

**The Church of Scotland**  
**Ardgour, Morvern and Strontian Parish Church of Scotland**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**For the Year ended 31st December 2024**

**Congregation No: 382188**

**Charity No: SC008222**

## Reference and Administrative Information

Charity Name: Ardgour, Morvern and Strontian Parish Church of Scotland

Charity Registration Number: SC008222

Congregation Reference No: 382188

Contact Address: Mrs Fiona Maclean of Ardgour  
Sallachan Farm  
Ardgour  
PH33 7AB

### Trustees

Rev. Donald McCorkindale  
Mr. James Campbell  
Mrs. Jean Campbell  
Mrs. Elizabeth Carmichael  
Mrs. Kate Cruickshank  
Mrs. Catriona Hunter  
Mrs. Creina Jackson  
Mrs. Fiona Maclean of Ardgour  
Mr. Robin Maclean of Ardgour  
Mr. James Mcleod  
Mrs. Lynne Mowat  
Mrs. Claudia Nicholson  
Mrs. Diana Snelgrove  
Mrs. Louise White  
Mr. Peter White

### Principal Office-bearers

Minister: Rev. Donald McCorkindale  
Session Clerk Mrs. Fiona Maclean of Ardgour  
Church Treasurer: Mr. Peter White

### Independent Examiner

Voluntary Action Lochaber  
An Drochaid,  
Claggan Road,  
Fort William PH33 6PH

### Bankers

Bank of Scotland  
62 High Street  
Fort William PH33 6AE

## **Trustees' Annual Report**

### **Year ended 31 December 2024**

## **Structure, Governance and Management**

### **Governing Document**

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

### **Recruitment and Appointment of Trustees**

Members of the Kirk Session and the Congregational Board are the charity trustees. The Kirk Session members are the 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, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

### **Organisational Structure**

The Kirk Session meets four times a year and is responsible for spiritual and temporal affairs within the church.

### **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.

Ardgour: 1 service a week  
Morvern: 1 service a fortnight  
Strontian: 1 service a fortnight  
Kingairloch: 1 service a month  
Treslaig: 4 services a year  
Ardgour Guild: monthly meetings

## **Trustees' Annual Report (cont)**

**Year ended 31 December 2024**

### **Achievements and Performance**

The linkage of Ardgour, Morvern and Strontian Parishes (AMS) with Ardnamurchan and Acharacle Parishes is now in its second year and is working well.

Our Minister, Mr McCorkindale, has continued the existing pattern of services in AMS, with a weekly Sunday service in Ardgour at 10 a.m., and midday services alternating between Kiel and Strontian churches. Services were also conducted once a month at Kingairloch and Treslaig. He was supported by Jade MacLean, Probationer, and Ella Gill, Reader.

On the 'peninsulachurches' website, Mr McCorkindale live streams his services fortnightly, with a worship video on the alternate weeks. These have been well received both within the Parish and beyond. Mr McCorkindale has continued his online Wednesday evening prayers on YouTube through the website, and also keeps the Parishes' profile active on Facebook.

Communion Services took place quarterly in the churches, and Mr McCorkindale ran a monthly zoom Communion.

The ordination of Jade MacLean by Clèir Eilean Ì took place in Ardgour in February. The Parishes of the linkage were well represented. Jade's work was hugely appreciated by the Parishes while she was a Probationer; the church was full and the service memorable. The Parishes were delighted for her when in December Jade was called to the Speyside Churches, and our Parishes were well represented at her induction.

An active Christian discussion group has formed at Treslaig, and Mr. McCorkindale conducted well-attended services at Treslaig for Remembrance Sunday and Christmas.

The Abernethy Trust hosted a successful Retreat Day at Kilmalieu in September. A 'Messy Church' was held in Strontian Hall on 14th December, followed by a Carol Service.

The 'Winter Suppers' in Ardgour Village Hall ran for a second year and were extremely well-attended. Funding for these suppers was again organized by Mrs. White, Elder. Each supper was hosted by a different village group. Donations from the suppers went towards a 'Summer Fun Day' at Ardgour Primary school in August. Based at Ardgour Church, an Easter egg hunt was held on the Saturday before Easter.

Kiel Church held a 'Flower Festival' in August. It also staged a successful 'Christmas Tree Festival' in December, involving most of the community.

The new Presbytery of Clèir Eilean Ì held its first on-line meeting in January, with 200 people attending. It subsequently held its first Conference in September in Fort William. Among other business, the Conference approved the Presbytery Mission Plan.

On Property matters, the Manse underwent a much-needed programme of repairs, and Ardgour Church was given an exterior coat of limewash. Strontian Church is in poor repair, and in June the General Trustees agreed to its sale. After much hard work by the Strontian Community Company (Dualchas) the Company was offered £60,000 by the Scottish Land Fund for a Heritage Centre and Worship space at Strontian Church. The purchase of the Church has now gone through.

## Financial Review

This is the second annual accounts of the united Ardgour, Morvern and Strontian Parish. It is based on the funds available within our two bank accounts (Current Account and Fabric Account), alongside funds held centrally with the Church of Scotland. The principal source of income comes from offerings received at our regular services across five different locations, plus regular donations from congregational members who continue to support the church despite being unable to attend. The Giving to Grow allocation of £11,988 has been paid in full.

We had £4318.12 from the National Lottery and the Ardgour Community Council to run the 2024 Winter Suppers, of which only £4142.83 was spent. The remainder of this (£175.29) alongside donations collected (£683.21) will be used with the new round of funding received (£6100) from the 'Highland Communities Mental Health & Wellbeing Fund for Adults – Small Grants' to deliver the 2025 Winter Suppers.

We had significantly less costs this year, with a total of £3338.95 spent on Fabric Repairs & Maintenance, alongside £3668.35 spent on Manse Repairs & Maintenance. Some of the Manse Repairs cost were reclaimed through shared costs with Acharacle & Ardnamurchan Parish. Our electricity costs were nearly double the amount from last year, with a total of £5315.78. We spent a total of £5025.92 from the Consolidated Fabric Fund (Revenue) which was spread between Manse Repairs, outstanding electricity bill for Strontian, and part of our buildings insurance.

We collected a significantly more for third parties this year, with a total of £1684.81. A substantial amount of this was both an Ordination gift for the Reverend Jade MacLean, as well as a leaving gift when she left in the December. We sent the outstanding amounts collected last year to the Poppy Appeal and Christian Aid along with the collections from this year. The £200 donation previously designated for the planting of trees at Kingairloch has at the donor's request been used for the purchase of 'God Welcomes All' hymn books for Kingairloch. We received the payments for Life & Work from last year, but are now waiting for a cheque of £171.50 that will show in the 2025 accounts.

Our donation income has increased slightly from last year to a total of £24,013.19 (an increase of £3,206.60). This is primarily from a slight increase in Gift Aid giving (up by £1,250.74) and Open Plate offerings (up by £1,647.54). We are now registered for Gift Aid with HMRC, and have received our Gift Aid reclaim for 2023 (£3,125.39) and will claim 2024 in the new year.

Overall this year was better financially, with increasing our total finances by £1,665.97 at the year end. Though if we look just at our Unrestricted funds, we were only £185.43 higher than last year. Whilst our finances have stabilised this year, this is primarily down to a slight increase in giving and a significant decrease in spending. Careful consideration should be given to future work required at the church buildings, and attempt to increase giving or income where possible.

**Trustees' Annual Report (cont)**  
**Year ended 31 December 2024**

**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,



**F Maclean of Ardgour**  
**Session Clerk**

**Date** .....20/04/25.....

## Independent Examiner's Report to the Trustees of Ardgour, Morvern and Strontian Parish Church

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on pages 8 to 13.

### 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

An 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 **MARIE MC MILLAN**  
**Marie Mc Millan**

Address: **VOLUNTARY ACTION LOCHABER**  
**AN DRACHAID**  
**CLAGGAN ROAD**  
**FORT WILLIAM PH23 6PH**

Date **1 MAY 2025**

**Ardgour, Morvern and Strontian Parish Church**  
**Receipts and Payments Account**  
**Year ended 31 December 2024**

		Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	Funds	2024	2023
		2024	2024	2024	2024	2023
		£	£	£	£	£
<b><u>Receipts</u></b>	<b>Note</b>					
Donations	3	23,110	903	-	24,013	20,807
Legacies		-	-	-	-	-
Activities for Generating Funds		674	-	-	674	689
Bank & Deposit interest		-	-	-	-	34
Investment income		480	-	-	480	387
		<u>24,265</u>	<u>903</u>	<u>-</u>	<u>25,168</u>	<u>21,917</u>
Grants		6,280	-	-	6,280	4,583
Receipts from General Trustees		5,026	-	-	5,026	2,599
Shared Expenses A&A		6,031	-	-	6,031	1,575
Other Receipts	4	4,393	-	-	4,393	3,019
<b><u>Total Receipts</u></b>		<u>45,995</u>	<u>903</u>	<u>-</u>	<u>46,898</u>	<u>33,693</u>
<b><u>Payments</u></b>	<b>5</b>					
Costs of generating funds		132	-	-	132	123
Charitable activities		39,217	5,703	-	44,920	52,232
Governance costs		180	-	-	180	324
<b><u>Total Payments</u></b>		<u>39,530</u>	<u>5,703</u>	<u>-</u>	<u>45,232</u>	<u>52,680</u>
Excess of Receipts over Payments for the year before transfers		6,465	(4,799)	-	1,666	(18,987)
Transfers Out		(6,100)	(2,132)	-	(8,232)	-
Transfers In		2,132	6,100	-	8,232	-
Total		(3,968)	3,968	-	-	-
Excess of Receipts over Payments for the year		<u>2,497</u>	<u>(831)</u>	<u>-</u>	<u>1,666</u>	<u>(18,987)</u>



**Ardgour, Morvern and Strontian Parish Church**  
**Statement of Balances**  
**At 31 December 2024**

	Unrestricted Funds 2024 Note £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b><u>Bank &amp; Deposit Balances</u></b>					
Bank & deposit balances brought forward	3,366	9,515	-	12,881	31,868
<b>Movement in year:</b>					
Excess of Receipts over Payments for the year	2,497	(831)	-	1,666	(18,987)
Bank & deposit balances carried forward	<u>5,863</u>	<u>8,684</u>	<u>-</u>	<u>14,547</u>	<u>-</u> <u>12,881</u>
<b><u>Investments at market value</u></b>	8				
Fabric Fund	2,054	-	-	2,054	2,054
General Congregational Purposes	2,000	-	-	2,000	2,000
General Purposes (Cost @ £1000)	<u>12,760</u>	<u>-</u>	<u>-</u>	<u>12,760</u>	<u>11,660</u>
<b><u>Assets</u></b>					
Gift Aid Receivable	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b><u>Liabilities</u></b>					
Cost of repair not yet billed	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The accounts were approved by the Kirk Session and Financial Board on 20th April 2025  
For and on behalf of the Kirk Session and Financial Board

Finlay Maclean J Macgillivray  
[Signature]

Session Clerk

Treasurer

## Ardgour, Morvern and Strontian Parish Church

### Statement of Balances

#### Notes to the Accounts

#### 1. Trustee Remuneration and Related Party Transactions

During the year four (4) trustees received reimbursement of expenses incurred totalling £1972.92. The Reverend Donald McCorkindale and Reverend Jade MacLean received £3353.01 in travel expenses, of which half will be covered by A&A Parish. In addition the Reverend Jade MacLean received a cash gift of £469.00 for her Ordination, and the Treasurer Mr Peter White received an Honorarium of £200 for his work on the accounts.

#### 2. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
<b>Unrestricted funds</b>					
Designated Fabric Fund	9,515	7,003	5,703	(2,132)	8,684
General Fund	3,366	48,127	39,530	(6,100)	5,863
<b>Total funds</b>	<b>12,881</b>	<b>55,130</b>	<b>45,232</b>	<b>(8,232)</b>	<b>14,547</b>

#### Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>3. Analysis of Donations</b>					
WFO Scheme (non Gift Aid)	2,703	220	-	2,923	2,840
Gift Aid Donations	12,131	-	-	12,131	10,880
Tax Recovered on Gift Aid Donations	3,125	-	-	3,125	3,324
Ordinary Offerings (Open Plate)	4,110	-	-	4,110	2,463
Other Offerings, Donations etc	1,040	-	-	1,040	750
Winter Supper Donations	-	683	-	683	550
	<b>23,110</b>	<b>903</b>	<b>-</b>	<b>24,013</b>	<b>20,807</b>

#### 4. Analysis of Other Income

Utility Refunds/Insurance Claim	800	-	-	800	410
Winter Supper Funding	-	6,100	-	6,100	4,318
ACC Funding (Easter & Harvest)	180	-	-	180	264
Weddings & Funerals	1,718	-	-	1,718	800
Corra Cost of Living	-	-	-	-	1,050
Shared Costs with A&A	6,031	-	-	6,031	1,575
Central Fabric Fund	5,026	-	-	5,026	2,599
Activities for Generating Funds	674	-	-	674	689
Collections for Third Parties	1,685	-	-	1,685	759
Illness Cover	190	-	-	190	-
Bank & Deposit Interest	-	-	-	-	34
Investments	480	-	-	480	387
	<b>16,785</b>	<b>6,100</b>	<b>-</b>	<b>22,885</b>	<b>12,886</b>

## 5. Analysis of Payments

### Costs of generating funds

Offering envelopes	132	-	-	132	123
	<u>132</u>	<u>-</u>	<u>-</u>	<u>132</u>	<u>123</u>

### Charitable activities

Giving to Grow Allocation	11,988	-	-	11,988	8,199
Presbytery dues	-	-	-	-	574
Pulpit supply & Travel Expenses	100	-	-	100	336
Minister's Travel Expenses	3,353	-	-	3,353	4,217
Fabric repairs & maintenance	1,779	1,560	-	3,339	11,419
Manse repairs & maintenance	3,668	-	-	3,668	4,500
Manse Council Tax	3,507	-	-	3,507	2,627
Heat & Light	5,316	-	-	5,316	2,754
Insurance	4,250	-	-	4,250	5,158
Office & Stationery Expenses	209	-	-	209	482
Internet Ardour Church	414	-	-	414	346
Hall Hire	405	-	-	405	360
Digital / AV	832	-	-	832	3,589
Ministry Activities	956	-	-	956	1,306
Winter Suppers	-	4,143	-	4,143	5,017
Advertising	250	-	-	250	100
Payment to Third Parties	1,790	-	-	1,790	650
Other	200	-	-	200	600
Honorarium	200	-	-	200	-
	<u>39,217</u>	<u>5,703</u>	<u>-</u>	<u>44,920</u>	<u>52,232</u>

### Governance costs

Independent examiner's fees	180	-	-	180	324
	<u>180</u>	<u>-</u>	<u>-</u>	<u>180</u>	<u>324</u>

## 6. 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.

	2024 £	2023 £
<b>7. Collections for Third Parties</b>		
Christian Aid	508	290
Lochaber Foodbank	231	90
Poppy Appeal	55	57
Life & Work	84	168
Christmas Breakfast	173	154
Ordination / Leaving Gift	634	-
	<u>1,685</u>	<u>759</u>

## 8. Investments at Market Value

Deposit Fund	Amount Deposited		
2. Fabric Fund	2054		
3. General Congregational Purposes	2000		
Growth Fund - Unit Price at 31/12/24 £6.38	No. of Units	Cost of Units	Market Value
2. General Purposes	2000	1000	12760

## APPENDIX

### FUNDS HELD ON BEHALF OF THE CONGREGATION

### BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2024	2023
	£	£
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31 December at cost	<u>114,241</u>	<u>114,241</u>
Market Value of Balances at 31 December	<u>119,193</u>	<u></u>
<b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December	<u>12,237</u>	<u>11,503</u>
<b><u>TEMPORARY ACCOUNT</u></b>		
Credit Balance at 31 December	<u>(1,137)</u>	<u>592</u>

#### Notes

1. If any of the above lines do not apply to your congregation for both of the years being reported then they can be removed from the note.
2. The note only requires the year end figure for each year to be shown. Detailing the movements is not necessary but can be shown as additional disclosure if considered appropriate.
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