

Netherlorn (Church of Scotland)
RECEIPTS AND PAYMENTS ACCOUNTS
1st January 2024 - 31st December 2024

Congregation Number 191265

Charity Number SC 002458

The Church of Scotland

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Report of the Trustees for the year ended 31st December 2024

The Trustees present their report with the financial statements of the charity for the year ended 31st December 2024. The Trustees have adopted the provisions of the Receipts and Payments Accounts 'Accounting and Reporting by Charities' issued in March 2005.

Reference and Administrative Details

Charity Name: Netherlorn (Church of Scotland)

Charity Registration Number: SC02458

Congregation Reference Number: 191265

Contact Address: Treasurer (Fiona MacNaught) 5 Clachandubh Cottages, Balvicar, Isle of Seil, Oban PA34 4GH

Trustees (Kirk Session Elders)

Pat Barclay, Frank Beaumont, Jean Campbell, Fiona Cruickshanks, Georgina Dalton, Brien Dickey, Caroline Fothergill, Sally Inglis, Linda Leggett, Ross MacKay, Keith Maclean, John McLean, Rev Trudi Newton, Maura Rae, Mhairi Ritchie, Rachel Ross, Mary Sandilands and Maggie Thorpe.

Principal Office-bearers

Minister: Rev. Trudi Newton, The Manse, Kilmelford, Oban, Argyll, PA34 4XA

Session Clerk : Fiona Cruickshanks Kiloran Cottage Cullipool By Oban Argyll PA34 4UB

Treasurer: Fiona MacNaught, 5 Clachandubh Cottages, Balvicar, Isle of Seil, Oban PA34 4GH

Independent Examiner: Jean Ainsley, Ainsley Smith & Co, 21 Argyll Square, Oban PA34 4AT

Bankers: Bank of Scotland, Station Square, Oban, Argyll PA34 4LL

Structure, Governance and Management Governing Document

The Church is administered in accordance with the terms of the Unitary Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity Trustees. The Kirk Session members are elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The Minister is a member of the Kirk Session and is elected by the congregation and inducted by the Presbytery.

Organisational Structure

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The Kirk Session meets at least four times a year and is normally chaired by the Minister. It is responsible for the oversight of spiritual, financial and practical matters within the congregation.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond. Specifically, we have welcomed closer worship with St John's Episcopal Church, joining together once a month. We have a committed worship team who meet regularly to plan worship across Netherlorn. We endeavour to hold hybrid meetings to avoid unnecessary miles and travel. We have two Elders who are trained in leading funerals.

On 1st January 2023 the congregation of Netherlorn (Church of Scotland) following union came into effect. On 13th November 2023, the linkage with the congregation of Colonsay and Oronsay came into effect with the Ordination and Induction of Rev Trudi Newton.

The purpose of the congregation is rooted in mission. The congregation seeks at all times to be of service to the local community and visitors by providing personal support, encouragement and comfort during times of illness, bereavement and personal tragedies; and maintaining the church buildings so as to provide a meeting place for worship, weddings, funerals and other special family or community events. The congregation also organises public events in village halls and on hilltops to promote local and Christian culture, heritage, and tradition.

There are two services each week across Netherlorn: Kilbrandon and Kilchattan alternate weeks, as do Kilmelford and Craginish. Occasional services are held at Kilniver, for example, an Advent Communion and summer celebration. We endeavour to have united services when travel logistics allow.

Worship at Craginish is held in the Village Hall and follows a Café Style Church format. This has inspired the offering of coffee and tea before worship elsewhere.

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Messy Church provides a place of worship for those who maybe don't feel comfortable with 'church style worship' and attracts families. We hold Messy Church in Seil village Hall, sometimes as stand-alone on a Saturday or as our regular diet of worship on a Sunday. Provision of a warm space, all age worship and a hot meal is really important to the Messy Church team, who are a mix of elders and members of the congregation. We have increased the regularity of Messy Church, and changed the timing in consultation with the parents and carers. It is advertised widely throughout the community and congregation. XPlorers (a children's group with crafts, bible story, games, and snack) meets once a month in Kilmelford village hall, and occasionally in the church, when they are involved in worship.

Safeguarding of vulnerable groups is uppermost in all worship and events, and all Elders have either completed or are undergoing Safeguarding training as have all helpers for groups. Similarly, PVGs for people involved in work in this area are either completed or in the process of being so. The Safeguarding co-ordinator and panel are well established, meeting as required throughout the year and providing help and support. Reports from the Safeguarding committee are prepared and presented to the Kirk Session at each Kirk Session meeting.

Members of the congregation individually continue to support the work of 'Seed for Life Feed for life', the focus of which has now moved to education and the support of students to attend university.

The Church Office continues to produce a two monthly newsletter 'The Link', which is distributed widely throughout the congregation. Our publicity officer assists in the promotion of Netherlorn through our website, social media presence and notice boards as well as covering our licensing commitments.

Netherlorn continues to support fair trade using fair trade items for refreshments at gatherings. Fair trade Easter eggs were purchased again this year for the three local schools. Messy Easter Trail continues to be run, helping towards telling the Easter story. Advent calendars were also purchased again last Christmas for the three local schools. Although fair trade stalls are not being run now, Netherlorn continues to raise awareness of fairtrade where possible.

The congregation continues to foster close links between the church and the wider

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The congregation continues to foster close links between the church and the wider community, in all villages and areas across Netherlorn.

Achievements and Performance

- a) All age worship is encouraged across the congregation.
- b) The cafe style church that meets in Craignish Hall has seen an increase in numbers, which is encouraging. Messy Church also through consulting with parents and changing times has seen an increase.
- c) In 2024 an Easter Trail was held in An Cala Garden on Seil, and was a huge success. We plan to repeat this in 2025.
- d) A Longest Night service was led by Rev Trudi Newton in advent this year, a hybrid service which was very well received. This is planned to be repeated in 2025.
- e) The work on the annexe building in Kilmelford has now started. This will bring a new meeting area/toilets/tea & coffee making facilities for all in Netherlorn.

Financial Review

The principal source of income for the year ending 31st December 2024 was weekly offerings which have shown a decrease of 9.5% percent over 2023. There is no obvious reason for the decrease though it may be in part due to reduction in services at each individual worship space. There has been no significant increase in the number of donors giving by standing order or registering for Gift Aid. There have been no significant fundraising activities other than the restricted funds for the annex project at the Kilmelford church building. As a result, expenditure in 2024 was more than double income. If this trend continues the congregation may be insolvent in less than two years.

Reserves Policy.

It is the Trustees' policy to hold reserves of approximately £6000. This represents approximately two months' expenditure.

Statement of Trustees Responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) 2006 and the

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Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf by

FCruickshanks.

Fiona Cruickshanks - Session Clerk

Date : 4/3/26

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Receipts and payments Accounts at 31st December 2024

	Unrestricted	Restricted	2024	2023
Receipts	£	£	£	£
Voluntary income	16,613	-	16,613	17,979
Annexe account	-	57,303	57,303	56,317
Central fabric fund	200	-	200	8,784
Kilbrandon windows fund	73	-	73	
Legacies	2,000	25,000	27,000	0
Activities generating funds	200	-	200	762
Receipts from charitable activities	1,311	-	1,311	1,976
Investment income				939
Transfer of accounts from Craignish and Kilmelford				41,424
Transfer of funds held by Kilbrandon and Kilchattan				23,363
Total income	20,397	82,303	102,700	151,544

	Unrestricted	Restricted	2024	2023
Payments	£	£	£	£
Cost of generating funds	-	-	-	2,641
Charitable activities	46,000	6,659	52,659	16,578
Repair of Manse	-	-	-	14,507
Misc	-	-	-	637
Total payments	46,000	6,659	52,659	34,363

Net receipts/ payments	-25,603	75,644	50,041	117,181
Transfers	-	-	-	-
Surplus/deficit for year	-25,603	75,644	50,041	117,181

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Statement of Balances At 31 December 2024

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
Bank and Deposit Balances				
	£	£	£	£
Bank and Deposit balances brought forward	63154	54027	117181	23,364
Surplus/(deficit)	-25,602	75,644	50,042	93,818
Bank Balances c/f	37552	129671	167223	117,182

The accounts were approved by the Kirk Session on

21/1/26

For and on behalf of the Kirk Session

Session Clerk

fCuddelshanks

Interim Treasurer

DSS MacRae

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Notes to the accounts

1. Trustee remuneration and expenses – The minister is a Trustee. Expenses reimbursed directly to Trudi Newton total £1,163.

2. Movement in Funds

	As at January 2024	Receipts	Payments	Transfers	As at December 2024
	£	£	£	£	£
General Funds	63,154	20,397	46,000	-	37,551
Restricted Funds	54,027	82,303	6,659	-	129,671
Total Funds	117,181	102,700	52,659	-	167,222

3a Analysis of Voluntary Income

	Unrestricted funds	Restricted funds	2024 total	2023 total
	£	£	£	£
Freewill & Open Plate	6,943	-	6,943	6,723
Fair Trade	304	-	304	-
Gift Aided	8,286	-	8,286	9,388
Donations	1,080	57,303	58,383	58,185
Total	16,613	57,303	73,916	74,296

3b. Activities for Generating Funds

Ethical Trade	-	-	-	462
Sale of tea towels	200	-	200	300
Total	200	-	200	762

The restricted funds consist of cash deposits held in the Netherlorn current account, which are to be used for the construction of an annexe at the Kilmelford church building.

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4. Analysis of payments

	Unrestricted Funds £	Restricted Funds £	2024 Total £	2023 Total £
Charitable Activities				
Annexe	-	6,659	6,659	-
Fabric Repairs	1,811	-	1,811	14,652
Insurance & Fire Inspection	3,804	-	3,804	4,150
Giving to Grow	13,960	-	13,960	-
Minister expenses	11,112	-	11,112	818
Ministry Expenses	4,260	-	4,260	3,545
Sundry	350	-	350	637
Presbytery Dues	626	-	626	845
Pulpit Supply	200	-	200	2,270
Internet	523	-	523	478
Water Supply	94	-	94	-
Electricity Supply	8,626	-	8,626	4,140
Youth Activities	634	-	634	187
	46,000	6,659	52,659	31,722

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. As of 2024 the minimum stipend was £31,642 and the maximum stipend (in the fifth and subsequent years) £38,884.

The figures shown of £11,112 for minister expenses (Table 4 Analysis of Payments) covers such items as council tax on Manse, relocation expenses and travelling expenses.

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APPENDIX

**FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE
CHURCH OF SCOTLAND GENERAL TRUSTEES**

	2024	2023
CONSOLIDATED FABRIC FUND CAPITAL ACCOUNT		
Credit Balance at 31 st December	£185,341.29	£79,945.42
CONSOLIDATED FABRIC FUND REVENUE ACCOUNT		
Credit Balance at 31 st December	£35,224.47	£28,456.55

**Independent Examiner's Report to the Trustees of
Kilniver & Kilmelford Parish Church**

I report on the accounts for the year ended 31 December 2024

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's 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 the independent examiner's report

My examination was 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 seeking explanations from you as 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 connection with 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 to 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.

Jean Ainsley. CA
Ainsley Smith & Co
Chartered Accountants
21 Argyll Square
Oban
Argyll
PA34 4AT



Date: ..29/3/2026.....

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