

The Church of Scotland
North and West Islay Church of Scotland

CONGREGATIONAL ACCOUNTS
2024

Congregation No: 191260

Charity No: SC 015317

TRUSTEES REPORT - 2024

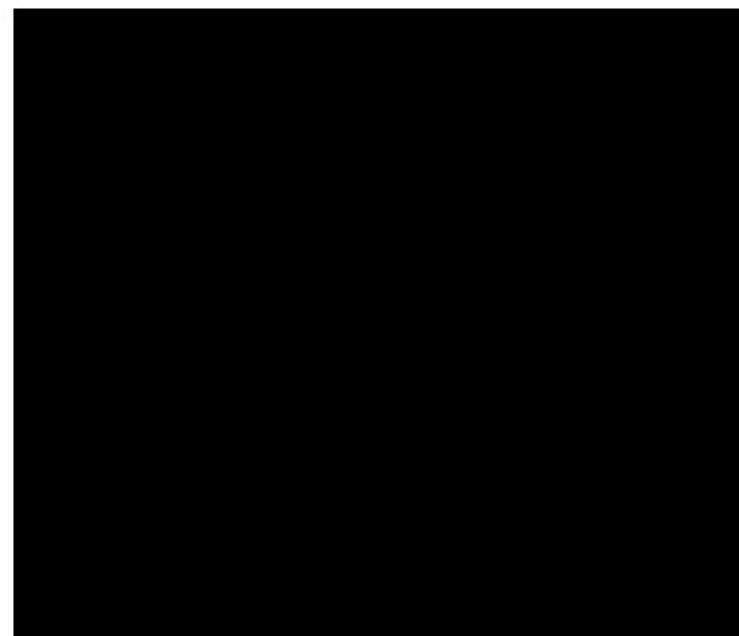
Administrative Information:

Charity Name: North and West Islay Church of Scotland

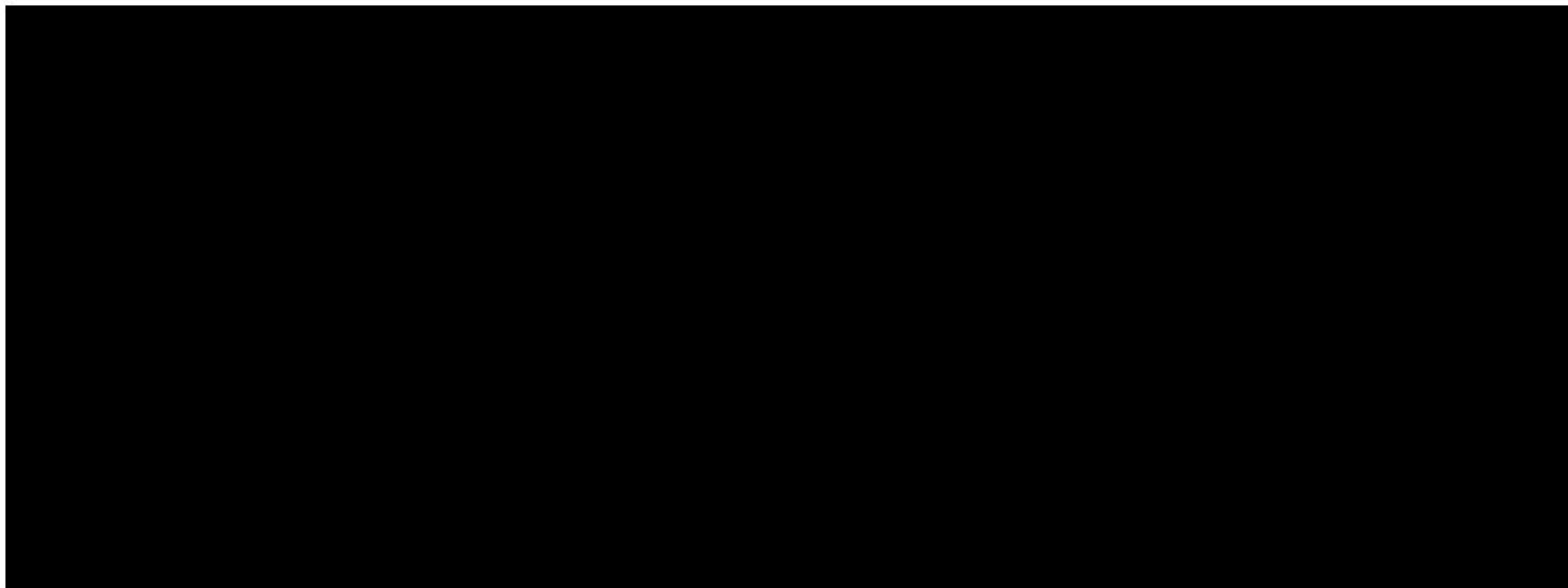
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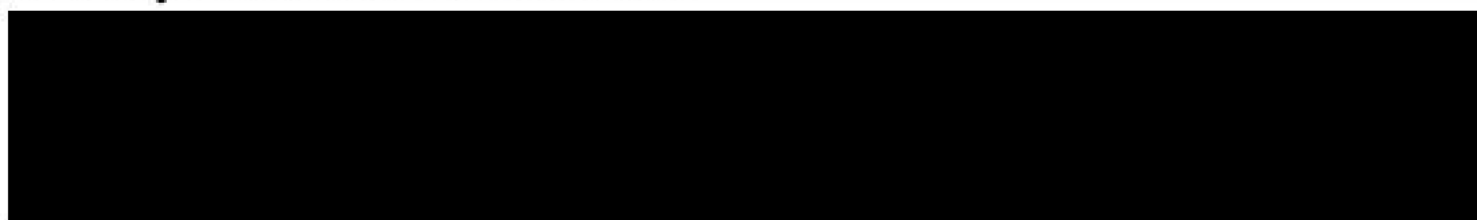
Contact Address:



Trustees:



Independent Examiner:



Bankers:

Bank of Scotland, Shore Street, Bowmore, Isle of Islay. PA43 7L

Trustees' Annual Report
Year ended 31 December 2024

Structure, Government and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are elders and members of the Church who are considered to have the appropriate gifts, skills and commitment to contribute to the management affairs of the Church.

Organisational Structure

The Kirk Session, responsible for spiritual and temporal affairs of the Church, is chaired by the Minister or Interim Moderator in the event of the charge being vacant. It would normally meet four times annually and certain responsibilities are delegated to committees as appropriate. The Stated Annual Meeting takes place before 31st March.

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 cooperates with other churches in various ecumenical bodies in Scotland and beyond.

With the closure of Kilmeny and Portnahaven Church buildings at the end of December 2023, the majority of Sunday worship services were held in St Kieran's Church. As our minister has three linked charges to serve, the Worship Team continued to lead worship when the minister was elsewhere. Attendance increased only marginally possibly due to the distance in travel involved from the north of the island. Occasional services were held in Kilmeny and Portnahaven to satisfy insurance regulations and both buildings were inspected regularly. The Sacrament of Holy Communion was held four times during the year; there were 2 Baptisms and 7 funerals, 3 of these church members. At the end of December 2024 there were 66 members on the Communicant Roll.

Regular Kirk Session meetings were held in February, May, August and November with 2 Special Purposes meetings in January and March. The Bible Study Group met during the spring and a Lent Study Group led by our minister met during the six weeks of Lent. Sunday Club continues to meet during the school year and take part in All Age Worship services on Mothering Sunday, Easter, Summer, Harvest and Christmas. Christmas Eve services were led by the Worship Team.

Achievements and Performance

The sale of Kilmeny Church to the local Community Group was almost finalised by the end of the year, only a few loose ends to be tied up. The sale of Portnahaven Church continues. Finances were very poor and a plan of fund raising outreach to the community was put into action. A well supported Car Boot Sale was held in spring, a Flower Festival in summer and Coffee, Cakes and Carols in December with other continuing efforts throughout the year.

As part of our Outreach to the community the Church supports the local hospital with the supply of toiletries for patients admitted unexpectedly. A Newsletter is sent to members of the congregation and to those unable to come to church. A Facebook page gives information on church services and other upcoming events.

Messy Church, held in Bowmore and in collaboration with Islay Baptist Church, is available to all youngsters on the Island and meets monthly after school. Forest Church, led by our minister meets four times a year for all who wish to participate in a short walk and meditation on the natural world.

Kilmeny Singing Circle met quarterly and the Afternoon Club weekly during the winter months in Kilmeny Church. T in the Church was held in Portnahaven in December.

Financial Review

Our receipts for the year amounted to £28,436.77 and our expenditure was £35,115.72, resulting in a deficit of £ 6,678.95, however £ 4,474.00 of this was related to the costs of selling the North and West Islay Manse and the future sale of Kilmeny Church.

The North and West Islay manse was sold for £ 200,000 in July 2024. After expenses and deductions by the Property Department and the General Trustees of the Church of Scotland, £ 171,589.66 was invested in the Consolidated Fabric Fund, held by the General Trustees for the benefit of the congregation.

Reserves Policy

Trustees do not hold reserves for special purposes

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 Congregation Finance approved by the General Assembly of the Church of Scotland 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 by



Session Clerk

Date:

Independent Examiner's Report to the Trustees of North and West Islay Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 6 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 Trustees Investment (Scotland) Act 2005 and the Charities and Accounts (Scotland) Regulations 2006 (as amended).

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.

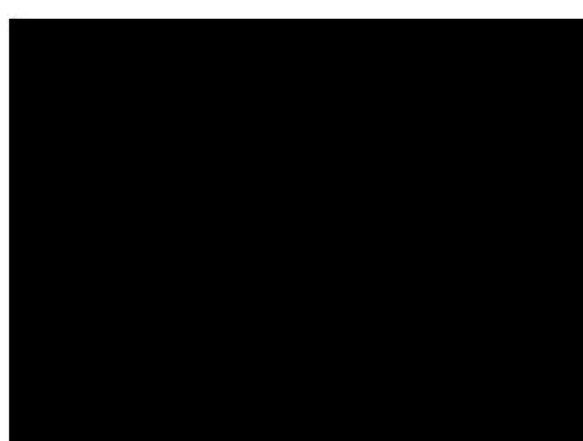
Basis of independent Examiner's statement

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 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.



Signed _____

Date _____

North and West Islay Church of Scotland
Year ended 31 December 2024

Receipts and Payment Account		Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
Receipts	Note					
Donations	4	24,132.43	414.00	-	24,546.43	28,195.87
Fundraising		2,361.00	-	-	2,361.00	2,030.41
Deposit interest/Dividends		1,529.34	-	-	1,529.34	1,203.48
Total Receipts		28,022.77	414.00	-	28,436.77	31,429.76
Payments	5					
Costs of generating funds		76.25	-	-	76.25	338.62
Charitable activities		33,371.47	920.00	-	34,291.47	59,727.63
Governance costs		748.00	-	-	748.00	550.00
Total Payments		34,195.72	920.00	-	35,115.72	60,616.25
Transfers from General Trustees						
Balance of proceeds of sale of manse		171,589.66	-	-	171,589.66	31,149.57
Excess of receipts over payments for the year		165,416.71	(506.00)	-	164,910.71	1,963.08

North and West Islay Church of Scotland
Year ended 31 December 2024

Statement of Balances at 31 December 2024

	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
Bank and Deposit Balances					
Bank and deposit balances b/fwd	16,580.12	1,622.29	-	18,202.41	6,475.64
Funds held by COS Trustees	1,544.42	-	-	1,544.42	69.99
Movement in Year:					
Excess of receipts over payments	165,416.71	(506.00)	-	164,910.71	1,963.08
Bank and deposit balances c/fwd	183,541.25	1,116.29	-	184,657.54	8,508.71
Investments at market value					
(cost £2,763.00) balance of interest				24.54	23.47
Assets					
Liabilities					
				-	-
Total				184,682.08	8,532.18

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

For on behalf of the Kirk Session and Financial Board

..... Session Clerk

..... Treasurer

Statement of Balances

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

The church contributes 40% of the costs of Our Minister directly, being travel, and the council tax, telephone, insurance and repairs and maintenance of the manse.

The Ministry Council of the Church of Scotland hold a Trust Fund for Kilchoman Parish.

The interest from the fund is restricted to maintaining the supply of a minister to our parishes

This is administered by the Ministry Council and amounts to approx. £14,700 per annum.

2 Trustee Remuneration and Related Party Transactions

The following trustee was a member of the Kirk Session, and was paid for organists fees:

	175.00
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No trustee or a person related to a trustee had any personal interest in any contract or transaction entered by the charity during the year.

North and West Islay Church of Scotland
Year ended 31 December 2024

3. Movements in Funds

	as at 31 Dec 2023	Receipts	Payments	Transfers	as at 31 Dec 2024
Unrestricted funds					
General Fund	1,733.82	25,661.77	34,195.72	-	(6,800.13)
Designated funds					
Guild Fund	148.83	-	-	-	148.83
Fabric Fund	7,287.23	2,361.00	-	-	9,648.23
	7,436.06	2,361.00	-	-	9,797.06
	9,169.88	28,022.77	34,195.72	-	2,996.93
Restricted funds					
Legacy (St Kiarans only)	682.51	-	682.51	-	-
Benevolent Fund	365.85	-	-	-	365.85
Bord na Gaidhig Bibles	360.00	-	-	-	360.00
Christian Aid	-	175.00	175.00	-	-
Leprosy	-	17.00	17.00	-	-
Poppy Scotland	-	222.00	-	-	222.00
Hospital Toilet bags	213.93	-	45.49	-	168.44
	1,622.29	414.00	920.00	-	1,116.29
Investments					
Balance of proceeds of manse	-	200,000.00	19,431.14	-	180,568.86
Total funds	10,792.17	228,436.77	54,546.86	-	184,682.08

Purposes of Restricted Fabric Funds - The Trustees have expended funds for restoration of the Church properties

North and West Islay Church of Scotland
Year ended 31 December 2024

	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
4. Analysis of Donations					
Free Will offerings	931.00	-		931.00	644.00
Gift Aid offerings	11,001.00	-		11,001.00	10,989.00
Open Plate Offerings	5,302.00	-		5,302.00	6,850.39
Tax recovered on Gift Aid	4,220.80	-		4,220.80	4,317.22
Weddings/Funerals/Baptism	700.00	-		700.00	1,600.00
Donations Third Parties	-	414.00		414.00	897.79
Other offerings, donations etc	1,977.63	-		1,977.63	2,847.47
Legacy	-	-		-	50.00
	<u>24,132.43</u>	<u>414.00</u>	<u>-</u>	<u>24,546.43</u>	<u>28,195.87</u>

North and West Islay Church of Scotland
Year ended 31 December 2024

	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
5. Analysis of Payments					
Cost of generating funds					
Fundraising expenses	76.25	-	-	76.25	249.00
Offering envelopes	-	-	-	-	89.62
	76.25	-	-	76.25	338.62
Charitable activities					
Ministries and Mission allocation	8,868.00	-	-	8,868.00	7,063.00
Presbytery dues	532.00	-	-	532.00	876.00
Organist fees	350.00	-	-	350.00	675.00
Old Manse expenses	1,826.95	-	-	1,826.95	3,134.00
Linked charge Manse costs	3,404.92	-	-	3,404.92	6,084.40
Share Ministers Removal costs	-	-	-	-	1,912.40
Vacancy costs (Pulpit)	-	-	-	-	3,616.91
Worship Team cost	-	-	-	-	3,674.00
Pulpit Supply	-	-	-	-	1,950.00
Fabric repairs/maintenance	2,139.54	682.51	-	2,822.05	18,356.71
Electricity - churches only	7,163.70	-	-	7,163.70	5,272.22
Building Insurance	3,265.05	-	-	3,265.05	3,047.14
Printing, postage, stationery etc	-	-	-	-	-
Sunday School costs	535.90	-	-	535.90	684.04
Hospital Toilet Bags	-	45.49	-	45.49	163.29
Other expenses	373.57	192.00	-	565.57	1,708.57
Travel costs	384.00	-	-	384.00	-
Legal and professional fees	4,474.00	-	-	4,474.00	-
	33,317.63	920.00	-	34,237.63	58,217.68
Governance costs					
Independent examiner's fees	300.00	-	-	300.00	300.00
Bookkeeping Fees	448.00	-	-	448.00	250.00
	748.00	-	-	748.00	550.00
Other payments					
Loss on disposal of investments	-	-	-	-	1,425.39
Administration of investments	53.84	-	-	53.84	1.23
Interest on loan	-	-	-	-	83.33
	53.84	-	-	53.84	1,509.95
	34,195.72	920.00	-	35,115.72	60,616.25

6. 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 £30,135 and the maximum stipend in 5th and subsequent years was £ 37,032.

	2024	2023
7. Payments to Third Parties		
Christian Aid	175.00	156.00
Leprosy	17.00	17.81
Poppy Scotland	-	204.65
Bethany Trust	-	149.33
Marys Meals	-	370.00
	<hr/> 192.00	<hr/> 897.79

North and West Islay Church of Scotland
Year ended 31 December 2024

**Funds held on behalf of the Congregation by
the Church of Scotland General Trustees**

APPENDIX

	2024	2023
CAPITAL ACCOUNTS		
Credit balances held at 31 December at cost		
Consolidated Fabric Fund	24.54	23.47
General Purposes Fund	-	-
Fabric Fund	-	-
General Purposes Fund	-	-
Consolidated Fabric Fund (II)	171,589.66	-
Deposit Fund	-	-
REVENUE ACCOUNTS		
Credit balance at 31 December		
Consolidated Fabric Fund - revenue	1,544.42	69.99
Debit Balance at 31 December		
Temporary Funds	(230.00)	(4,735.20)
(Property costs for sale of Old Manse and churches - see below)		
These expenses will be refunded via the General Trustees when the property is sold,		
Kilmeny Church Plan Report	110.00	
Sasine copy deed	120.00	
total debit balance as shown above	<u>230.00</u>	