

# Fort William and Kilmonivaig Free Church of Scotland

Scotland · Charity number SC038290

## Details

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**Known as** Fort William and Kilmonivaig Free Church

**Status** Active

**Legal form** Unincorporated association

**Part of** Free Church Of Scotland (SC012925)

**Registered** 2007-05-30

**Register** [View on the OSCR register](#)

## Contact

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**Address** 31 Ardnevis Road  
Fort William  
Inverness-shire  
PH33 6QW

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of religion'

**What the charity does:** Fort William Free Church is a congregation of the Free Church of Scotland, 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 to the Church coming into being in 1843 and lists documents in which is embodied its constitution.

**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

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

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£40,765	£36,835	-	0
2023-12-31	£37,054	£39,162	-	1
2022-12-31	£30,532	£33,041	-	0
2021-12-31	£37,205	£48,973	-	0
2020-12-31	£18,550	£16,250	-	0

**Fort William and Kilmonivaig Free Church of Scotland**

Scotland - Charity number SC038290

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# Accounts

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CHARITY REGISTRATION NUMBER: SC038290

**Fort William and Kilmonivaig Free Church of Scotland**  
**Unaudited Financial Statements**  
**31 December 2024**

**R A CLEMENT ASSOCIATES CHARTERED ACCOUNTANTS**

Chartered accountants

5 Argyll Square

Oban

Argyll

PA34 4AZ

# Fort William and Kilmonivaig Free Church of Scotland

## Financial Statements

Year ended 31 December 2024

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# Fort William and Kilmonivaig Free Church of Scotland

## Trustees' Annual Report

Year ended 31 December 2024

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The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2024.

### Reference and administrative details

**Registered charity name** Fort William and Kilmonivaig Free Church of Scotland

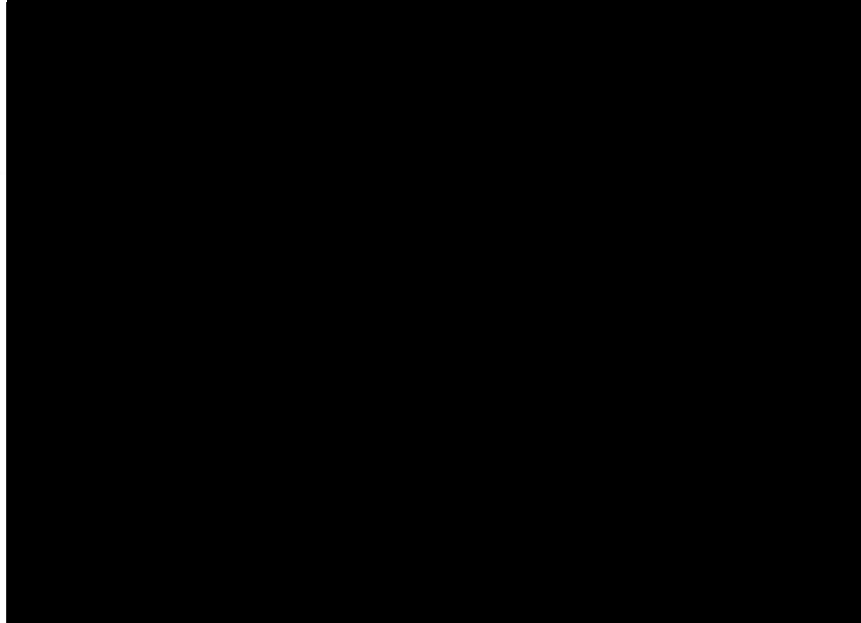
**Charity registration number** SC038290

**Principal office**

**The trustees**

**Company secretary**

**Independent examiner**



# Fort William and Kilmonivaig Free Church of Scotland

## Trustees' Annual Report *(continued)*

Year ended 31 December 2024

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### Structure, governance and management

#### Aims and Affiliation

Fort William Free Church is a congregation of the Free Church of Scotland, 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 to the Church coming into being in 1843 and lists documents in which is embodied its constitution.

#### Structure and governance

The government of the Free Church of Scotland is Presbyterian, and the Fort William and Kilmonivaig Free Church of Scotland is a congregation within the bounds of the Presbytery of Inverness and Lochaber & Ross which is also the radical court of the church structure. The administration of the finances and property of the congregation is the responsibility of the Deacon's Court which is elected by the members of the congregation, under the supervision of the Kirk Session.

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

#### Church Property

The property of the congregation is held in trust by locally elected property (or congregational) trustees under the Church's Model Trust Deed. The property held comprises the Church in Fort William, the building in Gairloch and the Manse on Union Road.

The Manse is insured for £219,147, the Church in Fort William for £440,500. Permission has been given to sell the Church in Gairloch. There has been no significant developments in the sale of the site and Church at Gairloch. Although there is one interested party who has retained interest over some considerable time, progress is slow. All policies are index linked. The Church has public liability insurance for £10 million.

There are eleven (11) members on the communion roll, with no change from last year.

The Free Church of Scotland currently has over 100 congregations in Scotland, as well as two in London and five in North America, and sister churches founded by Mission work in India, Peru and South Africa. The Denomination also has a full time degree awarding college in Edinburgh for the training of ministers and other Christian workers and sustains an extensive missionary programme relative to the size of the Denomination, at home and overseas.

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 spiritual and 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 form 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.

#### 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 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 of property in trust.

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# Fort William and Kilmonivaig Free Church of Scotland

## Trustees' Annual Report *(continued)*

Year ended 31 December 2024

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### 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. There is no fixed term for Congregational Trustees. 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.

### Objectives and activities

The principal objectives of the Free Church of Scotland and this congregation are the public worship of God, the spreading of the Gospel of Jesus Christ, the exercise of pastoral care and the provision of practical compassion for those in need.

The principal activities of the congregation are the conduct of public worship on the Lord's Day, a mid week meeting for prayer and bible study, the visitation of the sick from the congregation in hospitals and elsewhere and the visitation of the house bound. The CD ministry is flourishing with an expanding up take and wide circulation of the Cds to visitors, to sustained contacts in the UK and several overseas.

### Financial review

In 2024 our total ordinary income increased by £3,271 from £35,084 to £38,355.

With still no permanent Minister in post, our remittances to the Central Fund were nil (2023: nil).

Our Fabric Fund income of £2,410 was an increase of £440 from last year (2023: £1,970) and included interest of £40 in addition to the subscriptions and donations.

Expenditure reduced during the year and as a result, the funds on hand at the year end increased to £33,238 from £29,219 in the prior year.

The congregation is a charity and is recognised by the Scottish Charity Regulator. As a result there is no liability to taxation on any of its income.

The congregational reserves at the year end were £32,054 being £2,805 in designated funds, and £29,249 in unrestricted funds

### Funds held as custodian trustee

The Deacons' Court makes grants from its tithed gift income to individuals and organisations that are generally known to the trustees and the church. The beneficiaries are involved in activities or ministries compatible with the congregation's objectives.

██████████ of R A Clement Associates was deemed to be reappointed as independent examiner and the Trustees recommend that ██████████ remains in office until further notice.

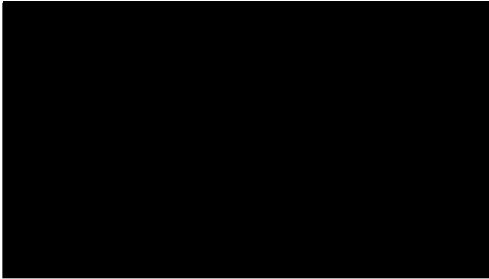
# Fort William and Kilmonivaig Free Church of Scotland

## Trustees' Annual Report *(continued)*

Year ended 31 December 2024

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The trustees' annual report was approved on 5/3/25..... and signed on behalf of the board of trustees by:



# Fort William and Kilmonivaig Free Church of Scotland

## Independent Examiner's Report to the Trustees of Fort William and Kilmonivaig Free Church of Scotland

Year ended 31 December 2024

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I report to the trustees on my examination of the financial statements of Fort William and Kilmonivaig Free Church of Scotland ('the charity') for the year ended 31 December 2024.

### Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 (the '2005 Act') and the Charities Accounts (Scotland) Regulations 2006 (as amended). You are satisfied that your charity is not required by charity law to be audited and have chosen instead to have an independent examination.

I report in respect of my examination of the charity's financial statements as carried out under section 44(1)(c) of the 2005 Act. In carrying out my examination I have followed the requirements of Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

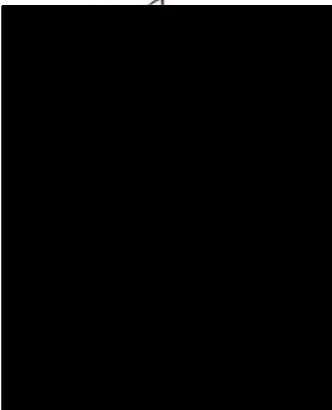
### Independent examiner's statement

Since the charity has prepared its accounts on an accruals basis your examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended). I can confirm that I am qualified to undertake the examination because I am a registered member of ICAS which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention giving me cause to believe that in any material respect:

1. accounting records were not kept as required by section 44(1)(a) of the 2005 Act and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 (as amended); or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



5/3/25

# Fort William and Kilmonivaig Free Church of Scotland

## Statement of Financial Activities

Year ended 31 December 2024

		2024		2023
	Note	Unrestricted funds £	Total funds £	Total funds £
<b>Income and endowments</b>				
Donations and legacies	4	19,125	19,125	17,614
Charitable activities	5	21,600	21,600	19,371
Investment income	6	40	40	69
<b>Total income</b>		<u>40,765</u>	<u>40,765</u>	<u>37,054</u>
<b>Expenditure</b>				
Expenditure on charitable activities	7,8	<u>36,835</u>	<u>36,835</u>	<u>39,162</u>
<b>Total expenditure</b>		<u>36,835</u>	<u>36,835</u>	<u>39,162</u>
<b>Net income/(expenditure) and net movement in funds</b>		<u>3,930</u>	<u>3,930</u>	<u>(2,108)</u>
<b>Reconciliation of funds</b>				
Total funds brought forward		<u>28,124</u>	<u>28,124</u>	<u>30,232</u>
<b>Total funds carried forward</b>		<u>32,054</u>	<u>32,054</u>	<u>28,124</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 8 to 13 form part of these financial statements.

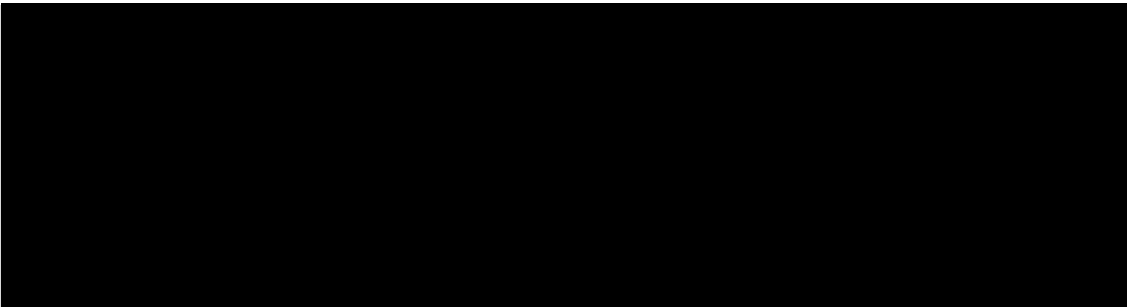
# Fort William and Kilmonivaig Free Church of Scotland

## Statement of Financial Position

31 December 2024

	Note	2024 £	2023 £
<b>Current assets</b>			
Debtors	12	2,140	621
Cash at bank and in hand		31,098	28,598
		<u>33,238</u>	<u>29,219</u>
<b>Creditors: amounts falling due within one year</b>	13	1,184	1,095
<b>Net current assets</b>		<u>32,054</u>	<u>28,124</u>
<b>Total assets less current liabilities</b>		<u>32,054</u>	<u>28,124</u>
<b>Net assets</b>		<u>32,054</u>	<u>28,124</u>
<b>Funds of the charity</b>			
Unrestricted funds		32,054	28,124
<b>Total charity funds</b>	15	<u>32,054</u>	<u>28,124</u>

These financial statements were approved by the board of trustees and authorised for issue on 5/3/25, and are signed on behalf of the board by:



The notes on pages 8 to 13 form part of these financial statements.

# Fort William and Kilmonivaig Free Church of Scotland

## Notes to the Financial Statements

Year ended 31 December 2024

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### 1. General information

The charity is a public benefit entity and a registered charity in Scotland and is unincorporated.

### 2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities and Trustee Investment (Scotland) Act 2005 and the Charity Accounts (Scotland) Regulations 2006 (as amended).

### 3. Accounting policies

#### Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

#### Going concern

There are no material uncertainties about the charity's ability to continue.

#### Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

# Fort William and Kilmonivaig Free Church of Scotland

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

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### 3. Accounting policies *(continued)*

#### Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

#### Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

#### Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the repayment will lead to a reduction in future payments or a cash refund.

# Fort William and Kilmonivaig Free Church of Scotland

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

### 3. Accounting policies *(continued)*

#### Defined contribution plans *(continued)*

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

### 4. Donations and legacies

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
<b>Grants</b>				
Grants	8,000	8,000	8,133	8,133
<b>Subscriptions</b>				
Members subscriptions	2,280	2,280	1,901	1,901
<b>Other donations and legacies</b>				
Donations	8,845	8,845	7,580	7,580
	<u>19,125</u>	<u>19,125</u>	<u>17,614</u>	<u>17,614</u>

### 5. Charitable activities

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Tax recovered on gift aid giving	2,246	2,246	621	621
Church door collections	11,172	11,172	8,369	8,369
Envelopes	8,158	8,158	10,263	10,263
Magazines	24	24	118	118
	<u>21,600</u>	<u>21,600</u>	<u>19,371</u>	<u>19,371</u>

### 6. Investment income

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Bank interest	40	40	69	69
	<u>40</u>	<u>40</u>	<u>69</u>	<u>69</u>

### 7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
General activities	36,175	36,175	38,580	38,580
Support costs	660	660	582	582
	<u>36,835</u>	<u>36,835</u>	<u>39,162</u>	<u>39,162</u>

# Fort William and Kilmonivaig Free Church of Scotland

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

### 8. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2024 £	Total fund 2023 £
General activities	36,175	–	36,175	38,580
Governance costs	–	660	660	582
	<u>36,175</u>	<u>660</u>	<u>36,835</u>	<u>39,162</u>

### 9. Independent examination fees

	2024 £	2023 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>660</u>	<u>582</u>

### 10. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024 £	2023 £
Wages and salaries	13,817	14,405
Social security costs	745	649
Employer contributions to pension plans	1,222	1,229
	<u>15,784</u>	<u>16,283</u>

The average head count of employees during the year was Nil (2023: 1). The average number of full-time equivalent employees during the year is analysed as follows:

	2024 No.	2023 No.
Staff	<u>–</u>	<u>1</u>

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

### 11. Trustee remuneration and expenses

██████████ received £2,000 for renovation works carried out in the Church.

### 12. Debtors

	2024 £	2023 £
Other debtors	<u>2,140</u>	<u>621</u>

# Fort William and Kilmonivaig Free Church of Scotland

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

### 13. Creditors: amounts falling due within one year

	2024	2023
	£	£
Accruals and deferred income	<u>1,184</u>	<u>1,095</u>

### 14. Pensions and other post retirement benefits

#### Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £1,222 (2023: £1,229).

### 15. Analysis of charitable funds

#### Unrestricted funds

	At 1 January 20 24	Income £	Expenditure £	At 31 December r 2024 £
General funds	23,143	38,355	(32,249)	29,249
Fabric funds	<u>4,981</u>	<u>2,410</u>	<u>(4,586)</u>	<u>2,805</u>
	<u>28,124</u>	<u>40,765</u>	<u>(36,835)</u>	<u>32,054</u>

	At 1 January 20 23	Income £	Expenditure £	At 31 December 2023 £
General funds	22,932	35,084	(34,873)	23,143
Fabric funds	<u>7,300</u>	<u>1,970</u>	<u>(4,289)</u>	<u>4,981</u>
	<u>30,232</u>	<u>37,054</u>	<u>(39,162)</u>	<u>28,124</u>

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

The designated Fabric Fund represents the money set aside by the Deacons' Court for the fabric and costs of the buildings.

# Fort William and Kilmonivaig Free Church of Scotland

## Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

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### 16. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2024 £
Current assets	33,238	33,238
Creditors less than 1 year	(1,184)	(1,184)
<b>Net assets</b>	<u>32,054</u>	<u>32,054</u>

	Unrestricted Funds £	Total Funds 2023 £
Current assets	29,219	29,219
Creditors less than 1 year	(1,095)	(1,095)
<b>Net assets</b>	<u>28,124</u>	<u>28,124</u>

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**Fort William and Kilmonivaig Free Church of Scotland**

**Management Information**

**Year ended 31 December 2024**

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**The following pages do not form part of the financial statements.**

# Fort William and Kilmonivaig Free Church of Scotland

## Detailed Statement of Financial Activities

Year ended 31 December 2024

	2024 £	2023 £
<b>Income and endowments</b>		
<b>Donations and legacies</b>		
Grants	8,000	8,133
Members subscriptions	2,280	1,901
Donations	8,845	7,580
	<u>19,125</u>	<u>17,614</u>
<b>Charitable activities</b>		
Tax recovered on gift aid giving	2,246	621
Church door collections	11,172	8,369
Envelopes	8,158	10,263
Magazines	24	118
	<u>21,600</u>	<u>19,371</u>
<b>Investment income</b>		
Bank interest	40	69
	<u>40</u>	<u>69</u>
<b>Total income</b>	<u>40,765</u>	<u>37,054</u>
<b>Expenditure</b>		
<b>Expenditure on charitable activities</b>		
Purchases	990	855
Wages and salaries	13,817	14,405
Employer's NIC	745	649
Pension costs	1,222	1,229
Rates and water	3,405	2,685
Light and heat	2,169	1,713
Repairs and maintenance	637	1,133
Insurance	2,033	1,832
Other establishment	7,925	11,523
Legal and professional fees	2,991	2,554
Telephone	—	338
Other office costs	868	221
DetailedSOFAExpenditureOnCharitableActivitiesType2H	33	25
	<u>36,835</u>	<u>39,162</u>
<b>Total expenditure</b>	<u>36,835</u>	<u>39,162</u>
<b>Net income/(expenditure)</b>	<u>3,930</u>	<u>(2,108)</u>