

**The Church of Scotland
Kiltarlity and Kirkhill Church of Scotland**

www.kiltarlityandkirkhill.org.uk

Receipts and Payments Account

Year to 31 December 2024

Congregation No: 372161

Charity No: SC003866

Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2024

Reference and Administration Information

Charity Name: Kiltarlity & Kirkhill Church of Scotland
Charity Registration Number: SC003866
Congregation Reference No: 372161
Contact Address: Anneliese Garvie (Treasurer)
Bracken House
Hughton
Kiltarlity
Inverness-shire
IV4 7JJ

Trustees

Rev. Andrew Kuzma: Wardlaw Manse, Kirkhill IV5 7NZ
Les Bradley (Elder): Amon Sul, Foxhole, Kiltarlity IV4 7HT
Angela Cosens (Elder): Tigh na Sonas, Cabrich, Kirkhill IV5 7PJ
Angela Dunn (Elder): 'Glencairn', 21 Ruisaurie, Beauly, IV4 7EY
Simon Fraser (Elder): Achnagairn Farm, Kirkhill IV5 7PD
David Garvie (Elder): Bracken House, Hughton, Kiltarlity, IV4 7JJ
Margo MacLennan (Elder): 3 Megstone, Kiltarlity IV4 7HW
Markus Meier (Elder): Westerdale, Kirkhill IV5 7NB
Sheila J. Moir (Elder): Larach, Kiltarlity IV4 7HT
Avril Marr (Elder): Eilanreach House, Newtonhill, Lentrán, IV3 8RN (retired 12 February 2024)
Iain Marr (Elder): Eilanreach House, Newtonhill, Lentrán, IV3 8RN (retired 12 February 2024)
Iain D. Morrison (Elder): 1 Cabrich, Kirkhill, IV4 7PJ (retired 12 February 2024)
Ellenor J. Thomas (Elder): 8 Priory Crescent, Beauly IV4 7GE (retired 12 February 2024)

Principal Office-bearers

Minister: Rev. Andrew Kuzma
Session Clerk: David Garvie
Property Convenor: Les Bradley
Treasurer: Anneliese Garvie: Bracken House, Hughton, Kiltarlity, IV4 7JJ
Safeguarding Coordinator: Iain Clyne: An Aiseirigh, Cabrich, Kirkhill IV5 7PH
Health and Safety Officer: Les Bradley

Independent Examiner

Iain D. Morrison
1 Cabrich
Kirkhill
IV4 7PJ

Bankers

Royal Bank of Scotland
Harbour Road
Inverness
IV1 1NU

Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2024

Trustees' Annual Report

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 the active Elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. Elders are ordained for life. The Minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Clèir Eilean Ì Presbytery.

Organisational Structure

The Kirk Session is responsible for regulating the church finances, managing and maintaining church property and overseeing the administration and spiritual affairs of the church and congregation. The Kirk Session has the authority to delegate any or all of these duties to a committee or sub-committee. The Kirk Session, chaired by the minister, meets approximately five times per year. Certain responsibilities are delegated to the Treasurer and the Session Clerk as appropriate.

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 and various ecumenical bodies in Scotland and beyond.

Worship: a service of worship is held each Sunday at 10.45am alternately in Kiltarlity church and Kirkhill church, both of which services currently may be accessed live on line by using YouTube. Holy Communion is celebrated at least twice each year.

Minister: Rev. Andrew (Drew) Kuzma is the current minister.

Education:

- a) A Junior Church for children up to S4 is held each Sunday. Up to 40 young people are involved in the life of the congregation, across all the various activities.
- b) The after-school "Friday Club" continues to operate successfully at Kiltarlity church, led by Elder Sheila Moir and assisted by a team of members, adherents, and some parents. Around 30 Tomnacross primary school children attend for games, crafts, art and music with a Christian content. This provides a service to parents and encourages use and awareness of our church building at Kiltarlity with some of the children participating in church activities.
- c) Messy church was run 4 times during the year – twice in each village.

Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2024

- d) A Youth Group for teenagers is now held every other Saturday and various young people have been taken away on a youth weekend/camp and to Magnitude.
- e) The Firth of Beaully Guild, comprising members and adherents of the congregation and of the Congregation of Beaully and Erchless, has been established and meets regularly. The Guild has 10 paid up members, 9 of which are ladies from within the Congregation. Unfortunately, due to various age infirmities and ill health related issues there was only 1 Guild meeting in Kirkhill Church in the year. During the year, we collected and filled 14 shoe boxes for the Blythswood Shoe Box Appeal. In September, 7 ladies from Crown Church joined 5 of our group for the on-line Guild Conference. Our Convenor managed to attend 2 Guilds Together evening meetings in Inverness and the Secretary attended an afternoon meeting of Guilds Together in Croy Church on 11th November to find out about the Bear Necessities Charity in Romania. We are looking forward to attending the Guilds Together North Highland Group in Dornoch Cathedral in early May 2025.

Achievements and Performance

- Sunday morning worship was conducted each Sunday throughout the year.
- A Sunday evening 'worship night' was held 4 times during the year.
- The Kirk Session met on five occasions.
- There were 11 funerals, 2 baptisms and 1 wedding during the year.
- 3 new members have been added to the communion roll and there were 6 deletions. At year end the roll stood at 93 communicants with 28 adherents.
- A Watchnight service was held on Christmas Eve in Kiltarlity church.
- An early evening Christmas Eve Family Service was held in Kirkhill church with over 100 attendees.
- A well-attended successful Nativity play was held in Kiltarlity church, involving the Guild and over 20 children from Friday Club.
- A well-attended successful outdoor Nativity play was held near Kirkhill with involvement from the local community.
- Coffee and tea are served after worship to foster fellowship.
- A regular newsletter "The Anchor" is published serving the parish.
- The parish continues to operate the website www.kiltarlityandkirkhill.org.uk and this is due to be updated shortly.
- A very successful "Friday Club" is run every Friday – see detail under 'Education'.
- "Baby Sing" is held every Friday during school term time with an average attendance of 8-10 carers and their children.
- Well-attended coffee mornings are held each week in Kirkhill church and donations received are sent to a different charity each month, with 2 months of donations being given to church funds to cover basic running costs. In 2024, a total of £2,917 was raised for third party causes, and this was spread over 10 different charities/organisations.
- A Bible Study is held every Monday night, with a regular attendance of around 14-16 people, and there was also a Ladies' bible study on a Tuesday evening.
- "Food for thought" (Youth digging deeper into the bible) occurs twice a month on a Tuesday.
- Clèir Eilean Ì Presbytery's Mission Plan is under continuous consideration by the Kirk Session and it is still uncertain what the future is for each building.
- A pastoral care team has been created – Angie Dunn is convenor.
- A property team has been created – Les Bradley is convenor.

Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2024

Financial Review

The principal sources of income are donations and weekly offerings, income tax recovered thereon and investment income. Offerings, including donations from weddings and funerals, over the year were £46,251 up by £1,028 when compared with the previous year. There are 40 people contributing by standing order. Advantage is being taken of the Gift Aid Small Donations Scheme. Claims for Gift Aid rebate totalling £9,069 were made during the year (covering 2024). Advantage is taken when applicable of the Listed Places of Worship Grant Scheme for the recovery of VAT.

Reserves Policy

The trustees aim to hold cash reserves of at least six months general expenditure. At the year end the church held unrestricted cash funds of £36,266. The locally held Reserve Fund has been designated for property maintenance and general purposes and has been invested in Growth units with The Church of Scotland Investors Trust. The locally held Fabric Fund is invested partly in Growth units and partly in Income units with the Trust. Funds held on behalf of the congregation by C of S General Trustees are shown in the Appendix to these accounts and can be applied only to maintenance and repair of the church and manse and related expenditure as approved by the General Trustees. No extraordinary fabric expenditure is anticipated in 2025.

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) Regulations 2006 and the 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 on 10th February 2025

.....

Rev. Andrew Kuzma, Minister

.....

Anneliese Garvie, Treasurer

Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2024

Independent Examiner's Report to the Trustees of Kiltarlity & Kirkhill Church of Scotland

I report on the accounts of the charity 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 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 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 9 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.

.....

Name: Ian Morrison

Address: 1 Cabrich, Kirkhill, IV4 7PJ

Date:

Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2024

Receipts and Payments Account

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Receipts						
Donations	3	59,697	-	-	59,697	66,232
Activities for Generating Funds		-	-	-	-	-
Interest Received	4	-	-	-	-	-
Rents from Land & Buildings	5	-	-	-	-	-
Investment Income	6	595	884	198	1,677	1,457
Other Income	7	-	-	-	-	2,123
		60,291	884	198	61,374	69,812
Payments						
Cost of Generating Funds	8	-	-	-	-	-
Charitable Activities	8	57,681	-	-	57,681	51,749
		57,681	-	-	57,681	51,749
Surplus / Deficit of Funds		2,611	884	198	3,693	18,062

Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2024

Statement of Balances

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Bank & Deposit Balances						
<i>Unrestricted Funds</i>						
General Funds		34,761	-	-	34,761	32,277
<i>Designated Funds</i>						
Designated Reserve Fund		12,256	-	-	12,256	12,256
Guild Account		1,505	-	-	1,505	297
Total Unrestricted Funds		48,523	-	-	48,523	44,830
<i>Restricted Funds</i>						
Locally Held Fabric Account		-	16,776	-	16,776	16,776
Total Restricted Funds		-	16,776	-	16,776	16,776
<i>Endowment Funds</i>						
John MacDonald Bequest		-	-	549	549	549
Dr Duncan Fraser Bequest		-	-	1,628	1,628	1,628
Ned Fletcher Bequest		-	-	4,748	4,748	4,748
Total Endowment Funds		-	-	6,924	6,924	6,924
Total Bank & Deposit Balances		48,523	16,776	6,924	72,223	68,530
Other Assets						
Gift Aid Receivable					9,000	8,000

The accounts were approved by the Kirk Session on 10 February 2025

For and behalf of the Kirk Session

Rev. Andrew Kuzma

Anneliese Garvie (Treasurer)

Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2024

Notes to the Accounts

1 Trustees' remuneration and related party transactions

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.

2 Movement in funds

	At 01.01.24 £	Receipts £	Payments £	Transfers £	At 31.12.24 £
Unrestricted Funds					
General Funds	32,277	60,027	57,543	-	34,761
Designated Funds					
Designated Reserve Fund	12,256	-	-	-	12,256
Guild Account	297	1,346	138	-	1,505
Total Unrestricted Funds	44,830	61,374	57,681	-	48,523
Restricted Funds					
Locally held fabric fund	16,776	-	-	-	16,776
Endowment Funds					
John MacDonald Bequest	549				549
Dr Duncan Fraser Bequest	1,628			-	1,628
Ned Fletcher Bequest	4,748			-	4,748
	6,924	-	-	-	6,924
Transfer from Kiltarlity	-	-	-	-	-
Total funds	68,530	61,374	57,681	-	72,223

Purposes of Designated Funds

* Designated Reserve Fund: The Trustees have set aside these funds for the maintenance of the Church and manse and for general purposes.

* Guild Account: The Trustees have set aside funds for the furtherance of Guild activities.

Purposes of Endowment funds

* There are no restrictions on the use of the income or capital of the Bequests.

Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2024

Notes to the Accounts (contd.)

Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3 Donations					
Free Will Offering (Non gift aid)	9,112	-	-	9,112	2,500
Free Will Offering (With gift aid)	30,851	-	-	30,851	32,707
Open Plate	4,549	-	-	4,549	4,579
General Donations	389	-	-	389	2,227
Special Collections	-	-	-	-	180
Weddings & Funerals	1,350	-	-	1,350	3,030
Gift Aid Tax recovered	9,069	-	-	9,069	17,101
	<u>55,320</u>	<u>-</u>	<u>-</u>	<u>55,320</u>	<u>62,324</u>
<i>Congregational Organisations</i>					
Youth Ministry	2,419	-	-	2,419	20
Tuesday Coffee Morning	612	-	-	612	3,464
Guild	1,346	-	-	1,346	423
	<u>59,697</u>	<u>-</u>	<u>-</u>	<u>59,697</u>	<u>66,232</u>
4 Interest Received					
General Fund	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
5 Rents from Land & Buildings					
Rent from Hire of Halls	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
6 Investment Income					
Designated Reserve Fund	595			595	528
Locally Held Fabric Fund		884		884	752
John MacDonald Bequest			-	-	-
Dr Duncan Fraser Bequest			51	51	45
Ned Fletcher Bequest			148	148	131
	<u>595</u>	<u>884</u>	<u>198</u>	<u>1,677</u>	<u>1,457</u>
7 Other Income					
Life & Work Subscriptions	-	-	-	-	85
VAT Recovered	-	-	-	-	-
GT Grant for Removal Expenses	-	-	-	-	2,038
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,123</u>

Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2024

Notes to the Accounts (contd.)

		Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
	Note	£	£	£	£	£
8 Analysis of Payments						
Cost of Generating Funds						
Offering Envelopes		-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Charitable Activities						
Giving to Grow	8a	26,514	-	-	26,514	22,885
Presbytery Dues		583	-	-	583	513
Minister's Expenses		1,788	-	-	1,788	1,021
Manse Costs	8b	4,192	-	-	4,192	5,551
Pulpit Supply		109	-	-	109	181
Church Magazine		-	-	-	-	-
Licences		659	-	-	659	621
Cleaning		1,480	-	-	1,480	1,512
Organist Fees		1,200	-	-	1,200	1,800
Repairs & Maintenance		2,127	-	-	2,127	2,400
Electricity		12,413	-	-	12,413	9,219
Telephone & Internet		698	-	-	698	496
Insurance		3,484	-	-	3,484	3,280
Church Garden		-	-	-	-	423
Life & Work		126	-	-	126	126
Youth Ministry	8c	1,646	-	-	1,646	690
Tuesday Coffee Morning		269	-	-	269	617
Guild		138	-	-	138	413
Other Expenses		255	-	-	255	-
		<u>57,681</u>	<u>-</u>	<u>-</u>	<u>57,681</u>	<u>51,749</u>
8a Giving to Grow						
Allocation		30,498	-	-	30,498	25,480
Less - Endowment Income		-	-	-	-	2,595
Less - Transition Funding		-	-	-	-	-
		<u>26,514</u>	<u>-</u>	<u>-</u>	<u>26,514</u>	<u>22,885</u>
8b Manse Costs						
Repairs & Improvements		725	-	-	725	2,177
Council Tax		2,528	-	-	2,528	2,519
Telephone		939	-	-	939	856
		<u>4,192</u>	<u>-</u>	<u>-</u>	<u>4,192</u>	<u>5,551</u>
8c Youth Ministry						
General		-	-	-	-	386
Youth Group / YLI		1,531	-	-	1,531	160
Messy Church		88	-	-	88	70
Friday Club		27	-	-	27	74
		<u>1,646</u>	<u>-</u>	<u>-</u>	<u>1,646</u>	<u>690</u>

Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2024

Notes to the Accounts (contd.)

9 Collections for Third Parties	2024	2023
Blythswood Care	354	-
Highland Hospice	175	
Christian Aid	310	
Mary's Meals	327	
The Vine Trust	439	
Tear Fund	264	
Tomnacross Parent Council	322	
Kirkhill Parent Council	322	
Kirkhill Gala Committee	127	
Mlali Community Trust	277	
	<u>2,917</u>	<u>-</u>

10 Minister's Stipend

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

11 Investments held	Cost	Market Value 2024	Market Value 2023
<i>Designated Reserve Fund (Unrestricted)</i>			
Reserve fund - 4,404 units C of S Investors Growth Fund	12,256	28,098	25,675
<i>Locally Held Fabric Fund (Restricted)</i>			
2,103 units C of S Investors Growth Fund	5,853	13,417	12,260
1,000 units C of S Investors Income Fund	<u>10,923</u>	<u>11,060</u>	<u>10,960</u>
	16,776	24,477	23,220
<i>Endowments</i>			
John MacDonald Bequest	549	-	-
Dr Duncan Fraser Bequest - 375 C of S Trust Growth Funds	1,628	2,393	2,186
Ned Fletcher Bequest - 1,094 C of S Trust Growth Funds	4,748	6,980	6,378
	<u>35,957</u>	<u>61,947</u>	<u>57,460</u>

Kiltarlity and Kirkhill Church of Scotland Year End 31st December 2024

Funds held on behalf of the Congregation by the Church of Scotland General Trustees

	2024 £	2023 £
Capital Account		
Opening balance held at 1st January at cost	18,950	18,417
Realised Gain	-	534
Closing balance held at 31st December	<u>18,950</u>	<u>18,950</u>
Market value at 31st December	<u><u>27,741</u></u>	<u><u>26,430</u></u>
Revenue Account		
Opening balance at 1st January	27,695	26,000
Rental income	-	-
Interest earned	1,705	893
Dividend	677	840
Correcting Entry from GTs	-	-
Transfer from Capital Account	-	-
	<u>30,078</u>	<u>27,734</u>
Administration Costs	85	38
Closing balance at 31st December	<u><u>29,992</u></u>	<u><u>27,695</u></u>