|---------------|----------|
|                            | £             | £        |
| Rectors Salary and Pension | 27,904        | 0        |
| Rectors Expenses           | 1,741         | 0        |
|                            | <u>29,645</u> | <u>0</u> |

No remuneration or expenses were paid to any other trustees, or to any connected persons during the year (2024 : Nil).

#### 4 Investments (SEC Unit Trust Pool)

The market value of investments at 30th September 2025 has been calculated using the unit price as advised by the Scottish Episcopal Church Unit Trust Pool.

Additional purchases totalling £10,000 were made on 1 October 2024 . Following Quinquennial inspections at St Andrews and St Regulus Churches in July 2025 it was necessary to dispose of £10,000 investments to fund their cost plus remedial work.

The Market Value of our Investments at 30 September 2025 was £42,875 (2024, £38,861).

#### 5 Gift Aid Receipts

During the year claims for gift aid were made on a quarterly basis. This process ensures that a full year of gift aid income appears in any one year. The annual figures also include gift aid on cash payment items below £20 claimed on an annual basis at the end of the fiscal year.

#### 6 Bank Account

The Charge's bank account is held with Bank of Scotland, City Branch, Inverness.

# The Black Isle Charge

## Notes to the Accounts for the Year Ended 30 September 2025

|                                                      | 2025           |            |                | 2024          |
|------------------------------------------------------|----------------|------------|----------------|---------------|
|                                                      | Un-restricted  | Restricted | Total          |               |
|                                                      | £              | £          | £              | £             |
| <b>7 Donations</b>                                   |                |            |                |               |
| Congregational Giving                                | 64,542         | 0          | 64,542         | 53,423        |
| Gift Aid                                             | 16,740         | 0          | 16,740         | 15,964        |
| Wedding/Funeral/Christening Donations                | 140            | 0          | 140            | 400           |
|                                                      | <u>81,422</u>  | <u>0</u>   | <u>81,422</u>  | <u>69,787</u> |
| <b>8 Receipt from fund raising activities</b>        |                |            |                |               |
| Charity Shop                                         | 8,414          | 0          | 8,414          | 8,915         |
| St Boniface Fair                                     | 706            | 0          | 706            | 750           |
| Other Fund Raising                                   | 1,110          | 0          | 1,110          | 716           |
|                                                      | <u>10,230</u>  | <u>0</u>   | <u>10,230</u>  | <u>10,381</u> |
| <b>9 Investment income</b>                           |                |            |                |               |
| Unit Trust Investment Sales                          | 10,000         | 0          | 10,000         | 0             |
| Unit Trust Dividends                                 | 1,587          | 0          | 1,587          | 1,103         |
|                                                      | <u>11,587</u>  | <u>0</u>   | <u>11,587</u>  | <u>1,103</u>  |
| <b>10 Other Income</b>                               |                |            |                |               |
| Stewardship Grant                                    | 0              | 400        | 400            | 400           |
| Refund re Overpaid Council Tax                       | 4,631          | 0          | 4,631          | 0             |
| Bishop's Lenten Appeal Proceeds Collected            | 610            | 0          | 610            | 295           |
| St Regulus Carol Service Donation                    | 0              | 0          | 0              | 825           |
| Sale of Pews re St Andrews & St Regulus              | 495            | 0          | 495            | 0             |
| Southern Sudan Appeal Income Collected               | 200            | 0          | 200            | 0             |
| Interregnum Thank you Gifts to Volunteers Collected  | 670            | 0          | 670            | 0             |
| Other Receipts                                       | 348            | 0          | 348            | 2,514         |
|                                                      | <u>6,954</u>   | <u>400</u> | <u>7,354</u>   | <u>4,034</u>  |
| <b>11 Payments relating to Charitable Activities</b> |                |            |                |               |
| Rector's Emoluments                                  | 27,904         | 0          | 27,904         | 0             |
| Rector's Expenses                                    | 1,741          | 0          | 1,741          | 0             |
| Clergy Deputising Costs                              | 4,821          | 0          | 4,821          | 7,784         |
| Rectory Costs                                        | 6,469          | 0          | 6,469          | 9,038         |
| Church Operating Costs                               | 29,507         | 0          | 29,507         | 20,370        |
| Quota - Diocese of Moray                             | 9,264          | 0          | 9,264          | 8,053         |
| Charity Shop - operating costs                       | 3,332          | 0          | 3,332          | 2,789         |
| Rector Recruitment and Appointment Costs             | 0              | 0          | 0              | 1,061         |
| Rectory Refurbishment Costs                          | 19,679         | 0          | 19,679         | 0             |
| New Rector Removal Costs                             | 12,590         | 0          | 12,590         | 2,000         |
| New Rector Institution Costs 1 Feb 2025              | 2,288          | 0          | 2,288          | 0             |
| Streaming Equip. St Andrews( Funded by Donations)    | 3,048          | 0          | 3,048          | 0             |
| Black Isle Show (Largely Funded by Donations)        | 3,740          | 0          | 3,740          | 0             |
| Interregnum Gifts to Volunteers (See Income)         | 670            | 0          | 670            | 0             |
| Other Sundry Items                                   | 586            | 0          | 586            | 2,158         |
|                                                      | <u>125,639</u> | <u>0</u>   | <u>125,639</u> | <u>53,253</u> |
| <b>12 Grants and Donations Made</b>                  |                |            |                |               |
| SOMA                                                 | 200            | 0          | 200            | 200           |
| Adopt a Child                                        | 360            | 0          | 360            | 360           |
| Bishop's Lenten Appeal Payment                       | 610            | 0          | 610            | 295           |
| St Regulus Carol Service Donation                    | 0              | 0          | 0              | 825           |
| South Sudan Appeal                                   | 200            | 0          | 200            | 0             |
|                                                      | <u>1,370</u>   | <u>0</u>   | <u>1,370</u>   | <u>1,680</u>  |
| <b>13 Unit Trust Purchases 1 October 2024</b>        | <u>10,000</u>  | <u>0</u>   | <u>10,000</u>  | <u>0</u>      |

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# Accounts

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**Registered Charity No: SCO10781**

## **The Black Isle Charge**

**Accounts for year ended 30<sup>th</sup> September 2024**

### **Administrative Information**

**Principal Address:**

**Charity Trustees  
(Vestry Members)**

**Lay Reps**

**Alt Lay Reps**

**Honorary Treasurer**

**Bankers**

Bank of Scotland  
2 – 6 Eastgate  
Inverness  
IV2 3NA

**Independent Examiner**

## **Annual Report of the Members of the Vestry**

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### **Structure and Governance**

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1. The Black Isle Charge is a registered Scottish Charity (SCO10781)
2. It is a member of the Diocese of Moray, Ross and Caithness of the Scottish Episcopal Church and is in full communion with the Anglican Church.
3. The superior authority is the Bishop of Moray, Ross and Caithness
4. All of its affairs are governed by the Vestry Members

### **Appointment of Vestry Members**

Vestry members are elected or appointed by the Annual General Meeting established by constitution and under Canon Law of the Scottish Episcopal Church. There is no formal induction programme for Vestry Members but ongoing guidance is given, through the Vestry Secretary passing on information, to ensure that Vestry members are familiar with the Church's values, aims and responsibilities as the designated trustees of a charity. All members of the Vestry have signed a Declaration stating that they are not disqualified from acting as a charity trustee in terms of Section 69 and 79 of the Charities and Trustee Investment (Scotland) Act 2005. The signed declarations are held by the Vestry Secretary.

### **Administrative Structure**

It is the duty of the Vestry to manage and safeguard the assets of the church and assist the Rector in matters affecting the spiritual welfare of the congregation. They are also responsible for keeping proper accounting records and ensuring the accounts are prepared in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The Vestry considers the risks faced by the Black Isle Charge and ensures that proper risk management procedures are in place to mitigate those risks.

### **Charitable Objectives and Activities**

The Church's principal activities include public worship in sacrament and prayer, Christian education, charitable work and fundraising for local, national and international needs and social meetings for all age groups within the church and the wider community.

## Achievements and Performance

As reported in the annual accounts to 30 September 2023, our Rector [REDACTED] retired on 30 September 2023 and, as a consequence, the Charge entered into an interregnum situation on 1 October 2023 that has continued for the whole of the year 2023-24. The Bishop of Moray, Ross and Caithness, the [REDACTED] has acted as Interim Rector during this period.

During the year 2023-24 the full range of services has been maintained by [REDACTED] with the aid of Retired local Priests [REDACTED] support by other Priests and Lay Readers from within the Diocese; and Lay readers from within the Charge. A magnificent effort by all concerned.

The recruitment process for a new Rector proved longer than anticipated. It began in the spring of 2024 and was ultimately concluded in mid-September 2024 with the appointment of [REDACTED] [REDACTED] already has links to Brora in the Highlands and the Vestry Committee are very much looking forward to him joining us as Rector on 1 February 2025.

Inevitably with the change of minister, additional work is required in respect of the accommodation provided for the Rector [REDACTED]. Some maintenance work including the upkeep of the garden, are included in the current year's results. However further redecoration and renovation expenditure is currently being incurred in the 2024-25 financial year. There are also relocation allowances and removal costs. The cost of this work is being funded by savings in costs in the current year arising from the absence of Rector employment costs.

Thanks to the hard work of our team of volunteers from all three of our Churches our Charity Shop based in Fortrose continues to flourish and is well used both by the local community and visitors alike. Other fund raising events were a pre-Christmas coffee morning, an Easter weekend flower display, and the St Boniface Fair event held in Fortrose in August 2024.

In respect of our work for the local Community we have continued to hold a service in the Eilean Dubh care home in Fortrose on the fourth Sunday in every month. The service is ably augmented by members of our small but very committed Church Choir based at St Andrews Church.

The Fortrose and Rosemarkie Friendship Club, which has strong links to St Andrews Church, continues to hold its fortnightly meetings throughout most of the year. The Club visits to the newly constructed small cinema in Cromarty have proved particularly popular.

Our group of volunteers, formed from our three churches, continued to fund-raise throughout the year in aid of Blythswood Care Charity shoe box appeal. This year they filled a record 550 boxes for distribution to needy people in eight European Countries.

It has been a year of significant challenges with the absence of a regular minister. However, with the untiring work of members of the Vestry Committee together with the support by many members of the three congregations, once again we have successfully met all the obligations placed upon us. We are looking forward to the arrival of [REDACTED] on 1 February 2025 which will undoubtedly have a most beneficial impact on the operational activities of the Charge during the coming year.

The Vestry Committee are especially grateful for the commitment and stewardship of [REDACTED] and the unswerving support of retired Ministers [REDACTED]

## Financial Review

The summary of the receipts and payments, as stated on page 5 of the accounts, shows an overall surplus of £30,372 for the year.

Total income showed a small increase over last year mainly due to a one-off increase in gift aid together with small increases in fund raising and receipts from investments, offset by lower other income levels.

Total expenditure relating to Charitable Activities was £29,802 below last year, reflecting the impact of the interregnum. The savings attributed to the nonpayment of the Rectors emoluments and expenses totalled £40,421. This was offset by higher deputising costs, and essential extra spending on the Rectory to keep it in good order while it was empty. There were also recruitment and initial appointment costs of £3,061 relating to the new Rector. Because of the impact of inflation, the quota charge by the Diocese also increased by a significant 20%

Our net total assets have increased in the year by £35,486 from £40,041 to £75,527. Most of this relates to the surplus for the year of £30,372 coupled with an increase of the market value of our unit trusts of £5114 in the last year. The latter has now recovered much of the losses experienced in September 2022. Much, if not all, of the surplus of £30,372, will be used on the refurbishments to the Rectory in the coming year 2024-25. However, with the expected lowering of interest rates in 2024-25, there should be a continuing modest recovery in the market value of our investments.

The arrival of our new Rector provides the opportunity to prepare budgets reflecting necessary changes for the successful continuation of the Charge. Our costs are unlikely to reduce with the demands of net zero and other essential maintenance improvements evident in all three of our Churches, so our ever-present priority against the backdrop of static and aging congregation numbers, will be to seek more innovative mechanisms for raising income to meet the challenges currently experienced by so many Churches.

## Reserves

The Vestry Committee has adopted a policy of trying to maintain a level of unrestricted reserves such that in the event of a significant drop in income, the church would be able to maintain its current level of activities for a reasonable period until replacement funding is obtained. The balance at 30 September 2024 was £70,643. Details are shown on page 6.

## Conclusion

The members of the Vestry would like to thank all those who contribute their time, energy and money so generously to ensure the continuation and development of the Black Isle Charge as a centre of worship and focus for the community through the three congregations.

## On behalf of the Trustees

[Redacted Signature]

[Redacted Name]

Vestry Secretary

29 May 2025

# **Independent Examiner's Report to the Vestry members of the Black Isle Charge**

## **For the Year Ended 30 September 2024**

I report on the financial statements of the charity for the year ended 30 September 2024 which are set out on pages 5 to 8.

### **Respective responsibilities of Vestry Members and examiner**

The Church's Vestry members 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 Charities Accounts (Scotland) Regulations 2006 (as amended) ('the 2006 Regulations'). The Church's members of the vestry 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 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.

Date

30<sup>th</sup> May 2025.

[illegible]

| The Black Isle Charge                                                                                                            |       |                            |                 |               |               |
|----------------------------------------------------------------------------------------------------------------------------------|-------|----------------------------|-----------------|---------------|---------------|
| Statement of Balances as at 30. September 2024                                                                                   |       |                            |                 |               |               |
|                                                                                                                                  | Notes | 2024<br>Un-restricted<br>£ | Restricted<br>£ | Total<br>£    | 2023<br>£     |
| <b>Funds Reconciliation</b>                                                                                                      |       |                            |                 |               |               |
| <b>Cash and bank</b>                                                                                                             |       |                            |                 |               |               |
| Balance at Beginning of Year                                                                                                     |       | 1,990                      | 4,484           | 6,474         | 8,267         |
| Surplus/ - Deficit for Year                                                                                                      |       | 29,972                     | 400             | 30,372        | -1,793        |
| Balance as at 30.09.2024                                                                                                         |       | 31,962                     | 4,884           | 36,846        | 6,474         |
| <b>Investments (SEC Unit Trust Pool)</b>                                                                                         |       |                            |                 |               |               |
| Market value at Beginning of Year                                                                                                | 4     | 33,567                     | 0               | 33,567        | 31,833        |
| Disposals into cash during year                                                                                                  |       | 0                          | 0               | 0             | 0             |
| Net valuation after disposal                                                                                                     |       | 33,567                     | 0               | 33,567        | 31,833        |
| Gain in Market Value in year                                                                                                     |       | 5,114                      | 0               | 5,114         | 1,734         |
| Reduction in Market Value in year                                                                                                |       | 0                          | 0               | 0             | 0             |
| Market Value at End of Year                                                                                                      | 4     | 38,681                     | 0               | 38,681        | 33,567        |
| <b>Total Assets</b>                                                                                                              |       | <b>70,643</b>              | <b>4,884</b>    | <b>75,527</b> | <b>40,041</b> |
| <b>Fund Balances</b>                                                                                                             |       |                            |                 |               |               |
| At Beginning of Year                                                                                                             |       | 35,557                     | 4,484           | 40,041        | 40,100        |
| Total Surplus/ - Deficit for Year                                                                                                |       | 29,972                     | 400             | 30,372        | -1,793        |
| Movement in Investments                                                                                                          |       | 5,114                      | 0               | 5,114         | 1,734         |
| Balance as at 30.09.2023                                                                                                         |       | 70,643                     | 4,884           | 75,527        | 40,041        |
| <b>Restricted Funds</b>                                                                                                          |       |                            |                 |               |               |
| Balance Brought Forward                                                                                                          |       |                            | 4,484.00        |               | 4,394.00      |
| Donations and Grants received in year                                                                                            |       |                            | 400.00          |               | 1,852.00      |
| Costs in current year                                                                                                            |       |                            | 0.00            |               | 1,762.00      |
| Balance Carried Forward                                                                                                          |       |                            | 4,884.00        |               | 4,484.00      |
| Cash                                                                                                                             |       |                            | 4,884           |               | 4,484.00      |
| Investments                                                                                                                      |       |                            | 0.00            |               | 0.00          |
|                                                                                                                                  |       |                            | 4,884.00        |               | 4,484.00      |
| The notes on pages 7 & 8 form an integral part of these accounts.                                                                |       |                            |                 |               |               |
| Statement of the Trustees                                                                                                        |       |                            |                 |               |               |
| The accounts as laid out on pages 5 to 8 of these Financial Statements were approved by the Board of Trustees on the 29 May 2025 |       |                            |                 |               |               |
| <div style="background-color: black; height: 40px; width: 100%;"></div>                                                          |       |                            |                 |               |               |
| Signed On Behalf of the Board                                                                                                    |       |                            |                 |               |               |
| Page 6                                                                                                                           |       |                            |                 |               |               |

## The Black Isle Charge

### Notes to the Accounts for the year ended 30 September 2024

#### 1 Basis of Accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

#### 2 Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for a specific purpose.

During the year a Stewardship Grant of £400 was received and added to the Non Specific General Reserve. The Mission & Ministry balance at 2023 of £195 has been transferred to Non Specific General Reserve. The latter is being maintained to cover any unexpected repair expenditure or for future net zero projects.

The restricted fund at the 30 September 2024 now stands at £4,884 made up as follows:

|                                                         | 2024         | 2023         |
|---------------------------------------------------------|--------------|--------------|
|                                                         | £            | £            |
| Non Specific General Reserve                            | 3,636        | 3,041        |
| Welfare Fund                                            | 1,248        | 1,248        |
| Mission and Ministry Strategy Project Balance remaining | 0            | 195          |
|                                                         | <u>4,884</u> | <u>4,484</u> |

#### 3 Related Party Transactions

Following the retirement of the Rector of the Black Charge on 30 September 2023, there are no salary, pension or expenses to report for 2023-24. A new Rector has recently been appointed and will take up his duties in early 2025.

|                            | 2024     | 2023          |
|----------------------------|----------|---------------|
|                            | £        | £             |
| Rectors Salary and Pension | 0        | 36,230        |
| Rectors Expenses           | 0        | 2,956         |
|                            | <u>0</u> | <u>39,186</u> |

No remuneration or expenses were paid to any other trustees, or to any connected persons during the year (2023 : Nil).

#### 4 Investments (SEC Unit Trust Pool)

The market value of investments at 30th September 2024 has been calculated using the unit price as published on the website of the Scottish Episcopal Church Unit Trust Pool. Unlike previous years there has been no requirements to dispose of investments to maintain adequate cash liquidity and it is hoped that this situation will remain for the foreseeable future. The Market Value of our Investments at 30 September 2024 was £38,861 (2023, £33,567).

#### 5 Gift Aid Receipts

During the year claims for gift aid were made on a quarterly basis. This process ensures that a full year of gift aid income appears in any one year. The annual figures also include gift aid on cash payment items below £20 claimed on an annual basis at the end of the fiscal year.

#### 6 Bank Account

The Charge's bank account is held with Bank of Scotland, City Branch, Inverness.

| The Black Isle Charge                                      |  |                   |            |        |        |
|------------------------------------------------------------|--|-------------------|------------|--------|--------|
| Notes to the Accounts for the Year Ended 30 September 2024 |  |                   |            |        |        |
|                                                            |  | 2024              |            |        | 2023   |
|                                                            |  | Un-<br>restricted | Restricted | Total  |        |
|                                                            |  | £                 | £          | £      | £      |
| <b>7 Donations</b>                                         |  |                   |            |        |        |
| Congregational Giving                                      |  | 53,423            | 0          | 53,423 | 54,883 |
| Gift Aid                                                   |  | 15,964            | 0          | 15,964 | 9,601  |
| Wedding/Funeral/Christening Donations                      |  | 400               | 0          | 400    | 1,396  |
|                                                            |  | 69,787            | 0          | 69,787 | 65,880 |
| <b>8 Receipt from fund raising activities</b>              |  |                   |            |        |        |
| Shop                                                       |  | 8,915             | 0          | 8,915  | 8,644  |
| St Boniface Fair                                           |  | 750               | 0          | 750    | 0      |
| Other Fund Raising                                         |  | 716               | 0          | 716    | 1,045  |
|                                                            |  | 10,381            | 0          | 10,381 | 9,689  |
| <b>9 Investment income</b>                                 |  |                   |            |        |        |
| Unit Trust Investment Sales                                |  | 0                 | 0          | 0      | 0      |
| Unit Trust Dividends                                       |  | 1,103             | 0          | 1,103  | 1,021  |
|                                                            |  | 1,103             | 0          | 1,103  | 1,021  |
| <b>10 Other Income</b>                                     |  |                   |            |        |        |
| World Day of Prayer - Collection                           |  | 276               | 0          | 276    | 0      |
| Donation re New Hymn Books                                 |  | 709               | 0          | 709    | 0      |
| Stewardship Grant                                          |  | 0                 | 400        | 400    | 400    |
| Retirement Collection for Rector                           |  | 510               | 0          | 510    | 2,435  |
| Retirement Gift for Vestry Secretary                       |  | 0                 | 0          | 0      | 300    |
| Bishop's Lenten Appeal Proceeds                            |  | 295               | 0          | 295    | 0      |
| St Regulus Carol Service Donation                          |  | 825               | 0          | 825    | 620    |
| Sundry receipts including refunds                          |  | 1,019             | 0          | 1,019  | 1,867  |
|                                                            |  | 3,634             | 400        | 4,034  | 5,622  |
| <b>11 Payments relating to Charitable Activities</b>       |  |                   |            |        |        |
| Rector's Emoluments                                        |  | 0                 | 0          | 0      | 37,139 |
| Rector's Expenses                                          |  | 0                 | 0          | 0      | 3,282  |
| Deputising Costs                                           |  | 7,784             | 0          | 7,784  | 2,920  |
| Recruitment and Appointment Costs                          |  | 3,061             | 0          | 3,061  | 0      |
| Rectory Costs                                              |  | 9,038             | 0          | 9,038  | 6,242  |
| Church Operating Costs                                     |  | 20,370            | 0          | 20,370 | 21,193 |
| Quota - Diocese of Moray                                   |  | 8,053             | 0          | 8,053  | 6,708  |
| Charity Shop - operating costs                             |  | 2,789             | 0          | 2,789  | 2,264  |
| Retirement Gift to Rector                                  |  | 510               | 0          | 510    | 764    |
| Bishop's Lenten Appeal Payment                             |  | 295               | 0          | 295    | 0      |
| World Day of Prayer - Collection Payment                   |  | 276               | 0          | 276    | 0      |
| Purchase of New Hymn Books - St Andrews                    |  | 709               | 0          | 709    | 0      |
| Other Items                                                |  | 663               | 0          | 663    | 251    |
| Strategy Day - incl Follow Up Meeting Costs                |  | 0                 | 0          | 0      | 1,342  |
| St Regulus Cleaner Costs                                   |  | 0                 | 0          | 0      | 420    |
| Retirement Gift to Vestry Secretary                        |  | 0                 | 0          | 0      | 300    |
|                                                            |  | 53,548            | 0          | 53,548 | 82,825 |
| <b>12 Grants and Donations Made</b>                        |  |                   |            |        |        |
| SOMA                                                       |  | 200               | 0          | 200    | 200    |
| Adopt a Child                                              |  | 360               | 0          | 360    | 360    |
| St Regulus Carol Service Donation                          |  | 825               | 0          | 825    | 620    |
|                                                            |  | 1,385             | 0          | 1,385  | 1,180  |
| <b>13 Governance Costs</b>                                 |  | 0                 | 0          | 0      | 0      |
| Page 8                                                     |  |                   |            |        |        |