

# Fort William Kilmallie Church of Scotland

Receipts and Payments Accounts  
For Year Ending 31 December 2024

Congregation No. 382187  
Charity No. SC013279

## Reference and Administrative Information

Charity Name Fort William Kilmallie Church of Scotland

Charity Registration Number SC013279

Congregation Reference Number 382187

Contact Address Fort William Kilmallie CofS

The Manse

The Parade

Fort William

PH33 6BA

### Trustees

re-admitted 20 June 2024

re-admitted 26 September 2024

(detached 2022)

**Principal Office-bearers**

Parish Minister

Team Minister

Reader:

Session Clerk

Depute Session Clerk

Church Treasurer



(appointed 15 December 2023)

**Independent Examiner**



Senior Finance Officer

Voluntary Action Lochaber

An Drochaid

Claggan Road

Fort William

PH33 6PH

**Bankers**

Bank of Scotland

High Street

Fort William

PH33 6AE

# Trustees' Annual Report

## Year Ended December 2024

### Structure, Governance and Management

#### Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (or Deed of Constitution (Unitary Form)) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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 the Presbytery. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session meets regularly including a joint meeting with the Kirk Session of the linked charge at Kilmonivaig and is responsible for spiritual affairs within the Church.

#### 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 chaired by the Parish Minister and meets at least six times per year. The Kirk Session is responsible for the spiritual affairs within the Church.

#### Objectives and Activities

The Church of Scotland (CofS) 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.

The objectives of the Church are to support the advancement of Christian faith and missionary work within the local community, nationally and internationally.

Following ordination and induction in December 2023, the congregation welcomed our new Parish minister in early January 2024. His leadership and guidance has opened a new chapter in the life of the congregation providing stability and renewed commitment from our Church community. The range of ministries is extended and these are outlined within *Achievements & Performance*.

Services of worship are held on Sundays at three different locations i.e. in Caol Community Centre, at Kilmallie Church, Corpach and in the Duncansburgh Church, Fort William. A combined service is held monthly in one of the three locations. In conjunction with our linked charge at Kilmonivaig, this pattern of worship is under review for 2025. The proposal will result in an altered service time for Duncansburgh Church in addition to a combined

Communion Service held each quarter rather than monthly as at present.

In addition, there is a short Service of Worship in Duncansburgh Church at lunchtime on Thursdays. Members of the congregation participate in all aspects of worship through welcome team duties, as readers, and in music provision.

A short service of worship is held in Invernevis Care Home once per month.

Up-to-date postings on social media channels and the Church website, in addition to regular monthly newsletters, not only inform but extend an invitation to the congregation and the wider community to participate in the life of the Church.

Pastoral work is an important part of our work. Over the year, the ministry team conducted 1 wedding, 7 baptisms and 39 funerals, of which 12 were for members and 3 for adherents.

The Duncansburgh Church with its town centre location, is a focal point for community events such as the Act of Remembrance each November. Various external groups use our spaces for a number of activities including musical performances throughout the year. Government bodies also hire our halls at the Duncansburgh Church.

### **Achievements and Performance**

One of the weekly Sunday worship services is recorded and uploaded to YouTube / Facebook.

Bible Study groups convene weekly in Duncansburgh Church and bi-monthly in Fort William Kilmallie Free Church, Caol.

Our Parish Minister has led sessions entitled 'Christianity Explored' which has benefitted those attending by providing an opportunity to share and talk about our Faith.

The two Guild groups continue to meet monthly, one in Caol Community Centre and the second at Duncansburgh.

'Messy Church' was re-introduced in the autumn for children and families and meets once per month in the Duncansburgh Halls with an average attendance of 15 youngsters with accompanying adults. These sessions encourage participation of parents / guardians and include crafts, games, singing and sharing food.

A Boys' Brigade Company meet Friday evenings during school term times in the Duncansburgh Halls.

[REDACTED] is proactive in building inter-denominational relationships with leaders and their respective communities. One such initiative is a Men's Breakfast Club which meets to provide support and fellowship at Lochaber Cafe within the Fort William Railway Station.

Warm Space takes place on the first Saturday of the month in the MacIntosh Hall. Initially introduced to address the impact of the cost-of-living crisis, this missional project reaches out to people in the local community providing free soup & rolls, teas and coffees. Free resources such as blankets, socks etc. and leaflets with energy saving advice are made available. Nevertheless, many participants make donations towards the running costs. Creating a safe, warm space for those looking for company and friendship, this has become a popular meeting place especially for those living alone. Average attendance is between 20 and 30 and includes regular church attenders and many with no affiliation to any

church.

Additional interest groups include:

Two craft groups meeting in the Duncansburgh Halls and Corpach Church Hall. The Duncansburgh Group were instrumental in organising the annual knitted / crocheted poppy display for Remembrance Sunday. This group also organised two floral art demonstrations raising a total £1,360 for Church funds.

Singing in Praise Choir meets most Monday evenings and performed a Christmas concert in Duncansburgh Church and our linked charge of Kilmonivaig Parish Church, Spean Bridge.

Activities meeting on a monthly basis include a Birdwatching Group, a local interest history group at Corpach Church Hall and a Book Group in Caol public library.

## **Financial Review**

The principal sources of income are through standing order donations, weekly freewill offerings and open plate collections. Donations / givings in 2024 amounted to £78,480 compared with £61,986 in 2023.

Following a review and update of the Gift Aid scheme, the number of donors has increased and more members now give by standing order. Tax was recovered on Gift Aid donations for the years 2021, 2022 and 2023 and amounted to £15,900.

Online giving is now available through the Church website, use of QR codes and a card terminal.

While the number of Church weddings has decreased considerably, the local community continues to rely on the Church to provide support in times of need and contributions on the occasion of these life events amounted to £5,150. A further £16,979 in the form of bequests and funeral retiring collections was made to the Church.

The halls at the Duncansburgh Church are widely used by local community groups and organisations in addition to Government and local authority departments. Hire of our spaces generated £16,668 in 2024.

The Duncansburgh Guild, Boys' Brigade Company, the local history group and the choir made donations to Church funds totalling £1011. 'Warm Space', despite being available at no cost to participants, was supported by donations and, in addition to those received for after service refreshments, totalled £1,430.

Dividends and interest from investments including the Church of Scotland Growth Fund is subject to the volatility of the markets but nevertheless generated £8,662 in additional income.

Areas of financial concern relate specifically to the maintenance and upkeep of the estate. At time of writing, the former scout mission hall in Corpach and the Church in Caol remain on the market. A full maintenance schedule for all remaining properties compiled by the Property group will inform budgeting decisions proposed by the Finance group. Main items of expenditure in 2024 included £16,668 to replace the windows in the MacIntosh Hall as the frames were no longer wind and water tight.

Throughout 2024, all supplier contracts and contractual agreements were reviewed to ensure best value for money.

## Reserves Policy

The charity trustees have considered the reserves required and have considered their current and future liabilities. It is the Trustees' policy to hold reserves of approximately three months expenditure including designated funds.

The Church also held £32,136 of restricted and designated funds which have been provided for the purposes specified in Note 2.

## 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 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.

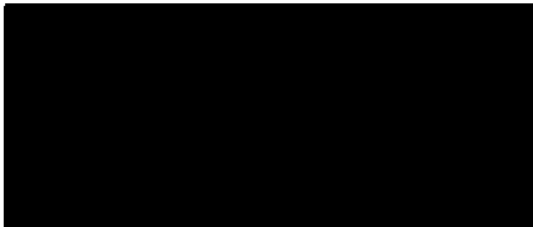
Approved by the Trustees and signed on their behalf,

Signature

Printed Name

Role

Date



*Finance Convener*

*2 March 2025*

**Independent examiner's report to the trustees on the unaudited accounts of Fort William Kilmallie Church of Scotland.**

I report on the accounts of Fort William Kilmallie Church of Scotland for the year ended 31st December 2024.

**Respective responsibilities of trustees and independent 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) (a) to (c) 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 connection with 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 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.

Date:- 20/03/2025  
Senior Finance Officer  
Voluntary Action Lochaber  
An Drochaid, Claggan Road  
Fort William  
PH33 6PH





**Fort William Kilmallie Church of Scotland  
Receipts & Payments Accounts  
Year Ended December 2024**

		Unrestricted Funds		Restricted Funds		Endowment Funds		Total		Total	
		2024		2024		2024		2024		2023	
		£		£		£		£		£	

**Fort William Kilmallie Church of Scotland**  
**Statement of Balances**  
**At 31 December 2024**

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>Bank &amp; Deposit Balances</b>						
Bank & deposit balances brought forward		£ 33,728	£ 15,157	£ -	£ 48,885	£ 58,611
<b>Movement in year:</b>	<b>2</b>					
Income		£ 154,128	£ 16,979	£ -	£ 171,107	£ 107,561
Expenditure		£ 121,360	£ 2,503		£ 123,863	£ 117,286
		£ 32,768	£ 14,476		£ 47,244	£ 9,725
Bank & deposit balances carried forward		£ 66,496	£ 29,633	£ -	£ 96,129	£ 48,885
<b>Church Organisations</b>						
Guild - Fort William Kilmallie: Duncansburgh		£ 985	£ -	£ -	£ 985	£ 1,051
Guild - Fort William Kilmallie: Caol		£ 680	£ -	£ -	£ 680	£ 639
<b>Investments at market value</b>						
HSBC		£ 6,684	£ -	£ -	£ 6,684	£ 5,434
Diageo		£ 80,312	£ -	£ -	£ 80,312	£ 87,595
		£ 86,995	£ -	£ -	£ 86,995	£ 93,029
<b>Assets at Market Valuation</b>						
Gift Aid Receivable		£ -	£ -	£ -	£ -	
Machintosh Hall extension, Duncansburgh Church					£ 450,000.00	
Duncansburgh Manse					£ 302,400.00	
					£ 752,400.00	
<b>Liabilities</b>						
Cost of repair not yet billed		£ -	£ -	£ -	£ -	

The accounts were approved by the Kirk Session on

(Date)

*2nd March 2025*

For and on behalf of the Kirk Session



Session Clerk

Finance Convenor

# Fort William Kilmallie Church of Scotland

## Statement of Balances

### Notes to the Accounts

#### 1 Trustee Remuneration and Related Party Transactions

During the year, 4 (four) trustees/office-bearers received reimbursement of expenses incurred totalling £370.80

#### 2 Movements in Funds

	At 1 Jan 2024		At 31 Dec 2024	
	£	£	£	£
<b>Unrestricted Funds</b>				
Total funds	£ 33,728	£ 154,128	£ 123,863	£ 63,993
<b>Designated Funds</b>				
Fabric Fund	£ 515		£ -	£ 515
Organ Fund	£ -	£ 717	£ -	£ 717
Missional Activity	£ -	£ 16,262	£ -	£ 16,262
<b>Restricted Funds</b>				
Bequest Account	£ 1,675	£ -	£ -	£ 1,675
Clerk Memorial Fund	£ 989	£ -	£ -	£ 989
Inverailort Account	£ 146	£ -	£ -	£ 146
McLachlan Bequest	£ 85	£ -	£ -	£ 85
Benevolent Account	£ 1,747	£ -	£ -	£ 1,747
Mission Bequest	£ 10,000	£ -	£ -	£ 10,000
	£ 15,157	£ 16,979	£ -	£ 32,136
<b>TOTALS</b>	<b>£ 48,885</b>	<b>£ 171,107</b>	<b>£ 123,863</b>	<b>£ 96,129</b>

#### Purposes of Designated Funds

- Fabric Fund: held locally for emergency purposes.
- Organ Fund: held locally for upkeep of musical instruments.
- Missional Activity: Legacies received in 2024 designated by Kirk Session.

#### Purposes of Restricted Funds

- Bequest Account: to be used for Christian education.
- Clerk Memorial fund: to be used for education.
- Inverailort Account: money left for the upkeep of the grave of Cameron of Lochailort in Kilmallie Cemetery.
- McLachlan Bequest: money left for the upkeep of the McLachlan stained glass window (Corpach).
- Benevolent Account: to be used for charitable purposes at the Minister's discretion.
- Mission Bequest: to be used for mission work.

### 3 Analysis of Donations

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Recurring weekly / monthly offerings	£ 24,863	£ -	£ -	£ 24,863	£ 19,287
Recurring Gift Aid offerings	£ 23,641	£ -	£ -	£ 23,641	£ -
Tax Recovered on Gift Aid Donations	£ 15,900	£ -	£ -	£ 15,900	£ -
Ordinary Offerings (Open Plate)	£ 8,406	£ -	£ -	£ 8,406	£ 9,413
Other Offerings, Donations etc	£ 5,670	£ -	£ -	£ 5,670	£ 33,286
	£ 78,480	£ -	£ -	£ 78,480	£ 61,986

### 4 Analysis of Other Income

Life and Work Donations	£ 42	£ -	£ -	£ 42	£ 160
Funerals	£ 4,900	£ -	£ -	£ 4,900	£ 4,900
Weddings	£ 250	£ -	£ -	£ 250	£ 1,450
Refunds/Highland Council	£ 9,059	£ -	£ -	£ 9,059	£ 3,481
LPW Vat reclaimed	£ -	£ -	£ -	£ -	£ 4,667
Shared Costs Kilmonivaig	£ 4,463	£ -	£ -	£ 4,463	£ 1,716
Other receipts	£ -	£ -	£ -	£ -	£ 226
	£ 18,714	£ -	£ -	£ 18,714	£ 16,601

### Analysis of Payments

#### Costs of generating funds

Investment Managers' fees	£ -	£ -	£ -	£ -	£ -
Offering envelopes	£ 117	£ -	£ -	£ 117	£ 194
B Davies advertising + fee	£ -	£ -	£ -	£ -	£ 411
	£ 117	£ -	£ -	£ 117	£ 605

## 5 Charitable activities

Ministries & Mission allocation	£	50,784	£	-	£	-	£	50,784	£	27,406
Presbytery dues	£	666	£	-	£	-	£	666	£	617
Voluntary Additional Stipend	£	-	£	-	£	-	£	-	£	-
Minister's expenses	£	3,434	£	-	£	-	£	3,434	£	4,610
Minister's Travel	£	1,033	£	-	£	-	£	1,033	£	2,070
Ministerial Assistance	£	-	£	-	£	-	£	-	£	-
Pulpit supply	£	-	£	-	£	-	£	-	£	250
Other staffing costs	£	-	£	-	£	-	£	-	£	-
Missional activity & resources			£	2,233	£		£	2,233		
Fabric repairs & maintenance	£	14,716	£	-	£	-	£	14,716	£	15,208
Council Tax	£	6,174	£	-	£	-	£	6,174	£	3,589
Heat and light	£	14,188	£	-	£	-	£	14,188	£	16,941
Insurance	£	2,103	£	-	£	-	£	2,103	£	5,775
Other building costs	£	18,407	£	-	£	-	£	18,407	£	29,348
Church office expenses	£	4,851	£	-	£	-	£	4,851	£	4,474
Organ & music	£	-	£	270	£	-	£	270	£	350
Printing, stationery and postage	£	1,367	£	-	£	-	£	1,367	£	592
Other expenses	£	2,294	£	-	£	-	£	2,294	£	895
	£	120,016	£	2,503	£	-	£	122,519	£	112,125
<b>ernance costs</b>										
Independent examiner's fees	£	340	£	-	£	-	£	340	£	2,692
<b>ar payments</b>										
Purchase of assets	£	-	£	-	£	-	£	-	£	-
Purchase of investments	£	-	£	-	£	-	£	-	£	-
	£	340	£	-	£	-	£	340	£	2,692

## 6 Giving to Grow Contributions

	2024	2023
Contributions	£ 50,339	£ 34,527
Vacancy Allowance	£ -	-£ 9,293
brought forward from 2023	£ 445	-£ 60
carried forward to 2024	£ -	-£ 445
<b>Amount Paid</b>	<b>£ 50,784</b>	<b>£ 24,729</b>

## 7 Collections for Third Parties

### Income received to be paid to other Charities

	2024	2023
Christian Aid	£ 195	£ 556
CrossReach	£ -	£ 400
DEC Turkey & Syria	£ -	£ 648
Erskine Hospital	£ 251	£ 358
Lochaber Foodbank	£ 84	£ -
	<b>£ 529</b>	<b>£ 1,962</b>

### Donations paid to other Charities

UNICEF	£ -	£ 161
Christian Aid	£ 195	£ 556
CrossReach	£ -	£ 500
DEC Turkey & Syria	£ -	£ 648
Erskine Hospital	£ 608	£ -
Lochaber Foodbank	£ 84	£ -
	<b>£ 887</b>	<b>£ 1,865</b>

NB An additional £350 was collected and lodged directly with Christian Aid.

## 8 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 fifth and subsequent years) **£38,884**.

**Fort William Kilmallie Church of Scotland**  
**Appendix**  
**At 31 December 2024**

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

		2024	2023
50	Consolidated Fabric Fund - Revenue Credit Balance at 31 December	£ 33,125.71	£ 58,065.62
55	Consolidated Fabric Fund - Capital Transferred to 56	£ -	£ -
56	Consolidated Fabric Fund - Capital Credit balances held at 31 December at cost Market Value of balances at 31 December	£ 10,558.19 £ 15,087.96	£ 14,412.11
85	Temporary Funds Closing Balance at 31 December	-£ 2,529.80	-£ 387.60
	<b>Total</b>	<b>£ 45,683.87</b>	<b>£ 72,090.13</b>
<b>Investors Trust</b>			
	Deposit Fund - Fabric Fund	£ 14,650.05	£ 13,922.23
	Growth Fund - General Purposes No.1	£ 92,718.08	£ 239,659.64
	Growth Fund - General Purposes No.2	£ 875.50	£ 2,915.00
	Income Fund	£ -	£ -
	<b>Total</b>	<b>£ 280,109.09</b>	<b>£ 256,496.87</b>
	<b>Grand Total</b>	<b>£ 325,792.96</b>	<b>£ 328,587.00</b>