

# North West Lochaber Church Of Scotland

Scotland · Charity number SC021584

## Details

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Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1902-01-01
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address	7 Bracara Morar Mallaig PH40 4PE
Website	<a href="http://www.nwlparish.org.uk/">http://www.nwlparish.org.uk/</a>

## Activities

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**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:** 'No specific group, or for the benefit of the community'

**Objectives:** Advancement of religion

## Geography

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- **Main operating location:** Highland
- **Geographical spread:** Wider, but within one local authority area

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£62,632	£61,000	-	0
2023-12-31	£61,869	£61,528	-	1
2022-12-31	£36,163	£31,705	-	0
2021-12-31	£29,681	£30,983	-	0
2020-12-31	£29,703	£28,761	-	0

**North West Lochaber Church Of Scotland**

Scotland - Charity number SC021584

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# Accounts

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**The Church of Scotland**  
**Parish of North West Lochaber**

**CONGREGATIONAL ACCOUNTS**

**Year Ended 31 December 2024**

**Congregation No: 382186**

**Charity No: SC021584**

APPROVED

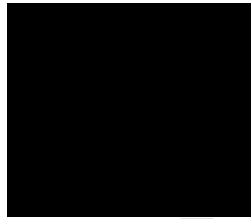
## Reference and Administrative Information

Charity Name: North West Lochaber Church of Scotland (known as Parish of North West Lochaber)

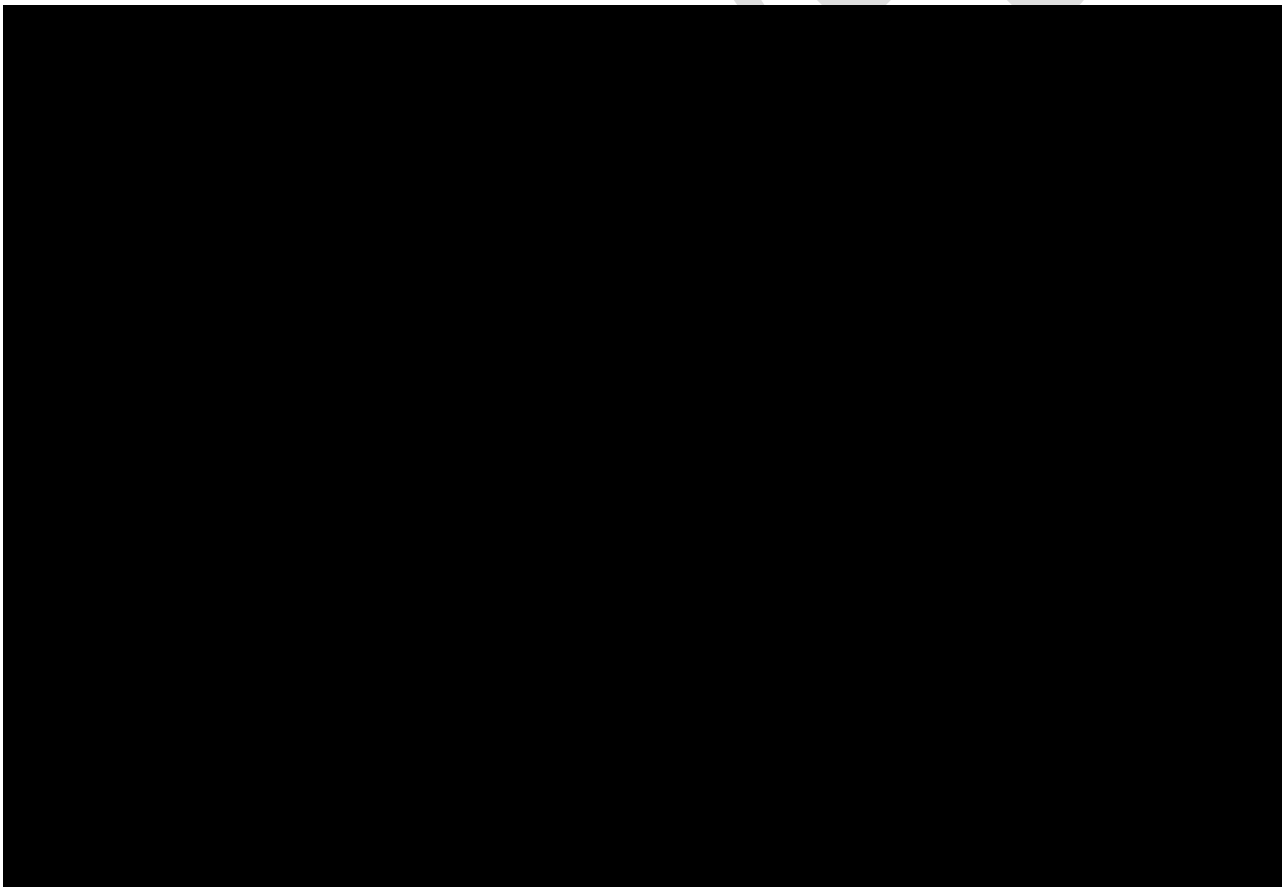
Charity Registration Number: SC021584

Congregation Reference No: 382186

Contact Address:



### Trustees



### Bankers

Bank of Scotland,  
62 High Street,  
Fort William, PH33 6AE

# 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 Kirk Session, is elected by the congregation and inducted by Presbytery. [REDACTED] was inducted to the parish on 1st September 2018. He retired on the 30<sup>th</sup> September 2024. [REDACTED] was appointed from 1<sup>st</sup> October as Interim Moderator.

### Organisational Structure

The congregation is administered in accordance with a Unitary Constitution. In 2024 the Kirk Session met ten times in-person, with some members using Zoom. The Kirk Session is responsible for all spiritual and temporal 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.

### Achievements and Performance

Worship services were held in Mallaig and Arisaig on alternate Sundays, at Mallaig Church on the 1st, 3rd, and 5th Sundays each month, and at Arisaig Church on the 2nd and 4th Sundays. Visits to the Small Isles have taken place at around two-month intervals. Chaplaincy visits to schools have been resumed on the islands and in Knoydart, but input to the mainland schools remains limited.

The weekly Ladies Bible Study, Thursday Drop-In, and Gaelic Conversation groups, fortnightly Music Group, and monthly prayers, all continued at Mallaig Church Hall throughout the year, as did Table Talk weekly at Arisaig. Messy Breakfast has continued monthly on Saturday mornings.

Two members that have moved to the area were admitted to membership of this church and added to the Communion Roll. During the year, we lost 3 members through death or moving away. An Elder that has moved to the area was admitted to the Kirk Session.

Following a review of the Presbytery Mission Plan and audit review of the churches in the parish, a decision had to be made to close one of the churches. Following discussion and consultation with the congregation, the Kirk Session regrettably made the decision to sell Arisaig Church.

From November 2024, [REDACTED] was appointed Locum Minister.

## Financial Review

The principal source of income is standing orders and other regular gifts by members of the congregation, which totalled £20,368. During the year, £6,259 Gift Aid tax recovery was received from HMRC.

Expenditure during the year has been tightly controlled. The work to rebuild the Bay Windows at the Manse, the congregation's home for its minister, was completed in January 2024. This had taken two years of searching for a contractor. An interest-free loan of £30,000 was offered by a neighbouring congregation, and along with the earlier grant of £15,000 from the General Trustees, added to Fabric Funds held for us by the General Trustees, which allowed the work to be undertaken. The bulk of the invoice was not paid until into 2024.

This invoice was settled with the remaining £14,100 from the General Trustees grant and £4,808 from a drawn down of £13,395 from the Consolidated Fabric Fund. The remainder paid for electrical work at all our buildings (£5,687) and external painting at the Manse (£2,900).

The original £30,000 loan remains a liability and it is intended that this will be settled using the receipts from the sale of either Eigg or Arisaig Church, whichever is completed first.

Funds available at the end of the year have increased by £1,633, with a balance of £13,761 in the General Fund (2023: £12,128).

## Reserves Policy

The Policy of the trustees is to maintain a minimum reserve of £5,000, equivalent to two months' ordinary expenditure. Total funds during the year were maintained above this level.

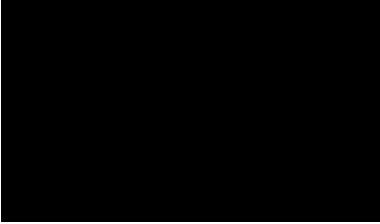
## Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;

- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

**Approve by the Trustees and signed on their behalf,**



Session Clerk

Date: 22 April 2025

APPROVED

## Independent Examiner's Report to the Trustees

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 6 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) 2005 Act 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.

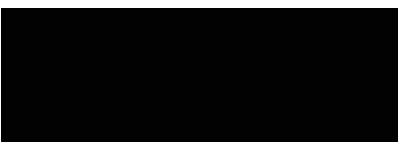
### Basis of independent examiner's statement

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 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.



Date: 5 May 2025

**Receipts and Payments Account  
for year ending 31 December 2024**

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2024	2024	2024	2024	2023
<u>Receipts</u>	Section	£	£	£	£	£
<b>Incoming resources from generated funds</b>						
Income	1	28,770	-	-	28,770	28,787
Activities for generating funds	2	3,628	-	-	3,628	2,682
Investment income	3	-	-	-	-	-
Incoming resources from charitable activities	4	550	-	-	550	400
Grants	5	14,100	-	-	14,100	-
Receipts from General Trustees	6	13,395	-	-	13,395	-
Loan	7	-	-	-	-	30,000
Other	8	2,190	-	-	2,190	-
<b><u>Total Receipts</u></b>		<b>62,632</b>	<b>-</b>	<b>-</b>	<b>62,632</b>	<b>61,869</b>
<b>Payments</b>						
Charitable activities	9	61,000	-	-	61,000	61,528
Governance costs		-	-	-	-	-
<b><u>Total Payments</u></b>		<b>61,000</b>	<b>-</b>	<b>-</b>	<b>61,000</b>	<b>61,528</b>
<b>Excess of Receipts over Payments for the year before transfers</b>						
		1,632	-	-	1,632	341
Transfers		-	-	-	-	-
<b>Excess of Receipts over Payments for the year</b>						
		<b>1,632</b>	<b>-</b>	<b>-</b>	<b>1,632</b>	<b>341</b>

## Statement of Balances at 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b><u>Bank &amp; Deposits Balances</u></b>					
Bank & deposit balances brought forward	12,128	30	-	12,158	11,834
<b>Movement in the year</b>					
Excess of receipts over payments	1,632	-	-	1,632	341
<b>Bank &amp; deposit balances carried forward</b>	<b>13,761</b>	<b>30</b>	<b>-</b>	<b>13,791</b>	<b>12,175</b>
<b>Balance of loan to be repaid</b>				<b>30,000</b>	<b>-</b>

The accounts were approved by the Kirk Session and Financial Board on 22 April 2025 for and on behalf of the Kirk Session and Financial Board

**Session Clerk**

**Treasurer**

**Notes forming part of the financial statements  
for year ending 31 December 2024**

	<b>Unrestricted Funds 2024</b>	<b>Restricted Funds 2024</b>	<b>Endowment Funds 2024</b>	<b>Total 2024</b>	<b>Total 2023</b>
<b>1 Voluntary income</b>					
Ordinary Offerings (Open Plate)	4,093	-	-	4,093	5,071
Offerings through bank	16,275	-	-	16,275	18,116
Tax recovered on Gift Aid	6,259	-	-	6,259	3,707
Legacies	-	-	-	-	-
Other donations	2,144	-	-	2,144	1,629
Other income	-	-	-	-	264
	<b>28,770</b>	-	-	<b>28,770</b>	<b>28,787</b>
<b>2 Activities for Generating Funds</b>					
Use of Premises	632	-	-	632	769
Stall at Arisaig Games	1,858	-	-	1,858	1,913
Soup & Sandwich Lunch	628	-	-	628	-
Quiz Nights	510	-	-	510	-
	<b>3,628</b>	-	-	<b>3,628</b>	<b>2,682</b>
<b>3 Investment income</b>					
Deposit interest	-	-	-	-	-
<b>4 Incoming Resources from Charitable Activities</b>					
Weddings and Funerals	550	-	-	550	400
	<b>550</b>	-	-	<b>550</b>	<b>400</b>
<b>5 Grants</b>					
General Trustees Manse Windows	14,100	-	-	14,100	-
	<b>14,100</b>	-	-	<b>14,100</b>	-
<b>6 Receipts from General Trustees</b>					
Consolidated Fabric Fund	13,395	-	-	13,395	-
	<b>13,395</b>	-	-	<b>13,395</b>	-
<b>7 Loan</b>					
Acharacle & Ardnamurchan	-	-	-	-	<b>30,000</b>
<b>8 Other</b>					
Refunds	1,820	-	-	1,820	-
Insurance claim	370	-	-	370	-
	<b>2,190</b>	-	-	<b>2,190</b>	-
<b>Receipts total</b>	<b>62,632</b>	-	-	<b>62,632</b>	<b>61,869</b>

**Notes forming part of the financial statements  
for year ending 31 December 2024**  
(continued)

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>9 Analysis of Resources Expended</b>					
<b>Charitable Activities</b>					
Giving to Grow	13,442	-	-	13,442	15,610
Presbytery Dues	-	-	-	-	424
Minister's Travel Expenses	2,413	-	-	2,413	2,386
Pulpit Supply	535	-	-	535	262
Fabric Repairs & Maintenance	29,137	-	-	29,137	34,046
Highland Council Tax	2,538	-	-	2,538	2,977
Electricity	5,311	-	-	5,311	1,443
Insurance	3,807	-	-	3,807	2,987
Church Office Expenses	-	-	-	-	11
Messy Breakfast	82	-	-	82	6
Arisaig Games	574	-	-	574	682
CCLI	93	-	-	93	87
Locum	2,668	-	-	2,668	370
Paid in error (and recovered)	400	-	-	400	2
	<b>61,000</b>	-	-	<b>61,000</b>	<b>61,293</b>
Agency distribution for third parties	-	-	-	-	235
<b>Governance Costs</b>					
Independent Examiner's Fee	-	-	-	-	-
	-	-	-	-	-
<b>Total expenditure</b>	<b>61,000</b>	-	-	<b>61,000</b>	<b>61,528</b>

## Movements in Funds for year ending 31 December 2024

	At 1 Jan 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2024 £	At 31 Dec 2023 £
<b>Restricted funds</b>						
Boat Charter Fund	30	-	-	-	30	30
<b>Unrestricted funds</b>						
General Fund	12,128	62,632	61,000	-	13,761	12,128
<b>Total funds</b>	<b>12,158</b>	<b>62,632</b>	<b>61,000</b>	<b>-</b>	<b>13,791</b>	<b>12,158</b>

### Purpose of Restricted Funds

Boat Charter  
Fund

To be used to enable pastoral visits to the Small Isles and Knoydart.

### 10 **Trustee Remuneration and Related Party Transactions**

During the year reimbursement of travel expenses was made to ██████████ and the locum (£2,413). The Parish also paid Council Tax of £2,538 relating to the Manse, which is provided for the use of the Minister. No trustees received reimbursement of expenses.

### 11 **Investments**

No investments are held.

### 12 **Staff costs and numbers**

The Parish of North West Lochaber employed no staff during 2024.

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 £30,135 and the maximum stipend (in the fifth and subsequent years) £37,032.

**APPENDIX****FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL  
TRUSTEES  
FOR THE BENEFIT OF THE CONGREGATION****382186 North West Lochaber***Consolidated Fabric Fund*

	<b>2024</b>
<b>CAPITAL ACCOUNT</b>	£
Credit balances held at 31 December at cost	-
Market value of balances at 31 December	-
<b>REVENUE ACCOUNT</b>	
Credit balance at 31 December	6,444.27

**TEMPORARY ACCOUNT**

Credit balance at 31 December	7,208.04
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£13,394.69 drawn down in respect of Manse Window Repairs (£4,807.60), Manse Painting (£2,900.00) and Electrical Works (£5,687.09).

*Individual Fund***Purpose:** Fabric for Eigg Church

	<b>2024</b>
<b>EXPENDABLE</b>	£
Credit balances held at 31 December at cost	10,100.99
Market value of balances at 31 December	16,269.81

**PERMANENT  
ENDOWMENT**

Credit balances held at 31 December at cost	-
Market value of balances at 31 December	-