

**Urquhart & Glenmoriston
Church of Scotland**

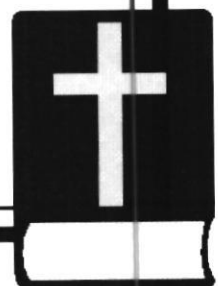
CONGREGATIONAL ACCOUNTS

FOR YEAR ENDED

31st December 2024

Congregation No: 372160

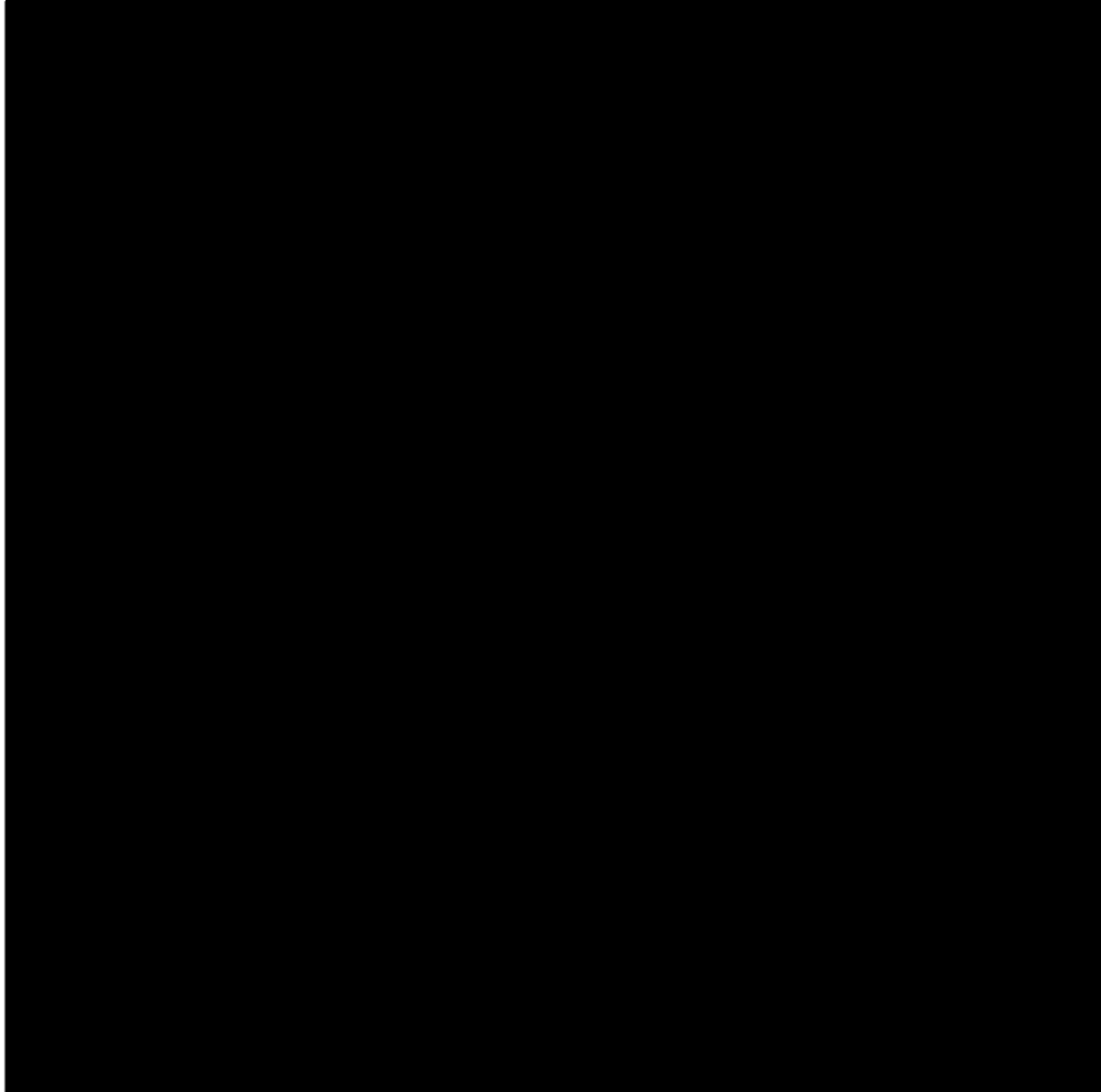
Charity No: SC016627



Urquhart and Glenmoriston Church of Scotland

Reference and Administrative Information

Charity Name:	Urquhart & Glenmoriston Church of Scotland
Charity Registration Number:	SC016627
Congregation Reference Number;	372160



Bankers

Santander, Bridle Road, Bootle. L30 4GB

Urquhart and Glenmoriston Church of Scotland

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.

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. There is currently no resident minister and [REDACTED] continues as Locum Minister. 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.

Organizational Structure

The Congregational Board is chaired by the minister and meets at least five times in a year. The Kirk Session, which also meets at least five times a year, 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. 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.

Urquhart & Glenmoriston Parish Church has two services every week; at 10.30 am on Sunday and a midweek service of prayer and Bible study at 7.30 pm on a Wednesday. Our Sunday services continue to be live-streamed and aired on our U & G Church YouTube Channel. We continue to host an ecumenical Community Lunch in our Church Hall on the first Monday of each month.

Trustees' Annual Report (cont)

The numbers attending services have not returned to the pre-Covid levels, but new people have started attending Church in this last year.

Achievements and Performance

During 2024 the Congregation has been encouraged by a growing interest in its work and witness both within our regular activities and amongst the local community. We have built connections with the local RNLI Station, the Glenurquhart Rural Community Association, the Men's Shed and the Horticultural Society with special services and events. Fund raisers have been held for Christian Aid, Scripture Union and Tear Fund, thereby broadening the congregation's horizons.

At our Sunday services we have welcomed reports from Christian work in India, Guatemala and Albania, where our members and friends have active connections.

Sunday Club meets weekly to provide Christian education for children, and this is supplemented by a termly programme of four activities on consecutive Friday afternoons, the latter in association with members of other local churches. The church has hosted end-of-term services for the local primary and secondary school. A new venture in 2024 was a week-long Holiday Club for children which involved around a two-dozen children in Bible-based activities.

The Open House group filled and dispatched 100 shoe boxes containing useful gifts to Blythswood for their Christmas distributions in Eastern Europe. The church hosted its second Christmas Tree Festival which involved a dozen local organisations and attracted a lot of visitors. Donations were invited for local charities.

Whilst the final service was held at Corriemoney in August, prior to its anticipated sale, arrangements were made to hold services at Balnain Hall in tandem with other local churches.

The Kirk Session held initial discussions with Presbytery representatives to consider the long-term future of the congregation, and a Congregational meeting was held to share possible options.

During the year we became aware of active proposals for new hydro projects in the area: we will keep a watching brief and look forward to embracing the opportunities such developments will bring to the community.

We are optimistic about the opportunities for our work and witness in 2025.

Financial Review

There was an overall surplus of £698 for the year (£7971 in 2023).

Income was £55739 (£55080 in 2023) of which £49399 was Unrestricted and £6339 Designated. Main sources of income were Donations of £35293, £6160 from Gift Aid Tax recovered, £11479 from rental of manse and £576 of investment income. Total expenditure £55040, up from £47108 in 2023. The main reasons for this were Locum costs, manse costs in preparation for rental, and heating & lighting costs.

Reserves Policy

It is the Trustees' policy to hold locally, reserves of approximately six months general expenditure, to include designated funds. At the year end, the church held unrestricted cash funds of £18179. This represents about 4 months of expenditure. At 31 December 2024 £13501 was invested in Growth Funds with a market value of £27198, held with the Church of Scotland Investors Trust. The investment in the Growth Fund units is held should any major fabric expenditure be necessary for any of our three buildings.

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. 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,



Session Clerk

Date 25/3/2025.

Urquhart and Glenmoriston Church of Scotland

SC016627

Independent Examiner's Report to the Trustees of Urquhart and Glenmoriston 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 10.

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) (a) to (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: 26 March 2025

Urquhart & Glenmoriston Church

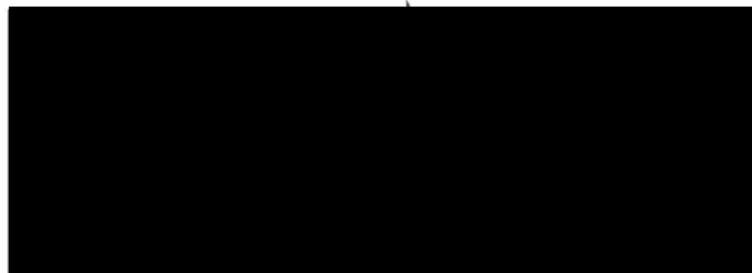
Statement of Balances At 31st December 2024

	Note	General Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
Bank and Deposit Balances						
Brought Forward		5097	12383	0	17480	9509
Movement in Year	2	-2231	2930	0	699	7971
Carried Forward		2866	15313	0	18179	17480
Investments at Market Value	7	27198	0	0	27198	24853
Total of Above		30064	15313	0	45377	42333
Less Investment Profit	7	13697	0	0	13697	11352
Closing Fund Balances	8	<u>16367</u>	<u>15313</u>	<u>0</u>	<u>31680</u>	<u>30981</u>
Assets (for information)						
Insured value of Church & Hall Contents						89341
Insured value of Corrimony contents						5203
Insured value of Manse contents						27801
Liabilities		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

Note: title for the heritable property, consisting of churches, halls and manse are held by the Church of Scotland General Trustees

The accounts were approved by the Trustees on the 25th of MARCH 2025

For and on behalf of the Trustees



Urquhart & Glenmoriston Church

Receipts and Payments Account Year ended 31st December 2024

	Note	General Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
Receipts						
Sale of Investments		0	0	-	0	10000
Donations	4	35293	0	-	35293	41313
Legacies		0	0	-	0	0
Income from Church Organisations		0	244	-	244	0
Bank & Deposit Interest		0	0	-	0	0
Investment Income		576	0	-	576	653
		35869	244		36113	51966
Donations for use of hall		1025	0	-	1025	100
Income from special collections		0	1504	-	1504	1752
Manse Rent		11479	0		11479	0
Manse solar panels		532			532	292
Council Tax Refund		495	0		495	0
Loch Minster Funds**		0	3593	-	3593	0
Lunch Club**		0	999	-	999	970
		13531	6096		19626	3114
Total Receipts						
		49400	6340	-	55739	55080
Payments						
Costs of generating funds						
Charitable Activities	5	52155	1381	-	53536	45356
Payments from special collections & fundraising for other charities		0	1504	-	1504	1752
		52155	2885		55040	47108
Total Payments						
		52155	2885	-	55040	47108
Excess (Deficit) for Year		-2756	3455	-	699	7971
Transfer from Sunday Club to General Reserve		525	-525			
		-2231	2930	-	699	7971
Movement in Year						
		-2231	2930	-	699	7971

** These are inter church activities with the Free Church and the Episcopal Church for the purpose of generating funds for good causes

Urquhart & Glenmoriston Church

Notes to Accounts

Note 1 Trustees remuneration and related Party Transactions

Details of any other separately registered charity, trusts etc which are under the control of some or all of the congregations charity trustees.

Name of Charity / Trust

Trustee of Glen Urquhart's Mens' Shed
a Trustee of Glenurquhart Care Project

During the year the Church paid the following in respect of expenses incurred -

£1692
£139
£26

Note 2 Movement in Funds

	b/f	Receipts	Payments	Transfers	31/12/2024
Unrestricted Funds					
<i>Designated Funds:</i>					
Fabric Reserve	0	0	0		0
Music Fund	8652	0	504		8148
Benevolent Fund	1780	0	0		1780
Sunday Club	345	244	167	-525	-103
Special collections	-60	1503	1394		49
Lunch Club	1020	999	819		1200
Loch Ness Minster	0	3593	0		3593
Midweek Prayer Meeting Group	106	0	0		106
Total Designated Funds	11843	6339	2884	-525	14773
General Reserve Fund	5637	49400	52155	525	3406
Total Bank and Deposit balances	17480	55739	55040	525	18179
General Reserve Fund held by COS Investors Trust	13501	0	0		13501
Total General Reserve Funds	19138	0	0		16907
Restricted Funds					
Special Offerings	0	0	0		0
Total Funds	30981	55739	55040		31680

Purposes of Designated Funds

Unrestricted funds are expendable at the discretion of the Trustees in furtherance of the objects of the Charity. If parts of the unrestricted funds are earmarked at the discretion of the Trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the Trustees discretion to apply that fund.

Purposes of Restricted Funds

These funds are held for donations received for specific purposes and cannot be used for general purposes

Note 3 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend which bears the cost of all ministers' stipends and employer's contributions for National Insurance, pensions 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 £31642 with the Maximum Stipend in the 5th and subsequent years of service at £38884

Urquhart & Glenmoriston Church

Notes to Accounts

Note 4 Analysis of Donations

	General Fund 2024	Designated Funds 2024	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Total Funds 2023
Offerings						
WFO Scheme (Non Gift Aid)	3640		3640	-	3640	4660
Gift Aid Donations	14498		14498	-	14498	17948
Tax Recovered on Gift Aid Donations	6160		6160	-	6160	6189
Ordinary Offerings (Open Plate)	10085		10085	-	10085	8476
Midweek Meeting	0		0	-	0	305
Other Donations						
Weddings and Funerals	400		400	-	400	1295
Life and Work Subscriptions	0		0	-	0	0
Other Donations	0		0	-	0	2440
Fabric Donations	510		510	-	510	0
Benevolent Fund	0		0	-	0	0
	35293	0	35293	0	35293	41313

Income from Church Organisations

Sunday Club / Bible Class	0	244	244	-	244	0
---------------------------	---	-----	-----	---	-----	---

Collection for Third Parties

	2024	2023
Adopt a Child	110	40
Wycliffe Bible Translators	0	370
Latin Link	0	175
Libya Flood Fund	0	208
Poppy Appeal	0	100
Release International	180	0
Earl Hague Poppy Fund	273	0
Calum's Cabins	0	349
Tearfund	0	550
	563	1792

Note 5 Analysis of Payments

Charitable Activities

Giving to Grow	11743	0	11743	-	11743	18889
Presbytery Dues	502	0	502	-	502	536
Midweek Meeting - Prayer Group	0	0	0	-	0	300
Ministers Expenses	783	0	783	-	783	3028
Pulpit Supply	675	0	675	-	675	1406
Locum's Salary	13696	0	13696	-	13696	0
Treasurer	1057	0	1057	-	1057	804
Stationery and Photocopier	2342	58	2400	-	2400	1605
Equipment	150	0	150	-	150	1008
Publications	0	0	0	-	0	679
Heating and Lighting	10512	0	10512	-	10512	7893
Council Tax and Insurance	3364	0	3364	-	3364	4076
Cleaning	106	0	106	-	106	164
Church Maintenance	1362	0	1362	-	1362	0
Manse Maintenance	4375	0	4375	-	4375	0
Donations	515	0	515	-	515	614
Other Expenses	973	504	1477	-	1477	3159
Organ fund	0	0	0	-	0	200
Benevolent fund payments	0	0	0	-	0	0
Payments to Church organisations						
Sunday Club/Bible Class	0	0	0	-	0	0
Lunch Club	0	819	819	-	819	995
	52155	1381	53536	0	53536	45356

Fabric Costs

Church	0	0	0	0	0	0
Subtotal	52155	1381	53536	0	53536	45356

Payments from Special Collections

	0	1504	1504	-	1504	1752
Total Costs	52155	2885	55040	-	55040	47108

Urquhart & Glenmoriston Church

Notes to Accounts

Note 7 Investments

	Market Value 2024	Market Value 2023	Cost
C of S Growth Fund - 4263 units held at 31st December 2024	27198	24853	13501

Note 8 Analysis of Net Assets between Funds

	Current Accounts	Investments	Total
Unrestricted			
General	14586	1781	16367
Designated	3593	11720	15313
Restricted			0
	<u>0</u>	<u>18179</u>	<u>13501</u>
			<u>31680</u>

Note 9 Restricted Fund Details

	Special Offerings	Total 2024	Total 2023
Income			
Legacy	-	-	-
Donations	-	-	-
Bank & Deposit Interest	-	-	-
	<u>0</u>	<u>0</u>	<u>0</u>
Expenditure	-	-	-
	<u>0</u>	<u>0</u>	<u>0</u>
Excess Income	<u>0</u>	<u>0</u>	<u>0</u>
Balance at 1/1/24	0	0	0
Balance at 31/12/24	<u>0</u>	<u>0</u>	<u>0</u>

Urquhart and Glenmoriston Church of Scotland

	Budget 2025 £	Actual 2024 £	Actual 2023 £
Offerings			
WFO Scheme (non gift aid)	£4,000	3,640	4,660
Gift Aid Donations	£15,000	14,498	17,948
Tax recovered on Gift Aid donations/GASDS	£6,250	6,160	6,189
Ordinary offerings(open plate)	£10,000	10,085	8,476
Coffee donations	£200	190	224
Midweek meeting	£0	0	305
Weddings and funerals	£500	400	1,295
Life and Work subscriptions	£0	0	0
Other donations	£500	320	2,216
Electricity - manse	£500	532	292
	£36,950	35,825	41,605
Other Ordinary Congregational income			
Contributions from Congregational Organizations	£1,250	1,243	971
Contribution for Hall Use	£1,000	1,025	100
Manse rental	£9,000 Note1	11,479	0
Other Income	£500	495	0
Income from Special Collections and fundraising for other charities	£1,500	1,504	1,752
	£13,250	15,746	2,823
Investment Income	£575	576	£653
Sale of Investments	£0	0	£10,000
Total Income	£50,200	52,147	55,081
General expenditure			
<i>National Ministry and Missions and Wider Work</i>			
Giving to Grow	£25,351	11,743	18,889
Presbytery dues	£500	502	536
Donations to Mission and Wider Work	£0	0	0
	£25,851	12,245	19,425
Local Ministry			
Minister's expenses	£1,000	783	3,028
Locum	£0 Note 2	13,697	0
Pulpit supply	£500	675	1,406
	£1,500	15,155	4,434
Local congregational purposes			
Treasurer	£1,000	1,057	804
Stationery & photocopier	£2,400	2,400	1,605
Equipment	£0	150	1,008
Publications	£0	0	679
Heating and lighting	£10,000	10,512	7,893
Council tax and insurance	£3,500	3,364	4,076
Cleaning	£100	106	164
Fabric costs	£500	1,362	0
Manse expenses	£1,500 Note 3	4,375	0
Donations	£500	515	580
Other expenses	£1,500	1,477	3,159
Organ Fund	£0	0	200
Payments from Special Collections	£1,500	1,504	0
Church organizations	£900	819	995
	£23,400	27,641	21,163
TOTAL EXPENDITURE	£50,751	55,041	45,022
SURPLUS/ (DEFICIT)	-£551	-2,894	10,059

