

Gairloch, Kinlochewe & Torridon Free Church of Scotland

Scotland · Charity number SC038183

Details

Status	Active
Legal form	Unincorporated association
Part of	Free Church Of Scotland (SC012925)
Registered	2007-05-29
Register	View on the OSCR register

Contact

Address 50 Lonemore
Strath
Gairloch
IV21 2DB

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: Public worship of God and foster Christian fellowship

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	£50,667	£61,572	-	0
2023-12-31	£64,051	£58,367	-	0
2022-12-31	£61,486	£56,414	-	0
2021-12-31	£75,235	£56,301	-	0
2020-12-31	£66,344	£67,207	-	0

Gairloch, Kinlochewe & Torridon Free Church of Scotland

Scotland - Charity number SC038183

Accounts

Scottish Charity Number: SC038183

**Gairloch, Kinlochewe & Torridon Free Church of Scotland
Report of the Trustees and Unaudited Financial Statements
for the year ended 31 December 2024**

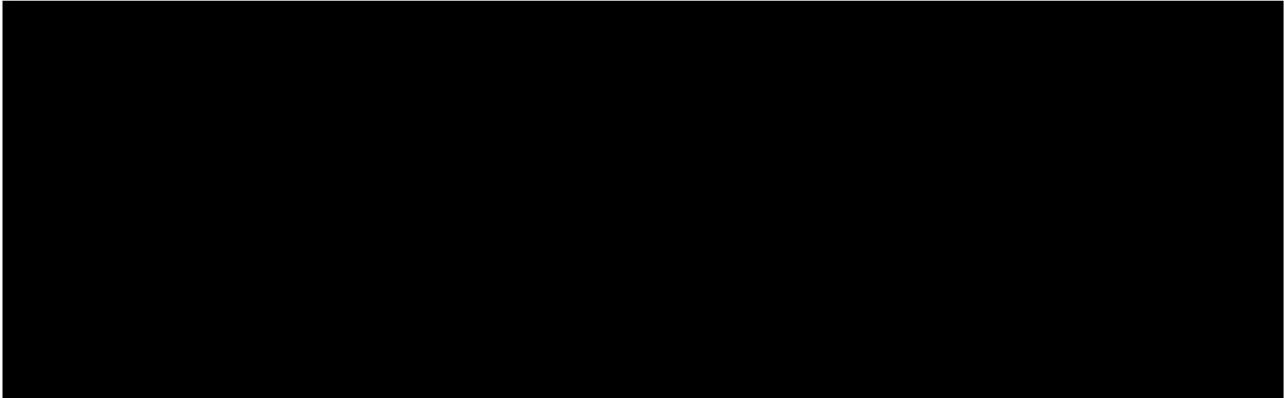
Gairloch, Kinlochewe & Torridon Free Church of Scotland

Contents

	Page
Report of the Trustees	1
Report of the Independent Examiner	4
Receipts and Payments Account	5
Statement of Balances	6
Notes to the Financial Statement	7

Gairloch, Kinlochewe & Torridon Free Church of Scotland
Report of the Trustees for the period ended 31 December 2024

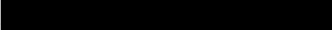
The Trustees are pleased to present their report together with the financial statements of the Charity for the period ended 31 December 2024.



Charity Number: SC038183

Banker: Bank of Scotland
Gairloch
IV21 2BE

Solicitors: Simpson & Marwick WS
Albany House
58 Albany Street
Edinburgh
EH1 3QR

Independent Examiner: 
Innes & Partners Limited
9 Ardross Street
Inverness
IV3 5NN



Gairloch, Kinlochewe & Torridon Free Church of Scotland

Report of the Trustees for the period ended 31 December 2024

Objectives and Activities

Aims and Affiliation

Gairloch, Kinlochewe & Torridon 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 within Skye & Wester Ross Presbytery and is authorised by the Church to have a minister paid from the central funds of the Church.

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

Review of our Achievement and Performance

The congregation continued to meet weekly on Sunday for public worship in Gairloch at 11am and 5pm, in Kinlochewe every 2nd and 4th Sunday at 2.30pm and in Torridon Hall every 3rd and 5th Sunday at 2.30pm. Provision for Primary School aged children was made with a Sunday Club meeting during the morning service, served by a group of 3 adults on a rota basis.

Throughout the year weekly prayer meetings were held in both Gairloch and Kinlochewe, as well as monthly men's Bible studies.

The congregation continued its commitment to support the national Free Church of Scotland, mission organisations and other charity groups both spiritually and financially.

Gairloch, Kinlochewe & Torridon Free Church of Scotland

Report of the Trustees for the period ended 31 December 2024

Financial Review

The Church receives its funding from Church members and by way of weekly or monthly offerings and Gift Aid donations.

The Church had net outgoing resources of £10,905 (2023: incoming £5,684). Total reserves as at 31 December 2024 were, £26,822 (2023: £37,787) with a general fund of £4,837 (2023: £15,700), designated funds of £21,965 (2023: £22,007) and restricted funds of £80 (2023: £80).

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

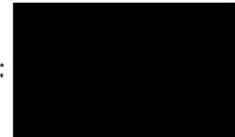
Trustees and Office Bearers

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.

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.

Approved by the trustees on 1.9 - 2025 and signed on their behalf by:



Gairloch, Kinlochewe & Torridon Free Church of Scotland

Report of the Independent Examiner for the period ended 31 December 2024

I report on the accounts of the charity for the period ended 31 December 2024 which are set out on pages 5 to 8.

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 (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.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 (as amended), and
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended)

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.

[REDACTED]
Innes & Partners Limited
9 Ardross Street
Inverness
IV3 5NN

Date:19. | 9 | 2025

Gairloch, Kinlochewe & Torridon Free Church of Scotland

Receipts & Payments Account

Year ended 31 December 2024

	2024			2023	
	General Fund	Designated Funds	Restricted Funds	Total Funds	Total Funds
Receipts					
Church Door Collections	2,858	-	-	2,858	3,644
Envelopes, Standing Orders & Donations	32,439	6,060	-	38,499	43,488
Special Collections	650	-	-	650	1,752
Donations	-	-	-	-	80
Tax recovered - Gift Aid	8,339	-	-	8,339	14,551
Income from Investments at Edinburgh	-	-	-	-	184
Publications Donations	321	-	-	321	352
Total receipts	44,607	6,060	-	50,667	64,051
Payments					
Charitable Activities					
Sunday School Supplies	-	-	-	-	221
Remittances to Central Funds	40,848	-	-	40,848	39,060
Pulpit Supply & Communion Expenses	4,035	-	-	4,035	1,048
Minister's Expenses	637	-	-	637	2,786
Minister's Supplement	104	-	-	104	1,000
Presbytery Dues & Student Levy	2,117	-	-	2,117	367
Church & Manse Insurance	1,998	506	-	2,504	2,349
Council Tax - Manse	-	2,528	-	2,528	2,465
Church Heat & Light	3,456	-	-	3,456	1,603
Manse Heat and Light	-	1,803	-	1,803	2,565
General Repairs & Renewals	293	-	-	293	-
Advertising	270	-	-	270	110
Magazines & Publications	522	-	-	522	364
General Expenses	159	-	-	159	311
Charity Donations	500	-	-	500	1,387
Church Repairs	1,166	-	-	1,166	1,752
Manse Repairs	-	168	-	168	139
Independent Examination	462	-	-	462	840
Total payments	56,567	5,005	-	61,572	58,367
Surplus for the period	(11,960)	1,055	-	(10,905)	5,684
Transfer between funds	1,097	(1,097)	-	-	-
Surplus/(deficit) after transfers	(10,863)	(42)	-	(10,905)	5,684
Investment Gains / (Losses)	-	-	-	-	-
Total funds brought forward	15,700	22,007	80	37,787	32,103
Funds carried forward	4,837	21,965	80	26,882	37,787

Gairloch, Kinlochewe & Torridon Free Church of Scotland

Statement of Balances

As at 31 December 2024

	Notes	2024			2023		
		£	£	£	£	£	£
		Opening balance	Deficit for period	Closing balance	Opening balance	Surplus for period	Closing balance
Bank Account Balances		37,787	(10,905)	26,882	32,103	5,684	37,787
Total cash balances		37,787	(10,905)	26,882	32,103	5,684	37,787

Represented by:

Unrestricted funds	3	-	15,700
Designated funds	3	26,802	22,007
Restricted funds	4	80	80
		26,882	37,787

Statement of assets at 31 December 2024

Freehold Property	320,000	320,000
Investments:		
Free Church of Scotland Share Pool, market value	23,952	21,104
	343,952	341,104

Statement of debtors at 31 December 2024

Gift Aid Debtor	1,379	1,581
	1,379	1,581

Statement of creditors at 31 December 2024

Sundry Creditors	486	462
	486	462

The financial statements on pages 5 to 8 were approved by the Trustees on 11/9/2025 and signed on their behalf by the undernoted:

[Redacted Signature]

Trustee/Elder

The notes on pages 7 to 8 form part of these financial statements.

Gairloch, Kinlochewe & Torridon Free Church of Scotland

Notes to the Financial Statements for the period ended 31 December 2024

1. Accounting Policies

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis of financial statements

The financial statements have been prepared on a receipts and payments basis.

Investments

As the accounts are prepared on a receipts and payments basis, the investments are included at cost. The market value of the investments is disclosed within the notes to the accounts.

Fixed Assets

A statement of the assets held is shown in the notes to the accounts. No depreciation has been applied as depreciation is a non-cash item and therefore should not be included in the receipts and payments accounts.

Funds Structure

For the purpose of the Receipts and Payments account as shown on page 5, funds are defined as follows:

- Unrestricted funds comprise grants and other income received for the objects of the Church without further specified purpose and are available as general funds.
- Designated funds represent unrestricted funds which have been earmarked by the Trustees for particular purposes. Transfers may be made between general and designated funds, in the best interests of the Church, at the discretion of the Trustees.
- Restricted funds comprise income which has been received for the objects of the Church and specified for a restricted purpose within these objects by the donor.

2. Related Party Transactions and Trustees' Expenses and Remuneration

No trustee received benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

Gairloch, Kinlochewe & Torridon Free Church of Scotland

Notes to the Financial Statements

Year ended 31 December 2024

3. Unrestricted funds	Balance at 01.01.24 £	Receipts £	Payments £	Transfers £	Balance at 31.12.24 £
General Fund	15,700	44,607	(61,404)	1,097	-
<u>Designated Funds</u>					
Property Maintenance Fund	22,007	6,060	(168)	(1,097)	26,802
Total unrestricted funds	37,707	50,667	(61,572)	-	26,802

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.

The Property Maintenance Fund - represents money set aside by the Deacons' court for the fabric of the building.

4. Restricted funds	Balance at 01.01.24 £	Receipts £	Payments £	Transfers £	Balance at 31.12.24 £
Charity Donations Fund	80	-	-	-	80
Total restricted funds	80	-	-	-	80

Explanation of funds

The Charity Donations Fund is used to provide charitable support to other charities.