

Lochcarron And Applecross Free Church Of Scotland

Scotland · Charity number SC038169

Details

Status	Active
Legal form	Unincorporated association
Part of	Free Church Of Scotland (SC012925)
Registered	2007-05-23
Register	View on the OSCR register

Contact

Address	13 Kirkton Gardens Strathcarron Ross-shire Highland IV54 8UQ
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Activities

Activities: 'It makes grants, donations or gifts to organisations','It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: Preaching the christian gospel. the good news of a free and sovereign salvation through Jesus Christ alone.

Beneficiaries: 'Children or young people','No specific group, or for the benefit of the community','Other charities or voluntary bodies'

Objectives: The Congregation aims to maintain the public worship of God and to foster Christian fellowship. to evangelise the local area by proclaiming the gospel of Jesus Christ, to exercise pastoral care and practical compassion for those in need. to uphold and further the interests of the Free Church of Scotland. and to participate in the worldwide promotion of Christian fellowship and the advancement of the Christian faith. All the business and proceedings of the Congregation shall be conducted in accordance with the constitution of the Free Church of Scotland, under the supervision of the Presbytery of the bounds, and in terms of the Acts, deliverances or directions of the General Assembly of the Free Church of Scotland.

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£58,865	£49,621	-	0
2023-12-31	£49,585	£38,703	-	0
2022-12-31	£30,493	£30,322	-	0
2021-12-31	£32,616	£34,303	-	0
2020-12-31	£31,621	£28,744	-	0

Accounts

SC038169. 2024.1

Lochcarron and Applecross Free Church of Scotland

Trustees' Report and Financial Statements

For the Year Ended 31 December 2024

Scottish Charity SC038169

OSR

Lohcarron and Applecross Free Church of Scotland

Report of the Trustees

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2024.

Status of Charity and Governing Document

Lohcarron and Applecross Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC038169).

Aims and Affiliation

Lohcarron and Applecross Free Church of Scotland is a congregation of the Free Church of Scotland working towards the common aims set out below. It is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. The Free Church of Scotland has an explanatory document which explains the origins of the Church and which gives the historical background to the Church coming into being in 1843 and lists documents in which is embodied the constitution of the Church. The document is available on request from the Free Church of Scotland, 15 North Bank St., The Mound, Edinburgh, EH1 2LS.

The Free Church of Scotland currently has over 100 congregations in Scotland, as well as one in London and four in North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a seminary in Edinburgh for the training of ministers and other Christian workers and sustains an extensive missionary programme relative to the size of the church. The principal activity of the Church is the conduct of public worship and associated matters in the context of local congregations.

Dating from 1843 but with its roots in the Reformation, the Free Church of Scotland 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.

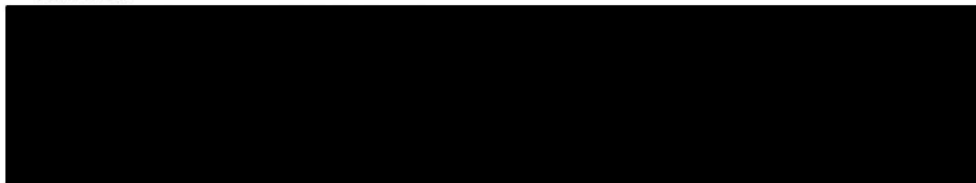
The congregation is authorised by the Church to have a minister paid from central funds of the Church.

The church buildings and the minister's manse are the property of the congregation and are held under the Church's model trust deed.

Trustees and Office Bearers

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

The members of the Deacons' Court (the Trustees) who served a part or whole of the year 2024, were as follows:-



Lochcarron and Applecross Free Church of Scotland

Report of the Trustees

[REDACTED]

For holding Property - All Deacons' Court members

Appointment of Charity Trustees

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

Activities and Achievements

During the year, the congregation met regularly for public worship and carried out various activities in pursuit of the above stated aims. For example:

Reaching the community with Bike Maintenance classes, Coffee mornings, Community Celebration Afternoon Tea, Children's Holiday Club in conjunction with the local Church of Scotland and COOL (Christian Outlook on Lochalsh) Joint car wash Fundraiser; Community Quiz night for Tearfund; and Christmas Community Carol Service. Solas Speaker event; Monthly Praise evenings. Weekly Ladies Bible study in Lochcarron and Weekly Community Bible study and Outreach lunch in Applecross.

The congregation continued its commitment to support the National Free Church of Scotland both spiritually and financially.

Reserves

At 31 December 2024 the Charity held Unrestricted Funds amounting to £ 21,271 and Restricted Funds held a balance of £ 1,472. - a total of £ 22,743

The trustees are satisfied with the level of reserves retained by the Charity.

On behalf of the Trustees

[REDACTED]

Clerk to the Deacons Court,

Trustee

Dated:

[Signature]

2025 at

[REDACTED]

Lochcarron and Applecross Free Church of Scotland

Report of the Independent Examiner to the Trustees for the year ended 31 December 2024

I report on the accounts of the church for the year ended 31 December 2024 which are set out on pages 5 to 9.

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 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.

Date

24th Oct. 2025

Lochcarron and Applecross
Free Church of Scotland
Receipts and Payments Accounts
For the year ended 31 December 2024

Scottish Charity SC038169

		Lochcarron & Applecross		TOTAL	TOTAL
		General	Restricted	2024	2023
	Notes	Fund	Funds		
		£	£	£	£
Receipts					
Gift Aid giving		22,291	-	22,291	11,633
Tax recovered on gift aid giving	1	7,719	-	7,719	2,616
Church Door collections		19,559	-	19,559	22,536
Fabric Fund Door Collection	2	-	1,050	1,050	1,752
Bank interest		-	305	305	-
Investment income	3	-	-	-	5,463
Utility Refunds		500	-	500	1,444
Transfer from Edinburgh funds		-	4,582	4,582	2,868
Fundraising		2,859	-	2,859	1,273
Total Receipts		52,928	5,937	58,865	49,585
Payments					
<i>Payments for Charitable activities</i>					
Remittances to Central funds		28,900	-	28,900	20,100
Pulpit Supply and Communion Exp		251	-	251	3,947
Council Tax Manse		3,101	-	3,101	3,033
Ministers expenses		2,909	-	2,909	-
Building & P Liability Insurance		1,634	-	1,634	1,728
Electric Heat & Light Church+Manse		4,684	-	4,684	4,169
Repairs & Renewals(Fabric Exp)		925	2,350	3,275	2,594
Media Systems		-	4,582	-	-
Misc & Induction Costs		-	-	-	1,119
Grants to EDO's	5	2,511	-	2,511	985
Magazines/Books/Cals/Stat		1,013	-	1,013	298
Presbytery Dues	6	770	-	770	730
Supply admin levy		363	-	363	-
Rural Ministry Levy		210	-	210	-
Total EXPENDITURE		47,271	6,932	49,621	38,703
Surplus/deficit for the year		5,657	(995)	4,662	10,882
Funds brought forward from 2023		15,614	2,467	18,081	7,199
Total funds carried forward		21,271	1,472	22,743	18,081
Represented by:					
<i>Unrestricted funds</i>					
General Fund Lochcarron		21,271		21,271	
<i>Restricted Funds</i>					
Fabric Fund Lochcarron			1,472	1,472	
		21,271	1,472	22,743	

Lochcarron and Applecross Free Church of Scotland
Statement of Balances SCOTTISH CHARITY SC038169
As at 31 December 2024

	£	£
Bank & Cash in hand		
Opening balance	18,081	
Surplus/(Deficit) for the year	4,662	
Closing balances		22,743
Represented by;		
Unrestricted Funds	21,271	
Restricted Funds	1,472	
		22,743
<u>Funds held at the Central Offices</u>		
Opening balance (Applecross Trust Account)		127,606
Transfer out in year		(10,426)
Interest for year -received Jan 2025	5,097	
Closing balance		117,180
Susentation Endowments Held 399 units in Share Pool		2,296
<i>Interest credited to Central Funds was £55.86</i>		
Total of monetry assets held		119,476

Statement of Assets held for Charitable purposes

Lohcarron Manse	120,000.00
Church Buildings	205,000.00
TOTAL	325,000.00

There were no transactions with Trustees during the Year.

Approved by the Trustees on 24th 2025 and signed on their behalf by the
 undernoted: October



The notes form part of these financial statements.

Lochcarron and Applecross Free Church of Scotland

Notes to the Receipts and Payments Accounts

SC038169

For the year ended 31 December 2024

	£	£
1 <u>Tax recovered on Gift Aid giving</u>		
HMRC Repayments to Lochcarron congregation amounted to		
This includes the Small Gift Aided Scheme for cash donations		7,719
2 <u>Fabric Fund Monthly Collection</u>		
Donations collected during 2024	1,050	
From Edinburgh funds for media systems	4,582	
Interest received	305	
		5,937
3 <u>Investment Income</u>		
Income is of 3 sources		
1. Share pool Susentation Fund Endowments of 399 units		56
paid directly to central funds.		
2. Interest on Applecross Funds held as cash in Edinburgh		
and deposited to the congregations General Fund - received in 2025	5,097	
		5,097
4 <u>Remittances to Edinburgh for Ministry Costs target</u>		
From Lochcarron and Applecross Congregations	28,900	
Use of Cong Funds for shortfall	5,844	
From Investments credited to Edinburgh direct	56	
		34,800
5 <u>Donations Disbursed</u>		
Haven Foundation, Inverness	730	
Blythswood Care	159	
WFM supported projects	647	
COOL Holiday Club	150	
Health Care Fund, Applecross	100	
Free Church Youth Camps	100	
Community Bible Study	100	
Tearfund.org	375	
Solas, Centre for Public Christianity	150	
		2,511

Lohcarron and Applecross Free Church of Scotland

Notes to the Receipts and Payments Accounts

For the year ended 31 December 2024

SC038169

6. <u>Unrestricted funds</u>	Balance at <u>01.01.24</u> £	Incoming <u>resources</u> £	Resources <u>expended</u> £	<u>Transfers</u> £	Balance at <u>31.12.24</u> £
Lohcarron & Applecross Joint General Fund	15,614	52,928	47,271	-	21,271
TOTAL	15,614	52,928	47,271		21,271

Explanation of funds

The General Fund encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

7. <u>Restricted funds</u>	Balance at <u>01.01.24</u> £	Incoming <u>resources</u> £	Resources <u>expended</u> £	<u>Transfers</u> £	Balance at <u>31.12.24</u> £
Lohcarron & Applecross Joint Fabric Fund	2,467	5,937	6,932	-	1,472

The Restricted Fabric Fund represents the money set aside by the Deacons' court for the fabric of the buildings.