

The Church of Scotland
North Knapdale Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 191257

Charity No: SC 001002

1 January 2019 – 31 December 2019

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:

Norma Kelly
David Logue
Louise Logue
Elizabeth MacDonald
Ealasaid Mackay
Catherine Paterson

Principal Office-bearers

Minister:

Interim Moderator:

Rev. H. Smith up to 15 March
Mrs A. Hay from 16 March to 16 October
Rev. C. Fulcher from 17 October
David Logue

Session Clerk:

Church Treasurer:

Louise Logue

Independent Examiner

Morag Rea
Tallentire
Tayvallich
Lochgilphead
PA31 8PN

Bankers

Clydesdale Bank
Poltalloch Street
Lochgilphead
PA31 8LL

Trustees' Annual Report

Year ended 31 December 2019

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

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 three communities which serve the wider area of North Knapdale; Since selling Inverlussa church we meet in Tayvallich 1st and 3rd Sundays, Bellanoch 2nd and 4th Sundays and Achnamara Hall on the 5th Sunday where we have Cafe Church.

Being aware of the changing pattern of worship, we are forging strong links with the community through our Cafe Connect initiative which meets every Saturday in Achnamara Village Hall. We host a monthly Second Sunday Supper in Achnamara Hall where we have dinner and conversation. We also ran Messy Church in this Parish and in association with our linked parish. These activities are excellent forms of outreach to the wider community. Those who attended Alpha courses in 2017 are now part of a weekly Alpha Next house group.

Members of our congregation are actively involved in a wide variety of community groups and societies.

Financial Review

Just over half of income is weekly offerings (51%). One off gifts 16% and tax reclaimed 15%, fundraising 8%, other income 6% and interest 4%. The annual income has decreased by 19% over last year; (there were unusual one off gifts last year). Expenditure has decreased by 32% this year, mainly due to decreased ministry and mission contributions. This does not include maintenance costs which were funded from the consolidated fabric funds. £45713 was realised from the sale of Inverlussa church.

Reserves Policy

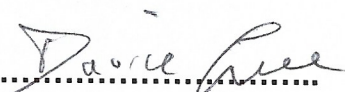
It is the Trustees' policy to hold reserves of approximately nine months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £47837. This represents considerably more than nine months' expenditure, therefore the excess will be considered for transfer to the growth fund.

Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board 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,

David Logue
Session Clerk

Signature 

Date 16th February
2020

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 2019 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

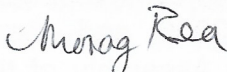
An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual 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 

Address: Tallentire
Tavyallich
Lochgilphead
PA31 8PR

Date 9/3/20

**North Knapdale Parish Church
Receipts and Payments Account
Year ended 31 December 2019**

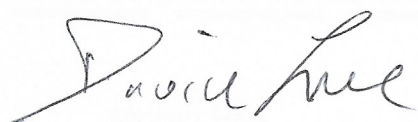
		Unrestricted Funds 2019 £	Restricted Funds 2019 £	Total 2019 £	Total 2018 £
Receipts	Note				
Donations	3	18771	518	19288	26292
Activities for Generating Funds		1812		1812	1854
Bank & Deposit interest		209		209	195
Investment income		650		650	306
		<u>21442</u>	<u>518</u>	<u>21960</u>	<u>28647</u>
Receipts from General Trustees		16663		16663	8050
Other Receipts	4	1482		1482	196
Total Receipts		<u><u>39587</u></u>	<u><u>518</u></u>	<u><u>40105</u></u>	<u><u>36893</u></u>
Payments	5				
Costs of generating funds		30		30	30
Charitable activities		22520	518	23038	28550
Other Payments		214		214	20191
Total Payments		<u><u>22764</u></u>	<u><u>518</u></u>	<u><u>23282</u></u>	<u><u>48771</u></u>
Excess of Receipts over Payments for the year before transfers		<u><u>16823</u></u>	<u><u>0</u></u>	<u><u>16823</u></u>	<u><u>-11878</u></u>
Transfers					
Excess of Receipts over Payments for the year		<u><u>16823</u></u>	<u><u>0</u></u>	<u><u>16823</u></u>	<u><u>-11878</u></u>

North Knapdale Parish Church
Statement of Balances
At 31 December 2019

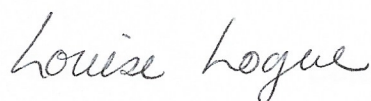
	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Total 2019 £	Total 2018 £
Note				
Bank & Deposit Balances				
Bank & Deposit Balances brought forward	25309	5705	31014	42892
Movement in year:				
Excess of Receipts over Payments for the year	16823	0	16823	-11878
Bank & Deposit Balances carried forward	<u>42132</u>	<u>5705</u>	<u>47837</u>	<u>31014</u>

The accounts were approved by the Kirk Session on 16 February 2020

For and on behalf of the Kirk Session



Session Clerk



Treasurer

North Knapdale Parish Church
Notes to the Accounts
At 31 December 2019

1. Trustee Remuneration and Related Party Transactions

During the year 1 (one) trustees received reimbursement of expenses incurred totalling £31.40. In addition David Logue received £360 for pulpit supply.

2. Movements in Funds

	At 1 Jan 2019 £	Receipts £	Payments £	At 31 Dec 2019 £
Unrestricted funds				
General Fund	25309	39587	22764	42132
	<u>25309</u>	<u>39587</u>	<u>22764</u>	<u>42132</u>
Restricted funds				
Messy Church	0	518	518	0
Inverlussa Church	3424		0	3424
Ladies Work Party	2281	0	0	2281
	<u>5705</u>	<u>518</u>	<u>518</u>	<u>5705</u>
Total funds	<u>31014</u>	<u>40105</u>	<u>23282</u>	<u>47837</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 2019 £	Restricted Funds 2019 £	Total 2019 £	Total 2018 £
3. Analysis of Donations				
Gift Aid Donations	8136	120	8256	10742
Ordinary Offerings (Open Plate)	3714		3714	4249
Tax Recovered on Gift Aid Donations and Ordinary Offerings	3455		3455	4316
Other Offerings, Donations etc	3466	398	3863	6984
	<u>18771</u>	<u>518</u>	<u>19288</u>	<u>26292</u>

4. Analysis of Other Income

Council Tax Refund	401	401
Book Sales	65	65
Life and Work	214	214
Furniture Sales	445	445
Insurance refund	207	207
Polling station rent	150	150
Total	<u>1482</u>	<u>1482</u>

5. Analysis of Payments

	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Total 2019 £	Total 2018 £
Ministries & Mission Allocation	6244		6244	15029
Presbytery dues	1035		1035	840
Minister/interim moderator expenses	76		76	1438
Pulpit supply	2645		2645	683
Fabric repairs & maintenance	4915		4915	1973
Shared manse costs	858		858	950
Heat and light	2214		2214	2675
Insurance	1897		1897	2313
Printing, stationery and postage	257		257	391
Advertising	505		505	518
Other expenses	388		388	502
Training	734		734	32
Outreach activities:				
Messy Church	68	518	585	996
Cafe Connect	57		57	24
Alpha	0		0	50
Second Sunday Supper	328		328	0
General outreach	299		299	134
Total Outreach	752	518	1269	1206
	<u>22520</u>	<u>518</u>	<u>23038</u>	<u>28550</u>

Other payments

Cost of generating funds	30		30	30
Life and Work	214		214	191
	<u>244</u>		<u>244</u>	<u>221</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. For the year under review the minimum stipend was £27,585 and the maximum stipend (in the fifth and subsequent years) £33,899.

	2019 £	2018 £
7. Collections for Third Parties		
Malawi Education	104	
Achnamara Hall	250	
CHAS		250
Gift for retiring elders		468
Poppy Scotland	83	175
Tear fund (Quiz night)	409	
Christian Aid (£670 sent direct from C. A. Week collection)	836	812
Gift for leaving minister		490
Mid Argyll Transport Volunteers		366
Glasgow city Mission	510	
	<u>2192</u>	<u>2561</u>

**North Knapdale Parish Church
At 31 December 2019**

APPENDIX

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

	2019 £	2018 £
<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>48648</u>	<u>44418</u>

CONSOLIDATED FABRIC FUND REVENUE ACCOUNT

Credit Balance at 31 December	<u>0</u>	<u>7368</u>
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CONSOLIDATED FABRIC FUND CAPITAL ACCOUNT(II)

Credit Balance at 31 December	<u>270062</u>	<u>224351</u>
(Includes proceeds of sale of Inverlussa church May 2019)		
Made up of:		
Growth Fund	<u>270061</u>	<u>224348</u>
Market Value	<u>297682</u>	<u>220977</u>
Deposit Fund	<u>0</u>	<u>3</u>

GENERAL CONGREGATIONAL PURPOSES

Credit Balances held at 31 December at cost	<u>20000</u>	<u>20000</u>
Market Value of Balances at 31 December	<u>21338</u>	<u>18814</u>