

Scottish Charity No. SC015914

Maryburgh & Killearnan Free Church of Scotland

Trustees' Report and Financial Statements
For the year ended 31 December 2024

Maryburgh & Killearnan Free Church of Scotland

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Maryburgh & Killearnan Free Church of Scotland

Church Information

Trustees

A list of active Trustees during 2024 is provided in the Trustees' Report on Page 2.

Address

Seaforth Place
Maryburgh
IV7 8DP

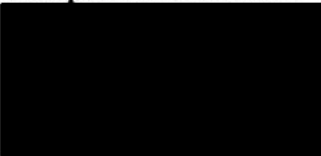
Bankers

Royal Bank of Scotland
53 High Street
Alness
IV17 0SH

Solicitors

Blackadders LLP
10 Euclid Crescent
Dundee
DD1 1AG

Independent Examiner



Maryburgh & Killearnan Free Church of Scotland

Report of the Trustees *for the year ended 31 December 2024*

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

Maryburgh & Killearnan Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC015914).

Aims and Affiliation

Maryburgh & Killearnan Free Church of Scotland is a congregation of the Free Church of Scotland working towards the common aims set out below. The Free Church of Scotland is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. There is an explanatory document which explains the origins of the Church and which gives the historical background to the Church coming into being in 1843 and lists documents in which is embodied its constitution. This document is available on request from the Free Church of Scotland, 15 North Bank Street, The Mound, EH1 2LS.

The Free Church of Scotland currently has around 100 congregations in Scotland, as well as one in London and four in North America, 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.

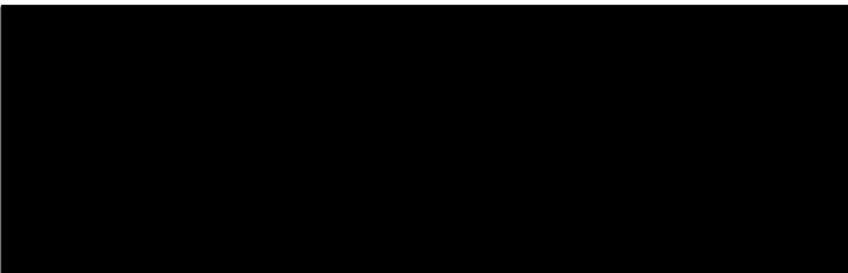
The congregation is within the Inverness, Lochaber & Ross Presbytery and is authorised by the Church to have a minister paid from the central funds of the Church.

The Church building and the Minister's manse are the property of the congregation and are held in trust by locally elected property (or 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 are 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 property (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:



Maryburgh & Killearnan Free Church of Scotland

Report of the Trustees for the year ended 31 December 2024

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 last year, the congregation met regularly and carried out various activities in pursuit of the above stated aims. Highlights, events and developments of note in the year include the following:

In relation to **congregational activities**:

- Every Sunday we met twice in the church for worship.
- Each Wednesday evening we met for Bible study and prayer.
- Every second Sunday of the month we take the service in the local Care Home.
- On Tuesdays we ran a Drop-in Café for the community.
- Throughout the year we held an Easter Service, Open Air Service, Harvest Thanksgiving Service and a Carol Service, to all of which the community came along.
- We have also had a number of missionary organisations come and speak, whom we financially supported.
- Every fortnight on Mondays the Knitting and Sewing group met in our hall. This is attended by people in the community.
- Every Wednesday morning the Mother & Toddler group met in our hall.
- The women in our church held a coffee morning to raise funds for Women for Mission (WFM), an organisation that supports mission projects worldwide.
- The Ross-shire Flower Club also used our hall for flower arrangement demonstrations to which members of the community and the surrounding area came.
- We led a community Remembrance Service.
- Every second month we take Assemblies in the local primary school, and are involved in prize giving and end of term celebrations, and we took part in the Remembrance Service at the School Remembrance Garden.

In relation to **congregational funding**:

- We are thankful for the financial support and commitment from the congregation.

Reserves

Results for the year

As a result of an unrestricted fund deficit for the year of £5,518 (2023: £10,048) the congregation's unrestricted funds had a balance of £36,753 (2023: £42,271) at the year end. The congregation also had restricted funds amounting to £385 (2023: £3,974).

Reserves

The trustees are satisfied with the level of reserves retained by the charity, noting that the deficit this year was considerably less than it might have been with the work on the stone boundary wall costing £22,200. This was due to the generous donations received both last year and this year to offset this exceptional expenditure.

On behalf of the Trustees

[Redacted signature area]

Dated: 15 April 2025

Maryburgh & Killearnan Free Church of Scotland

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

I report on the accounts of the church for the year ended 31 December 2024 which are set out on pages 5 to 7.

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 (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 (as amended). 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 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 (as amended), and
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended)

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.

Date: 1/5 2025

Maryburgh & Killearnan Free Church of Scotland

Receipts and Payments Accounts

For the year ended 31 December 2024

	Unrestricted			Total	Total
	General	Designated	Restricted	2024	2023
	Fund	Funds	Funds	£	£
Receipts	£	£	£		
Offerings and donations	43,561	-	14,215	57,776	42,088
Gift Aid	9,907	-	-	9,907	20,344
Trust Income	5,000	-	-	5,000	4,500
Magazine refunds	408	-	-	408	288
Hall lets	911	-	-	911	624
Presentations	-	-	-	-	520
Rental Income	3,600	-	-	3,600	3,600
Rates Refund	-	-	-	-	1,263
Investment income					
Interest	643	-	-	643	513
Total Receipts	64,030	-	14,215	78,245	73,740
Payments					
Payments for charitable activities					
Remittances to Central Funds	39,637	-	-	39,637	36,249
Heat & Light	10,290	-	-	10,290	14,237
Insurance	4,317	856	-	5,172	3,898
Repairs & renewals	712	549	22,200	23,461	17,210
Cleaning expenses	288	-	-	288	288
Council Tax/rents	3,101	-	-	3,101	3,033
Minister's expenses	678	-	-	678	1,436
Presbytery dues/fees	2,180	-	-	2,180	879
Publications	286	-	-	286	139
Mission work	-	-	2,005	2,005	2,075
Supply expenses	189	-	-	189	658
Miscellaneous	65	-	-	65	520
Governance costs					
Independent examination	-	-	-	-	-
Total Payments	61,742	1,405	24,205	87,352	80,622
(Deficit)/Surplus for the year	2,288	(1,405)	(9,990)	(9,107)	(6,882)
Transfers					
Designated fabric fund to church wall fund	-	(1,001)	1,001	-	-
Gift Aid on church wall donations	(1,800)	-	1,800	-	-
General fund to church wall fund	(3,600)	-	3,600	-	-
EICR at Tore Manse (2023)	1,900	(1,900)	-	-	-
Net movement in funds after transfers	(1,212)	(4,306)	(3,589)	(9,107)	(6,882)
Total funds brought forward	29,807	12,464	3,974	46,245	53,127
Total funds carried forward	28,595	8,158	385	37,138	46,245
Represented by:					
Unrestricted Funds					
General Fund	28,595	-	-	28,595	29,807
Designated funds					
Fabric Fund	-	-	-	-	1,001
Killearnan Property Fund	-	8,158	-	8,158	11,463
Restricted Funds					
Fabric Fund	-	-	-	-	752
Wall Fund	-	-	-	-	2,500
Ladies Fellowship Hall Fund	-	-	256	256	256
WFM	-	-	5	5	335
Appeals	-	-	124	124	131
	28,595	8,158	385	37,138	46,245

The notes on page 7 form part of these financial statements.

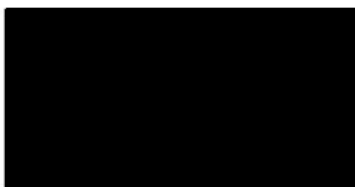
Maryburgh & Killearnan Free Church of Scotland

Statement of Balances

As at 31 December 2024

	Notes	2024			2023		
		£	£	£	£	£	£
		Opening balance	(Deficit) for year	Closing balance	Opening balance	(Deficit) for year	Closing balance
Bank and cash in hand		46,245	(9,107)	37,138	53,127	(6,882)	46,245
Total assets		46,245	(9,107)	37,138	53,127	(6,882)	46,245
Reserves							
General funds	3			28,595			29,807
Designated funds				8,158			12,464
Restricted funds	4			385			3,974
				<u>37,138</u>			<u>46,245</u>
Statement of assets held for charitable purposes							
Church and manses				105,247			105,247
				<u>105,247</u>			<u>105,247</u>
The Church and Manse at Maryburgh have not been shown in the figures above. This is just the cost price of the manse in Killearnan & the Church Hall.							
Statement of debtors at 31 December 2024							
Gift Aid reclaim due				687			467
Statement of liabilities at 31 December 2024							
Invoices due for payment				-			-

Approved by the Trustees on 15 April 2025 and signed on their behalf by the undernoted:



The notes on page 7 form part of these financial statements.

Maryburgh & Killearnan Free Church of Scotland

Notes to the Receipts and Payments Accounts

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 (as amended).

Basis of financial statements

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

Receipts and Payments Account

For the purpose of the Receipts and Payments Account as shown on page 5, 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.

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.

2. Transactions with Trustees

There were no transactions with trustees during the year.

3. Unrestricted funds

	Balance at 01.01.24 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.24 £
General Fund	29,807	64,030	(61,742)	(3,500)	28,595
Designated funds					
Fabric Fund	1,001	-		(1,001)	-
Killearnan Property fund	11,463	-	(1,405)	(1,900)	8,158
Total unrestricted funds	42,271	64,030	(63,147)	(6,401)	36,753

Explanation of funds

The General Fund encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

Designated funds

Fabric Fund is money set aside by the trustees for expenditure on the fabric of the building.

Killearnan Manse Property Fund is money set aside for the Killearnan Manse.

4. Restricted funds

	Balance at 01.01.24 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31.12.24 £
Fabric	752	920	-	(1,672)	-
Wall	2,500	11,620	(22,200)	8,080	-
LFHF	256	-	-	-	256
WFM	335	1,060	(1,390)	-	5
Appeals	131	615	(615)	(7)	124
Total restricted funds	3,974	14,215	(24,205)	6,401	385

Explanation of funds

The Fabric Fund is set up for the fabric of the buildings of Maryburgh & Killearnan Free Church.

The Wall Fund was set up for the repairs to the wall outside the church, and is now closed.

The LFHF Fund is the Ladies Fellowship Hall Fund, available for improvements to the hall.

WFM fund is money raised for the work of Women for Mission projects; in 2023-24, this was "Breaking Barriers".

Appeals' supports different appeals as they occur; here Asia Link, £400; FC camps, £100; [REDACTED] £115.