

West Lochfyneside Church of Scotland  
Cumloddan and Inveraray

Trustees' Report  
&  
Financial Statements  
For the Year ended  
31<sup>st</sup>. December 2024

Charity Number SC016665  
Congregation Number 191261

West Lochfyneside Church of Scotland  
Cumloddan, Inveraray

Contents	Page
Reference and Administrative Information	3
Trustees' Report	6
Financial Review	7
Statement of Trustees' Responsibilities	9
Independent Examiners Report	Appendix
Income & Expenditure Accounts	Appendix

West Lochfyneside Church of Scotland  
Cumloddan, Inveraray

Reference and Administration Information

Year ended 2024

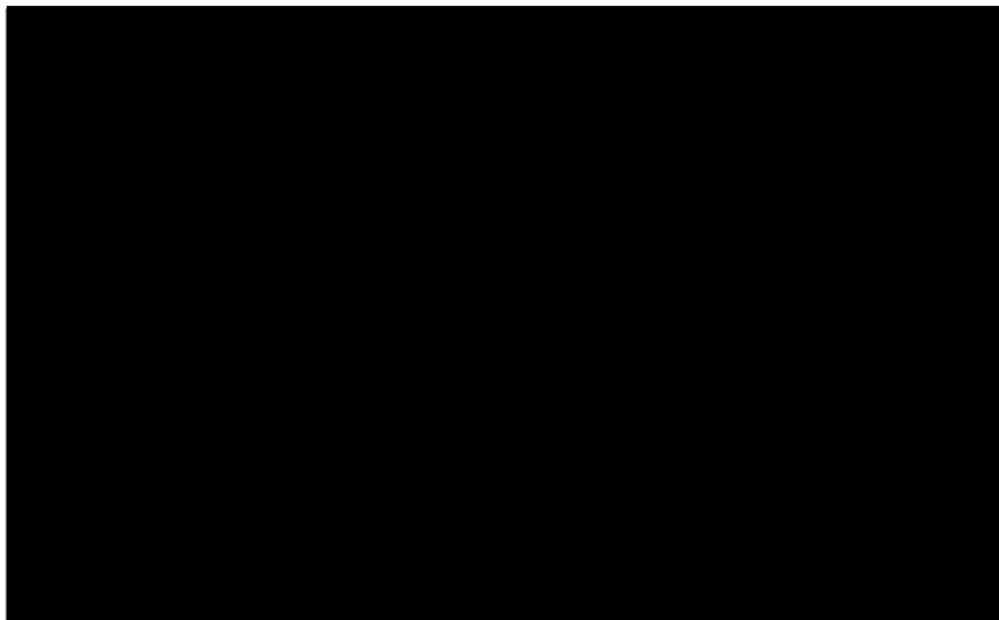
Charity Name: West Lochfyneside Church of Scotland; Cumloddan & Inveraray

Charity Number SC016665

Congregation Ref. Number 191261

Contact Address [REDACTED]

Trustees



Principal Office Bearers

Minister: Rev. Dorothy Wallace

Session Clerk: Stella Siddall

Church Treasurer:

Independent Examiner:

Bankers: Virgin Money, 19 Longrow, Campbeltown PA28 6ER

West Lochfyneside Parish Church comprising of

Cumlodden Church and Inveraray Church

Report of the Trustees for the year ending 31st. December 2024

The Trustees hereby present their Report and Financial Statements for the year ending 31<sup>st</sup>. December 2024.

**Administration**

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

The Trustees who served during this year and up to the date of this report are set out on page 3

## **Structure, Governance and Management**

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

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 to enable them to further the ministry of the Church. The Minister who is a member of the Kirk Session, is elected by the congregation and inducted by the Presbytery.

### **Organisational Structure**

The Kirk Session is responsible for the spiritual affairs, fabric and financial matters of the Church. These meetings are chaired by the Minister.

### **Objects 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 the Kingdom of Jesus Christ throughout the world. As a national church, it acknowledges a distinctive call and duty to bring the ordinances of religion as encapsulated in the previous sentence to the people in every parish in Scotland through a territorial ministry. It cooperates with Churches representing various ecumenical bodies in Scotland and worldwide.

West Lochfyneside Church composes of the parishes of Cumloddan and Inveraray covering an area comprising the Royal Burgh of Inveraray and the villages of Furnace, Minard, Lochgair and Port Ann including rural settlements along the north and western shores of Loch Fyne. West Lochfyneside Church welcomes all people.

The minister is the [REDACTED] who was ordained to the calling on 18<sup>th</sup>. April 2021.

## **Report of the Trustees for the year ending December 2024**

As of the 31<sup>st</sup>. December 2024 the combined roll stood at 92 members and 13 adherents.

One new elder were inducted into the kirk session this year, Elizabeth Brayshaw, and an existing elder changed her surname by marriage

The Kirk Session meets at least 4 times a year in person

In 2024, after Pentecost, services were reduced to 1 per Sunday. This is in preparation for the proposed linkage with Upper Cowal as per the Presbytery Mission Plan. Monthly services are still held in Lochgair Hall by invitation of Lochgair Community Association.

Songs of Praise and other services were held in Inveraray and Cumloddan Church throughout 2024 along with Messy church and Midweek services which are held Inveraray Church from September through to May and In All Saints Church, Inveraray June to August.

The Prayer group meet weekly and the Bible Study was held during Advent

Other Mission activities included Maundy Thursday meal, Carol services with a meal and a Sauage Sizzle with a service.

The choir of 16 sing regularly at church and other services.

Our Foodshare in Inveraray hall continues to be used by the community, and not only includes non perishables donated by the public through the local shops and some perishables e.g. vegetables donated by the local Coop, but also female hygiene products.

The summer sale in Inveraray was held again this year and Christmas fundraisers were held in Inveraray and Furnace.

A Gifting Sunday was held in the churches for donations of new toys for young children, and gift vouchers/cards for teenagers as well as monies used to help with fuel poverty – these were handed over to the Social Work department in Lochgilphead for distribution.

Repointing of the exterior walls of Cumlodden Church has progressed. The work being undertaken by the Property Convener and helpers. Inveraray Church still requires a new heating system and other major work to roof and other internal work.

All annual inspections and work highlighted by the inspections have been carried out.

### **Financial Review**

**A new treasurer was appointed this year. The appointment was reviewed after 3 months and her permanent appointment confirmed by the Kirk Session.**

A summary of some of our income and expenditure is as follows:

#### **Income**

Open Plate increased from £8339 to £9151

Free will offerings decreased from £15724 to £11860

Donations decreased from £3305 to £3011

Summer Sale raised £9128

#### **Expenditure**

The perimeter fence of the Manse was replaced at a cost of £6546.78p

#### **Bank Accounts**

The Kirk Session holds a Fabric Fund account which had a balance of £16829.32p as of 31<sup>st</sup>. December 2024.

The General Account had a balance of £3015.01p as of 31<sup>st</sup>. December 2024

### Investments

The Kirk Session holds investments with the Church of Scotland which has a portfolio value of £279,131.46p as of 31<sup>st</sup>. December 2024.

The breakdown of the Capital account is:

	<b>Book Value</b>	<b>Market Value</b>
Growth	£27,984.03p	£36,621.20p
Income	£14,887.30p	£14090.44p
Deposit	£96,694.40p	
Consolidated Fabric Fund – Cap(11)	£139,565.73p	



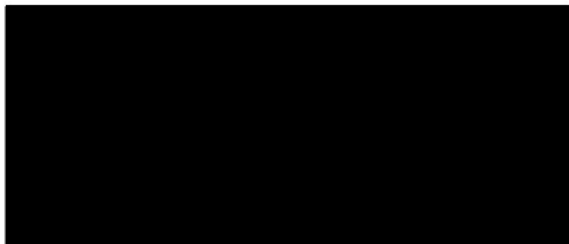
### **Statement of Trustees' Responsibilities**

The Trustees are responsible for preparing the Trustees' Annual Report and Financial Statements in accordance with applicable law and the United Kingdom Accountancy Standards.

Law applicable to charities in Scotland requires the Trustees to prepare statements for each financial year which give a true and fair view of the incoming resources and the application of resources of the charity for the year.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts(Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the Charity and must therefore 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 9<sup>th</sup> September 2025**

## WEST LOCHFYNESIDE CHURCH

INCOME & EXPENDITURE ACCOUNT  
FOR YEAR TO 31ST DECEMBER 2024**INCOME**

Open plate	9,151.77	
Freewill offerings	191.00	
Covenanted Freewill offerings	11,669.00	
Gift Aid	4,776.96	
Donations	30.00	
Funerals	2,683.40	
Weddings	300.00	
Fund Raising	919.50	
Christian Aid	245.00	
Coffee Cups	198.00	
Hire of halls	640.00	
Inveraray sale	330.80	
Sum up	934.44	
Cash	7,863.00	
G W Auctions	1,263.44	
Burgess	1,000.00	
Bank Interest	348.20	
Inveraray hall rental	1,515.00	
GT Growth Fund Interest	448.16	
GT Draw down	7,000.00	
A and B Grant Foodshare	4,750.00	
Church of Scotland	1,064.38	
Clydeport operator	9.60	
Rental refund	100.00	
Poppy Wreaths	288.00	
Float	250.00	
Grants for Mission	355.00	
ACHA	191.55	
<b>TOTAL INCOME</b>		<b>58,516.20</b>

**EXPENDITURE**

Ministries & Missions	17,100.00	
Presbytery Dues	438.00	
Minister's travel expenses	1,148.94	
Manse council tax	3,180.93	
Donation Envelopes	63.95	
Church internet	1,123.91	
Charity donations	238.00	
Energy Cost      SSE electricity	1,395.15	
Oil	2,734.39	
Advertising (Wyvex)	793.03	
Insurances to 121	4,272.13	
CCLI (licenses)	495.00	
M&M 2022 Payment	14,511.00	
Life and Work	178.50	
Session Clerk Expenses	662.33	
Bookkeeping Expenses	218.00	
Fire and Safety	561.50	
Expenses	2,647.65	
Boiler Inspections	633.17	
Float	250.00	
Mission Expenses	962.34	
Fabric	6,865.78	
Advertising (Wyvex)	311.10	

<b>TOTAL EXPENDITURE</b>		<b>60,784.80</b>
--------------------------	--	------------------

<b>TOTAL EXCESS/(DEFICIT FOR YEAR)</b>		<b>-2,268.60</b>
--	--	------------------

**REPRESENTED BY BANK BALANCE B/FWD 31/12/23**

GENERAL ACCOUNT	14,579.09
FABRIC ACCOUNT	13,080.59
	<hr/>
	27,659.68
Add Income	58,516.20
	<hr/>
	86,175.88
Less Expenses	60,784.80
	<hr/>
Bank Balance at 31/12/24	<b>25,391.08</b>

GENERAL ACCOUNT	8,561.76
FABRIC ACCOUNT	16,829.32
	<hr/>
	<b>25,391.08</b>

## WEST LOCHFYNESIDE

Bank Balances at 1st January 2024

Current Account	14,579.09
Fabric Account	13,080.59
<b>Total</b>	<b>27,659.68</b>

**INCOME**

Open plate	9,151.77	
Freewill offerings	191.00	
Covenanted Freewill offerings	11,669.00	
Gift Aid	4,776.96	
Donations	30.00	
	Funerals	2,683.40
	Weddings	300.00
Fund Raising	919.50	
Christian Aid	245.00	
Coffee Cups	198.00	
Hire of halls	640.00	
Inveraray sale	330.80	
	Sum up	934.44
	Cash	7,863.00
	G W Auctions	1,263.44
Burgess	1,000.00	
Bank Interest	348.20	
Inveraray hall rental	1,515.00	
GT Growth Fund Interest	448.16	
GT Draw down	7,000.00	
A and B Grant Foodshare	4,750.00	
	Church of Scotland	1,064.38
	Clydeport operator	9.60
Rental refund	100.00	
Poppy Wreaths	288.00	
Float	250.00	
Grants for Mission	355.00	
ACHA	191.55	
<b>TOTAL INCOME</b>		<b>58,516.20</b>

**EXPENDITURE**

Ministries & Missions	17,100.00
Presbytery Dues	438.00
Minister's travel expenses	1,148.94
Manse council tax	3,180.93
Donation Envelopes	63.95
Church internet	1,123.91
Charity donations	238.00
Energy Cost	1,395.15
SSE electricity	2,734.39
Oil	793.03
Advertising (Wyvex)	4,272.13
Insurances to 121	495.00
CCLI (licenses)	

M&M 2022 Payment	14,511.00	
Life and Work	178.50	
Session Clerk Expenses	662.33	
Bookkeeping Expenses	218.00	
Fire and Safety	561.50	
Expenses	2,647.65	
Boiler Inspections	633.17	
Float	250.00	
Mission Expenses	962.34	
Fabric	6,865.78	
Poppies	311.10	
<b>TOTAL EXPENDITURE</b>		<b>60,784.80</b>
<b>INCOME OVER EXPENDITURE</b>		<b>-2,268.60</b>

<b>Balance at Bank 31st December 2024</b>	<b>25,391.08</b>
---	------------------

Current Account	8,561.76
Fabric Account	16,829.32
	<u>25,391.08</u>

Difference	0.00
------------	------

## West Lochfyneside Churches

Income 2024

Opening Balance £14579.09

	January	February	March	April	May
Open plate	1,124.50	1,146.50	1,368.00	429.80	1,198.00
Freewill offerings					
Covenanted Freewill offerings	968.00	948.00	868.00	884.00	912.00
Gift Aid					
Donations					
Funerals		400.00			1,782.00
Weddings			100.00		
Fund Raising					
Christian Aid					
Coffee Cups					
Hire of halls					
Inveraray sale					
Sumup					
Cash					1,017.00
Bank Interest	34.78	20.63	8.46	5.46	6.84
Inveraray hall rental			175.00		250.00
GT Interest Growth Fund					
GT Draw down	7,000.00				
A & B Grant (Foodshare)					
Church of Scotland					1,064.38
Clydeport operator	3.20				
Rental refund			100.00		
Poppy Wreaths					
Float		50.00			
Grants for Mission					
<b>TOTALS</b>	<b>9,130.48</b>	<b>2,565.13</b>	<b>2,619.46</b>	<b>1,319.26</b>	<b>6,230.22</b>
<b>BANK STATEMENT</b>	<b>9130.48</b>	<b>2565.13</b>	<b>2619.46</b>	<b>1319.26</b>	<b>6230.22</b>

June	July	August	September	October	November	December	TOTAL
935.25	595.72	494.50	369.00	650.80	516.50	323.20	9,151.77
			117.00	74.00			191.00
912.00	972.00	992.00	972.00	997.00	1,122.00	1,122.00	11,669.00
4,776.96							4,776.96
			20.00	10.00			30.00
300.00	51.40			100.00		50.00	2,683.40
		100.00	100.00				300.00
						919.50	919.50
						245.00	245.00
116.00		38.00			44.00		198.00
	500.00					140.00	640.00
			310.80	20.00			330.80
							0.00
2,524.70	2,471.80	1,849.50					7,863.00
14.51	23.98	23.32	23.97	29.73	22.00	12.11	225.79
390.00				700.00			1,515.00
					448.16		448.16
							7,000.00
			4,750.00				4,750.00
							1,064.38
	3.20					3.20	9.60
				36.00	252.00		100.00
						200.00	288.00
							250.00
355.00							355
<b>10,324.42</b>	<b>4,618.10</b>	<b>3,497.32</b>	<b>6,662.77</b>	<b>2,617.53</b>	<b>2,404.66</b>	<b>3,015.01</b>	<b>55,004.36</b>
10324.42	4618.1	3497.32	6662.77	2617.53	2404.66	3015.01	55004.36

check

West Lochfyneside Churches	January	February	March	April	May	June	July
<b>Expenditure 2024</b>							
Ministries & Missions	1,425.00	1,425.00	1,425.00	1,425.00	1,425.00	1,425.00	1,425.00
Presbytery Dues				438.00			
Minister's travel expenses			300.30			490.20	
Manse council tax	260.00	260.00	260.00	287.30	265.63	264.00	264.00
Donation Envelopes		63.95					
Church internet	93.68	93.60	93.64	93.72	93.64	93.77	93.60
Charity donations							108.00
Energy costs     SSE electricity				237.78		297.63	
Oil		718.81	744.77	569.52		339.20	
Advertising (Wyvex)	153.90				340.08		125.50
Insurances to 121	774.30	389.40	389.40	389.40	389.40	389.40	389.40
CCLI (licenses)		495.00					
M&M 2022 Payment	14,511.00						
Life and Work				161.00			
Session Clerk Expenses	46.89	60.00	211.47	48.00		20.00	98.97
Bookkeeping Expenses							
Fire and Safety					103.54		
Expenses					44.55		
Float		50.00					
Mission Expenses (see grant)			93.38				
Poppies							
Transfer							
<b>TOTALS</b>	<b>17,264.77</b>	<b>3,555.76</b>	<b>3,517.96</b>	<b>3,649.72</b>	<b>2,661.84</b>	<b>3,319.20</b>	<b>2,504.47</b>
Bank	<b>17264.77</b>	3555.76	3517.96	3649.72	2661.84	3319.2	2504.47

August	September	October	November	December	TOTAL
1,425.00	1,425.00	1,425.00	1,425.00	1,425.00	17,100.00
					438.00
	240.00			118.44	1,148.94
264.00	264.00	264.00	264.00	264.00	3,180.93
					63.95
93.82	93.60	93.60	93.64	93.60	1,123.91
			130.00		238.00
526.30				333.44	1,395.15
			362.09		2,734.39
		125.55		48.00	793.03
389.40			386.00	386.03	4,272.13
					495.00
					14,511.00
				17.50	178.50
	68.13		108.87		662.33
			218.00		218.00
					103.54
22.36	356.24		2,120.00	104.50	2,647.65
			200.00		250.00
			68.96	800.00	962.34
		311.10			311.10
			8,193.80		8,193.80
<b>2,720.88</b>	<b>2,446.97</b>	<b>2,219.25</b>	<b>13,570.36</b>	<b>3,590.51</b>	<b>61,021.69</b>

2720.88 2446.97 2219.25 13570.36 3590.51 61021.69



Income	Jan	Feb	Mar	Apr	May	Jun	Jul
Interest	14.91	9.12	7.52	7.28	7.79	7.8	8.79
ACHA					191.55		
Summer Sales (sumup)					169.09	374.56	230.57
Transfer							
Burgess							
G W Auctions Summer Sale					27.28	7.72	1177.92
Total	14.91	9.12	7.52	7.28	395.71	390.08	1417.28

#### Expend

██████████ Fencing of manse	2290.17	416.61					
Mellex Fencing of manse		1440					
██████████ Fencing of manse		2400					
Fire Safety						408.86	
██████████ Manse new oven							
Kerr & James Electrical							

Total	2290.17	4256.61	0	0	0	408.86	0
-------	---------	---------	---	---	---	--------	---

OB	13080.59	10805.33	6557.84	6565.36	6572.64	6968.35	6949.57
CB	10805.33	6557.84	6565.36	6572.64	6968.35	6949.57	8366.85
Bank	10805.33	6557.84	6565.36	6764.19	6968.35	6949.57	8366.85

Aug	Sep	Oct	Nov	Dec	Total		
9.67	9.37	9.47	12.04	18.65	122.41		
					191.55		
152.36	7.86				934.44		
			8193.8		8193.8		
				1000	1000		
	50.52				1263.44		
162.03	67.75	9.47	8205.84	1018.65	11705.64	Check	11705.64

					2706.78		
					1440		
					2400		
49.1					457.96		
			319		319		
	285.6		347.57		633.17		
49.1	285.6	0	666.57	0	7956.91	Check	7956.91

8366.85 8479.78 8261.93 8271.40 15810.67

8479.78 8261.93 8271.40 15810.67 16829.32

8479.78 8261.93 8271.40 15810.67 16829.32

# APPENDIX 3



## Independent examiner's report on the accounts

v2

<p><b>Report to the trustees/members of</b></p> <p><b>Registered charity number</b></p> <p><b>On the accounts of the charity for the period</b></p> <p><b>Set out on pages</b></p> <p><b>Respective responsibilities of trustees and examiner</b></p> <p><b>Basis of independent examiner's statement</b></p> <p><b>Independent examiner's statement</b></p>	<p>Charity name WEST LOCHFYNESIDE CHURCH</p> <p>SC016665</p> <table border="0"> <tr> <td colspan="3">Period start date</td> <td colspan="3">Period end date</td> </tr> <tr> <td>Day</td> <td>Month</td> <td>Year</td> <td>Day</td> <td>Month</td> <td>Year</td> </tr> <tr> <td>01</td> <td>01</td> <td>2024</td> <td>To</td> <td>31</td> <td>12 2024</td> </tr> </table> <p>(remember to include the page numbers of additional sheets)</p> <p>The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act 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.</p> <p>My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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.</p> <p>In the course of my examination, <del>no matter has come to my attention other than that disclosed on the attached page*</del></p> <ol style="list-style-type: none"> <li>which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> <li>to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and</li> <li>to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations</li> </ul> <p>have not been met, or</p> </li> <li>to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</li> </ol>	Period start date			Period end date			Day	Month	Year	Day	Month	Year	01	01	2024	To	31	12 2024
Period start date			Period end date																
Day	Month	Year	Day	Month	Year														
01	01	2024	To	31	12 2024														

**Signed\*\*:**

**Name:**

**Relevant professional qualification(s) or body (if any):**

**Address:**

**Date:** 28 August 2025

\*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

\*\* OSCR will accept digital or typed signatures