

Scottish Charity No. SC 014814

Glenurquhart and Fort Augustus

Free Church of Scotland

Trustees' Report and Financial Statements
For the Year Ended 31 December 2024

Glenurquhart and Fort Augustus Free Church of Scotland

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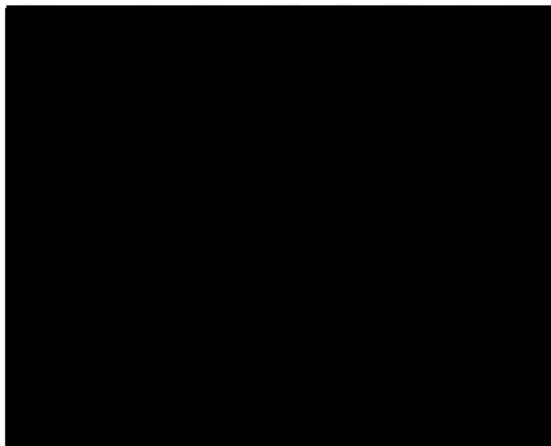
Glenurquhart and Fort Augustus Free Church of Scotland

Church Information

Trustees

A list of active Trustees during 2024 is provided in the Trustees' Report on Page 3.

Address



Bankers

Bank of Scotland
Station Road
Fort Augustus
PH32 4AZ

Solicitors

Murchison Law
5 Ardross Terrace
Inverness
IV3 5NQ

Independent Examiner



Glenurquhart and Fort Augustus Free Church of Scotland

Report of the Trustees

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2024.

Status of Charity and Governing Document

Glenurquhart and Fort Augustus Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC 014814).

Aims and Affiliation

The Free Church of Scotland currently has around 100 congregations in Scotland, as well as congregations elsewhere in the world, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a full time degree awarding college in the heart of Edinburgh for the training of Ministers and other Christian workers and sustains an extensive Missionary programme relative to the size of the church.

Dating from 1843 but with its roots in the Reformation, it owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and, therefore, derives its forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone.

Glenurquhart and Fort Augustus Free Church of Scotland is a congregation of the national Free Church of Scotland (Scottish Charity No. SC 012925) working towards the common aims set out above. The congregation is within the Presbytery of Inverness, Lochaber and Ross and is authorised by the Church to have a minister paid from the central funds of the Church.

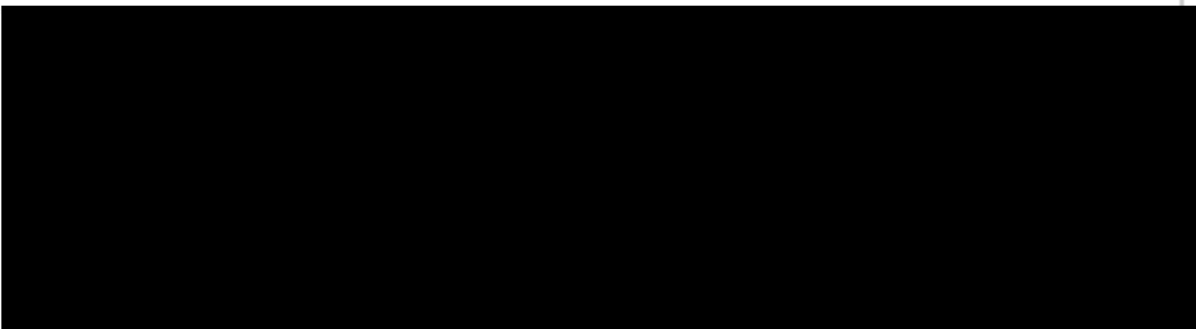
The church buildings at Glenurquhart and Fort Augustus and the Minister's manse are the property of the congregation and are held in trust by locally elected congregational trustees under the Church's Model Trust Deed.

Trustees and Office Bearers

The congregation is governed and administered by elected office bearers (all volunteers) and its minister. The Kirk Session, being the minister and elected elders, has responsibility for spiritual oversight, while the Deacons' Court, composed of Kirk Session members plus elected deacons, oversees financial and property matters. Under Charity Law, the Deacons' Court is deemed to be the trustees of the congregation as those with responsibility for day to day management and control. This is distinct from the role of congregational trustees who are responsible only for holding property in trust.

The members of the Deacons' Court (the Trustees) who served during the year were as follows:-

Deacons' Court



Glenurquhart and Fort Augustus Free Church of Scotland

Report of the Trustees

Appointment of Charity Trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders and Deacons). Any election process must involve the communicant membership of the congregation. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the Church for some time in various roles and would be familiar with the Church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities as well as the responsibilities of their office within the congregation as elder or deacon.

Activities and Achievements

During the year, the congregation met regularly for public worship and carried out various activities in pursuit of the above stated aims. The congregation continued its commitment to support the national Free Church of Scotland both spiritually and financially.

The congregation continued financially to support Christian Missions and other Charitable organisations. Throughout 2024, as well as conducting public worship and preaching and teaching, the minister provided pastoral support for the congregation, visiting the sick at home and in hospital or residential homes.

In relation to congregational funding:

- During the year donations of food were donated by the congregation and forwarded to Blythwood Care's Food Bank.
- Donations were made in support of various charities and organisations: Highland Hospice, WFM and Love Inverness (Street Pastors).
- The yearly financial statement for the year 2024 is attached.

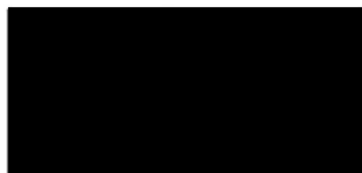
Reserves

Results for the year

The Deacons Court were encouraged by the continuing receipt of significant levels of income and the participation in the Gift Aid Scheme. There was a good level of committed attendances at the public worship, online and in person.

The Trustees are satisfied with the level of reserves retained by the charity.

On behalf of the Trustees



Date: 17/09/2025

Glenurquhart and Fort Augustus Free Church of Scotland

Report of the Independent Examiner to the Trustees for the year ended 31 December 2024

I report on the financial statements of the church for the year ended 31 December 2024 which are set out on page 6-8.

Respective responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The charity's trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

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

Independent Examiner's Statement

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

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

Name

Qualification

Date

17/7/25

Accounts

Glenurquhart & Fort Augustus Free Church of Scotland

Income and Expenditure Account for the year to 31 December 2024

	<u>2024</u>	<u>2023</u>
<u>Income</u>		
Door collections	18827.98	24466.66
Free will offering envelopes	0.00	0.00
Direct gifts	10850.00	11830.00
Tax recovery	8029.05	7275.70
Publications	0.00	33.00
Coffee morning(s)	820.00	1025.00
Special collections	510.00	655.10
Electricity rebate	0.00	401.00
Miscellaneous	0.00	199.50
Bank interest	2418.35	2312.14
Total incoming resources	<u>41455.38</u>	<u>48198.10</u>
<u>Expenditure</u>		
Heat and Light	4612.31	7685.61
Payments to Head Office	38244.00	36250.00
Ministers Expenses	2653.39	2648.20
Sunday school expenses	0.00	0.00
Church expenses	1400.40	0.00
Manse maintenance	0.00	0.00
Council tax	1975.16	2489.08
Insurance	2320.51	2446.93
Publications	158.84	154.46
Missions and Charities	1225.10	1705.00
Hall rent	0.00	29.75
Presbytery dues	1001.00	901.00
Pulpit supply	829.00	695.60
Internet	353.16	322.87
Miscellaneous	195.49	274.61
Total outgoing resources	<u>54968.36</u>	<u>55603.11</u>
Excess of incoming resources over outgoing resources	<u>-13512.98</u>	<u>-7405.01</u>

Accounts

Glenurquhart & Fort Augustus Free Church of Scotland

2024

2023

Balance Sheet at 31 December 2024

Bank balances and investments		
Current account	26260.48	22191.81
Savings Deposit account	59730.49	77312.14
Cash held		
	<u>85990.97</u>	<u>99503.95</u>
 Bank balances as at 1st January	 99503.95	 106908.96
Add income	41455.38	48198.10
Deduct outgoing	-54968.36	-55603.11
Surplus /-Deficit	-13512.98	-7405.01
Closing balance	<u>85990.97</u>	<u>99503.95</u>

Glenurquhart and Fort Augustus Free Church of Scotland

Notes to the Financial Statements for the year ended 31 December 2024

1. Accounting Policies

Accounting Convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006.

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis.

Investments

As the accounts are prepared on a receipts and payments basis the investments are included at cost. Market Value of the investments is disclosed within the notes to the accounts.

Fixed Assets

A statement of the assets held is shown in the notes to the accounts. No depreciation has been applied as depreciation is a non-cash item and therefore should not be included in the receipts and payments account.

Receipts and Payments Account

For the purpose of the Receipts and Payments account as attached, funds are defined as follows:

Unrestricted funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.

Designated funds represent unrestricted funds which have been earmarked by the Trustees for particular purposes.

Restricted funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.