

The Church of Scotland
North Knapdale Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 191257

Charity No: SC 001002

1 January 17 – 31 December 17

Reference and Administrative Information

Charity Name: North Knapdale Parish Church of Scotland
Charity Registration Number: SC001002
Congregation Reference No: 191257
Contact Address: 3 Braeface
Tayvallich
Lochgilphead
PA31 8PN

Trustees: Elders:

Alan Cameron
Val Cameron
Norma Kelly
David Logue
Louise Logue
Elizabeth MacDonald
Ealasaid Mackay
Catherine Paterson

Principal Office-bearers

Minister: Rev. Cliff Acklam
Session Clerk: Alan Cameron

Church Treasurer: Louise Logue

Independent Examiner

Morag Rea
Tallentire
Tayvallich
Lochgilphead
PA31 8PR

Bankers

Clydesdale Bank
Poltalloch Street
Lochgilphead
PA31 8LL

Trustees' Annual Report

Year ended 31 December 2017

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 are the charity trustees. Membership of Kirk Session is constituted of the elders and minister.

Elders can be appointed in three ways. These are

- 1) nomination and direct election by members of the congregation;
- 2) a system of signed lists, in which members of the congregation submit a signed list of names. The names having the greatest number of votes are elected;
- 3) nomination and appointment by the Kirk Session

The minister is elected by the congregation and inducted by Presbytery

Organisational Structure

The Kirk Session has oversight of the whole life and service of the Church within its Parish; responsibility for the spiritual and temporal oversight of the Congregation's affairs. The Kirk Session also delegates certain areas of its work to committees and may also appoint members and non members of the congregation to serve on such committees. Committees operate within the remit granted to them by Kirk Session.

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 in Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Achievements and Performance

Sunday worship – In our parish of North Knapdale we rotate our Sunday worship between the churches within the three communities which serve the wider area of North Knapdale; Tayvallich, Inverlussa and Bellanoch.

Being aware of the changing pattern of worship, we are forging strong links with the community through our Cafe Connect initiative; meeting every Saturday in Achnamara Village Hall. We also run Messy Church in this Parish and in association with our linked parish. Messy church continues to be popular and well supported.

Both of these activities are excellent forms of outreach to the wider community.

An Alpha Course has been successfully run during 2017.

Our services at Easter and Christmas continue to be a focus of attention for both locals and visitors who attend in large numbers.

Financial Review

The principal source of income is weekly offerings (90%). The annual income has increased by 4% over last year, mainly as a result of backdated gift aid claims.

Expenditure has increased by 3% this year. This does not include maintenance costs which were funded from the consolidated fabric funds.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately nine months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £37187. This represents just over nine months' expenditure.

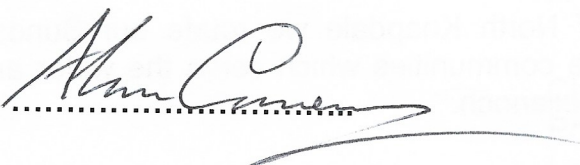
Statement of Trustees' Responsibilities

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

Alan Cameron
Session Clerk

Signature



24 January 2018

Independent Examiner's Report to the Trustees of North Knapdale Parish Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2017 which are set out on pages 5 to 9.

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 Morag Rea

Signature *Morag F. Rea*

Address: Tallentire
 Tavyallich
 Lochgilphead
 PA31 8PR

Date 7/3/18

**North Knapdale Parish Church
Receipts and Payments Account
Year ended 31 December 2017**

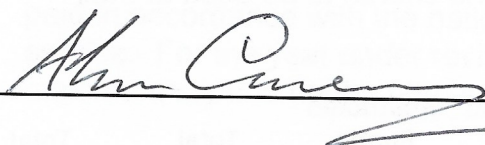
		Unrestricted Funds 2017 £	Restricted Funds 2017 £	Total 2017 £	Total 2016 £
Receipts	Note				
Donations	3	22697	1445	24142	23359
Activities for Generating Funds		2394		2394	2085
Bank & Deposit interest		208		208	312
Investment income					
		<u>25299</u>	<u>1445</u>	<u>26744</u>	<u>25756</u>
Receipts from General Trustees		11089		11089	13248
Other Receipts		328		328	196
		<u>36716</u>	<u>1445</u>	<u>38161</u>	<u>39200</u>
Total Receipts					
Payments	4				
Costs of generating funds		40		40	40
Charitable activities		37662	973	38635	42221
Other Payments		218		218	192
		<u>37921</u>	<u>973</u>	<u>38894</u>	<u>42453</u>
Total Payments					
Excess of Receipts over Payments for the year before transfers		<u>-1204</u>	<u>472</u>	<u>-732</u>	<u>-3253</u>
Transfers					
Excess of Receipts over Payments for the year		<u>-1204</u>	<u>472</u>	<u>-732</u>	<u>-3253</u>

North Knapdale Parish Church
Statement of Balances
At 31 December 2017


	Unrestricted Funds 2017 £	Restricted Funds 2017 £	Total 2017 £	Total 2016 £
Note				
Bank & Deposit Balances				
Bank & Deposit Balances brought forward	38391	5233	43624	46877
Movement in year:				
Excess of Receipts over Payments for the year	-1204	472	-732	-3253
Bank & Deposit Balances carried forward	<u>37187</u>	<u>5705</u>	<u>42892</u>	<u>43624</u>

The accounts were approved by the Kirk Session on 24 January 2018

For and on behalf of the Kirk Session



Session Clerk



Treasurer

North Knapdale Parish Church
Notes to the Accounts
At 31 December 2017

1. Trustee Remuneration and Related Party Transactions

During the year 3 (three) trustees received reimbursement of expenses incurred totalling £211.72. In addition David Logue received £70 for pulpit supply and Catherine Paterson received £60 for supply organist.

2. Movements in Funds

	At 1 Jan 2017 £	Receipts £	Payments £	At 31 Dec 2017 £
Unrestricted funds				
General Fund	38391	36716	37921	37187
	<u>38391</u>	<u>36716</u>	<u>37921</u>	<u>37187</u>
Restricted funds				
Messy Church	28	945	973	0
Inverlussa Church	2924	500	0	3424
Ladies Work Party	2281	0	0	2281
	<u>5233</u>	<u>1445</u>	<u>973</u>	<u>5705</u>
Total funds	<u>43624</u>	<u>38161</u>	<u>38894</u>	<u>42892</u>

Purposes of Restricted Funds

Messy Church – this is money given for the Messy Church outreach.

Inverlussa Church is donations towards maintenance.

Ladies Work Party was given by the ladies of the church to be used at their discretion.

	Unrestricted Funds 2017 £	Restricted Funds 2017 £	Total 2017 £	Total 2016 £
Gift Aid Donations	12734	860	13594	13753
Tax Recovered on Gift Aid Donations	5321		5321	3688
Ordinary Offerings (Open Plate)	4292		4292	4331
Other Offerings, Donations etc	350	585	935	1587
	<u>22697</u>	<u>1445</u>	<u>24142</u>	<u>23359</u>

3. Analysis of Donations

	Unrestricted Funds 2017 £	Restricted Funds 2017 £	Total 2017 £	Total 2016 £
4. Analysis of Payments				
Charitable activities				
Ministries & Mission allocation	15015		15015	14990
Presbytery dues	840		840	844
Minister's expenses	1589		1589	712
Pulpit supply	291		291	381
Other staffing costs	75		75	317
Fabric repairs & maintenance	12684		12684	16961
Shared manse costs	267		267	1153
Heat and light	2261		2261	2063
Insurance	2327		2327	2421
Printing, stationery and postage	281		281	276
Advertising	466		466	581
Other expenses	498		498	799
Outreach activities:				
Messy Church	111	973	1084	723
Cafe Connect	18		18	
Alpha	357		357	
General outreach	583		583	
Total outreach	1069	973	2042	
	<u>37662</u>	<u>973</u>	<u>38635</u>	<u>42221</u>
Other payments				
Cost of generating funds	40		40	40
Life and Work	218		218	192
	<u>258</u>		<u>258</u>	<u>232</u>

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £26,644 and the maximum stipend (in the fifth and subsequent years) £32,743.

	2017 £	2016 £
6. Collections for Third Parties		
CHAS		145.70
Achnamara Hall	270.00	267.08
Poppy Scotland	126.50	100.86
Christian Aid (£700 direct to CA 2017)	1155.22	1440.00
EMRACE the Middle East	324.45	405.00
Mid Argyll churches Malawi Twinning Group		400.00
	<u>1876.17</u>	<u>2758.64</u>

North Knapdale Parish Church
At 31 December 2017

APPENDIX

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

	2017	2016
	£	£
<u>CONSOLIDATED FABRIC FUND CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>33077</u>	<u>33077</u>
Market Value of Balances at 31 December	<u>46230</u>	<u>44720</u>

CONSOLIDATED FABRIC FUND REVENUE ACCOUNT

Credit Balance at 31 December	<u>7211</u>	<u>2990</u>
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CONSOLIDATED FABRIC FUND CAPITAL ACCOUNT(II)

Credit Balance at 31 December	<u>224351</u>	<u>232474</u>
Made up of:		
Growth Fund	<u>150003</u>	
Market Value	<u>154862</u>	
Deposit Fund	<u>74348</u>	