

West Ross Church of Scotland

Year to 31 December 2024

Receipts and Payments Accounts

Congregation No: 422309

Charity No: SC015448

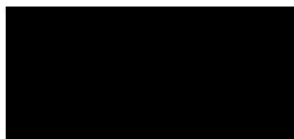
## Reference and Administrative Information

Charity Name West Ross Church of Scotland

Charity Registration Number SC015448

Congregation Reference Number 422309

Contact Address



Kirk Session Members



Congregational Board Members



Principal Office Bearers

Minister

Vacancy

Session Clerk

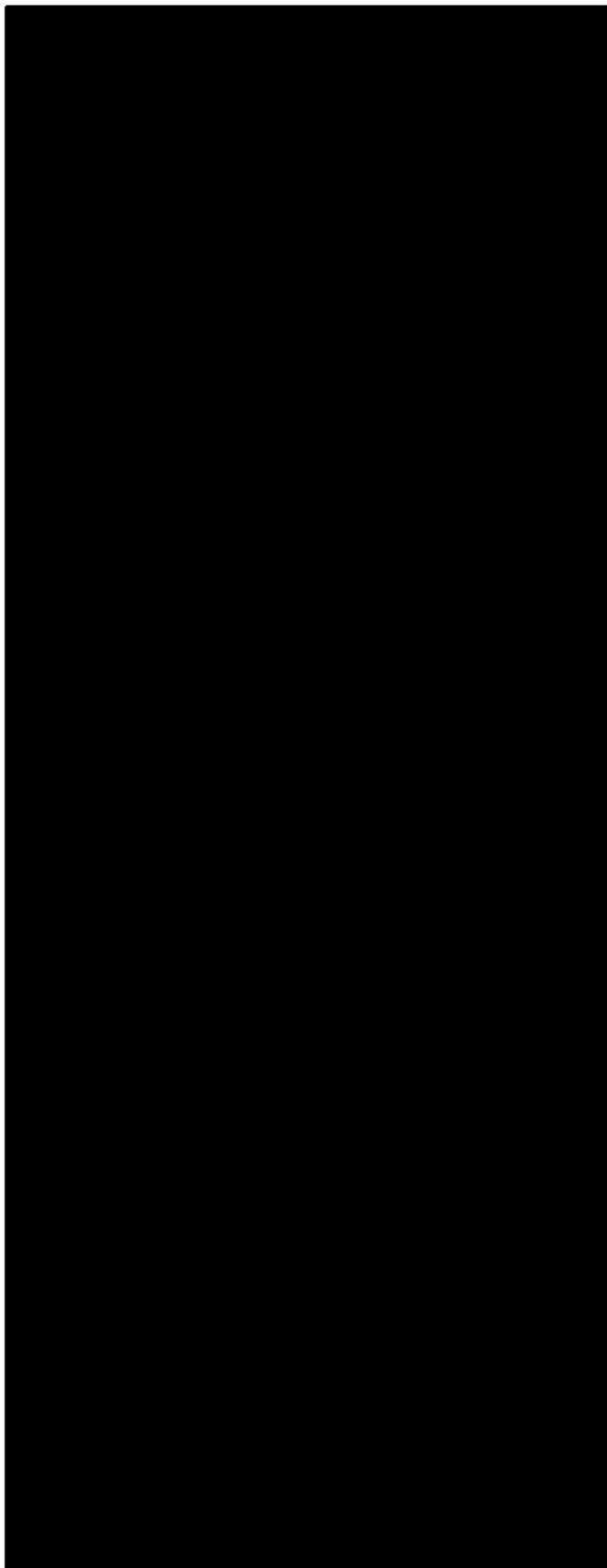
Clerk to the Board

Church Treasurer



Bankers

Bank of Scotland, Gairloch



**West Ross Church of Scotland**  
**Trustees' Annual Report**  
**Year ended 31st December 2024**

**Structure, Governance and Management**  
**Governing Document**

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

**Recruitment and Appointment of Trustees**

Members of the Kirk Session and the Congregational Board 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. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

**Organisational Structure**

The Congregational Board is chaired by the minister and normally meets six to eight times a year. Certain responsibilities are delegated to the Finance Committee, and the Property Committee as appropriate. The Kirk Session which normally meets seven times a year is responsible for the spiritual affairs within the church. The congregation is kept updated through the quarterly Church Magazine which is delivered to all the households in the congregation and includes a Finance Report.

**Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

Public Worship is normally held in Gairloch every Sunday at 10:30am, and on the 2nd and 4th Sunday of each month at Badeaul at 10.30am. and at Aultbea at 5pm.

Each Wednesday "Community Bible Study" meetings take place, in Gairloch Hall on the first Wednesday of the month, and online on other weeks, shared with Gairloch, Kinlochewe and Torridon Free Church. "Pins n' Needles" for crafters, meet regularly midweek. Shared Sunday morning services are held on the 5th Sunday of a month, and midweek Mission Meetings are also held on an occasional basis when speakers visit. Regular Sunday services at Isle View care home are shared with other congregations.

**Achievements and Performance**

During 2024 Sunday services continued in the church buildings. Morning services were also broadcast on Facebook and YouTube for those unwilling or unable to join in person. A Daily Podcast following the Scripture Union Wordlive Bible readings has been shared each morning Monday to Saturday in partnership with the Free Church. Contact with Members and Adherents for Pastoral Care has been maintained through telephone calls and visits. The congregation also ran a "Healing Hurting Hearts" course, a weekly meeting of the Project Linus group, and the annual packing and distribution of the Christmas community food hampers.

**West Ross Church of Scotland**  
**Trustees' Annual Report**  
**Year ended 31st December 2024**

(continued)

During the year the Kirk Session has spent considerable time discussing the implications of the new Presbytery Plan for ministry in the area.

**Financial Review**

Total income increased from £68,822 to £90,705 of which £26,400 came from a share of funds passed over when the parish boundary changed. Regular donations, WFO, Gift Aid before tax recovery, and Open Plate donations remained almost the same at £48,227 compared with £48,255 for 2024.

Expenditure was down from £68,352 to £60,204 mostly accounted for by a reduction in fabric and maintenance expenditure.

**Reserves Policy**

It is the Trustees' policy to hold reserves of approximately 9/12 months' expenditure excluding designated funds. At the year end the Church held unrestricted cash funds of £125,709 (2023 £94,897) of which £12,526 is Designated for Fabric and £503 for the Benevolent Fund. There are £3,287 of Restricted Funds in the Prayer Fellowship Fund for distribution for mission work.

**Statement of Trustees' Responsibilities**

The members of the Kirk Session/Congregational Board 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/Congregational Board 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,

18<sup>th</sup> September 2025

## **West Ross Church of Scotland**

### **Independent Examiners' Report to the Trustees of West Ross 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 11.

#### **Respective responsibilities of trustees and examiners**

The charity's trustees are responsible for 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 our responsibility to examine the accounts as required under section 44(1)(c) of the Act and to state whether particular matters have come to our attention.

#### **Basis of independent examiners' 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 we do not express an audit opinion on the view given by the accounts.

#### **Independent examiners' 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.



18<sup>th</sup> September 2025

West Ross Church of Scotland - SC015448

Receipts and Payments Account

Year ended 31 December 2024

		Unrestricted	Restricted		
	Note	Funds	Funds	Total	Total
		2024	2024	2024	2023
		£	£	£	£
<b><u>Receipts</u></b>					
Donations	4	58,233	2,239	60,472	61,631
Bank and Deposit Interest		3,063	-	3,063	2,141
Investment Income		270	-	270	240
Rental of Premises		500	-	500	2,610
Other Receipts	4a	26,400	-	26,400	2,110
<b><u>Total Receipts</u></b>		<b>£88,466</b>	<b>£2,239</b>	<b>£90,705</b>	<b>£68,732</b>
<b><u>Payments</u></b>					
Costs of generating funds	5	-	-	-	-
Charitable Activities	6	56,054	4,150	60,204	68,262
Governance Costs	6	-	-	-	-
<b><u>Total Payments</u></b>		<b>£56,054</b>	<b>£4,150</b>	<b>£60,204</b>	<b>£68,262</b>
<b><u>Excess of Receipts over Payments</u></b>		<b>£32,412</b>	<b>-£1,911</b>	<b>£30,501</b>	<b>£470</b>
Gross Transfers between Funds In		-	1,600	1,600	1,960
Gross Transfers between Funds Out		- 1,600	- -	1,600 -	1,960
		<b>-£1,600</b>	<b>£1,600</b>	<b>£0</b>	<b>£0</b>
<b><u>Net Movement in Funds</u></b>	1	<b>£30,812</b>	<b>-£311</b>	<b>£30,501</b>	<b>£470</b>

West Ross Church of Scotland - SC015448

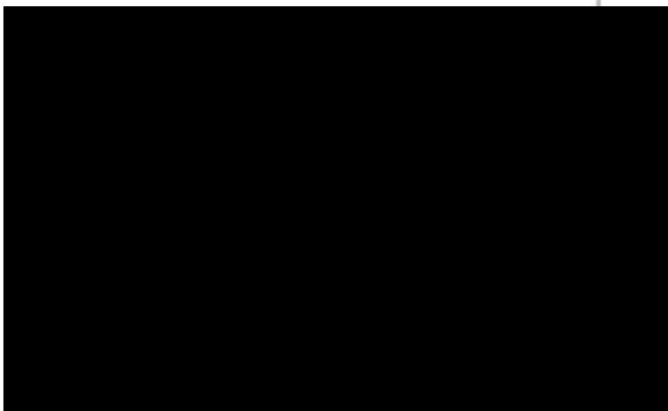
Statement of Balances

At 31 December 2024

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
<b><u>Bank &amp; Deposit Balances</u></b>	£	£	£	£	£
Bank and deposit balances brought forward	94,897	3,548	-	98,445	97,975
<b><u>Movement in year:</u></b>					
Excess of Receipts over Payments for the year	30,812	-311	-	30,501	470
Bank and deposit balances carried forward	£125,709	£3,237	-	£128,946	£98,445
<b><u>Investments at market value</u></b>					
(Cost £1,000)	-	-	£12,760		£11,660
<b><u>Other Assets</u></b>					
Gift Aid Receivable	-	-	-	-	-
<b><u>Liabilities</u></b>					
Bills outstanding at year end	-	-	-	-	-

The accounts were approved by the Kirk Session and Financial Board on 18<sup>th</sup> September 2025

For and on behalf of the Kirk Session and Financial Board





**West Ross Church of Scotland - SC015448**

**Year ended 31 December 2024**

**Notes to the Accounts**

**1 Movement in Funds**

	<b>At 1 January</b>		<b>At 31 December</b>		
	<b>2024</b>	<b>Receipts</b>	<b>Payments</b>	<b>Transfers</b>	<b>2024</b>
<b>Unrestricted funds</b>	£	£	£	£	£
Designated Fabric Fund	12,526	-	-	-	12,526
Designated Benevolent Fu	503	-	-	-	503
General Fund	22,868	88,466	56,054	1,600	53,680
Reserve Fund	59,000	-	-	-	59,000
	<b>£94,897</b>	<b>£88,466</b>	<b>-£56,054</b>	<b>-£1,600</b>	<b>£125,709</b>
<b>Restricted funds</b>					
Prayer Fellowship Fund	<b>£3,548</b>	<b>£2,239</b>	<b>-£4,150</b>	<b>£1,600</b>	<b>£3,237</b>
<b>Totals</b>	<b>£98,445</b>	<b>£90,705</b>	<b>-£60,204</b>	<b>£0</b>	<b>£128,946</b>

**Purposes of Designated Funds**

Fabric Fund: The Trustees transfer into this fund for the maintenance of the Church properties.

Benevolent Fund: Is there to meet any special needs within the parish.

**Purposes of Restricted Funds**

Prayer Fellowship Fund: Is used to support missionary work.

**Purposes of Endowment Funds**

Income from the Abercrombie Bequest: Is transferred to the General Fund for general church purposes.

**2 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 of service £37,032.

**West Ross Church of Scotland - SC015448**

**Year ended 31 December 2024**

**Notes to the Accounts (continued)**

**3 Trustee Remuneration and Related Party Transactions**

During the year 1 trustee received reimbursement of expenses incurred totalling £1,486 as detailed below:

Travelling Expenses for Rev Stuart Smith £1,486

Note	Unrestricted	Restricted	Total	Total
	Funds	Funds	2024	2023
<b>4 Analysis of Donations</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
WFO Scheme (non Gift Aid)	3,675	-	3,675	4,810
Gift Aid Donations	33,109	-	33,109	35,042
Tax Recovered on Gift Aid Donations	9,856	-	9,856	10,103
Ordinary Offerings (Open Plate)	11,243	-	11,243	8,403
Other Offerings, Donations, etc.	-	2,239	2,239	2,370
Wedding and Funeral Donations	350	-	350	903
	<b>£58,233</b>	<b>£2,239</b>	<b>£60,472</b>	<b>£61,631</b>
<b>4a Other Receipts</b>				
Life and Work Magazine	-	-	-	10
Benefect Trust	-	-	-	2,100
Contribution to Congregational Meals	400	-	400	-
Parish transfer	26,000	-	26,000	-
	<b>£26,400</b>	<b>-</b>	<b>£26,400</b>	<b>£2,110</b>
<b>5 Analysis of Payments</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<i>Costs of generating funds</i>				
Purchase of WFO envelopes	£0	-	£0	-
	<b>£0</b>	<b>-</b>	<b>0</b>	<b>-</b>

**West Ross Church of Scotland - SC105448**

**Year ended 31 December 2024**

**Notes to the Accounts (continued)**

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
<b>6 Charitable activities</b>				
Ministries & Mission Allocation	45,498		45,498	40,559
Less Presbytery Allowance	-		-	1,375
Less Endowment Income/Glebe Rent	- 6,636		- 6,636	7,915
	38,862		38,862	31,269
Less Vacancy Allowance	- 11,196		- 11,196	2,799
	27,666		27,666	28,470
Minister's expenses	1,486		1,486	2,048
Pulpit Supply	1,429		1,429	1,414
Locum costs	1,640		1,640	-
Council Tax	-		-	1,814
Travel Expenses	1,131		1,131	701
Heat & Light	6,165		6,165	1,946
Insurance	2,404		2,404	2,581
Fabric Repairs and Maintenance	5,513		5,513	17,623
Minor Repairs & Maintenance	2,088		2,088	1,822
Equipment	1,555		1,555	1,696
Postages, Stationery & Photocopying	360		360	94
Publicity Training Materials, Books,	442		442	270
Cleaning Materials	99		99	-
Upkeep of Grounds	930		930	1,025
Miscellaneous Expenses	375		375	288
Accountancy Fees	1,177		1,177	1,628
Collections for Others	-		-	300
Sunday School contributions to Tear Fund	744		744	622
Congregational Meal (Gross)	37		37	324
Donations to Missions/Special Collections	-	4,150	4,150	3,100
Manse telephone etc	813		813	496
	£56,054	£4,150	£60,205	£68,262
<b>6 Governance Costs</b>	£0	£0	£0	£0
<b>Total Payments</b>	<b>£56,054</b>	<b>£4,150</b>	<b>£60,205</b>	<b>£68,262</b>

**West Ross Church of Scotland - SC015448**

**Year ended 31 December 2024**

**Notes to the Accounts (continued)**

**7 Analysis of Fabric Repairs and Maintenance**

	2024	2023
	£	£
	Totals	Total
<b>Minor Repairs &amp; Maintenance</b>		
Churches & Manse	2,088	1,822
<b>Fabric Repairs &amp; Maintenance</b>		
Gairloch Church Hall - Kitchen Refurbishment	-	17,623
Gairloch Church - Woodworm treatment	4,856	-
Manse - Repairs & Maintenance	657	-
	5,513	17,623
<b>TOTALS</b>	<b>£7,601</b>	<b>£19,445</b>

**6 Collections for Third Parties**

	2024	2023
	£	£
TearFund	744	-
Walk Through the Bible Exp	-	300
	£744	£300

West Ross Church of Scotland - SC015448

Year ended 31 December 2024

Notes to the Accounts (continued)

APPENDIX

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

	2024	2023
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances at cost	<u>£95,484</u>	<u>£95,485</u>
Market Value of Balances at 31 December	<u>£110,976</u>	<u>£108,317</u>
 <b><u>REVENUE ACCOUNT</u></b>		
Credit Balance held at 31 December	<u>£10,280</u>	<u>£5,428</u>