

The Church of Scotland
Kilmonivaig Parish Church

Trustees Report and Annual Statement of Accounts

1st January 2024 to 31st December 2024

Congregation No: 382179

Charity No: SC 014745

Reference and Administrative Information

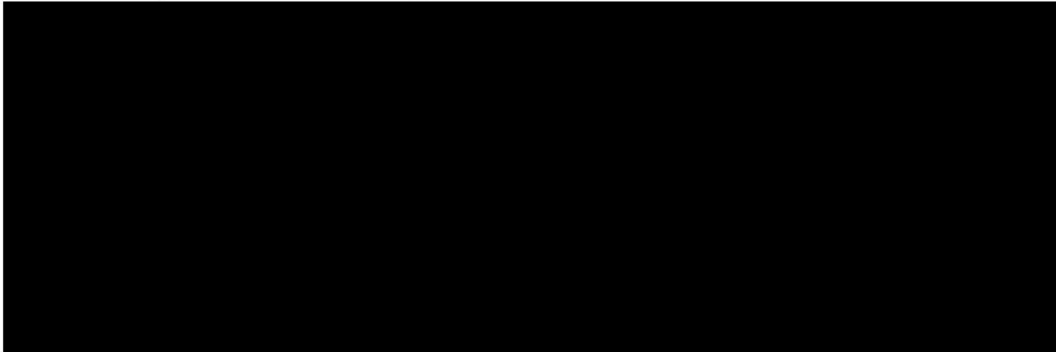
Charity Name: Kilmonivaig Parish Church
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Contact Address:

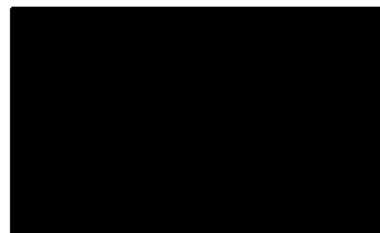


Trustees (all served throughout the year unless otherwise indicated)

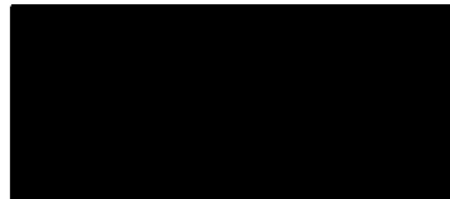


Principal Office-bearers

Parish Minister:
Team Minister
Reader
Session Clerk:
Church Treasurer:



Independent Examiner



Bankers

Bank of Scotland
62 High Street
Fort William PH33 6AE

Trustees' Annual Report
Year ended 31 December 2024

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the Model Deed of constitution.

Recruitment and Appointment of Trustees

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

Organisational Structure

The Kirk Session meets at least six times a year and is responsible for spiritual affairs within the church and for the management of all aspects of the congregation including property, finance and administration.

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.

The congregation offers weekly worship, usually at 9.30 a.m., each Sunday morning except on the first Sunday of the month when it is at 11am. Visitors are always welcome. Tea and coffee are provided after services to encourage fellowship. Communion is celebrated four times a year and baptisms, blessings, weddings and funeral are offered where appropriate.

Trustees' Annual Report (cont)

Year ended 31 December 2024

Additional services are held at Christmas and Easter. Sunday School and creche facilities are offered during school terms, and the church takes part in ecumenical services. Weddings and funerals are part of our service to the community. The ministry team offers pastoral care to members of the congregation and community.

Achievements and Performance

In December 2023, after a period of vacancy, [REDACTED] was called by the congregation as parish minister to Kilmonivaig and the linked parish of Fort William Kilmallie, working alongside the Team Minister [REDACTED] Reader [REDACTED] and other members of the worship team. Throughout the year services continued with attendances in the low 20s most weeks.

No weddings or baptisms took place in 2024. (2023 – 2 weddings and a baptism) There were 10 funerals (2023 – 8).

The Session decided in January 2024 to make no charge for use of the hall but welcomed donations. The amount received in 2024 was £1503.50 compared with £1281 in 2023.

We continued to ensure that the church and Hall are maintained to a high standard and the Church was painted both internally and externally this year at a cost of £5375.28.

The principal reason for a deficit this year, was due to the significant increase in our shared costs with our linked charge of £4433.42 compared with £1530.32 in 2023. This was due to the previous arrangement of paying in arrears, and is now up to date so I do not anticipate a reoccurrence.

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

Financial Review

The principal source of income is the weekly and monthly offerings of the congregation together with gift aid recoveries where appropriate. During the year offerings and gift aid recoveries amounted to £16,507 (2023 – £16,392), It still represents a considerable effort by the congregation and shows real resilience.

Reserves Policy

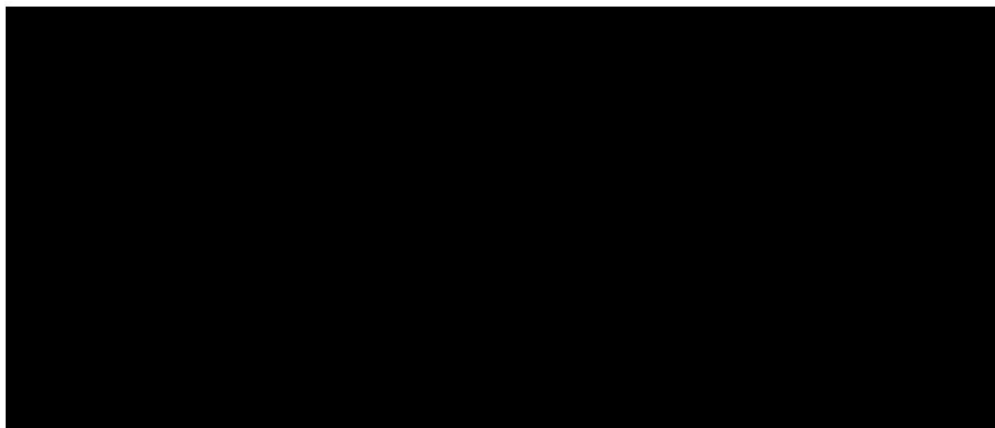
The General Trustees hold funds on behalf of the congregation for fabric purposes amounting to £215,564.88 (2023 £205,141.96) The balance is required for the long-term maintenance of an historic building, and is considered reasonable for that purpose. The General Trustees kindly authorized the Transfer of £5376 to pay for the church painting this year.

The Trustees hold appropriate revenue reserves on the advice of the treasurer as approved by the Kirk Session. Unrestricted reserves equivalent to around 6 months ordinary expenditure are considered adequate for this purpose. At the year end the church held unrestricted cash funds of £23,839 (2023 - £25,121) and restricted funds of £897 (2023 - £897).

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.



Kilmonivaig Parish Church
SC 014745

Independent Examiner's Report to the Trustees of Kilmonivaig Parish Church

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on pages 8 to 12.

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.

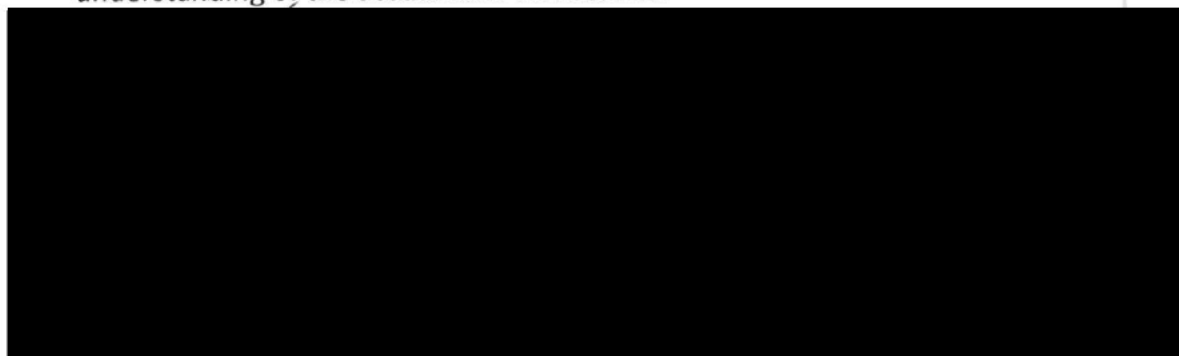
Basis of independent examiner's statement

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

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.



Kilmonivaig Parish Church

Notes to the Accounts

Year to 31st December 2024

Trustee remuneration and Related Party Transactions

During the year one trustee (the minister) received reimbursement of travel expenses. In view of the expense sharing arrangements of the linked charge, these expenses are detailed in the accounts of Fort William Kilmallie Church. No trustee or person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

Minister's stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employers' 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.

Kilmonivaig Parish Church SC014745

Receipts and Payments Account for year ending 31st December 2024

	Unrestricted Fund	Restricted Fund	Restricted Fund	Restricted Fund	Total	Previous Year
	Congregational Account	Fabric Account	Organ Account	Youth & Education Account	2024	2023
Receipts	£	£	£	£	£	£
Donation - Funeral	£ 1,400.00				£ 1,400.00	£ 800.00
Donation - General	£ 408.80				£ 408.80	£ 4,120.00
Tax reclaimed	£ 3,584.85				£ 3,584.85	£ 3,327.52
Giving by Bank	£ 9,555.00				£ 9,555.00	£ 9,780.00
Open Plate Income	£ 3,106.75				£ 3,106.75	£ 2,799.46
Weekly Freewill Offering	£ 260.00				£ 260.00	£ 485.00
Transfer from C of S	£ 5,376.00				£ 5,376.00	
Receipts from Hall Lets	£ 1,503.50				£ 1,503.50	£ 1,281.00
Total Receipts	£ 25,194.90		£ -		£ 25,194.90	£ 22,592.98
Contributions received to be paid to other Charities	£ 1,089.50				£ 1,089.50	£ 1,151.36
TOTAL INCOME	£ 26,284.40		£ -		£ 26,284.40	£ 23,744.34
Expenditure						
Church of Scotland Giving to Grov	£ 8,069.00				£ 8,069.00	£ 3,018.93
Church of Scotland Locum Costs	£ 1,144.55				£ 1,144.55	£ 1,486.70
Church of Scotland Insurance	£ 1,306.01				£ 1,306.01	£ 1,254.17
Heat and Light	£ 3,377.34				£ 3,377.34	£ 2,975.90
Licences	£ 143.00				£ 143.00	£ 93.00
Presbytery Dues	£ 68.00				£ 68.00	£ 248.00
Pulpit Supply Fees	£ 326.58				£ 326.58	£ 135.65
Pulpit Supply Mileage	£ 704.84				£ 704.84	£ 403.87
Fort William Share Costs	£ 4,433.42				£ 4,433.42	£ 1,530.32
Printing Costs	£ 116.60				£ 116.60	
New Equipment	£ 367.12				£ 367.12	£ 4,588.68
Repairs and Maintenance	£ 5,813.22				£ 5,813.32	£ 7,950.29
Total Payments	<u>£ 25,869.68</u>				<u>£ 25,869.68</u>	<u>£ 23,685.49</u>
Amount Paid to other Charities (see Page 9)	£ 1,696.67				£ 1,696.67	£ 1,391.30
Total Expenditure	£ 27,566.35				£27,566.35	£ 25,076.79
Governance Costs						
Independent examiners fees	0				0	£ -
Purchase of assets	0				0	£ -
Excess of Receipts over Payments before transfers	-£1,281.95				-£1,281.95	£ 1,332.45
Transfers to Current Account			£ -			
Excess of Receipts over Payments for the year	-£1,281.95				-£1,281.95	-£1,332.45

Kilmonivaig Parish Church

SC 014745

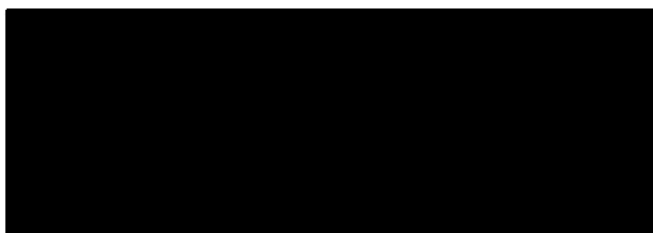
Statement of Balances

at the 31st December 2024

	Unrestricted Funds	Restricted Funds	Restricted Funds	Restricted Funds	Total
	Congregational Account	Fabric Account	Organ Account	Youth & Education Account	
	£	£	£	£	£
Opening Bank & Deposit Balances					
Congregational Account	£ 25,120.86				£ 25,120.86
Fabric Account					
Organ Account			£ 571.90		£ 571.90
Youth & Education Account				£ 324.72	£ 324.72
Brought forward as at 1st Januar	£ 25,120.86		£ 571.90	£ 324.72	£ 26,017.48
Movement in year					
Income	£ 26,284.40		-		
Expenditure	£ 27,566.35		-		
	<u>-£1,281.95</u>				
Closing Bank & Deposit Balance					
Congregational Account	£ 23,863.91				£ 23,863.91
Fabric Account					
Organ Account			£ 571.90		£ 571.90
Youth & Education Account				£ 324.72	£ 324.72
Carried forward as at 31st December 2024	£ 23,838.91		£ 571.90	£ 324.72	£ 24,735.53

The Accounts were approved by the Kirk Session on 20th January 2025

For and behalf of Kilmonivaig Parish Church



Kilmonivaig Parish Church

2024

Movements in Funds

	At 1st January 2024	Receipts £	Transfer out £	Payments £	At 31st December 2024
Unrestricted Fund					
Congregational Account	£ 25,120.86	£ 26,284.40		£ 27,566.35	£ 23,838.91
Restricted Funds					
Fabric Account					
Organ Account	£ 571.90				£ 571.90
Youth & Education Accou	£ 324.72				£ 324.72
Total Funds	<u>£ 26,017.48</u>	<u>£ 26,284.40</u>		<u>£ 27,556.35</u>	<u>£ 24,735.53</u>

Giving to Grow Contributions 2024

	2024 Requirements	Amount Paid
Contributions	£ 8,069.00	£ 8,069.00
Vacancy Allowance		
Previous Years Ministries and Mission Allocation		
	<u>£ 8,069.00</u>	<u>£ 8,069.00</u>

Income received to be paid to other Charities

Christian Aid	£ 668.50
Poppy Scotland	£ 61.00
Lochaber Foodbank	£ 360.00
	<u>£ 1,089.50</u>

Donations Paid to other Charities

Christian Aid	£ 835.45
Poppy Scotland	£ 117.65
Lochaber Foodbank	£ 743.57
	<u>£ 1,696.67</u>

Kilmonivaig Parish Church

Funds held on behalf of Kilmonivaig Parish Church
by the Church of Scotland

31/12/2024

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	Account	Units	Cost	Market Value	Account	Units	Cost	Market Value
50 Consolidated Fabric Fund - Revenue			£ 69,170.07	£ 71,679.24				£ 69,170.07
55 Consolidated Fabric Fund- Capital	-	-	-	-				
Growth Fund	663821795	13923	£ 52,767.29		663821795	13923	£52,767.29	£ 81,171.29
Income Fund	663821796	2564	£ 22,147.81		663821796	2564	£22,147.81	£ 28,101.44
Deposit Fund	663821797		£ 26,699.06		663821797		£26,699.06	£ 26,699.06
			<u>£ 101,614.16</u>	<u>£ 143,885.64</u>			<u>101614.16</u>	<u>£ 135,971.59</u>
Total Funds held by the Church of Scotland (General Trustees)				<u>£ 215,564.88</u>				<u>£ 205,141.66</u>

Bank of Scotland Current Account Reconcilliation

Closing Book Balance at 31st December	£ 24,735.53	£ 26,017.48
Add unpresented cheques at 31st December		
Deduct outstanding lodgements at 31st December		
Closing Bank Balance as per bank statement at 31st December	<u>£ 27,735.53</u>	<u>£ 26,017.48</u>

Notes

1. The accounts have been prepared on a receipts and payments basis
2. Copies of the accounts and the books of Kilmonivaig Parish Church may be inspected by arrangement with the Treasurer or Session Clerk.