

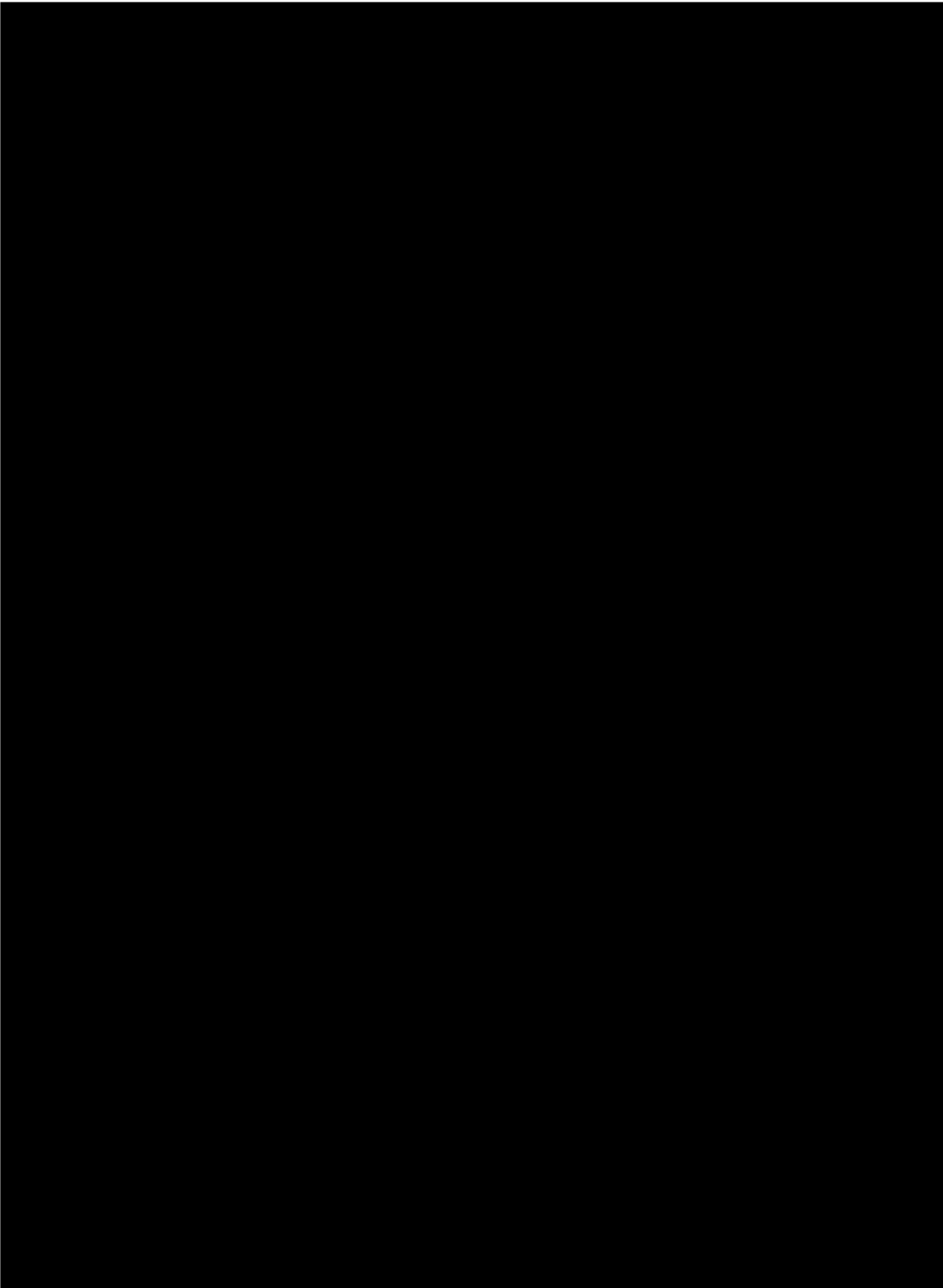
The Church of Scotland
North Mull (Church of Scotland)
Receipts and Payments Accounts
2024

Congregation No: 211320

North Mull (Church of Scotland) SC002878

Reference and Administrative Information

Charity Name: North Mull (Church of Scotland)
Charity No: SC002878
Congregation Reference No: 211320



Bankers
Virgin Money, 20 Main Street, Tobermory, Isle of Mull, PA75 6PY

Trustees' Annual Report Year Ended 31 December 2024

Structure Governance and Management

Governing Document

The Parish of North Mull (Church of Scotland) is administered with the terms of the Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees

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

Organisational Structure

The Kirk Session, which meets monthly, is responsible for the spiritual, financial and organisational affairs with the Parish. It meets every 4-6 weeks in person with the option to join by zoom. Urgent business between is conducted by email.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

Achievements and Performance

North Mull Parish covers a large area of the Isle of Mull. There are four churches, at Craignure, Dervaig, Salen and Tobermory. There are 129 members and 54 adherents.

From January to 31st July the Minister was [REDACTED] who then demitted. During the vacancy the Interim Moderator was [REDACTED]. On the 30th November the [REDACTED] was inducted to the parish of North Mull, linked with Iona and the Ross of Mull. The linkage took place on 1st August. The linked parishes are part of the Presbytery of the Hebrides and Highlands (Clèir Eilean Ì). Worship is conducted in all four churches every Sunday. When there is no Minister available, worship is led by a team of trained worship leaders supported by other members of the congregations. Other worship activities include Messy Church and an art project. An ecumenical service was held involving all Christian groups, and special Christmas and Easter services were well attended. The halls are well used for social activities, both church events and other groups. Warm Places is a weekly event in the winter, open to all, with a bowl of soup and a warm welcome.

Property

There are four churches, two with halls attached, and the manse of the parish. Every effort is made to keep these properties in good condition. Health and safety policies are in place, and quinquennial inspections are made by Presbytery. Electrical installations meet required standards. Considerable effort and expense was spent during the year to repair and renovate the manse in readiness for the incoming Minister.

The house in Tobermory known as Fairhaven, built for a possible assistant Minister, is about to be sold.

Audio-visual equipment has been installed in Tobermory and Salen churches enabling live streaming of services including funerals. The equipment is portable enough to be taken to

Craignure and Dervaig churches when required.

Finance

During the year the Treasurer resigned and it was decided that the task was now too big and complex for a volunteer, and a professional bookkeeper was employed [REDACTED] (The Highland Bookkeeper). There are challenges making income meet the requirements of expenditure, especially electricity, so fundraising activities are held regularly.

Investments and capital are held in Church of Scotland central funds.

The parish manages the Macquarrie Trust, a fund established about 1820 for 'the poor of the parish', , these Accounts are kept separately and filed independently.

Where relevant, expenses are shared with Iona and the Ross of Mull parish at an agreed 70/30 ratio.

North Mull are grateful to [REDACTED] for her diligence and efficiency.

Financial Review

The principal source of income of the charge is from the weekly offering, given either in the Open Plate or via Standing Order. Gift Aid is promoted whenever possible and appropriate and this year we have successfully set up a new account for the united churches and claimed some back dated Gift Aid relief.

We have continued to use Enthuse this year, however due to the increase in monthly subscription fees we have decided to move to Paypal from next year.

Reserves Policy

It is the trustee's policy to hold reserves of approximately three months expenditure including designated funds. At the year end the parish held unrestricted cash funds of £6,770.

Money has been drawn down from the Consolidated Fabric Fund (reserves held centrally) to cover costs of repairs to the manse upon the retirement of [REDACTED] and the appointment of [REDACTED]

[REDACTED] A surplus of funds was deposited into the Deposit Fund at the beginning of the year which is held for future congregational purposes.

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare with the Treasurer financial statements which give sufficient detail to enable an appreciation of the transactions of the Charge during the financial year. The members of the Kirk Session are responsible for the keeping of proper accounting records which, on request must reflect the financial position of the Charge at that time. This must be done to ensure that the financial statements comply with the Charities and Trust Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland and must also take responsibility for the safeguarding of the assets of the Charge 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.

[REDACTED Signature]

.....
Session Clerk

24/03/2025

.....

Date

Independent examiner's report to the Trustees of North Mull (Church of Scotland)

I report on the accounts of the charity for the period ended 31st December 2024 which are set out on pages 5 to 9.

Respective responsibilities of directors and independent 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) (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 was carried out in accordance with Regulation 11 of the Charities Account (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 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 accounts.

Independent examiner's statement

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

- (i) 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 2005 Act and Regulations 4 of 2006 Accounts Regulations, and

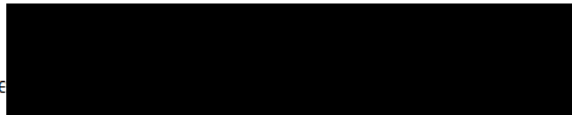
to prepare accounts which accord with the accounting records and to comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:



Address:

Signature



Date:

27/03/2025

North Mull (Church of Scotland)
Receipts and Payments Account as at 31st Dec 2024

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Receipts						
Donations	4	47475	5761	0	53236	49940
Legacies		0	0	0	0	0
Activities Generating funds		1297	0	0	1297	1550
Bank & Deposit Interest		606	0	0	606	54
Investment Income		5124	0	0	5124	3297
		54503	5761	0	60264	54841
Rental of Hall Premises		9168	0	0	9168	9469
Grants		2570	10346	0	12916	3720
Other Receipts	5	5030	0	0	5030	8861
General Trustees receipts		32558	0	0	32558	44891
Sale of Assets/Investments		0	0	0	0	800
Total Receipts		103828	16107	0	119935	122582
Payments						
Costs of generating funds	6	0	0	0	0	0
Charitable activities		97058	4652	0	101710	94783
Governance Costs		0	0	0	0	0
Other Payments		0	5346	0	5346	0
Total payments		97058	9998	0	107056	94783
Excess of Receipts over Payments before transfers		6770	6109	0	12879	27799
Transfers		0	0	0	0	0
Excess of Receipts over Payments for the year		6770	6109	0	12879	27799

North Mull (Church of Scotland)
Statement of Balances as at 31st December 2024

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
Bank and Deposit Balances					
Bank and deposit balances b/f	63144	4195	0	67339	39540
Movement in year:					
Excess of Receipts over Payments for the year	6770	6109	0	12879	27799
Bank and deposit balances c/f	69914	10304	0	80218	67339
Investments at market value					
North Mull - unrestricted CoS Investors	164540	0	0	164540	150356
Tob - unrestricted CoS Deposit	0	0	0	0	4
	164540	0	0	164540	150360
Assets					
Gift Aid Receivable	4885	0	0	4885	6964
Audio equip	0	5346	0	5346	0
Tob					
BT shares	0	0	0	219	190
Iberdola	0	0	0	273	197
SSE	0	0	0	571	650
Lloyds Banking	0	0	0	370	323
	4885	5346	0	11665	8324
Liabilities					
Preparation of Accounts	0	0	0	0	1000
	0	0	0	0	1000

The accounts were approved by the Kirk Session and Financial Board on

Signed for and on behalf of the Kirk Session and Financial Board.

Session Clerk

20.03.2025

Treasurer

.. 20.03.2025

NB: Due to the omission of the Fabric Fund Income from year end 31.12.2023 Accounts, the opening balance has been amended to reflect the correct figures.

North Mull (Church of Scotland)
Notes to the accounts
For the year ended 31st December 2024

1 Accounting policy

These accounts have been prepared on the Receipts and Payments basis.

2 Trustee Remuneration and Related Party Transactions

The minister of the Church received re-imbusement of travel, broadband, and any other relevant expenses amounting to £2307.14, £1818.55 of this has been paid in the following year.

No trustee or person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

3 Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted Funds					
Fabric Fund (designated)	6636	32558	25563	0	13631
General Fund	57731	71271	71495	0	57507
	<u>64367</u>	<u>103829</u>	<u>97058</u>	<u>0</u>	<u>71138</u>
Restricted Funds					
Young persons	1187	2267	685	0	2769
Tobermory Hall	135	4612	0	0	4747
Island Hearts for Arts	0	2392	379	0	2013
Audio equip	0	3204	5346	0	-2142
Environmental report	1650	0	1650	0	0
Warm spaces	0	3632	1938	0	1694
	<u>2972</u>	<u>16106</u>	<u>9998</u>	<u>0</u>	<u>9080</u>
Total Funds	<u><u>67339</u></u>	<u><u>119935</u></u>	<u><u>107056</u></u>	<u><u>0</u></u>	<u><u>80218</u></u>

Purposes of designated funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the church property and manse.

Purposes of Restricted Funds

Young Persons Fund: This fund is to be used for the benefit of the young persons group, this includes Youth Club and Messy Church.

Tobermory Hall: This fund is to be used for the renovation of the Tobermory hall.

Island Hearts for Arts: This fund is used for the Island Hearts for Arts project.

Audio equip: This fund is to be used for the purchase of audio equipment.

Environmental report: This fund is ring-fenced for the environmental report.

Warm spaces: This fund is to be used for the purposes of the warm spaces soup kitchen.

The Macquarrie Trust: hold separate Accounts but are administered by the Kirk Session and Treasurer.

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
4. Analysis of Donations					
Weekly Free Offerings (non GA)	16654	0	0	16654	19415
Gift Aid donations	4792	0	0	4792	3640
Tax recovery on Gift Aid	4885	0	0	4885	6964
Ordinary Offerings (open plate)	19360	0	0	19360	12951
Other Offerings, donations	1784	5761	0	7544	6971
	<u>47475</u>	<u>5761</u>	<u>0</u>	<u>53236</u>	<u>49941</u>

5. Analysis of Other Receipts

Life and Work	210	0	0	210	663
Fundraising	4820	0	0	4820	8198
	<u>5030</u>	<u>0</u>	<u>0</u>	<u>5030</u>	<u>8861</u>

6. Analysis of Payments

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
Cost of generating funds					
	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

Charitable activities

Ministries & Mission					0
Giving to Grow	23451	0	0	23451	27070
Prebytery Fees	0	0	0	0	1027
Ministers Expenses	566	0	0	566	3803
Pulpit Supply	833	0	0	833	680
Manse operating costs					
Council Tax & Ins	1926	0	0	1926	3114
Maintenance	25563	0	0	25563	448
Fairhaven	668	0	0	668	140
Hall operating costs	0	0	0	0	0
Church operating costs					
Heat and Light	16365	0	0	16365	7203
Insurance	6703	0	0	6703	6367
Telephone	927	0	0	927	844
Environmental Impact	0	1650	0	1650	0
Church maintenance					
Cleaning	150	0	0	150	259
Grounds Upkeep	1243	0	0	1243	1934
Repairs and Maint	9587	0	0	9587	32380
Organ and Music	4400	0	0	4400	3280
Office/General Admin Expenses					
Financial Mgmt	2946	0	0	2946	711
Bank Charges	510	0	0	510	716
Printing/Stat/Postage	378	0	0	378	447
Life and Work	210	0	0	210	1056
Pastoral and Community services					
Young Persons	0	386	0	386	108

Warm Spaces	0	1938	0	1938	2594
Messy Church	0	299	0	299	422
Other service/events	588	0	0	588	178
Crafty Church	44	0	0	44	0
Island Hearts for Arts	0	379	0	379	0
	<u>97058</u>	<u>4652</u>	<u>0</u>	<u>101710</u>	<u>94781</u>

Governance costs

Independent Examiners Fees	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

Other payments

Purchase of assets	0	5346	0	5346	0
Purchase of Investments	0	0	0	0	0
	<u>0</u>	<u>5346</u>	<u>0</u>	<u>5346</u>	<u>0</u>

7 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Minister's stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review, the minimum stipend was £31,642 and the maximum stipend (in the 5th and subsequent year of service) is £38,884.

8 Collections for Third Parties

	2024	2023
	£	£
Christian Aid	1207	1137
Brain Tumour Research	384	0
DEC	0	1312
Shelter Scotland	0	522
RNLI Tobermory	0	243
Alzheimers	223	0
Breast Cancer UK	384	0
	<u>2198</u>	<u>3214</u>

**Funds held on behalf of the Congregation
By The Church of Scotland General Trustees**

	2024 £	2023 £
CAPITAL ACCOUNT		
Credit balances held at 31 December at cost	<u>76701</u>	<u>91990</u>
Market Value of balances at 31 December	<u>100403</u>	<u>150356</u>
RESERVE ACCOUNT		
Credit balance at 31 December	<u>7668</u>	<u>0</u>
TEMPORARY ACCOUNT		
Credit balance at 31 December	<u>0</u>	<u>0</u>