Clèir Eilean Ì: The Church of Scotland in the Highlands and Hebrides

ACCRUED (SORP COMPLIANT) ACCOUNTS USING MERGER ACCOUNTING TO RECORD A UNION DURING THE YEAR

FOR THE YEAR ENDED 31 DECEMBER 2024

Scottish Charity No: SC 001424

Clèir Eilean Ì: The Church of Scotland in the Highlands and Hebrides
Trustees' Report
Year ended 31 December 2024

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2024. The financial statements have been prepared in accordance with the accounting policies set out on pages 14 to 18 of the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: 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 effective from 1 January 2019.

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.

Clèir Eilean Ì: The Church of Scotland in the Highlands and Hebrides meets together to support and encourage the ministry and mission of the Church of Scotland congregations and to promote good governance.

Clèir Eilean Ì: The Church of Scotland in the Highlands and Hebrides is an administrative and judicial court of the Church of Scotland. It has the powers and responsibilities ascribed to it by the common law, practices and procedures of the Church of Scotland and by the Acts and Regulations of the General Assembly of the Church of Scotland in force from time to time.

Achievements and Performance

The Presbytery met as required for ordinary business and for the purpose of inducting ministers to Charges. The Meetings were held in a variety of ways: in-person, by Zoom and a hybrid of both. The Standing Committees met as and when required and also dealt with business by telephone and email. At each business meeting each Committee presented a Report of its activities and either requested Presbytery to note the decisions taken or made recommendations to Presbytery as to particular courses of action.

The Presbytery minutes contain a detailed record of all the activities and achievements of the Presbytery and all the Deliverances of Presbytery and its Committees. Presbytery commissioned ministers and elders to the 2024 General Assembly which was held in Edinburgh and via Zoom.

Presbytery responded to all the Remits from the 2024 General Assembly.

Presbytery was now bigger than what the individual Presbyteries were. The only disavantage about being a bigger Presbytery is the fellowship after a meeting is not there with the meetings being on zoom.

The knowledge that has come from the individual Presbyteries has helped to be able to support the congregations within the Presbytery with the questions that the congregations ask relating to the congregation.

Financial Review

Clèir Eilean Ì receives funding from the Church of Scotland in the form of a block grant and also from levies from its constituent congregations which are agreed by the Presbytery. The year 2024 was the first year of existence of this presbytery so that there are no data for changes in the income stream.

From time to time the presbytery recommends charitable projects to the congregations in its bounds and coordinates fundraising for these purposes.

In the future the grant from the Church of Scotland central funds will expire and at that time the presbytery will be reliant on dues from its congregations only, as well as any other donations. This is a cause for concern and for future planning.

The net income for the year is £59.5K. This is made up of income £321.2K and expenditure of £268K. There was net investment gains of £6.3K.

Investment Policy and Performance

Under the powers given by the Church of Scotland (Properties and Investments) Order Confirmation Act 1994 the Presbytery is permitted to invest in the Church of Scotland Investors Trust. The Presbytery has holdings in the Deposit Fund, Growth Fund and Income Fund.

Risk Management

There are no risks at the moment to Presbytery however the grant from the Church of Scotland central funds will expire. Presbytery will then be reliant on dues from the it congregations only as well as any other donations.

Reserves Policy

The charity trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' policy to hold reserves of approximately 12 months expenditure including designated funds. At the year end Presbytery held unrestricted funds of £267,713 which £65,004 is investments and £202,709 is the general fund. This balance of £202,709 represents expenditure in the future when the grant is no longer given.

Presbytery also held £77,821 of restricted and endowment funds which £59,596 is investments and £18,225 of restricted and endowment funds which have been provided for the purposes specified in Note 16.

The future plans of Presbytery is to be self sustainable once the grant income that we get from the National Offices is no longer available.

Structure, Governance and Management

Governing Document

Clèir Eilean Ì: The Church of Scotland in the Highlands and Hebrides is a registered charity, number SC001424 and is administered in accordance with Acts and Regulations of the General Assembly of the Church of Scotland. There is no written constitution but the Standing Orders serve as such.

Recruitment and Appointment of Trustees

As at 31st December 2024 the Presbytery comprised the ministers of the Charges within the bounds of Presbytery, the representative elders nominated by the Kirk Sessions of the congregations within the bounds and other ministers and elders in accordance with the provisions of sections 11 to 14 and 20 to 28 of Act III 2000 Consolidating Act anent Church Courts (as amended), section 5(2) of Act II 2000 Consolidating Act anent Ministry (as amended) and section 5 of Act I 2006 anent Presbytery Membership. The Presbytery has elected corresponding members who are ineligible to vote and who have no say in the general control and management of the administration of the Presbytery.

Operational Structure

The Presbytery itself is governed by its members in accordance with Church law, practice and procedure and the Standing Orders of Presbytery. The day to day functions of Presbytery are delegated to Standing Committees which have power to make decisions in the name of the Presbytery. The committees and their remits are:-

Business Committee: Administers the business of Presbytery, nominates the Moderator of Presbytery each year, and appoints members of all the Committees. This committee is made up of the convenors of each of the other standing committees with the addition of other members of Presbytery.

Through its three member staffing group it manages the employment of full time paid presbytery staff in partnership with the Church of Scotland Human Resources department.

Urgent business arising between presbytery meetings is attended to by the business committee and referred to the next meeting of presbytery for homologation.

It also serves as the Augusta Lamont Bequest Committee which considers applications for grants and loans from the Augusta Lamont Bequest, and submits advice to Council of Assembly, who are the Trustees of the Bequest. The Bequest was given "to further the schemes of the Church of Scotland in Cowal."

Superintendence Committee: Carries out formal local review visits to congregations; inspects, congregational records; and ensures that Data Protection legislation is followed.

It is this committee which deals with any disputes within the presbytery and so will work to resolve and mediate between parties in such cases, always in accordance with the principles of doctrine of the Church and the teachings of scripture.

Safeguarding Committee Supports local congregations to fulfil safeguarding requirements towards all people, especially those who are vulnerable, and conducts checks to ensure that adequate safeguarding is happening. Provides training opportunities through local trainers. Ensures that changes in national safeguarding policy are communicated. Offers advice and support in consultation with central services where local difficulties have arisen.

Finance Committee: Manages Presbytery's finances, including maintaining the accounts and advising presbytery on the budget. The Finance Committee also line-manages the Finance Officer.

Gives support to congregations with administration of financial matters.

Makes annual inspection of the accounts of each of the congregations in the Presbytery.

Land and Property Committee: Supervises the repair, maintenance and insurance of all congregational property and glebes, and submits recommendations to the General Trustees of the Church of Scotland.

Gives advice to congregations on projects relating to the buildings in their care.

Ministry and Mission Committee: Supports the Ministers, Readers, Deacons and others in ministry roles; acts in the name of Presbytery in all Vacancy matters. Supports all aspects of Mission in the Presbytery, including those aspects supported nationally by the Church and Society Council, Mission and Discipleship Council, Social Care Council, World Mission Council and Ecumenical Relations Committee.

Presbytery Mission Planning: Reviews, updates and implements the Presbytery Mission Plan in accordance with the Presbytery Mission Plan Act 2022. This involves the adjustment of the congregations within the bounds in order to best use resources, human and financial, for the primary purposes of Ministry.

Trusts Committee: Administers Presbytery's Bursary Fund and the Gillian Maclaine Bequest. Both of these are for the financial support of those training for ministry in the Church of Scotland.

Structure, Governance and Management (continued)

Union

At the start of the financial year 2024 a restructuring took place via a basis of Union between the following presbyteries:

Names of combining charities	Scottish Charity Number
Presbytery of Ross	SC 005213
Presbytery of Inverness	SC 011357
Presbytery Locharron Skye	
Presbytery of Abernethy	
Presbytery of Lochaber	SC010199
Presbytery of Caithness and Sick Fund	SC007999
Presbytery of Uist	SC027334
Presbytery of Sutherland	SC 034932
Presbytery of Argyll	SC 001424

Please note Presbytery of Argyll is the former name of this charity which since the date of Union has been known as "Clèir Eilean Ì: The Church of Scotland in the Highlands and Hebrides". The basis of Union of these congregations was approved by the Office of Scottish Charity Regulator (OSCR) and the Church of Scotland (parent charity - SC011353) with an effective Union (merger) date of 1 January 2024. As this Union was a merger of the presbyteries into one continuing presbytery the merger method of accounting was deemed appropriate. This means the financial statements show the current and comparative figures as if the entities have been the combined throughout those periods. Note 17 to 19 of the financial statements provides further details of the pre-merger and post merger Statement of Financial Activities (SOFA) components as well as the net assets at the date of merger which make up the combined figures detailed in these financial statements.

Reference and Administrative Information

Trustees

Rev Scott Polworth	Ella Gill	Rev Stuart Smith
Rev Doug Mcroberts	Bill Skene	Rev Mary Stobo
Rev Malcolm Kinnear	John Nicolson	Rev Ian Macdonald
Rev Dr Alasdair Macleod	Donna McEwan	Rev Robert Brookes
Rev Alexander MacCallum	Christine Mackenzie	Rev Monika Redman
Rev Alistair Drummond	Rev Edward Andrews	Rev Lyn Peden
Rev Philip Gunn	Allison Davies	Rev Dugald Cameron

Rev Andrew McGowan
Rev Sandy MacPherson
Rev David Malcolm
Rev Anthony Jones
Rev Warren Beattie
Rev Fred Vincent
Rev Scott McRoberts
Rev Duncan MacPherson
Rev Steven Sass
Rev Liz Gibson
Rev Andrew Kuzma
Rev Ann Inglis
Rev Donald McCorkindale
Rev Jade Maclean
Rev Dr Roderick Campbell
Rev Heather Stewart
Rev David Scott
Rev Trudi Newton
Rev Fraser King Turner
Malcolm MacBean
Rev Irene Munro
Jimmy Maxwell
Jessie Mackenzie
Walter Smith

Bill Flett
Pam Eddington
Heather Cubie
Fiona Maclean
William Wilkinson
Elizabeth Speirs
Jean Smith
Angus Ross
Rev Marion Kinnear
Roderick Urquhart
Katharine Houston
Rev Rebecca Bartocho
Rev Dorothy Wallace
David Lees
Lorraine Sinclair
Rev Robert Mackenzie
Colin Crawford
Aileen MacEwan
Jacqueline MacDonald
Iain Maclean
John Reid
June MacLennan
Elizabeth Ross Bartell
Rev George Cringles

Issy Freudenthal
Stuart Tickner
Norma Kelly
Roy Alexander
Rev Trevor Hunt
Lt Col Colin Gilmour
Morag Macdonald
James Anderson
Cameron Donnelly
Rev Hilary Gardner
Helen Banks
Alastair Scouller
Stewart Robertson
Annette Clunas
Gladys McCulloch
Linda Dawson
Doreen Henderson
Catherine Chambers
Donna Dugdale
Shirley Drummond
Mary Thomson
Susan Allan
Rev James MacEwan
Rena Cameron

* These Trustees/Office Bearers were members of the Presbyteries before the Union and became Trustees/Office Bearers of Clèir Eilean Ì: The Church of Scotland in the Highlands and Hebrides at the date of Union.

Principal Office-bearers

Moderator: Janet McKellar
Clerk: James Bissett
Treasurer: Tom Jordan

Principal Office

Clèir Eilean Ì: The Church of Scotland in the Highlands and Hebrides

Charity No: SC001424

New Croft House
Knockinnon
Dunbeath
KW6 6EH

Independent Examiner

Hollie Mackay CA
A9 Accountancy Limited
Chartered Accountants & Registered Auditors
Elm House
Cradlehall Business Park
Inverness
IV2 5GH

Bankers

Bank of Scotland PLC
PO Box 1000
BX2 1LB

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,



J Bissett, Clerk

Date 20/10/2026

Independent Examiner's Report to the Trustees of Clèir Eilean Ì: The Church of Scotland in the Highlands and Hebrides

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 12 to 24.

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)(a) to (c) of the 2006 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 2006 Accounts Regulations. 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.

Hollie Mackay-Bungaroo

CA, Member of the Institute of Chartered Accountants of Scotland (ICAS)

A9 Accountancy Ltd

Elm House

Cradlehall

Inverness

IV2 5GH

Date: 26/10/26

Clèir Eilean Ì: The Church of Scotland in the Highlands and Hebrides
Statement of Financial Activities (incorporating an income and expenditure account)
Year ended 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Combined Total 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Combined Total 2023 £
Income and endowments from:									
Donations/legacies/Grants	1	287,589	28,870	-	316,459	127,383	395	-	127,778
Charitable activities	2	-	-	-	-	-	-	-	-
Other trading activities	3	-	-	-	-	-	-	-	-
Investments	4	3,681	332	749	4,762	3,121	522	1,437	5,080
Other	5	-	-	-	-	-	-	-	-
Total income		291,270	29,202	749	321,221	130,504	917	1,437	132,858
Expenditure on:	6								
Raising funds		-	-	-	-	-	-	-	-
Charitable activities		249,469	18,362	200	268,031	176,417	80,676	673	257,766
Other		-	-	-	-	-	-	-	-
Total expenditure		249,469	18,362	200	268,031	176,417	80,676	673	257,766
Net income/(expenditure) before gains and losses on investments		41,801	10,840	549	53,190	(45,913)	(79,759)	764	(124,908)
Net gains/(losses) on investments		1,377	815	4,092	6,284	2,408	1,708	-	4,116
Net income/(expenditure)		43,178	11,655	4,641	59,474	(43,505)	(78,051)	764	(120,792)
Transfers between Funds	16	-	-	-	-	-	(516)	(1,235)	(1,751)
Net movement in funds		43,178	11,655	4,641	59,474	(43,505)	(78,567)	(471)	(122,543)
Reconciliation of funds:	16								
Total funds brought forward		224,535	46,185	15,340	286,060	268,040	124,752	15,811	408,603
Total funds carried forward		**267,713**	**57,840**	**19,981**	**345,534**	**224,535**	**46,185**	**15,340**	**286,060**

The above are combined figures, for both the current and comparative period, which show the aggregated results of the united presbyteries (further details of the basis of Union during the year can be found in the Trustees Report).

Clèir Eilean Ì: The Church of Scotland in the Highlands and Hebrides
Balance Sheet
As at 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Combined Total 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Combined Total 2023 £
Fixed Assets:									
Tangible assets	9	-	-	-	-	-	-	-	-
Investments	10	65,004	42,381	17,215	124,600	63,627	41,566	13,123	118,316
Total Fixed Assets		65,004	42,381	17,215	124,600	63,627	41,566	13,123	118,316
Current Assets									
Debtors	11	84,406	-	-	84,406	-	-		-
Cash at bank and in hand		141,936	21,341	2,766	166,043	160,908	4,619	2,217	167,744
Total Current Assets		226,342	21,341	2,766	250,449	160,908	4,619	2,217	167,744
Liabilities									
Creditors falling due within one year	12	(23,633)	(5,882)	-	(29,515)	-	-	-	-
Net Current Assets		202,709	15,459	2,766	220,934	160,908	4,619	2,217	167,744
Creditors falling due after more than one year					-				-
Net Assets		267,713	57,840	19,981	345,534	224,535	46,185	15,340	286,060
The funds of the charity:									
Endowment funds	16	-	-	19,981	19,981	-	-	15,340	15,340
Restricted income funds		-	57,840	-	57,840	-	46,185	-	46,185
Unrestricted income funds		267,713	-	-	267,713	224,535	-	-	224,535
Total charity funds	16	267,713	57,840	19,981	345,534	224,535	46,185	15,340	286,060

The above are combined figures, for both the current and comparative period, which show the aggregated results of the united congregations.
The notes on pages 18 to 27 form part of these financial statements.
The accounts were approved by the Trustees on 20/10/2026 and signed on their behalf by:

J Bissett, Clerk

L Sinclair, Finance Group Convener

Clèir Eilean Ì: The Church of Scotland in the Highlands and Hebrides
Accounting Policies
Year ended 31 December 2024

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) effective from 1 January 2019 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities accounts (Scotland) Regulations 2006 (as amended).

The charity constitutes a public benefit entity as defined by FRS 102.

Assets and liabilities are initially recognised at historic cost or transaction vale unless otherwise stated in the relevant accounting policy note(s).

Merger accounting has been applied to Presbytery of Argyll, Presbytery of Ross, Presbytery of Inverness, Presbytery Lochcarron Skye, Presbytery of Lochaber, Presbytery of Caithness and Sick Fund, Presbytery of Uist and Presbytery of Sutherland which were United into Clèir Eilean Ì: The Church of Scotland in the Highlands and Hebrides (formerly called Presbytery of Argyll before date of Union). The basis of Union of these Presbyteries was approved by the Office of Scottish Charity Regulator (OSCR) and the Church of Scotland (parent charity - SC011353) with an effective Union date of 1st January 2024. The merger method of accounting has been applied to these financial statements as if the entities had always been combined. The accounting policies of Presbytery of Argyll, Presbytery of Ross, Presbytery of Inverness, Presbytery of Lochcarron Skye, Presbytery of Abernethy, Presbytery of Lochaber, Presbytery of Caithness and Sick Fund, Presbytery of Uist and Presbytery of Sutherland were previously aligned and consequently there has been no need to modify any existing accounting policies in consolidating the United Presbyteries, other than restating from receipts and payments basis as appropriate

Going concern

The Trustees consider that there are no material uncertainties about the ability of the charity to continue for the foreseeable future, and therefore has adopted the going concern basis in preparing these financial statements.

Fund accounting

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Recognition of income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Recognition and allocation of expenditure

Expenditure is included in the Statement of Financial Activities on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure.

Fixed Assets

Clèir Eilean Ì has no assets.

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Clèir Eilean Ì: The Church of Scotland in the Highlands and Hebrides is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and expenditure therefore include irrecoverable input VAT.

Cash and cash equivalents

Cash and cash equivalents include cash in hand and deposits held at Bank of Scotland and with the Investors Trust.

Debtors

Trade and other debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any discounts due.

Creditors

Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilites if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Presentation currency and level of rounding

The presentation currency is sterling and monetary amounts in the financial statements are rounded to the nearest £.

Employee benefits policy

Unused holiday benefit entitlement is recognised in the period the employee services are received. Termination benefits recognised immediately.

Retirement benefits

Payment to defined contribution retirement benefit schemes are charged as an expense as they fall due.

Accounting estimates and judgements

Trustees are required to make judgements, estimates and assumptions over the carrying amounts of assets and liabilities.

Financial Instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all its financial instruments.

Financial Instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the next amounts presented in the financial statements when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unlees the arrangement constitutes a financing transaction, when the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

Clèir Eilean Ì: The Church of Scotland in the Highlands and Hebrides
Notes to the financial statements
Year ended 31 December 2024

	Unre-stricted Funds 2024	Re-stricted Funds 2024	Endow-ment Funds 2024	Combined Total 2024	Unre-stricted Funds 2023	Re-stricted Funds 2023	Endow-ment Funds 2023	Combined Total 2023
	£	£	£	£	£	£	£	£
1. Donations and Legacies								
Presbytery Dues	39,262	-	-	39,262	51,546	-	-	51,546
Charitable Activities	-	-	-	-	24,803	-	-	24,803
Augusta Lamont Bequest	-	12,200	-	12,200	6,600	-		6,600
5% M & M Contributions	-	-	-	-	33,582	-	-	33,582
Donations	-	16,670	-	16,670				
Faith in Community Grants	-	-	-	-	2,205	-	-	2,205
Grants	244,818			244,818	1,000			1,000
Other Incoming Resources	3,509	-	-	3,509	7,647	395	-	8,042
	287,589	28,870	-	316,459	127,383	395	-	127,778
2. Income from charitable activities								
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
3. Income from other trading activities								
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
4. Investment Income								
Investment Interest	3,681	332	749	4,762	2,814	519	1,437	4,770
Bank interest	-	-	-	-	307	3	-	310
Deposit interest	-	-	-	-	-	-	-	-
	3,681	332	749	4,762	3,121	522	1,437	5,080
5. Other Income								
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total	291,270	29,202	749	321,221	130,504	917	1,437	132,858

	Unre-stricted Funds 2024	Re-stricted Funds 2024	Endow-ment Funds 2024	Combined Total 2024	Unre-stricted Funds 2023	Re-stricted Funds 2023	Endow-ment Funds 2023	Combined Total 2023
	£	£	£	£	£	£	£	£
6. Analysis of Expenditure								
Raising Funds								
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Charitable Activities								
Salaries	134,550	8,562	-	143,112	67,482	5,024	-	72,506
Insurance +GDPR+Hall Hires	7,961	-	-	7,961	6,760	-	-	6,760
Equipment	3,578	-	-	3,578	460	-	-	460
General Travel Expenses	42,131	-	-	42,131	13,134	87	-	13,221
Accommodation	3,485	-	-	3,485	981	-	-	981
Youth Ministry Travel	-	-	-	-	4,552	-	-	4,552
Youth Ministry Expense	-	-	-	-	1,096	-	-	1,096
Faith in Community Projects	-	-	-	-	5,625	-	-	5,625
Property Inspections + Fees	-	-	-	-	32,073	-	-	32,073
Local Ministry Support	-	-	-	-	2,554	-	-	2,554
Postage, Printing, Stationary	-	-	-	-	1,152	-	-	1,152
Grants and Bursaries	-	9,800	200	10,000	5,635	7,305	673	13,613
Ministries Support Expenses	2,340	-	-	2,340	18,221	-	-	18,221
Conference	-	-	-	-	8,993	110	-	9,103
Miscellaneous	9,870	-	-	9,870	3,187	406	-	3,593
Fresh Expressions worker expen:	-	-	-	-	1,658	-	-	1,658
Bubblegum and Fluff	-	-	-	-	330	-	-	330
Donations	-			-	50	-		50
Training	17,892			17,892	1,293	-		1,293
Sundry Expenses	25,347			25,347	241	20		261
Discretionary budget expenditur	-			-	-	67,724		67,724
Independent Examination	2,315	-	-	2,315	940	-	-	940
	249,469	18,362	200	268,031	176,417	80,676	673	257,766
Other								
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total	249,469	18,362	200	268,031	176,417	80,676	673	257,766

7. Staff costs and numbers	2024 £	2023 £
Salaries and wages	121,844	72,506
Social security costs	5,012	-
Pension scheme costs	13,877	-
Total	140,733	72,506

The average number of employees during the year was as follows:

	2024 Number	2023 Number
Presbytery Clerk	1	-
Presbytery Support Officer	1	-
Presbytery Finance Officer	1	-
	-	-
	3	-

No employee had employee benefits in excess of £60,000 (2023 nil)

8. Trustee Remuneration and Related Party Transactions

During the year 2024 58 trustees received reimbursement of travel and accommodation expenses incurred totalling £48,651.

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

During the year a total of £17,179 (2023 £0) was donated to the Presbytery by trustees.

9. Tangible Fixed Assets

	2024 Buildings	2024 Office Equipment	2024 Total	2023 Buildings	2023 Office Equipment	2023 Total
Cost						
At 1 January	-	-	-	-	-	-
Additions	-	-	-	-	-	-
Disposals	-	-	-	-	-	-
At 31 December	-	-	-	-	-	-
Accumulated Depreciation						
At 1 January	-	-	-	-	-	-
Charge for year	-	-	-	-	-	-
Eliminated on Disposals	-	-	-	-	-	-
At 31 December	-	-	-	-	-	-
Net Book Value						
At 31 December	-	-	-	-	-	-

10. Investments

	2024 £	2023 £
Market value at 1 January	118,316	114,200
Additions at cost	-	-
Disposals	-	-
Unrealised gain / (loss) on investments	6,284	4,116
Market value at 31 December	124,600	118,316
Investments at cost	84,683	84,683

The investments are carried at their fair value.

The following investments are held:	No.	No.
Church of Scotland Investors Trust Growth Units	3,355	3,355
Church of Scotland Investors Trust Income Units	8,391	8,391
Other investments/ shareholdings etc	-	-

11. Debtors

	2024	2023
	£	£
Gift Aid Tax Refund Due	-	-
Prepayments	-	-
Other (detail where material)	**84,406**	-
	84,406	-

12. Creditors

	2024	2023
	£	£
Accruals	29,515	-
Other	-	-
	29,515	-

13. Collections and fundraising for Third Parties

2024	2023
£	£
-	-
-	-
-	-
-	-

14. Volunteers

In common with all Presbyteries of the Church of Scotland the Presbytery benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of Presbytery life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

15. Analysis of Net Assets Among Funds

Current financial year	General £	Designated £	Restricted £	Endowment £	Total £
Fixed Assets	-		-	-	-
Investments	65,004		42,381	17,215	124,600
Current Assets	226,342		21,341	2,766	250,449
Current Liabilities	(23,633)		(5,882)	-	(29,515)
Net assets at 31 Dec 2024	267,713	-	57,840	19,981	345,534

Comparative financial year	General £	Designated £	Restricted £	Endowment £	Total £
Fixed Assets	-		-	-	-
Investments	63,627		41,566	13,123	118,316
Current Assets	160,908		4,619	2,217	167,744
Current Liabilities	-		-	-	-
Net assets at 31 Dec 2023	224,535	-	46,185	15,340	286,060

16. Movements in Funds

2024 - current year	At 1 Jan. £	Income £	Expenditure £	Transfers £	Investment gain/(loss) £	At 31 Dec. £
Endowment funds						
Gillian Maclaine	2,217	749	(200)	-	-	2,766
Investments	13,123	-	-	-	4,092	17,215
Miss Margaret Macpherson beq	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	15,340	749	(200)	-	4,092	19,981
Restricted funds						
Argyll Bursary Fund	1,829	332	-	-	-	2,161
Ministries and Mission	-	16,670	(8,562)	-	-	8,108
Augusta Lamont	-	12,200	(9,800)	-	-	2,400
Education and Mission	2,790	-	-	-	-	2,790
Investments	41,566	-	-	-	815	42,381
	-	-	-	-	-	-
	-	-	-	-	-	-
	46,185	29,202	(18,362)	-	815	57,840
Unrestricted funds						
Designated Moderators Visit	-	-	-	-	-	-
Designated Ministry Fund	-	-	-	-	-	-
Designated Equipment fund and	-	-	-	-	-	-
Investments	63,627	-	-	-	1,377	65,004
Designated Lay Training	-					
General Fund	160,908	291,270	(249,469)	-	-	202,709
	224,535	291,270	(249,469)	-	1,377	267,713
Total funds 2024	**286,060**	**321,221**	**(268,031)**	**-**	**6,284**	**345,534**

Endowment funds

Gillian Maclaine Bequest awards grants to Ministers in training.

Restricted funds

The Mission and Education Funds remain listed as Restricted. However, nobody seems to know their history ie whether they are Restricted or only Designated. Bursary Income Fund awards grants to Ministers and Readers in training. Bursary Growth Fund awards grants to Ministers in training.

Unrestricted & designated funds

The funds are held as unrestricted for the conduct of charitable activities.

Transfers: all transfers were agreed by Presbytery and are in line with the relevant fund criteria.

16. Movements in Funds (continued)

2023 - comparative year	At 1 Jan. £	Income £	Expenditure £	Transfers £	Investment gain/(loss) £	At 31 Dec. £
Endowment funds						
Gillian Maclaine	2,203	1,249	-	(1,235)	-	2,217
Lady Ann Stewart mortification	412	149	(561)	-	-	-
Miss Margaret Macpherson beq	73	39	(112)	-	-	-
Investments	13,123	-	-	-	-	13,123
	-	-	-	-	-	-
	15,811	1,437	(673)	(1,235)	-	15,340
Restricted funds						
Argyll Bursary Fund	1,825	519	-	(515)	-	1,829
Ministries and Mission	78,169	395	(78,587)	23	-	-
Temporance Fund	1,901	3	(1,880)	(24)	-	-
Education and Mission	2,999	-	(209)	-	-	2,790
Investments	39,858	-	-	-	1,708	41,566
	-	-	-	-	-	-
	-	-	-	-	-	-
	124,752	917	(80,676)	(516)	1,708	46,185
Unrestricted funds						
Designated Moderators Visit	1,494	300	(1,794)	-	-	-
Designated Ministry Fund	4,506	200	(4,706)	-	-	-
Designated Equipment fund and	4,059	-	(4,059)	-	-	-
Designated Professional surveys	2,687	5,000	(7,687)	-	-	-
Designated Lay Training	479	-	-	(479)	-	-
Investments	61,219				2,408	63,627
General Fund	193,596	125,004	(158,171)	479	-	160,908
	268,040	130,504	(176,417)	-	2,408	224,535
Total funds 2023	**408,603**	**132,858**	**(257,766)**	**(1,751)**	**4,116**	**286,060**

17. Merger accounting - analysis of principal SOFA components for the current reporting period

	Abernethy* (pre-merger)	Inverness* (pre-merger)	Ross* (pre-merger)	Caithness* (pre-merger)	Lochaber* (pre-merger)	Uist* (pre-merger)	Sutherland * (pre-merger)	Lochcarron Skye* (pre-merger)	Argyll* (pre-merger)	Charity (post-merger)	2024 Combined Total
	£	£							£	£	£
Total income	-	-							-	321,221	321,221
Total expenditure	-	-							-	(268,031)	(268,031)
Net income/(expenditure)	-	-							-	53,190	53,190
Net gains/(losses) on investments	-	-							-	6,284	6,284
Net movement in funds	-	-							-	59,474	59,474

* charity A, B & C refers to following charities which combined during this financial year:

Charity A	Presbytery of Ross
Charity B	Presbytery of Inverness
Charity C	Presbytery Locharron Skye
Charity D	Presbytery of Abernethy
Charity E	Presbytery of Lochaber
Charity F	Presbytery of Caithness and Sick Fund
Charity G	Presbytery of Uist
Charity H	Presbytery of Sutherland
Charity I	Presbytery of Argyll

18. Merger accounting - analysis of principal SOFA components for the previous reporting period

	Abernethy* (pre-merger)	Inverness* (pre-merger)	Ross* (pre-merger)	Caithness* (pre-merger)	Lochaber* (pre-merger)	Uist* (pre-merger)	Sutherland * (pre-merger)	Lochcarron Skye* (pre-merger)	Argyll* (pre-merger)	2023 Combined Total
	£	£							£	£
Total income	2,250	20,153	13,434	11,249	3,442	-	6,542	758	75,030	132,858
Total expenditure	(8,590)	(4,084)	(25,014)	(8,878)	(4,084)	(547)	(6,145)	(6,824)	(85,648)	(149,814)
Net income/(expenditure)	(6,340)	16,069	(11,580)	2,371	(642)	(547)	397	(6,066)	(10,618)	(16,956)
Net gains/(losses) on investments	-	286	-	(1,530)	(286)	-	-	-	2,494	964
Net movement in funds	(6,340)	16,355	(11,580)	841	(928)	(547)	397	(6,066)	(8,124)	(15,992)

19. Merger accounting - analysis of net assets at the date of merger and any adjustments

	Abernethy* (pre-merger)	Inverness* (pre-merger)	Ross* (pre-merger)	Caithness* (pre-merger)	Lochaber* (pre-merger)	Uist* (pre-merger)	Sutherland * (pre-merger)	Lochcarron Skye* (pre-merger)	Argyll* (pre-merger)	Combined Total
	£	£							£	£
Net assets	5,656	2,185	9,626	29,183	16,724	2,313	9,177	2,339	66,809	144,012
Represented by:										
Unrestricted funds	5,656	2,185	9,626	29,183	13,934	2,313	9,177	2,339	88,903	163,316
Restricted funds	-	-			2,790				-	2,790
Endowment funds	-	-							-	-
	5,656	2,185	9,626	29,183	16,724	2,313	9,177	2,339	88,903	166,106

19. Merger accounting - analysis of net assets at the date of merger and any adjustments (continued)

Details of significant adjustments required to align accounting policies

The accounting policies of Presbytery of Argyll, Presbytery of Ross, Presbytery of Inverness, Presbytery Lochcarron Skye, Presbytery of Lochaber, Presbytery of Caithness and Sick Fund, Presbytery of Uist and Presbytery of Sutherland which were United into Clèir Eilean Ì: The Church of Scotland in the Highlands and Hebrides (formerly called Presbytery of Argyll before date of Union). The basis of Union of these Presbyteries was approved by the Office of Scottish Charity Regulator (OSCR) and the Church of Scotland (parent charity - SC011353) with an effective Union date of 1st January 2024. The merger method of accounting has been applied to these financial statements as if the entities had always been combined. The accounting policies of Presbytery of Argyll, Presbytery of Ross, Presbytery of Inverness, Presbytery of Lochcarron Skye, Presbytery of Abernethy, Presbytery of Lochaber, Presbytery of Caithness and Sick Fund, Presbytery of Uist and Presbytery of Sutherland were previously aligned and consequently there has been no need to modify any existing accounting policies in consolidating the United congregation[, other than restating from receipts and payments basis of accounting to accruals as appropriate].

Presbytery of Argyll used receipts and payments basis for preparing their financial statements previously so these were restated for the previous accounting period and for the current year up to the date of merger. There were no adjustments required.

On uniting (the merger) there was no requirement to restate any of the unrestricted funds of any of the combining congregations.