

**The Church of Scotland**  
**North Knapdale Parish Church**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**Congregation No: 191257**

**Charity No: SC 001002**

**1 January 2021 – 31 December 2021**

## 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: Mrs A. Hay

Session Clerk: David Logue up to 23 June 2021  
Catherine Paterson from 27 September 2021

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 2021**

### **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**

In our parish of North Knapdale we have been able to reopen Tayvallich Church in July. We have also held one Songs of Praise in Achnamara Hall. Services are held weekly in Tayvallich with occasional joint service in Kilmartin with our linked parish of Glassary, Kilmartin and Ford.

The weekly outreach cafe in Achnamara recommenced in the summer and is slowly rebuilding interaction with the community.

The weekly zoom prayer meeting continues, as does the housegroup.

At Easter and Christmas all the elders submitted a short word of encouragement which was then made into cards by the treasurer. The Easter card was widely distributed and the Christmas card was sent to members.

Members of our congregation are actively involved in a wide variety of Community groups and initiatives. Some of these are now meeting on zoom, hosted by the church zoom account.

## Financial Review

Just over half of income is standing orders (57%). envelopes and open plate 26% and tax reclaimed 15%. The annual income has increased slightly last year as a result of reopening the church in July. No fundraising events were held. The expenditure has decreased significantly from last year. This leaves us with a deficit for the year of just under £3000.

## Reserves Policy

It is the Trustees' policy to hold reserves of approximately nine months expenditure including designated funds. During the year £19,996.05 from the deposit account was used to purchase growth fund units. At the year end the Church held unrestricted cash funds of £14,917.

## 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,

**Catherine Paterson**  
**Session Clerk**

Signature  .....

Date 14 March 2022



# 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 2021 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            Date 22/3/22.  
                  Tavyallich  
                  Lochgilphead  
                  PA31 8PR

**North Knapdale Parish Church  
Receipts and Payments Account  
Year ended 31 December 2021**

		Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £	Total 2020 £
<b>Receipts</b>	<b>Note</b>				
Donations	<b>3</b>	10587	0	10587	11170
Activities for Generating Funds		115		115	0
Bank & Deposit interest		28		28	178
Investment income		899		899	507
		<u>11629</u>	<u>0</u>	<u>11629</u>	<u>11855</u>
Receipts from General Trustees		0		0	5146
Other Receipts	<b>4</b>	108		108	994
<b>Total Receipts</b>		<u>11736</u>	<u>0</u>	<u>11736</u>	<u>17995</u>
<b>Payments</b>	<b>5</b>				
Charitable activities		14590	0	14590	21366
Other Payments		0		0	994
<b>Total Payments</b>		<u>14590</u>	<u>0</u>	<u>14590</u>	<u>22360</u>
<b>Excess of Receipts over Payments for the year before transfers</b>		<u>-2854</u>	<u>0</u>	<u>-2854</u>	<u>-4365</u>
Transfers					
Purchase of growth fund units		-19996		-19996	0
<b>Excess of Receipts over Payments for the year</b>		<u>-22850</u>	<u>0</u>	<u>-22850</u>	<u>-4365</u>

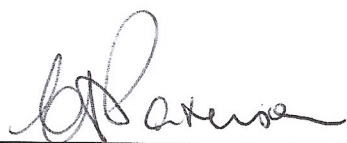
**North Knapdale Parish Church**  
**Statement of Balances**  
**At 31 December 2021**

		Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £	Total 2020 £
	Note				
<b>Bank &amp; Deposit Balances</b>					
Bank & Deposit Balances brought forward	A	37767	5705	43473	47837
<b>Movement in year:</b>					
Excess of Receipts over Payments for the year		-22850	0	-22850	-4364
Bank & Deposit Balances carried forward		<u>14917</u>	<u>5705</u>	<u>20622</u>	<u>43473</u>

**A** This sum includes petty cash, current account and funds on deposit with Edinburgh.

The accounts were approved by the Kirk Session on 14 March 2022

For and on behalf of the Kirk Session



**Session Clerk**



**Treasurer**

**North Knapdale Parish Church**  
**Notes to the Accounts**  
**At 31 December 2021**

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

Nothing to report

**2. Movements in Funds**

	At 1 Jan 2021 £	Receipts £	Payments £	At 31 Dec 2021 £
<b>Unrestricted funds</b>				
General Fund	37767	11736	34587	14917
	<u>37767</u>	<u>11736</u>	<u>34587</u>	<u>14917</u>
<b>Restricted funds</b>				
Inverlussa Church	3424	0	0	3424
Ladies Work Party	2281	0	0	2281
	<u>5705</u>	<u>0</u>	<u>0</u>	<u>5705</u>
<b>Total funds</b>	<u>43473</u>	<u>11736</u>	<u>34587</u>	<u>20622</u>

**Purposes of Restricted Funds**

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 2021 £	Restricted Funds 2021 £	Total 2021 £	Total 2020 £
<b>3. Analysis of Donations</b>				
Gift Aid Donations	7085		7085	6850
Ordinary Offerings (Open Plate)	1867		1867	608
Tax Recovered on Gift Aid Donations and Ordinary Offerings	1635		1635	2831
Other offerings, Donations etc			0	882
	<u>10587</u>	<u>0</u>	<u>10587</u>	<u>11170</u>

**4. Analysis of Other Income**

Opus Energy compensation	50	50
From GKF for Pulpit supply	58	58
<b>Total</b>	<u>108</u>	<u>108</u>

## 5. Analysis of Payments

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £	Total 2020 £
Ministries & Mission Allocation	6518		6518	10631
Presbytery dues	936		936	1101
Minister/interim moderator expenses	0		0	0
Pulpit supply	748		748	586
Fabric repairs & maintenance	1475		1475	3981
Shared manse costs	435		435	220
Heat and light	2098		2098	1222
Insurance	1454		1454	1477
Printing, stationery and postage	190		190	421
Advertising	319		319	403
Other expenses	150		150	481
Technology	173		173	400
Training			0	178
Outreach activities:				
Messy Church	0		0	17
Cafe Connect	0		0	14
Alpha	0		0	30
Second Sunday Supper	0		0	141
General outreach	96		96	62
Total Outreach	96	0	96	264
	<u>14590</u>	<u>0</u>	<u>14590</u>	<u>21366</u>

## Other payments

Argyll & Bute Council error				780
Life and Work	0		0	214
	<u>0</u>		<u>0</u>	<u>994</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 £28,700 and the maximum stipend (in the fifth and subsequent years) £35,269.

	2021 £	2020 £
<b>7. Collections for Third Parties</b>		
Kiltwalk (Dochas Fund)	618	
MAYDS (Harvest)	100	
Poppy Scotland	134	
Kiltwalk Christian Aid	964	
Christian Aid (sent direct from C. A. Week collection)	625	440
CHAS (Christmas)	138	
	<u>2578</u>	<u>440</u>



**North Knapdale Parish Church  
At 31 December 2021**

**APPENDIX**

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

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
<b><u>CONSOLIDATED FABRIC FUND CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31 December at cost	<u>33077</u>	<u>33077</u>
Market Value of Balances at 31 December	<u>50159</u>	<u>47439</u>

**CONSOLIDATED FABRIC FUND REVENUE ACCOUNT**

Credit Balance at 31 December	<u>16173</u>	<u>5894</u>
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**CONSOLIDATED FABRIC FUND CAPITAL ACCOUNT(II)**

Credit Balance at 31 December	<u>270062</u>	<u>270062</u>
Made up as:		
Deposit Fund	1	1
Growth Fund	<u>270061</u>	<u>270061</u>
Market Value	<u>322222</u>	<u>286479</u>
Deposit Fund	<u>0</u>	<u>0</u>

**GENERAL CONGREGATIONAL PURPOSES**

Credit Balances held at 31 December at cost	<u>39996</u>	<u>20000</u>
Market Value of Balances at 31 December	<u>45258</u>	<u>20535</u>