

**The Church of Scotland**  
**Kilmore and Oban Parish Church**

**RECEIPTS AND PAYMENTS ACCOUNTS**  
**For year ended 31st December 2024**

**Congregation No: 211318**

**Charity No: SC 011171**

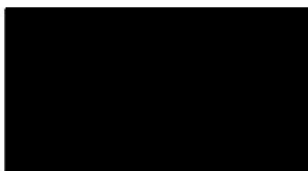
## Reference and Administrative Information

Charity Name: Kilmore and Oban Parish Church

Charity Registration Number: SC011171

Congregation Reference No: 211318

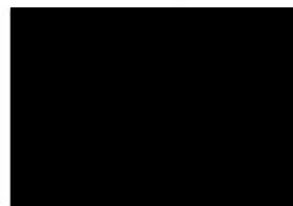
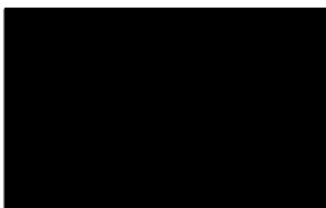
Contact Address:



## Trustees



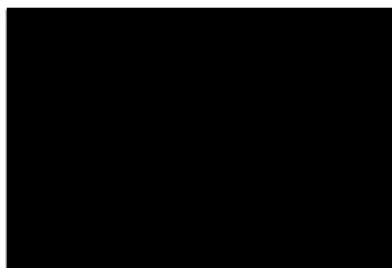
## Co-opted Members



### **Principal Office-bearers**

Minister:  
Parish Assistant  
Session Clerks:

Clerk to the Board:  
Church Treasurer:



### **Independent Examiner**

  
R A Clements  
Chartered Accountants  
5 Argyll Square  
Oban  
PA34 4AZ

### **Bankers**

Bank of Scotland,  
Station Road  
Oban  
PA34 4LL

## **Trustees' Annual Report Year ended 31 December 2024**

### **Structure, Governance and Management**

#### **Governing Document**

The Church is administered in accordance with the terms of Unitary Constitution.

#### **Recruitment and Appointment of Trustees**

Members of the Kirk Session and 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 Parish Minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

#### **Organisational Structure**

Within the Kirk Session certain responsibilities are delegated to the Finance Committee and the Fabric Committee as appropriate. The Kirk Session meets 6 times in the year and is also responsible for the spiritual affairs within the church. Co-opted church members play a part in our proceedings but have no voting rights and are not trustees.

### **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.

As members of the Church of Scotland, we in Kilmore and Oban, welcome all people, whether or not they go to church in this parish or elsewhere, whether or not they are practicing Christians or of another faith tradition, whether or not they have a faith at all. It is a ministry in Christ's name to all people in a spirit of mutual respect.

The policy of the parish ministry is to take an open, honest and affirming approach to the Christian Faith. Its truths often lie below the surface and require and require a critical and searching approach.

We seek to express the love of God when people come for baptism, marriage, or funerals for their loved ones. We seek to encourage faithful, stable and committed relationships, but at the same time recognising that such ideals can be difficult to achieve, and that life is full of grey areas where the frailty of our humanity is only too evident. We are not hear to judge, but to enable people to take responsibility for their lives and meet their commitments.

To enable the Christian community to grow and develop in their individual and communal Christian pilgrimage, we offer to provide opportunities for learning, discussion and debate in response to God's Word in a process of discovery, rather than the provision of stock answers.

## **Trustees' Annual Report (cont)**

### **Year ended 31 December 2024**

To meet our aims as a congregation, our strength is drawn from worship. Through a variety of expressions of worship, held on weekly, monthly, and occasional basis, we provide the opportunity for people of all ages throughout our parish community to engage in faith.

### **Achievements and Performance**

Further various groups exist to strengthen people's sense of enquiry and belonging. These groups are The Church Choir, Worship Group, Bible Study Group, Family Faithshare, The Eco Group, Sharing Faith Groups, Coffee and Chat, Teas after Church, Bible Study Group, and Outdoor Group.

#### ***Parish Minister –***

This Year has been a productive and progressive one, in which we welcomed new members into the church, and the return of a number of people who had not attended in a while.

Our Sunday worship numbers have increased steadily over the year and we are now welcoming on average over 100 people to our service in Oban.

In Kilmore, we continue to hold our numbers there, with the addition of a few new people coming along on average, 15 attend Sunday morning worship.

Our worship style is varied and tailored to each congregation, and we continue to look at ways to make it engaging and intergenerational.

Our offerings such as Bible study and Think again sessions continue to prove very popular, we welcome around 20 people to each group during the week in the church centre.

There continues to be a high funeral ministry in the parish and this is to be expected. As we continue our links to the community it is envisaged that this demand will increase in the years to come.

We have invested in our livestreaming service; this allows us to stream services to those who cannot make it along. It also gives us the opportunity to reach those further afield, and our average service online attracts around 800 views.

We have begun to form and work on our missional outreach project for 2025, and this will involve us going out into the community and meeting people where they are. We have a number of events planned over the Easter period and into summer. It is hoped this will attract new members to the church and increase our income at the same time.

Our Family Faithshare for our younger members maintains a strong attendance and we are looking to offer further activities and opportunities for the local youth by working in conjunction with our ecumenical partners in the town.



## **Trustees' Annual Report (cont)**

### **Year ended 31 December 2024**

Personally, it has been wonderful to be able to lead the charges of Kilmore and Oban, and we are indeed extremely fortunate to have a number of dedicated and committed individuals who are leading in their own way.

Positive feedback has been received from members of the congregation and the community, and I hope to continue our progress throughout this year and beyond.

We are in very good stead and shape for the future, and it is exciting to see where the church will develop in years to come.

### ***Parish Assistant's Report***

2024 was a busy year, with lots of signs of growth and life in our churches. Here are a few highlights, alongside regular visiting, service preparation, and participating in prayer groups, bible studies, and working groups.

Family Faithshare continues to grow. During 2024 we increased the number of sessions to twice a month. We had engagement with around 36 children from 16 families- although rarely all at the same time! The children also participated in intergenerational services together with the congregation including leading some storytelling and participating in Communion.

I have continued to participate in chaplaincy at the High School, helping to lead a weekly lunch club and providing assemblies to mark Easter, Remembrance, and Christmas, alongside [REDACTED] (H2O Lead Youth Worker) and [REDACTED]

We continued to hold evening services of a more contemporary style in Kilmore Kirk, approximately every other month. Our themes included 'Clothed in Christ', 'Journeys of Faith', and 'Mission & Me', as well as services for Lent, Holy Week and Christmas. We were delighted, when the new supplementary hymn book was produced, to discover it contained several of the more contemporary songs we have been using in this worship.

During 2024 I made monthly visits to Tiree to lead worship as our congregations were linked. It was a pleasure to be able to get to know the extended members of our congregation as they explored the options for the future of the Church on the island. I was able to spend an extended visit with them in July, as I was part of the volunteer team for the Tiree Music Festival. I also led the Sunday morning worship service as a part of the festival, alongside some phenomenal musicians.

To mark Advent I produced a digital advent calendar, with parishioners reading a poem each day, which was well received on our Facebook page, and 'Experience Christmas', a series of tableaux displays set up to walk through the Christmas story. Over an open weekend more than 60 people engaged with the experience.

## **Trustees' Annual Report (cont)**

### **Year ended 31 December 2024**

#### **Financial Review**

#### **Financial Convenors Report –**

The stewardship and finances of our Congregation is important to us all.

#### **Income and Expenditure**

As a congregation for the first time in a number of years we have not found it necessary to draw funds from 121 in Edinburgh for the normal running day to day running costs of our parish.

#### **Fabric**

There have completed Phase 1 of the window repairs to the Parish Church. Ventilation system was completed in the Church Centre and repairs to the Church Centre Wall.

#### **Next Year**

There remains a large amount of work to be carried out to Parish Church with the window phase 2 re pointing of building and redecoration of balcony and stairs once this is complete.

#### **Church Centre:**

The Hall rental provides one of our main sources of income. We have a large number of groups renting rooms in the Centre most days.

It is important that the Centre is kept in good order. There now is a programme in place to replace chairs and redecorate church centre and minor works. We hope to be able to cover this cost from the funds raised by our Fund Raising Group.

#### **Gift Aid**

Gift aid continues to provide a valuable source of income for our congregation.

We are in the process of updating out Gift Aid records and forms will be issued shortly so that all our HMRC records are correct and up to date.

## **Trustees' Annual Report (cont)**

### **Year ended 31 December 2024**

#### **Legacies**

We have been notified of another legacy which should be settled early next year.

#### **Fundraising**

We now have an active Fundraising Group who have held a number of successful events for all ages through the year.

#### **Finance Committee**

I would like to thank all the finance officers for their continued support.

Thank you to [REDACTED] who has recently resigned from the committee for her help and support over the years.

Special thanks to [REDACTED] our Treasurer for all the work she undertakes on behalf of our Congregation every week. I would like to thank [REDACTED] our retiring treasurer for the support she has provided during the last year with the hand over to our new Treasurer [REDACTED]

## **Treasurer's Report**

This year has been interesting financially our revenue receipts and payments for the running of the properties and the fabric work carried out.

We were fortunate in that we started 2024 with a healthy balance £13,440.54 in our Ordinary Current Account, and £15,276.94 in our Fabric Current Account.

The main Property Spending on specific projects during the Year::

Parish Church Windows phase 1	£12,657.00
Church Centre Ventilation	£9,533.47
Church Centre Wall	£894.86
Total :	£23,085.33

Other minor property spendings in the Kilmore, repairs roof, repairs and refurbishment of Manse. We were fortunate to claim back VAT under the Listed Places of Worship Vat Reclamation Scheme of £1,864.50 for the Parish Windows.

### **Receipts**

Our Congregational giving was increased along with the Gift Aid returns from HMRC. Hall Rent has increased in 2024. We have also seen a marked increase in donations for Funerals, Baptisms and Weddings to £3,820.00.

We were fortunate to have some fundraising events, Craft Fair, Easter Concert, Slide Show and Lego Day. Other fundraising Income results from Coffee and Chat, Teas after Church, the sale of Fumiko's Card and Book sale.

### **Payments**

In general, our running costs have increased over the year in line with current conditions, but I want to highlight some of the costs.

Our electricity cost with E-on increased to £11,817.25 per annual. The oil for heating the Parish increased for this year and amounted to £4,089.73.

Our salary costs for this year have increased due to the new Beadle [REDACTED] who started work in September.

I would like to thank [REDACTED] for their support and help this year.



## **Trustees' Annual Report (cont)**

### **Year ended 31 December 2024**

#### **Reserves Policy**

It is the Trustees' policy to hold reserves of approximately £10,000 in its Ordinary Account. On deposit the Church holds £67,472 in the Consolidated Capital and Revenue Funds. The congregation holds £127,521 on Deposits at the Church of Scotland of which £77,501 in the McCaig Trust, £37,000 in the Deposit fabric fund the remainder is held in the Manse Fund - £5,335, General Congregational purposes £7,685.

As at 31 December 2024 the Church also holds £13,440.54 in the Ordinary Current Account and £15,276.94 in the designated Fabric Current Account.

**Trustees' Annual Report (cont)**  
**Year ended 31 December 2024**

**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 Trustee 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,

  
Date ..... 1/5/25 .....

**Kilmore and Oban Parish Church**  
**SC011171**

**Independent Examiner's Report to the Trustees of Kilmore and Oban Parish Church**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 10 to 15.

**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 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the 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 Charities Accounts (Scotland) Regulations 2006. 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 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 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts 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.

Name:

Address

Date:

**Kilmore and Oban**  
**Receipts and Payments Account**  
**Year ended 31 December 2024**

SC011171  
Congregation Number 211318

		Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	Funds		
		2024	2024	2024	2024	2023
		£	£	£	£	£
<b><u>Receipts</u></b>	Note					
	3					
Donations		65,939	5,433		71,372	58,739
Church Hall Rental		26,833			26,833	23,880
Other Activities for Generating Funds		6,068			6,068	1,233
Bank & Deposit interest		3,302			3,302	1,819
		102,142	5,433	-	107,575	85,670
Other Receipts:						
Charitable Collections		9,074			9,074	-
Life and Work		397			397	129
Legacies					-	-
Presentations					-	75,196
Guild - Transfer of Funds					-	1,179
LPW VAT Recovered					-	-
LPW VAT Recovered		1,865			1,865	8,248
Misc. Income		2,385			2,385	232
		13,720	-	-	13,720	84,984
<b><u>Total Receipts</u></b>		115,863	5,433	-	121,296	170,654
<b><u>Payments</u></b>	4					
Costs of generating funds		175			175	88
Charitable activities		154,160	4,835		158,995	161,828
Governance costs		1,200			1,200	1,140
<b><u>Total Payments</u></b>		155,535	4,835	-	160,370	163,055
<b>Excess/(Deficit) of Receipts over Payments for the year before transfers</b>		(39,672)	598	-	(39,074)	7,599
<b>Transfers Deposit Account</b>		41,138			41,138	(45,000)
<b>Excess/(Deficit) of Receipts over Payments for the year</b>		1,466	598	-	2,064	(37,401)



**Kilmore and Oban**  
**Statement of Balances**  
**At 31 December 2024**

SC011171  
Congregation Number 211318

	Unrestricted	Restricted	Endowment	Total	Total
	Funds	Funds	Funds		
	2024	2024	2024	2024	2023
Note	£	£	£	£	£
<b>Bank &amp; Deposit Balances</b>					
Bank Balances Brought Forward 01/01/2024	21,974	4,678		26,652	64,053
<b>Movement in year:</b>					
Surplus/(Deficit) for the year	1,466	598		2,064	(37,401)
Bank & deposit balances carried forward	23,440	5,276		28,716	26,652

<b>Investments at market value</b>					
Ann McCaig Trust 10,374 units	66,186			66,186	60,480
James Hutton Endowment 63 units	697			697	690
Rev Wm McDonald Memorial Fund 150 units	1,659			1,659	1,644
General Congregational Purposed Fund	7,685			7,685	7,685
Investors Trust Deposit Account	5,335			5,335	12,158
Investors Trust Deposit (Fabric)	37,000			37,000	47,000
The McCaig Trust	77,501			77,501	94,530
	196,063	-	-	196,063	224,189

<b>Assets</b>					
Gift Aid Receivable	-			-	-
Sundry Debtors	-			-	-

<b>Liabilities</b>					
Sundry Creditors	1,375			1,375	-

The accounts were approved by the Kirk Session and Financial Board on

**Kilmore and Oban**  
**Statement of Balances**  
**Notes to the Accounts**

SC011171

**1. Trustee Remuneration and Related Party Transactions**

During the year Ministers expenses amounted to £1,561.24

**2. Movements in Funds**

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
<b>Unrestricted funds</b>					
General funds	13,092	99,774	108,985	4,219	8,100
Designated Fabric Fund	8,820	16,289	46,550	36,719	15,278
Interest on Endowment	427				427
	22,339	116,063	155,535	40,938	23,805
<b>Restricted funds</b>					
Legacy Fund	400				400
Piano Fund	-				-
Flower Fund	590				590
Kilmore Fundraising	228				228
Donations	146				146
Sunday School	474		474		-
Guild	1,856				1,856
Presentations	-				-
Warm Space	500		174		326
Christian Aid	119		119		-
Other	-		1,350		- 1,350
IT	-	3,100	1,718		1,382
Defribalator	-	2,333	1,000		1,333
	4,313	5,433	4,835	-	4,911
	26,652	121,496	160,370	40,938	28,716
<b>Investments held</b>					
Ann McCaig Trust 10374 units	60,480	5,706			66,186
Investor Trust Deposit Accounts	19,844			- 6,824	13,020
Investor Trust Deposit (Fabric)	47,000			- 10,000	37,000
The McCaig Trust	94,530	7,085		- 24,114	77,501
<b>Endowment funds</b>					
James Hutton Endowment 63 units	690	7		-	697
Rev Wm McDonald Memorial					
Fund 150 units	1,644	15		-	1,659
	2,334	22	-	-	2,356
<b>Total funds</b>	250,840	134,309	160,370	-	224,779

**Kilmore and Oban**  
**Statement of Balances**  
**Notes to the Accounts (cont.)**

Purposes of Designated Funds

The designated Fabric Fund represents funds set aside by the trustees for the future maintenance of the Church properties.

Purposes of Restricted Funds - all these restricted funds are held within the General Fund balances.

The legacy is set aside for expenditure on the sound system.

The piano fund is for the maintenance of the piano and the flower fund for the provision of flowers at specific times in the Church year. The Kilmore fund is to be used for the maintenance of Kilmore Church.

Purposes of Endowment Funds

The Rev Wm MacDonald Memorial Trust Fund is to be used to support Gaelic Worship and the James Hutton Endowment is to be used for the work of the Parish at the discretion of the Trustees.

**3. Analysis of Donations**

WFO Scheme (non Gift Aid)  
 Gift Aid Donations  
 Tax Recovered on Gift Aid Donations  
 Ordinary Offerings (Open Plate)  
 Other Offerings, Donations etc

Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3,820			3,820	3,657
32,988			32,988	30,495
10,227			10,227	7,371
16,385			16,385	11,396
2,519	5,433		7,952	5,820
65,939	5,433	-	71,372	58,739

**Kilmore and Oban**  
**Statement of Balances**  
**Notes to the Accounts (cont.)**

SC011171

Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
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**4. Analysis of Payments**

**Costs of generating funds**

Offering envelopes

175			175	88
175			175	88

**Charitable activities**

Ministries & Mission allocation

Presbytery dues

Ministers expenses

Disturbance & removal expenses

Tiree expenses

Pulpit supply

Other Staffing Costs

Fabric repairs & maintenance

Council Tax and refuse

Other building costs -

Insurance

Heat and light, water

Church Office expenses

Organist & music

Organ & piano

Printing, stationery and postage

Presentations

Flowers

Donations

Warm Space

IT

Defibrillator

Sunday School expenses

Fundraising

Other Expenses

Charitable donations

38,994			38,994	30,337
1,037			1,037	1,464
1,561			1,561	713
-			-	5,099
2,650			2,650	646
600			600	1,760
19,329			19,329	17,812
48,932			48,932	78,383
5,795			5,795	510
4,904			4,904	4,420
15,907			15,907	9,532
4,137	800		4,937	3,182
1,068			1,068	127
1,470			1,470	1,235
1,564			1,564	1,906
-			-	1,243
-			-	185
-	550		550	-
-	174		174	-
-	1,718		1,718	-
-	1,000		1,000	-
149	474		623	303
173			173	-
5,493			5,493	2,305
397	119		516	665
154,160	4,835	-	158,995	161,827

**Governance costs**

Independent examiner's fees

**Other payments**

Purchase of assets

Purchase of investments

1,200			1,200	1,140
-			-	-
-			-	-
155,535	4,835	-	160,370	163,055



**Kilmore and Oban**  
**Statement of Balances**  
**Notes to the Accounts (cont.)**

SC011171

**5. 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 contributions 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 5th Year and subsequent years of service is £38,884.

**6. Collections for Third Parties**

	2024 £	2023 £
Christian Aid	300	119
Poppy Scotland	97	-
	<u>397</u>	<u>119</u>

**7 Church Organisations**

	Opening	Receipts	Payments	Closing
Guild	-			-
Sunday School	982	-	-	982
	<u>982</u>	<u>-</u>	<u>-</u>	<u>982</u>

The Guild and Sunday School, although affiliated with the Church, control their own finances and the fund balances are not included in the main accounts for the Church.

The Guild members decided to transfer the balance of funds held in the Guild bank account to the Church, as the group is no longer meeting regularly. These funds have been restricted as Guild funds.

The Sunday school did not meet during the year. As a result, there is no movement in the funds held.

**APPENDIX**  
**FUNDS HELD ON BEHALF OF THE CONGREGATION**  
**BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

	2024	2023
	£	£
<b>Consolidated Fabric Fund</b>		
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31 December at cost	<u>58,031</u>	<u>58,031</u>
Market Value of Balances at 31 December		
<b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December	<u>9,441</u>	<u>15,473</u>