

THE CHURCH OF SCOTLAND
LOCHBROOM AND ULLAPOOL CHURCH
FOR THE YEAR ENDED 31 DECEMBER 2024

Receipts and Payments Account

Congregation No: 392215

Charity No: SC 015631

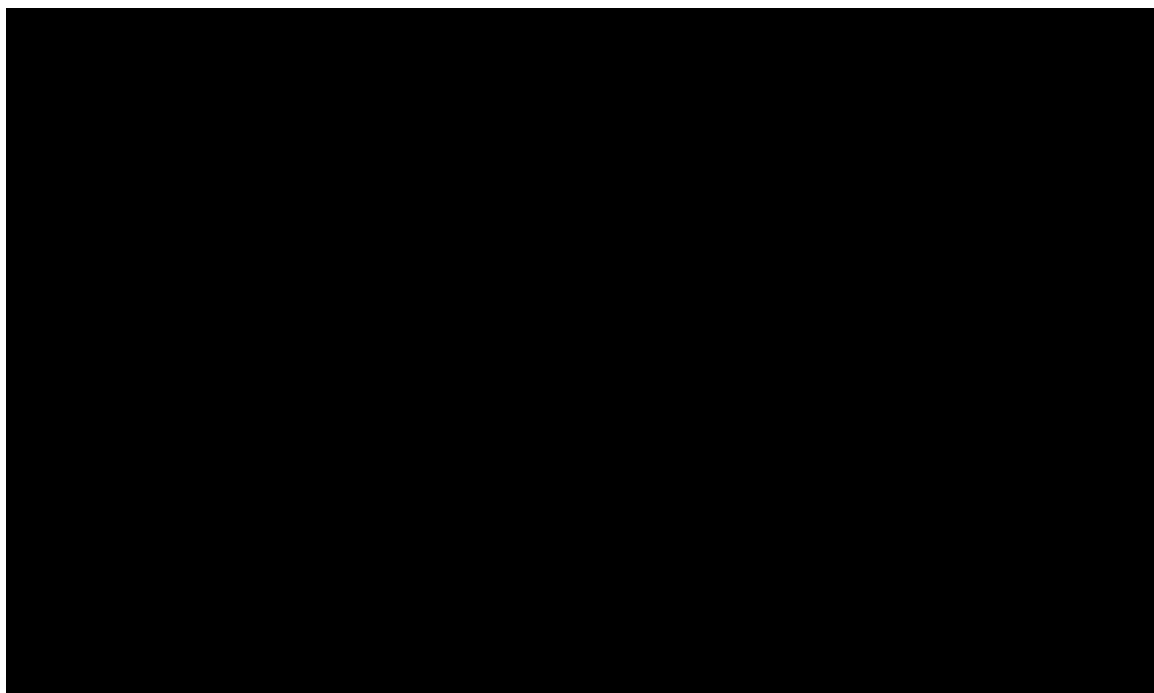
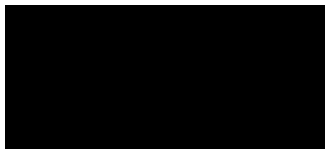
Reference and Administrative Information

Charity Name: Lochbroom & Ullapool Church

Charity registration Number: SC 015631

Congregational Reference Number: 392215

Contact Address:



Independent Examiner:



Leggatts Accountants Ltd
Accountants & Tax Advisors
Kempfield Court
Dingwall
IV15 9RT

Bankers:

Royal Bank of Scotland
Argyle Street
Ullapool
IV26 2UD

Trustees' Annual Report

Year Ended 31 December 2024

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

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 Session, is elected by the congregation and inducted by the Presbytery. Two new elders were inducted in 2024. All Trustees have undertaken Safeguarding Training.

Organisational Structure

The Kirk Session is chaired by the minister and meets approximately eight times in a year. Certain responsibilities are delegated to various elders: Worship & Education, Fabric & Finance, Social & Fellowship and Mission & Outreach.

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 territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Activities:

Services of Worship, Easter Experience, Cake & Craft, Warm and Cosy, Blether and Brew, Men's Breakfast, Curry Night, Thanksgiving Feast, Messy Church, Fabulous Fridays, Intergenerational Activities, Community Prayer Meeting, Christmas Tree Festival, Ullapool Superkids, Ceilidh Dancing, Home and Hospital Visitations and managing the Hospital Car volunteer drivers.

Printed: Weekly Service Sheets (including A3 version for those living with Dementia, Autism, Sight difficulties). A Quarterly Parish Newsletter is also published.

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.

Achievements and Performance

Like many churches, our attendance figures are still down, having lost members and adherents due to death; change of heart; moving away and getting used to the comfortable way of accessing Worship on-line at home. However, it is worthy of note that we are overjoyed to see children in Church on most Sundays, and we are still reaching up to 300+ viewers some weeks, with our service being watched across the globe! We continue to record and film our services each week when possible.

Due to new accounting procedures introduced by the Church of Scotland, we currently have 12 Members on the Communion Roll, 8 Members on the Supplementary Roll and 19 involved in the Life of the Congregation. During the year, there were two baptisms, two weddings and five funerals.

Ongoing Presbytery reorganization leaves Lochbroom & Ullapool Parish Church in a good place, as Session Members fought valiantly for the Church, letting folk know about all the vibrant activities and initiatives taking place in our Church and local community.

Following regional reorganization, as from January 1st 2024, we became part of the new enlarged and United Presbytery of the Highlands and Islands – Clèir Eilean Ì.

God is really working in this place and throughout the community. A small but faithful Prayer Group meets every Tuesday morning. The Parish HUB project and the Hospital Car Scheme, both initiated by our church, continue to help many throughout the community.

Trustees' Annual Report (Cont)

Year Ended 31 December 2024

Financial Review

Our income this year has fallen slightly, but generous donations from public events have increased. We are continually grateful to those members who have continued to support the Church through regular giving.

The Hospital Car Scheme is continuing well, thanks to generous donations of £614 during the year, and also the donation of time by volunteer drivers. This is a great community asset.

Other donations and income included donations from visitors to the Christmas Tree Festival, Easter Fun Day, Thanksgiving Dinner & Curry Night, however income from Hall lettings has decreased.

Collections for African Inland Missions (Kenya) for [REDACTED] amounted to £1,251 during the year.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months' expenditure including designated funds. At the year end the Church held unrestricted cash funds of £26,017 of which £1,417 had been designated for the fabric fund. The remaining balance of £24,600 represents about eight months' expenditure.

Approved by the Trustees and signed on their behalf,

[REDACTED]

Session Clerk

Date: 13/04/2025

Lochbroom and Ullapool Church

SC 015631

Report of the Independent Examiner

I report on the accounts of the charity for the year ended 31 December 2024.

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

An 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, seeking explanation 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 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.



**Leggatts Accountants Ltd
Accountants & Tax Advisors
Kempfield Court
Dingwall
IV15 9RT**

Date: 22 April 2025

**Lochbroom and Ullapool Church
Receipts and Payments Account
Year Ended 31 December 2024**

		Unrestricted Funds		Total	Total
		General Fund	Fabric Fund		
	Note	£	£	2024 £	2023 £
Receipts					
Donations	3	29,069	2,727	31,796	27,932
Legacies		-	-	-	-
Activities for Generating Funds		565	-	565	765
Bank & Deposit Interest		112	-	112	46
		29,746	2,727	32,473	28,743
Other Receipts	4	3,428	3,513	6,941	17,228
Total Receipts		33,174	6,240	39,414	45,971
Payments					
Charitable Activities	5	27,404	8,042	35,446	35,270
Total Payments		27,404	8,042	35,446	35,270
Excess of receipts over payments before transfers		5,770	(1,802)	3,968	10,701
Transfers		-	-	-	-
Net movement in funds		5,770	(1,802)	3,968	10,701
Reconciliation of funds					
Total funds brought forward		18,830	3,219	22,049	11,348
Total funds carried forward		24,600	1,417	26,017	22,049

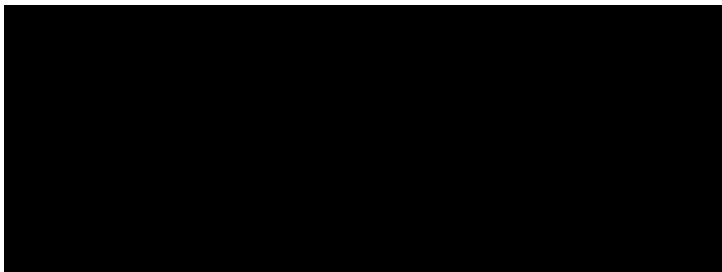
**Lochbroom and Ullapool Church
Statement of Balances
At 31 December 2024**

	Unrestricted Funds £	Total 2024 £	Total 2023 £
Bank & Deposit Balances			
Bank & deposit balances brought forward	22,049	22,049	11,348
Movement in year:			
Excess of receipts over payments for the year	3,968	3,968	10,701
 Bank & deposit balances carried forward	<u>26,017</u>	<u>26,017</u>	<u>22,049</u>
 Assets			
Manse	251,680	251,680	251,680
Gift Aid Receivable	2,284	2,284	2,062
	<u>253,964</u>	<u>253,964</u>	<u>253,742</u>
 Liabilities			
Central Fabric Fund Loan	-	-	750
Parish Hub monies to be paid over	-	-	97
Church Christmas Meal	350	350	-
	<u>350</u>	<u>350</u>	<u>847</u>

All funds are unrestricted.

The accounts were approved by the Kirk Session on

For and on behalf of the Kirk Session



Session Clerk

Treasurer

13/04/2025

Date

Lochbroom and Ullapool Church
Notes to the Accounts
Year Ended 31 December 2024

1 Trustee Remuneration and Related Party Transactions

No trustee received any remuneration or reimbursement of expenses during the year.
No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

2 Movement in Funds

	At 1st Jan 2024 £	Receipts £	Payments £	Transfers	At 31 Dec 2024 £
Unrestricted funds					
Designated Fabric Fund	3,219	6,240	(8,042)	-	1,417
General Fund	18,830	33,174	(27,404)	-	24,600
Total Funds	<u>22,049</u>	<u>39,414</u>	<u>(35,446)</u>	<u>-</u>	<u>26,017</u>

Purpose of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property.

Lochbroom and Ullapool Church

Notes to the Accounts Year Ended 31 December 2024

	Unrestricted Funds		Total	Total
	General Fund	Fabric Fund	2024	2023
	£	£	£	£
3 Analysis of Donations				
Gift aid donations	14,507	1,500	16,007	11,905
Offerings (open plate)	9,835	1,227	11,062	11,218
Tax recovered on gift aid	4,727	-	4,727	4,809
	29,069	2,727	31,796	27,932
4 Analysis of other receipts				
Third party donations	1,865	-	1,865	1,667
Parish hub grant	-	-	-	7,366
Tesco grant	353	-	353	448
COS Small Grant	1,000	1,000	2,000	-
Weddings and funerals	210	-	210	1,706
Rental	-	2,513	2,513	6,041
	3,428	3,513	6,941	17,228
5 Analysis of Charitable Activities				
Giving to grow	13,538	-	13,538	12,501
Presbytery dues	201	-	201	323
Council tax	2,538	-	2,538	2,479
Pulpit supply	330	-	330	190
Fabric repairs & maintenance	3,126	173	3,299	1,617
Heat & light	-	4,944	4,944	4,446
Insurance	-	2,019	2,019	1,910
Postage, printing & stationery	877	-	877	398
Donations	-	-	-	205
Third party donations	1,203	-	1,203	1,163
After school club	475	-	475	-
Superkids	1,747	-	1,747	-
Parish hub grant	1,625	-	1,625	7,118
Other expenses	362	-	362	1,812
Telephone	1,382	-	1,382	1,108
Loan repayment	-	750	750	-
Loan interest	-	156	156	-
	27,404	8,042	35,446	35,270

Lochbroom and Ullapool Church

**Notes to the Accounts
Year Ended 31 December 2024**

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 loan funds. 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 (in the fifth and subsequent years) £38,884.

7 Collections for Third Parties

	2024	2023
	£	£
Outreach	1,251	871
Hospital Car	614	796
	<u>1,865</u>	<u>1,667</u>