

The Church of Scotland
North Knapdale Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 191257

Charity No: SC 001002

1 January 2020 – 31 December 2020

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. C. Fulcher to 29 February
Mrs A. Hay from 6 March to 12 September
Rev. S. Burton from 13 September to 24 September
Mrs A. Hay from 1 October to 31 December

Session Clerk: David Logue

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 2020

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; 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. Due to the global pandemic our church buildings shut on 16 March and have not reopened.

In January we organised a training course for Refugio meditation. At the start of the year there was an Alpha course running and one of our elders was running a pastoral care training course. After lockdown happened we upskilled and then continued Alpha on Zoom. Once the course was completed the guests then joined the housegroup which is also running on Zoom. One of the benefits of Zoom is that we have guest speakers from all over the country and abroad including our previous minister and the Moderator of the General Assembly. The pastoral care course is on hold as not all members had access to Zoom and the format of the training course is very inter-active and empathic.. The session clerk sends out a weekly email with news and a mini sermon.

During Lockdown 1, the Elders have kept in touch with, and supported, members of NK Church by phone on a regular basis. During the ease of lockdown, 3 lunch groups met outside to share a meal and fellowship with each other. The Elders' phone numbers are readily available for people to call.

A weekly Intercessory Prayer Group was started in November 2020 to pray for the needs of anyone who lived within the Parish, whether members of our Church or not. This was promoted through our weekly Newsletter and its website and the prayer group is hosted on the Church's Zoom platform. Three of our elders are Intercessors as is a member from another village. She goes out on regular walks round her village and brings any prayer needs to the group. We continue to pray until the need is met in God's way.

A request from Presbytery was issued towards the end of 2020 for Elders to be trained in Suicide Awareness. Due to an unforeseen delay by the Trainer, this was carried out at the beginning of 2021. One of our Elders completed that training, thus meeting the request that every Church had an Elder who had done so.

At Christmas, all the elders submitted a short word of comfort or passage of Scripture, which were then made into Cards by our Treasurer and sent out to all our members or delivered by Elders to those living close by.

Members of our congregation are actively involved in a wide variety of community groups and societies. Some of these are now meeting on zoom. Members of the congregation are doing all they can to keep safe (the elderly) and to help their neighbours.

Financial Review

Just under half of income is standing orders (48%). envelopes and open plate 14% and tax reclaimed 24%, donations 7% and interest 6% make up the remainder. The annual income has decreased by 45% over last year as a result of closing the church in March and being unable to hold any fundraising events. Excluding maintenance costs, which are refunded from our investment revenue the expenditure has not changed significantly from last year. this leaves us with a deficit for the year of over £4000.

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 £37767. 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

26 February 2021

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 2020 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 2/3/2021

**North Knapdale Parish Church
Receipts and Payments Account
Year ended 31 December 2020**

		Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total 2020 £	Total 2019 £
Receipts	Note				
Donations	3	11123	47	11170	19213
Activities for Generating Funds		0		0	1812
Bank & Deposit interest		178		178	209
Investment income		507		507	650
		<u>11808</u>	<u>47</u>	<u>11855</u>	<u>21884</u>
Receipts from General Trustees		5146		5146	16663
Other Receipts	4	994		994	1510
Total Receipts		<u>17949</u>	<u>47</u>	<u>17996</u>	<u>40056</u>
Payments	5				
Costs of generating funds		0		0	30
Charitable activities		21319	47	21366	24808
Other Payments		994		994	214
Total Payments		<u>22313</u>	<u>47</u>	<u>22360</u>	<u>25052</u>
Excess of Receipts over Payments for the year before transfers		<u>-4364</u>	<u>0</u>	<u>-4364</u>	<u>15004</u>
Transfers					
Excess of Receipts over Payments for the year		<u>-4364</u>	<u>0</u>	<u>-4364</u>	<u>15004</u>

North Knapdale Parish Church
Statement of Balances
At 31 December 2020

	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2020	2020	2020	2019
Note	£	£	£	£
Bank & Deposit Balances				
Bank & Deposit Balances	42132	5705	47837	31014
brought forward				
Movement in year:				
Excess of Receipts over Payments for the year	-4364	0	-4364	16823
Bank & Deposit Balances				
carried forward	<u>37767</u>	<u>5705</u>	<u>43473</u>	<u>47837</u>

The accounts were approved by the Kirk Session on 26 February 2021

For and on behalf of the Kirk Session

David M. Free

Session Clerk

Louise Logan

Treasurer

North Knapdale Parish Church
Notes to the Accounts
At 31 December 2020

1. Trustee Remuneration and Related Party Transactions

During the year 1 (one) trustees received reimbursement of expenses incurred totalling £10.80. In addition David Logue received £330 for pulpit supply.

2. Movements in Funds

	At 1 Jan 2020 £	Receipts £	Payments £	At 31 Dec 2020 £
Unrestricted funds				
General Fund	42132	17949	22313	37767
	<u>42132</u>	<u>17949</u>	<u>22313</u>	<u>37767</u>
Restricted funds				
Training	0	47	47	0
Inverlussa Church	3424	0	0	3424
Ladies Work Party	2281	0	0	2281
	<u>5705</u>	<u>47</u>	<u>47</u>	<u>5705</u>
Total funds	<u>47837</u>	<u>17996</u>	<u>22360</u>	<u>43473</u>

Purposes of Restricted Funds

Training – this money was given specifically to cover hiring Kilmartin church.
 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 2020 £	Restricted Funds 2020 £	Total 2020 £	Total 2019 £
3. Analysis of Donations				
Gift Aid Donations	6850		6850	8256
Ordinary Offerings (Open Plate)	608		608	3714
Tax Recovered on Gift Aid Donations and Ordinary Offerings	2831		2831	3455
Other Offerings, Donations etc	835	47	882	3863
	<u>11123</u>	<u>47</u>	<u>11170</u>	<u>19288</u>
4. Analysis of Other Income				
Council Error Payment	780		780	
Life and Work	214		214	
Total	<u>994</u>		<u>994</u>	

5. Analysis of Payments

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total 2020 £	Total 2019 £
Ministries & Mission Allocation	10631		10631	6244
Presbytery dues	1101		1101	1035
Minister/interim moderator expenses	0		0	76
Pulpit supply	586		586	2645
Fabric repairs & maintenance	3981		3981	3235
Shared manse costs	220		220	858
Heat and light	1222		1222	2214
Insurance	1477		1477	1897
Printing, stationery and postage	421		421	257
Advertising	403		403	505
Other expenses	481		481	388
Technology	400		400	1680
Training	131	47	178	734
Outreach activities:				
Messy Church	17		17	585
Cafe Connect	14		14	57
Alpha	30		30	0
Second Sunday Supper	141		141	328
General outreach	62		62	299
Total Outreach	264	0	264	1269
	<u>21319</u>	<u>47</u>	<u>21366</u>	<u>23038</u>

Other payments

Cost of generating funds	0		0	30
Argyll & Bute Council error	780		780	0
Life and Work	214		214	214
	<u>994</u>		<u>994</u>	<u>244</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 £28,137 and the maximum stipend (in the fifth and subsequent years) £34,577.

7. Collections for Third Parties

	2020 £	2019 £
Malawi Education		104
Achnamara Hall		250
Poppy Scotland		83
Tear fund (Quiz night)		409
Christian Aid (sent direct from C. A. Week collection)	440	836
Glasgow city Mission		510
	<u>440</u>	<u>2088</u>

**North Knapdale Parish Church
At 31 December 2020**

APPENDIX

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

	2020 £	2019 £
<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>47439</u>	<u>48648</u>

CONSOLIDATED FABRIC FUND REVENUE ACCOUNT

Credit Balance at 31 December	<u>5894</u>	<u>0</u>
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CONSOLIDATED FABRIC FUND CAPITAL ACCOUNT(II)

Credit Balance at 31 December	<u>270062</u>	<u>270062</u>
(Includes proceeds of sale of Inverlussa church May 2019)		
Made up of:		
Growth Fund	<u>270061</u>	<u>270061</u>
Market Value	<u>286479</u>	<u>297682</u>
Deposit Fund	<u>0</u>	<u>0</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>20535</u>	<u>21338</u>