

Plockton & Kyle Free Church of Scotland

**Receipts and Payments Accounts
for the Year Ended
31 December 2024**

Scottish Charity No: SC038137

Plockton & Kyle Free Church of Scotland

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Plockton & Kyle Free Church of Scotland

Trustees' Annual Report Year Ended 31 December 2024

Reference and Administrative Information:

Charity Name: Plockton & Kyle Free Church of Scotland

Charity Registration Number: SC038137

Contact Address:

Trustees:

Elders:

Deacons:

Minister:

Church Treasurer:

Congregational Property Trustees:

Independent Examiner:

Bankers:

Royal Bank of Scotland PLC
Portree (A) Branch
Bank Street
Portree
Isle of Skye
IV51 9BX

Church Addresses:

Plockton

Kyle

Plockton & Kyle Free 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 its Constitution.

Aim and Affiliation

The Free Church of Scotland currently has around 100 congregations in Scotland, as well as one in London, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a full time degree awarding Seminary in the heart of Edinburgh for the training of Ministers and other Christian workers and sustains an extensive Missionary program 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 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 of the Church coming into being in 1843 and lists documents in which is embodied its constitution.

Plockton & Kyle Free Church of Scotland is a congregation of the national Free Church of Scotland working towards the common aims set out above. The congregation is within the Skye & Wester Ross Presbytery and is authorized by the Church to have a minister paid from the central funds of the Church.

The Church buildings, church hall and the Minister's Manse are the property of the congregation and are held in trust by locally elected property trustees under the Church's Model Trust Deed.

Recruitment and Appointment of Trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing 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 program, new Trustees are required to understand their statutory responsibilities as well as the responsibilities of their office within the congregation as elder or deacon.

Organisational Structure

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, oversee financial and property matters. Under Charity Law, the Deacons' Court are deemed to be 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.

Plockton & Kyle Free Church of Scotland

Trustees' Annual Report (continued) Year Ended 31 December 2024

Objectives and Activities

Once again the charity trustees were very grateful to the congregation for their generous giving throughout 2024.

They sought to attend to numerous issues of buildings maintenance and repair during the year. In conjunction with their architect they brought the planning application for the Plockton garden ground close to readiness.

They also oversaw the installation of a defibrillator at the Kyle church.

Some new property trustees were appointed in response to a couple of resignations, and the trustees completed their entry in the Scottish Government's Register of Persons with a Controlling Interest in Property.

A new treasurer was also appointed.

An ongoing issue with SSE Energy Solutions relating to an incorrectly adjusted direct debit spanning several years is likely to lead to a future estimated liability in the region of £6,000 to £7,000. Despite numerous attempts to resolve the issue SSE has provided no information or assistance. Attempts to bring this matter to a close are ongoing.

Financial Review

The principal source of income is free will offerings. The total this current year was £40,267 (2023 £45,554). Income from HMRC against gift aided donations and other donations was £10,984 (2023 £14,854). A surplus of £9,323 (2023 £10,501) was achieved.

Reserves Policy

It is the Trustees' policy to hold in reserve any monies that might be required to cover future expenditure. The balance of unrestricted funds as at end of December 2024 is £49,030 (2023 £43,036).

Statement of Trustees' Responsibilities

The members of the Kirk Session / Deacons' Court 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 / Deacons' Court 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 in 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.

Approved by the Trustees and signed on their behalf by:

Session Clerk

Date: 27/09/2025

Plockton & Kyle Free Church of Scotland SC038137

Report of the Independent Examiner

I report on the financial statements of Plockton & Kyle Free Church of Scotland for the year ended 31 December 2024 as set out on pages 5 to 9.

Respective responsibilities of trustees and independent 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's trustees consider that the audit requirement of regulations 10(1) (d) of the 2006 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 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.

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
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave 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

Wood Accountancy Ltd
Glenview
Upper Feorlig
Dunvegan
IV55 8ZL

Date: 29/09/2025

Plockton & Kyle Free Church of Scotland

Statement of Receipts and Payments Year Ended 31 December 2024

Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Receipts				
Tax recovered on Gift Aid giving	10,984	-	10,984	14,854
Free will offerings	40,267	-	40,267	45,554
Church door collections	6,005	-	6,005	5,593
Open door café	5,062	-	5,062	5,383
Donations	600	496	1,096	2,481
Scheme income	-	8,195	8,195	7,970
Interest	611	-	611	835
Magazines	325	-	325	380
Total receipts	63,854	8,691	72,545	83,050
Payments				
<i>Payments for Charitable activities</i>				
Remittances to Central Funds	40,805	-	40,805	36,250
Mission levies	369	-	369	8,528
Scheme payments	-	4,645	4,645	7,890
Pulpit supply and Communion expenses	1,075	-	1,075	446
Ministers' expenses	1,235	-	1,235	1,184
Manse expenses	506	-	506	399
Rent, council tax and water rates	2,760	-	2,760	2,706
Church and mase insurance	2,786	-	2,786	2,656
Heat and light	5,037	-	5,037	7,566
Church magazines and books	202	-	202	491
Presbytery dues and levies	1,300	-	1,300	780
Donations made	-	-	-	50
Repairs and renewals	232	-	232	2,491
Sunday School expenses	-	549	549	170
Sundries	870	168	1,038	597
Accountancy and Gift Aid admin	683	-	683	345
Total payments	57,860	5,362	63,222	72,549
Net receipts / (payments)	5,994	3,329	9,323	10,501
Transfers between funds	-	-	-	-
Surplus / (deficit) for the year	5,994	3,329	9,323	10,501
Total funds b/fwd.	43,036	18,219	61,255	50,754
Total funds c/fwd.	49,030	21,548	70,578	61,225

Plockton & Kyle Free Church of Scotland

Statement of Receipts and Payments Year Ended 31 December 2024 (Continued)

Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Represented by:				
<i>Unrestricted funds</i>				
General fund	33,713	-	33,713	27,719
Funds held at the Central Offices	15,317	-	15,317	15,317
	49,030	-	49,030	43,036
<i>Restricted funds</i>				
Fabric fund	-	10,024	10,024	10,024
Plockton Church fund	-	6,205	6,205	6,375
Monthly retiring collections	-	4,205	4,205	370
Sunday School	-	187	187	523
Youth Fellowship	-	80	80	80
Other funds	-	847	847	847
	-	21,548	21,548	18,219
	49,030	21,548	70,578	61,255

Plockton & Kyle Free Church of Scotland

Statement of Balances As At 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Bank and deposit account balances				
Opening balances	43,036	18,219	61,255	50,754
Surplus / (deficit) for the year	5,994	3,329	9,323	10,501
Closing balances	49,030	21,548	70,578	61,255
Bank and Cash Balances				
Bank current accounts			55,261	45,938
Bank deposit accounts			-	-
Funds held at the Central Offices			15,317	15,317
			70,578	61,255
Other assets				
Gift aid receipt for Oct, Nov and Dec 24			2,494	-
<i>Properties</i>				
Kyle Church project			7,272	7,272
Kyle Church refurb 2018-2021			93,992	93,992
Kyle hall			37,024	37,024
Kyle boundary resolution 2021			4,600	4,600
Badicaul manse			120,425	120,425
Plockton Church			94,104	94,104
Plockton land			10,000	10,000
			369,911	367,417
Liabilities				
<i>Invoices due for payment</i>				
Retiring collections not yet paid out			4,205	370
Property loans outstanding			90,100	90,100
			94,305	90,470

The accounts were approved by the Trustees on 27-09-25 and signed on their behalf by:

Plockton & Kyle Free Church of Scotland

Notes Forming Part of the Financial Statements For the Year Ended 31 December 2024

1. Basis of Accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2. Trustee Remuneration and Expenses

a) No remuneration was paid to trustees during the year to 31 December 2024 or the preceding year

b) During the year to 31 December 2024 trustees were reimbursed for expenses incurred on behalf of the charity.

During the year to 31 December 2023 electrical and joinery work to the value of £1,216 was carried out by [REDACTED] and flooring to the value of £280 was purchased from [REDACTED] both being Trustees.

3. Related Parties

No related party transactions occurred in the year under review or the preceding year.

4. Nature and Purpose of Funds

Summary of Funds

	At 1 January 2024 £	Receipts £	Payments £	Transfers £	At 31 December 2024 £
Restricted Funds					
Building and fabric fund	10,024	-	-	-	10,024
Plockton church fund	6,375	-	168	-	6,207
Monthly retiring collections	370	8,195	4,645	-	3,920
Sunday school	523	490	549	-	464
Youth fellowship	80	6	-	-	86
Other restricted funds	847	-	-	-	847
	18,219	8,691	5,362	-	21,548
Unrestricted Funds					
General funds	27,719	63,854	57,860	-	33,713
Funds held at the central offices	15,317	-	-	-	15,317
	43,036	63,854	57,860	-	49,030
Total Funds	61,255	72,545	63,222	-	70,578

Plockton & Kyle Free Church of Scotland

Notes Forming Part of the Financial Statements For the Year Ended 31 December 2024

5. Nature and Purpose of Funds (continued)

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objectives of the charity.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

Purpose of Restricted Funds

Building and fabric fund: represents gifts, donations and collections received specifically for the fabric fund.

Plockton Church fund: represents gifts, donations and collections to fund any work on the Plockton Church building.

Monthly retiring collections fund: represents gifts, donations and collections received for specific charitable purposes

Sunday School: represents gifts, donations and collections received for the running of the Sunday School.

Youth Fellowship: represents gifts, donations and collections received for the running of the Youth Fellowship.

Other restricted funds: represents gifts, donations and collections received for the use in the repair and upkeep of buildings.

6. Independent examiners remuneration

	2024	2023
	£	£
Fee for the preparation of annual accounts	210	550
Fee for the independent examination of annual accounts	210	-
	420	550