

South-West Ross Church of Scotland

Scotland · Charity number SC016505

Details

Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1990-06-22
Register	View on the OSCR register

Contact

Address	32 Bobbin Wynd Cambusbarron Stirling FK7 9LZ
Website	https://swrossparish.com/

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: 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.

Beneficiaries: 'Children or young people', 'Older People', 'People with disabilities or health problems', 'People with a particular ethnic or racial origin', 'Other defined groups', 'No specific group, or for the benefit of the community'

Objectives: The advancement of religion.

Geography

- **Main operating location:** Highland
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£0	£0	-	1
2024-12-31	£75,581	£62,401	-	1
2023-12-31	£47,426	£52,104	-	0
2022-12-31	£59,312	£59,498	-	1
2021-12-31	£56,753	£59,738	-	1

South-West Ross Church of Scotland

Scotland - Charity number SC016505

Accounts

**South-West Ross Parish
Church of Scotland**

Receipts and Payments Accounts

Congregation No: 422324

Charity No: SC 016505



Reference and Administrative Information

Charity Name: South-West Ross Parish Church of Scotland
Charity Registration Number: SC016505
Congregation Reference No: 422324
Contact Address: Ceol na Mara
16 Achintraid
Kishorn
Strathcarron
Ross-shire
IV54 8XB

Trustees

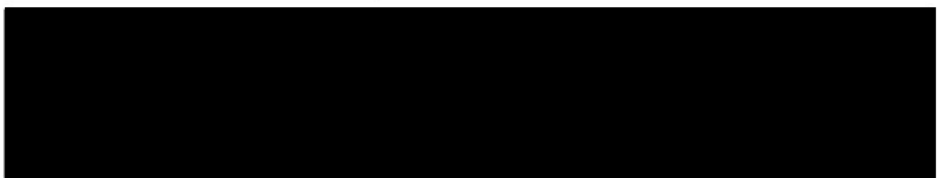
Elders	Elders

Principal Office-bearers

Minister:



Session Clerk:



Church Treasurer:

Independent Examiner



Bankers

Royal Bank of Scotland,
Main Street
Kyle of Lochalsh
IV40 8AB

Bank of Scotland
Main Street
Kyle of Lochalsh
IV40- 8AB

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

The Kirk Session are the charity trustees since adoption of the Unitary Constitution. 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 Session now has sole responsibility for all matters since adoption of the Unitary Constitution.

Statement of Trustees Responsibilities

The members of the Kirk Session prepare financial statements that 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 reflect the financial position of the church at that time. This is 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 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.

Organisational Structure

The Kirk Session meets at least seven times a year and is responsible for spiritual affairs within the church.

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. It is the national Church and 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.

The mission of South-West Ross Parish Church is to take the Good News of Jesus Christ to the whole of our community and to serve the area of South-West Ross from Glenelg in the south to Applecross in the north and its people.

This objective is achieved through a wide range of activities including weekly services of public worship and Bible teaching, regular times for prayer, a variety of courses on different aspects of faith and life, activities for children, young people and families, pastoral care of the elderly and the housebound, support for those in hospital for the bereaved, opportunities for friendship and

Fellowship.

Achievements and Performance

The year started with the formation of our new parish of South-West Ross consisting of five places of worship: Glenelg, Kintail and Lochalsh with Applecross and Lochcarron. It was not known how we could cover a parish of such a geographical size recognising our five places of worship within it. The Kirk Session has worked hard at ensuring worship has continued as best as has been possible, and they are to be commended for what they have achieved. Similarly, the congregations have been patient and supportive especially as we have had to experiment with new patterns of times for worship.

The learning which has been gained will be put to good use as the parish extends geographically to include Torridon and Shieldaig from the 1st January 2025.

As well as considering new patterns and formats of worship there was considerable work to be done in bringing together the finances of the two parishes and trying to consolidate our work around a single budget. Our treasurer, [REDACTED] has been fantastic doing this for us and we are grateful to him for his considerable efforts. Likewise, we are grateful to [REDACTED] who worked so helpfully with [REDACTED] to make the transition into the new parish as smooth as possible with regards to financial arrangements.

Progress continues to be made introducing digital technology into worship and we hope to replicate the experience of our January service of Union and Introduction via an online platform so that we can hold a service of worship in multiple places at the same time with each place being able to participate in the service.

We are aware of the financial constraints faced by many and continue to be thankful for the generosity of our congregation with their Sunday by Sunday giving and their generosity to retiring offerings.

As we give thanks for the work of our Kirk Session, we would particularly wish to acknowledge the commitment and dedication of two Session Clerks: [REDACTED] (Glenelg, Kintail and Lochalsh) and [REDACTED] (Applecross, Lochcarron and Torridon). Each one has served their congregations with dedication and remain supportive and encouraging in this new era. [REDACTED] stepped aside from the Session Clerk duties this year, and we thank them wholeheartedly for their contribution to our life and ministry.

In turn, [REDACTED] agreed to take on the role of Session Clerk, and we are very grateful to her for looking after this important role in the life of our church.

As we move into 2025, we continue to seek God's will and blessing on our journey of faith.

To God be the glory...!

Financial Review

A comparison with previous years is difficult to make due to the union of the two parishes of Glenelg, Kintail and Lochalsh (GKL) with Applecross, Lochcarron and Torridon (ALT). At the same time the ALT parish was divided between South-West Ross and Wester Ross, the latter based in Gairloch. A future adjustment in parish boundaries has been agreed from January 2025.

Donation income during 2024 was £46,003 against £30,992 for GKL and £23,124 for ALT, a total of £54,116. This represents income down by £8,113, which highlights a slight reduction in the numbers contributing and the loss of Shieltaig and Torridon. It was anticipated that Gift Aid reclaimed would be higher, but a delay in re-registering with HMRC resulted in a reduction of £529 in the amount received which was considerably less than the budgeted amount. Total unrestricted income, including funds received from the previous parish of ALT was £75,284

Expenditure on Charitable Activities for the new parish has totalled £61,765 against a combined total of £66,611 in 2023, Significant expenditure had been made in 2023 to bring Council Tax and utility accounts up to date. Against this the Mission contributions, now known as Giving to Grow, increased from a combined total of £15,510 in 2023 to £31,029 in 2024. The payment of this was only possible through the introduction of the £23,454 from the balances held in the bank accounts prior to the shut-down of the ALT parish.

The Giving to Grow contribution is calculated on income only, and for 2025 has been worked out on an income of £76,929. This is broken down as Donations of £43,503, Gift Aid of £10,058, Weddings/Funerals of £870, Investment Income of £211 and funds lodged in the Consolidated Fabric Fund (Revenue) of £22,278. A total of £76,929. This is broken down to a calculated income of £46,158 from which is deducted Stipend Endowment Income of £11,317 and Glebe Rent Income of £1,550. The final Giving to Grow Contribution has been set at £33,291, or the net figure of the calculated income. No account is taken of the costs in running one of the largest geographical parishes in Scotland with three church buildings and three domestic properties together with associated travel and ancillary costs.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately three months expenditure. At the year end the Church held unrestricted cash funds in the bank of £15,482 which covers the Reserves Policy, and additional funds are also held in the Consolidated Fabric Fund (Revenue) which can be used to fund utility bills and insurance.

Approved by the Trustees and signed on their behalf,

Signature



Session Clerk

Date 23/01/2025

Independent Examiner's Report to the Trustees of South-West Ross Parish Church of Scotland.

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 7 to 11.

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

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 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.

Name:



Address:



Date:

17 March 2025

South West Ross Parich Church
Receipts and Payments Account
Year ended 31 December 2024

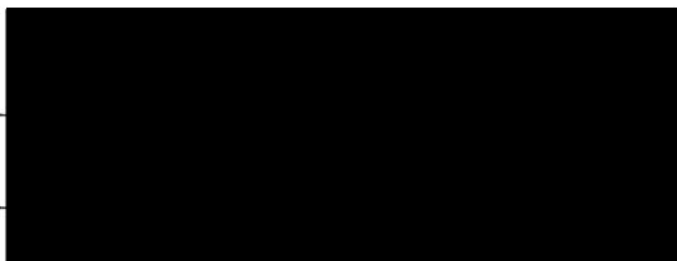
		Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	Funds	2024	2023
	Note	2024	2024	2024	2024	2023
		£	£	£	£	£
<u>Receipts</u>						
Donations and Grants	3	46,003			46,003	30,992
Activities for Generating Funds						
Bank & Deposit interest		26			26	9
Investment income		217			217	128
		<u>46,246</u>	<u> </u>	<u> </u>	<u>46,246</u>	<u>31,129</u>
Hall Rental		3,520			3,520	3,123
Weddings and Funerals		300			300	370
Life & Work		0			0	315
Receipts from General Trustees		0			0	6,248
Broadband		0			0	108
Electricity Refund		0			0	3,246
Presbytery Refund		651			651	
Insurance Refund		39			39	
DEC			35		35	587
Legacies		0			0	2,000
Youth Club		871			871	170
Miscellaneous		203			203	0
Balances from inited congregation of Applecross, Lochcarron and Torridon		23,454			23,454	
Lochalsh Womens Guild			262		262	130
<u>Total Receipts</u>		<u>75,284</u>	<u>297</u>	<u> </u>	<u>75,581</u>	<u>47,426</u>
<u>Payments</u>	4					
Costs of generating funds						
Charitable activities		61,765			61,765	50,683
Governance costs		240			240	258
Lochalsh Womens Guuild			396		396	282
3rd Party Collections DEC		0			0	587
Scotscaire/Borderline		0			0	294
<u>Total Payments</u>		<u>62,005</u>	<u>396</u>	<u> </u>	<u>62,401</u>	<u>52,104</u>
Excess of Receipts over Payments for the year before transfers						
Transfers						
Excess of Receipts over Payments for the year		<u>13,279</u>	<u>-99</u>	<u> </u>	<u>13,180</u>	<u>-4,678</u>

South West Ross Parish Church
Statement of Balances
at 31 December 2024

	Unrestricted Funds 2024 Note	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
	£	£	£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances B/F	2,203	-35		2,168	7,369
Archalsh Womens Guild		523		523	
Movement in year:					
Excess of Receipts over Payments for the year	13,279	-99		13,180	-4,678
Bank & deposit balances carried forward	15,482	389		15,871	2,691
<u>Investments at market value</u>					
	0	0	0	0	0
<u>Assets</u>					
Pat Aid Receivable	0	0	0	0	0
<u>Liabilities</u>					
Cost of repair not yet billed	0	0	0	0	0

The accounts were approved by the Financial Board on

and on behalf of the Financial Board



Session Clerk

Treasurer

South West Ross Parish Church

Statement of Balances

Notes to the Accounts

Trustee Remuneration and Related Party Transactions

During the course of the year [REDACTED] Minister of the Church received reimbursement of travel amounting to £730. The congregation also paid the Council Tax for the manse on his behalf amounting to £2,675.

Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
General Fund	2,203	75,284	-62,005		15,482
	<u>2,203</u>	<u>75,284</u>	<u>-62,005</u>		<u>15,482</u>
Restricted funds					
DEC	-35	35	0		0
Lochalsh Guild	523	262	-396		389
	<u>488</u>	<u>297</u>	<u>-396</u>		<u>389</u>
Total funds	<u>2,691</u>	<u>75,581</u>	<u>-62,401</u>		<u>15,871</u>

Purposes of Restricted Funds

Funds held by Lochalsh Womens Guild

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
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3. Analysis of Donations

Bank Mandates	24,216			24,216	13,805
Tax Recovered on Gift Aid Donations	5,986			5,986	6,515
Ordinary Offerings (Open Plate)	13,704			13,704	9,929
Donations	2,097			2,097	743
	<u>46,003</u>			<u>46,003</u>	<u>30,992</u>

4. Analysis of Payments

Costs of generating funds

Offering envelopes	0			0	0
	<u>0</u>			<u>0</u>	<u>0</u>

Charitable activities

M&M now Giving to Grow	31,929			31,929	14,133
Minister's Travel	1,671			1,671	3,143
Minister's Travel Lump Sums	640			640	0
Interim Moderaotor Travel (2023)	90			90	0
Presbytery Dues	0			0	1,169
Pulpit Supply	776			776	1,263
Heat & Light	9,914			9,914	9,302
Insurance	3,772			3,772	2,616
Outreach, COOL, Sunday School	750			750	600
Website, Stationery and Postages	574			574	725
Cleaning & Supplies	225			225	220
Life and Work	0			0	624
Property Expenses	1,466			1,466	4,664
Administratiion Costs	1,200			1,200	450
Music Licence	2,306			2,306	903
Scotscare Donation in lieu of Kintail Church rental	400			400	294
DEC	0			0	587
Miscellaneous	104			104	278
Council Tax Ardrae	2,677			2,677	2,844
Council Tax Manse	2,675			2,675	6,921
Broadband	596			596	828
Lochalsh Guild		396		396	
	<u>61,765</u>	<u>396</u>		<u>62,161</u>	<u>51,564</u>

Governance costs

Independent examiner's fees	240			240	258
	<u>240</u>			<u>240</u>	<u>258</u>

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 £31,642 and the maximum stipend (in the tenth and subsequent years) £38,884.

Collections for Third Parties

DEC

UNICEF-Gaza

Borderline

	2024	2023
	£	£
	35	587
	470	
	1,006	
	0	170
	<u>1,511</u>	<u>757</u>

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

	2024	2023
	£	£
<u>CAPITAL ACCOUNT</u>		
Deposit Fund	3,000	3,000
Growth Fund - General Purposes	3,349	
Income Fund - Stipend Purposes	1,072	
56 Consolidated Fabric Fund Units (554223142) Market Value	535,883	344,077
76 Individual Funds	3,107	3,107
	<u>546,411</u>	<u>350,184</u>
<u>REVENUE ACCOUNT</u>		
50 Consolidated Fabric Fund	52,171	6,886
70 Individual Expendable	16,986	
71 Deposit FUNDS - 804223147	13,468	13,028
71 Deposit Funds (Growth Fund) -814223145		6,418
	<u>82,625</u>	<u>26,332</u>
<u>TEMPORARY ACCOUNT</u>		
85 Temporary Fund	<u>62,171</u>	<u>156,502</u>