

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**

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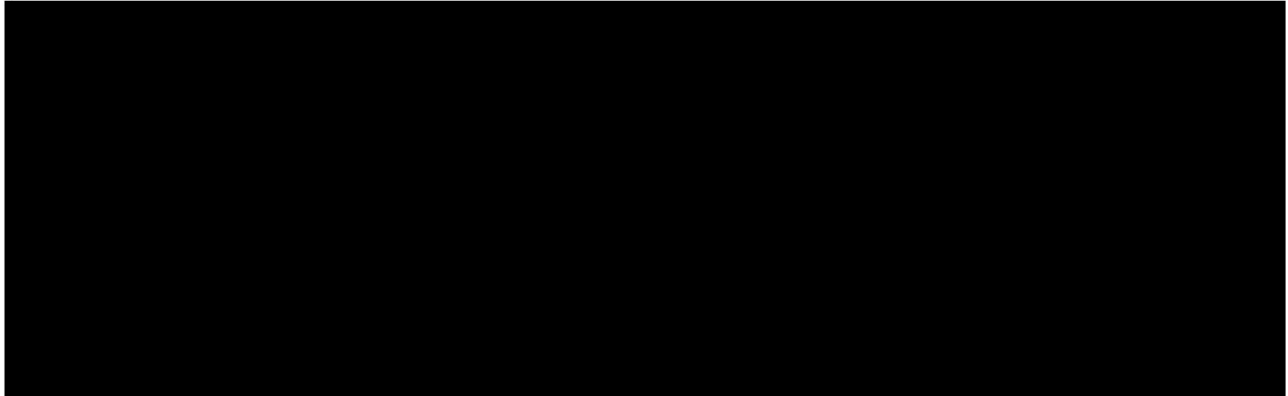
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**Gairloch, Kinlochewe & Torridon Free Church of Scotland**  
**Report of the Trustees for the period ended 31 December 2024**

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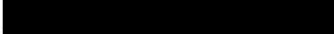
The Trustees are pleased to present their report together with the financial statements of the Charity for the period ended 31 December 2024.



*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**

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#### **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**

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#### **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.

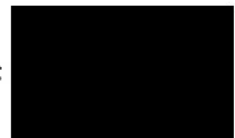
#### **Trustees and Office Bearers**

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.

Innes & Partners Limited  
9 Ardross Street  
Inverness  
IV3 5NN

Date: ....19. 12. .... 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   |
| <b>Receipts</b>                          |                 |                  |                  |                 |               |
| 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           |
| <b>Total receipts</b>                    | <b>44,607</b>   | <b>6,060</b>     | <b>-</b>         | <b>50,667</b>   | <b>64,051</b> |
| <b>Payments</b>                          |                 |                  |                  |                 |               |
| <b>Charitable Activities</b>             |                 |                  |                  |                 |               |
| 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           |
| <b>Total payments</b>                    | <b>56,567</b>   | <b>5,005</b>     | <b>-</b>         | <b>61,572</b>   | <b>58,367</b> |
| <b>Surplus for the period</b>            | <b>(11,960)</b> | <b>1,055</b>     | <b>-</b>         | <b>(10,905)</b> | <b>5,684</b>  |
| <b>Transfer between funds</b>            | <b>1,097</b>    | <b>(1,097)</b>   | <b>-</b>         | <b>-</b>        | <b>-</b>      |
| <b>Surplus/(deficit) after transfers</b> | <b>(10,863)</b> | <b>(42)</b>      | <b>-</b>         | <b>(10,905)</b> | <b>5,684</b>  |
| <b>Investment Gains / (Losses)</b>       | <b>-</b>        | <b>-</b>         | <b>-</b>         | <b>-</b>        | <b>-</b>      |
| <b>Total funds brought forward</b>       | <b>15,700</b>   | <b>22,007</b>    | <b>80</b>        | <b>37,787</b>   | <b>32,103</b> |
| <b>Funds carried forward</b>             | <b>4,837</b>    | <b>21,965</b>    | <b>80</b>        | <b>26,882</b>   | <b>37,787</b> |

# 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          |
| <b>Total cash balances</b> |       | <b>37,787</b>   | <b>(10,905)</b>    | <b>26,882</b>   | <b>32,103</b>   | <b>5,684</b>       | <b>37,787</b>   |

### Represented by:

|                    |   |               |               |
|--------------------|---|---------------|---------------|
| Unrestricted funds | 3 | -             | 15,700        |
| Designated funds   | 3 | 26,802        | 22,007        |
| Restricted funds   | 4 | 80            | 80            |
|                    |   | <b>26,882</b> | <b>37,787</b> |

### 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         |
|  | <b>343,952</b> | <b>341,104</b> |

### Statement of debtors at 31 December 2024

|                 |              |              |
|-----------------|--------------|--------------|
| Gift Aid Debtor | 1,379        | 1,581        |
|                 | <b>1,379</b> | <b>1,581</b> |

### Statement of creditors at 31 December 2024

|                  |            |            |
|------------------|------------|------------|
| Sundry Creditors | 486        | 462        |
|                  | <b>486</b> | <b>462</b> |

The financial statements on pages 5 to 8 were approved by the Trustees on 1/9/2025 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**

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#### **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<br>01.01.24<br>£ | Receipts<br>£ | Payments<br>£   | Transfers<br>£ | Balance at<br>31.12.24<br>£ |
|---------------------------------|-----------------------------|---------------|-----------------|----------------|-----------------------------|
| 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                      |
| <b>Total unrestricted funds</b> | <b>37,707</b>               | <b>50,667</b> | <b>(61,572)</b> | <b>-</b>       | <b>26,802</b>               |

### 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<br>01.01.24<br>£ | Receipts<br>£ | Payments<br>£ | Transfers<br>£ | Balance at<br>31.12.24<br>£ |
|-------------------------------|-----------------------------|---------------|---------------|----------------|-----------------------------|
| Charity Donations Fund        | 80                          | -             | -             | -              | 80                          |
| <b>Total restricted funds</b> | <b>80</b>                   | <b>-</b>      | <b>-</b>      | <b>-</b>       | <b>80</b>                   |

### Explanation of funds

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