

**Kinloch
Free Church of Scotland**

Trustees' Report and Receipts and Payments account
Year Ended 31 December 2024

Charity No SC038154

Kinloch Free Church of Scotland

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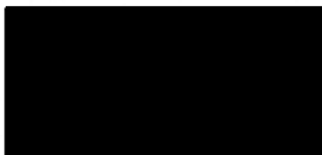
Kinloch Free Church of Scotland

Church Information

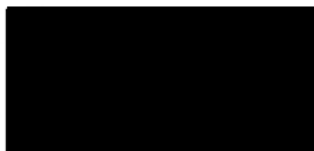
Trustees

Kinloch Free Church became a registered Scottish Charity on 9 May 2007.
It is registered under the name Kinloch Free Church of Scotland.
The members of the Deacons' Court are the Trustees of the Charity.

Contact Address



Treasurer



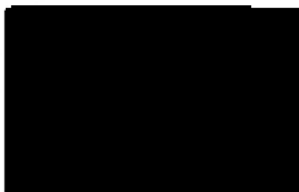
Bankers

Bank of Scotland
47 Cromwell Street
Stornoway
Isle of Lewis

Solicitors

Balfour & Manson
54-66 Frederick Street
Edinburgh
EH2 1LS

Independent Examiner



Kinloch 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

Kinloch Free Church of Scotland is established by Constitution. Kinloch Free Church became a registered Scottish Charity on 9 May 2007.

Aims and Affiliation

Kinloch 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, 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 congregation is within the Western Isles 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 in trust by locally elected congregational trustees under the Church's Model Trust Deed

Trustees and Office Bearers

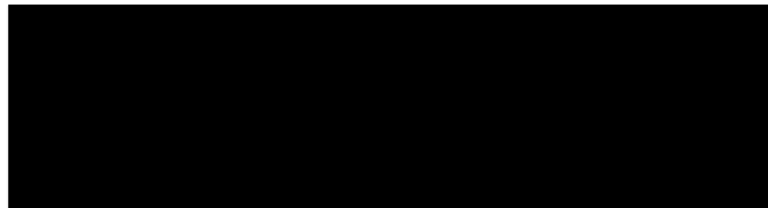
The church is Presbyterian in government and its day to day running is undertaken by the Elders (the Kirk Session) and the Deacons (the Deacons' Court). The Deacons' Court's specific function relates to the material and financial business of the congregation, whereas Elders are charged with the general and spiritual oversight of the congregations. (It is accepted practice for the Minister and Elders to also be in membership of the Deacons' Court). Under charity law the members of the Deacons' Court are deemed to be the Trustees of the Congregation. (This is distinct from the role of congregational trustees responsible only for holding property in trust).

The Deacons' Court (the Trustees) who served during the year were as follows:-

Minister



Elders



Deacons

Kinloch Free Church of Scotland

Report of the Trustees

Congregational Trustees for holding Property

The Congregational Trustees for the holding Property who served during the year were:



Appointment of Trustees

The Kirk session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders and Deacons). Any election process will also 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 responsibility as elder or deacon.

Achievements and Performance

Two weekly Sabbath services are held in English, and Gaelic services are normally held on the second and fourth Sabbaths of the month, apart from during holiday periods. Prayer Meetings are held on a Wednesday and Saturday evening.

Communion Services were held in both March and September of this year.

The Congregational Annual General Meeting was held in June.

We have had a variety of guest speakers at Missionary and Fellowship Meetings including Dr Adam, India Village Ministries, Asia Link, Society for Distributing Hebrew Scriptures, Trinitarian Bible Society, Free Church Camps, and the Sudanese Reformed Church. Kinloch Free Church was allocated Oswestry Seniors in the 'Adopt a Camp' summer camp arrangement for which material support was provided.

Our Sunday School and Youth Fellowship continued through the year with a Creche available for those under school age during the morning service.

The Toddler Group meets on Tuesday afternoons in the Church extension.

Campaigners for Primary 1-7 pupils continued to meet in the Balallan Hall on a Monday evening. The Youth Club/Café for Primary 7 to Secondary 6 pupils continues to meet on a Friday evening during term time, also in the Balallan Hall and both run by volunteers.

The Food and Baby Bank continued to provide material support to those in the community who need it.

Numerous fabric projects were undertaken throughout the year, including the replacement of the above ground rainwater drainage system, painting of the exterior of the Church, and the erection of a new manse shed.

Kinloch Free Church of Scotland

Report of the Trustees

Financial review

Principal sources of funding

The church receives its funding from church members and adherents by way of weekly offerings and Gift Aid donations.

Results for the year

The receipts and payments account for the year is set out in pages 6 to 11.

The Statement of Balances on page 7 reflects a deficit of funds of £1,494 (2023 deficit £9,901). This has resulted in Total Funds held decreasing to £71,565 (2023 - £73,059).

At the 31st December 2024 the loan liability relating to the refurbishment of the church was £96,187 (2023 - £115,138), inclusive of accruing interest.

Statement on Risk

The Trustees assess the major risks to which the charity is exposed on an ongoing basis and have established procedures to mitigate those that are identified as a result of these reviews.

On behalf of the Trustees

Trustee



Dated:

11/06/25

Kinloch 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 charity for the year ended 31 December 2024 which are set out on pages 6 to 11.

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) (a) to (c) 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 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

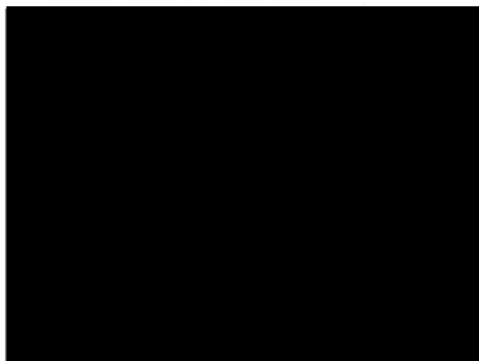
In the course of my examination, no matter has come to my attention

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, and
- to prepare accounts which accord with the accounting records and comply with Regulation 8 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.



Dated: 12.06. 2025

Kinloch Free Church of Scotland

Receipts and Payments Account

Year ended 31 December 2024

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<u>Receipts</u>	Note				
Voluntary Income	4	72,212	50,036	122,248	125,563
Income from Charitable Activities	5	301	991	1,292	1,748
Bank & Deposit interest	6	-	954	954	44
		<u>72,513</u>	<u>51,981</u>	<u>124,494</u>	<u>127,355</u>
Other Income		-	-	-	-
Sale of Motor Vehicle		7,700	-	7,700	-
<u>Total Receipts</u>		<u>80,213</u>	<u>51,981</u>	<u>132,194</u>	<u>127,355</u>
<u>Payments</u>					
Charitable activities	7	69,242	64,032	133,274	136,860
Governance costs	8	414	-	414	396
<u>Total Payments</u>		<u>69,656</u>	<u>64,032</u>	<u>133,688</u>	<u>137,256</u>
Net Receipts/(Payments) before Transfers		10,557	(12,051)	(1,494)	(9,901)
Transfers		(470)	470	-	-
Surplus/(Deficit) for year		<u>10,087</u>	<u>(11,581)</u>	<u>(1,494)</u>	<u>(9,901)</u>

Kinloch Free Church of Scotland

Statement of Balances

At 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<u>Bank & Deposit Balances</u>				
Bank & Deposit balances brought forward	7,263	65,796	73,059	82,960
<u>Movement in year:</u>				
Surplus/(Deficit) for the year	10,087	(11,581)	(1,494)	(9,901)
Bank & Deposit balances carried forward	<u>17,350</u>	<u>54,215</u>	<u>71,565</u>	<u>73,059</u>

Additional Information

Fixed Assets

Heritable Property		388,730	388,730	409,190
Motor Vehicle			-	10,000

Current Assets

Gift aid Debtor	<u>2,728</u>	<u>1,168</u>	<u>3,896</u>	<u>3,450</u>
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Liabilities

Board of Trustees Loan	<u>-</u>	<u>96,187</u>	<u>96,187</u>	<u>115,138</u>
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The Accounts detailed on Pages 6 to 11 were approved by the Trustees and signed
on their behalf by the undernoted

Trustee

Date

11/06/25

Trustee

Date

11.06.25.

Kinloch Free Church of Scotland

Notes to the Accounts

Year ended 31 December 2024

1. Accounting Policies

Accounting Convention

The financial statements have been prepared under the historical cost convention, and under the guidelines laid down in the Statement of Recommended Practice - Accounting and Reporting by Charities (revised 2006)

Basis of financial statements

The financial statements have been prepared on a cash basis

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 account.

Church Income

All voluntary income and bank interest is accounted for when received.

Statement of Balances

For the purpose of the Statement of Balances as shown on page 7, 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

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. Trustee Remuneration and Related Party Transactions

During the year one trustee was reimbursed for expenses totalling £4,855.

During the year work totalling £10,469 was carried out by Alex Murray Construction Limited, [REDACTED]

Kinloch Free Church of Scotland

Notes to the Accounts

Year ended 31 December 2024

3. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
General Fund	7,263	80,213	69,656	(470)	17,350
	<u>7,263</u>	<u>80,213</u>	<u>69,656</u>	<u>(470)</u>	<u>17,350</u>
Restricted funds					
Property Fund	50,931	47,452	59,479	-	38,904
Special Collections	-	-	-	-	-
Sunday School Fund	-	663	548	-	115
Magazines, Books & CD's	-	141	523	382	-
CD Ministry	762	-	-	-	762
Women for Mission	1,412	1,075	1,150	-	1,337
Kinloch Campaigners	1,471	503	1,385	-	589
Food Bank	3,533	440	72	-	3,901
Baby and Toddler	110	-	198	88	-
Youth Fund	<u>7,577</u>	<u>1,707</u>	<u>677</u>	<u>-</u>	<u>8,607</u>
	<u>65,796</u>	<u>51,981</u>	<u>64,032</u>	<u>470</u>	<u>54,215</u>
Total funds	<u>73,059</u>	<u>132,194</u>	<u>133,688</u>	<u>-</u>	<u>71,565</u>

Purposes of Restricted Funds

Property Fund: Represents monies received specifically to contribute towards the cost of maintenance and repair of the Church buildings. Loan repayments relating to the new manse are also met from the Property Fund.

Special Collections: Represents specific collections made for various organisations.

Sunday School Fund: Represents monies received and paid relating to the Sunday school.

Magazines, Books & CD's: Represents monies received and paid for Church magazines and books

CD Ministry: Represents Income received and expended relating to the CD Ministry.

Women for Mission: Represents monies received and expended by the Women for Mission Group.

Kinloch Campaigners: Represents monies received and expended relating to the Kinloch Campaigners.

Food Bank Fund: Represents monies received and expended relating to the local Food Bank

Baby & Toddler Fund: Represents monies received specifically for providing assistance for those with Babies and Toddlers.

Youth Fund: Represents monies received and expended specifically relating to the work amongst the youth of the congregation for the purposes of youth work.

4. Voluntary income

	Unrestricted Funds General £	Designated	Restricted Funds £	Total 2024 £	Total 2023 £
Donations & Grants					
Individuals	55,897	-	33,307	89,204	87,213
Other Gifts & Donations	6,100	-	663	6,763	18,320
Legacies	-	-	-	-	-
Tax reclaim	10,215	-	5,162	15,377	15,030
Grant - CNES Crown Estate Fund	-	-	5,000	5,000	-
Grant - The Energy Trust	-	-	5,904	5,904	-
Grant - Muaitheabhal Community Wind Farm Trust	-	-	-	-	5,000
	<u>72,212</u>	<u>-</u>	<u>50,036</u>	<u>122,248</u>	<u>125,563</u>

5. Income from charitable activities

Specific Appeals	-	-	-	-	-
WFM Fundraising	-	-	850	850	1,596
Magazines, Books & CD's	-	-	141	141	152
Pulpit Supply Refunded	301	-	-	301	-
CD Ministry	-	-	-	-	-
	<u>301</u>	<u>-</u>	<u>991</u>	<u>1,292</u>	<u>1,748</u>

6. Investment Income

Bank Interest	-	-	954	954	44
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Kinloch Free Church of Scotland

Notes to the Accounts

Year ended 31 December 2024

7. Charitable activities

Activity	Staff costs £	Other direct costs £	Support costs £	Total 2024 £	Total 2023 £
Local Ministries	2,968	54,708	75,598	133,274	100,404
National and overseas ministries	-	-	-	-	-
	2,968	54,708	75,598	133,274	100,404
	(Note 10)	(Note 11)	(Note 9)		
Of which:					
Relating to Designated Fund	-	-	-	-	-
Relating to General Fund	2,968	50,155	16,119	69,242	71,573
	-	4,553	59,479	64,032	65,287
Relating to restricted funds	-	-	-	-	-
	2,968	54,708	75,598	133,274	136,860

8. Governance costs

	2024 £	2023 £
Examiners' remuneration	414	396
	414	396

9. Support costs

	Unrestricted Funds		Restricted Funds	Total 2024 £	Total 2023 £
	General Designated Fund £	Designated Funds £	Funds £		
Heat and Light	8,653	-	-	8,653	9,065
Council Tax	1,887	-	-	1,887	2,299
Water Charges	-	-	-	-	-
Church and Manse Insurance	2,520	-	-	2,520	2,483
Repairs and Renewals and General	1,740	-	35,279	37,019	15,623
Equipment Purchases	479	-	-	479	17,684
Loan Repayments	-	-	18,950	18,950	21,102
Loan Interest	-	-	5,250	5,250	6,198
Printing & Stationery, Telephone & Postage	840	-	-	840	1,103
	16,119	-	59,479	75,598	75,557

10. Staff costs and numbers

	2024 £	2023 £
Gross salaries	-	-
Employer's National Insurance	-	-
Minister's Expenses	1,503	-
Minister's Expenses - Class 1A NI	-	-
Minister's Car Expenses	1,465	5,549
	2,968	5,549

The average number of employees during the year was 1 - paid from Central funds (2023: 1)

Kinloch Free Church of Scotland

Notes to the Accounts

Year ended 31 December 2024

11. Other Direct Costs

	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
	General Designated Fund	Funds			
	£	£	£	£	£
Local Ministries					
Donation to central funds	44,172	-	-	44,172	43,989
Assembly and Presbytery Expenses	822	-	-	822	1,123
Books, Magazines & CD's	208	-	523	731	805
CD Ministry	-	-	-	-	-
Livestreaming Expenses	339	-	-	339	513
Communion & Supply	3,968	-	-	3,968	2,764
Appeals and Donations	646	-	1,110	1,756	2,115
Food Bank	-	-	72	72	1,814
Creche	-	-	198	198	-
Sunday School	-	-	548	548	679
Youth Fellowship	-	-	-	-	-
Kinloch Wfm fundraising expenses	-	-	40	40	-
Kinloch Campaigners	-	-	1,385	1,385	1,095
Youth Fund expenses	-	-	127	127	39
Hall Hire expenses	-	-	550	550	755
Fellowship expenses	-	-	-	-	63
	50,155	-	4,553	54,708	55,754
National and Overseas Ministries					
National Organisations	-	-	-	-	-
Other National & Overseas work	-	-	-	-	-
	-	-	-	-	-
Total other direct costs	50,155	-	4,553	54,708	55,754

(Note 7)

12. Contribution to Central Funds

	2024	2023
	£	£
Ministry Levy	33,240	31,450
Administration Levy	10,464	9,600
Projects Levy	113	2,819
Additional Projects Contribution	-	-
Gift Aid Administration	355	120
	44,172	43,989

13. Third Party Collections

	2024	2023
	£	£
ADAM Support Group	465	-
Asia Link	285	-
Free Church: Sudan Appeal	620	-
Society for Distribution of Hebrew Scriptures	265	-
India Schools	434	-
PSCT NE	145	-
Free Church Youth Camps	140	253
Slavic Gospel Association	-	410
Crossroads	-	327
New Foundations	-	410
Hebridea Alpha	-	715
Safe Families	-	200
Bethesda	-	650
Macmillan Nurses	-	734
WICCI	-	734
	2,354	4,433