

The Church of Scotland
North Knapdale Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 191257

Charity No: SC 001002

1 January 2022 – 31 December 2022

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

Principal Office-bearers

Minister:

Interim Moderator:

Mrs A. Hay

Session Clerk:

Catherine Paterson

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 2022

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

Services are held weekly in Tayvallich with occasional joint service in Kilmartin with our linked parish of Glassary, Kilmartin and Ford. We also hold United Services monthly in one of the five Mid Argyll parishes.

The weekly outreach cafe in Achnamara recommenced in the summer of 2021 and is very popular with the community. Second Sunday Supper Outreach meals have restarted.

The weekly zoom prayer meeting continued for several months but is now taking a break. Housegroup continues in the winter months with walks in the summer.

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

Members of our congregation are actively involved in a wide variety of Community groups and initiatives. Some of these have met on zoom, hosted by the church zoom account. Members of our congregation were instrumental in organising a very successful Platinum Jubilee event.

Financial Review

One third of our income is from standing orders and envelopes, one third from the offerings and one third from Gift Aid and donations. The annual income has increased by £2,000 due to there being services almost every week. The expenses have risen by £4,000 due to increased fabric spending. Some funds were raised at the Platinum Jubilee event. Significant fabric expenses were reclaimed from our revenue account this year in respect of 2021 as well as 2022.

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 £18,898.08.

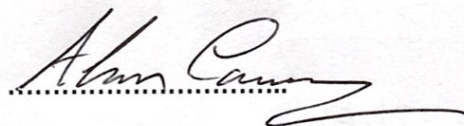
Statement of Trustees' Responsibilities

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,

Alan Cameron
Session Clerk

Signature



Date

26 March 2023

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 2022 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 Rea*

Address: Tallentire
Tavayallich
Lochgilphead
PA31 8PR

Date 27/3/23

**North Knapdale Parish Church
Receipts and Payments Account
Year ended 31 December 2022**

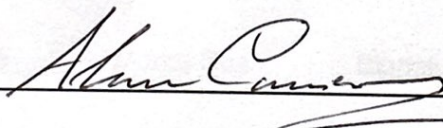
		Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
Receipts	Note				
Donations	3	12583	0	12583	10587
Activities for Generating Funds		562		562	115
Bank & Deposit interest		48		48	28
Investment income		824		824	899
		<u>14018</u>	<u>0</u>	<u>14018</u>	<u>11629</u>
Receipts from General Trustees		9994		9994	0
Other Receipts	4	150		150	108
Total Receipts		<u>24161</u>	<u>0</u>	<u>24161</u>	<u>11736</u>
Payments	5				
Charitable activities		18510	0	18510	14590
Other Payments		1670		1670	0
Total Payments		<u>20180</u>	<u>0</u>	<u>20180</u>	<u>14590</u>
Excess of Receipts over Payments for the year before transfers		<u>3981</u>	<u>0</u>	<u>3981</u>	<u>-2854</u>
Transfers					
Purchase of growth fund units				0	-19996
Excess of Receipts over Payments for the year		<u>3981</u>	<u>0</u>	<u>3981</u>	<u>-22850</u>

North Knapdale Parish Church
Statement of Balances
At 31 December 2022

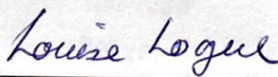
	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
Note				
Bank & Deposit Balances				
Bank & Deposit Balances brought forward	14917	5705	20622	43473
Movement in year:				
Excess of Receipts over Payments for the year	3981	0	3981	-22850
Bank & Deposit Balances carried forward	<u>18898.08</u>	<u>5705</u>	<u>24603</u>	<u>20622</u>

The accounts were approved by the Kirk Session on 26 March 2023

For and on behalf of the Kirk Session



Session Clerk



Treasurer

North Knapdale Parish Church
Notes to the Accounts
At 31 December 2022

1. Trustee Remuneration and Related Party Transactions

Nothing to report

2. Movements in Funds

	At 1 Jan 2022 £	Receipts £	Payments £	At 31 Dec 2022 £
Unrestricted funds				
General Fund	14917	24161	20180	18898
	<u>14917</u>	<u>24161</u>	<u>20180</u>	<u>18898</u>
Restricted funds				
Inverlussa Church	3424	0	3424	0
Non specific building maintenance	0	3424	0	3424
Ladies Work Party	2281	0	0	2281
	<u>5705</u>	<u>3424</u>	<u>3424</u>	<u>5705</u>
Total funds	<u>20622</u>	<u>27585</u>	<u>23604</u>	<u>24603</u>

Purposes of Restricted Funds

Inverlussa Church is donations towards maintenance. As this building has been sold the donors gave permission to use these funds for other buildings.
 Ladies Work Party was given by the ladies of the church to be used at their discretion.

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
3. Analysis of Donations				
Gift Aid Donations	4655		4655	7085
Ordinary Offerings (Open Plate)	3558		3558	1867
Tax Recovered on Gift Aid Donations and Ordinary Offerings	4049		4049	1635
Other offerings, Donations etc	322		322	0
	<u>12583</u>	<u>0</u>	<u>12583</u>	<u>11170</u>

4. Analysis of Other Income

SSE compensation	150	150
Total	<u>150</u>	<u>150</u>

5. Analysis of Payments

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
Ministries & Mission Allocation	7657		7657	6518
Presbytery dues	496		496	936
Minister/interim moderator expenses	0		0	0
Pulpit supply	1268		1268	748
Fabric repairs & maintenance	4385		4385	1475
Shared manse costs	200		200	435
Heat and light	1041		1041	2098
Insurance	1509		1509	1454
Printing, stationery and postage	141		141	190
Advertising	344		344	319
Other expenses	732		732	150
Technology	450		450	173
Training	5		5	0
Outreach activities:				
Messy Church	0		0	0
Cafe Connect	0		0	0
Alpha	0		0	0
Second Sunday Supper	130		130	0
General outreach	153		153	96
Total Outreach	283	0	283	96
	<u>18510</u>	<u>0</u>	<u>18510</u>	<u>14590</u>

Other payments

HMRC overpayment repaid	1670		1670	0
	<u>1670</u>	<u></u>	<u>1670</u>	<u>0</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.

	2022 £	2021 £
7. Collections for Third Parties		
Kiltwalk (Dochas Fund)		618
Kiltwalk (Donald Self)	35	
Glasgow City Mission	111	
MAYDS (Harvest)		100
TEARFund (harvest)	143	
Kiltwalk (MS Centre)	695	
Jamie's treatment fund	1615	
Poppy Scotland	no service	134
Kiltwalk Christian Aid		964
Christian Aid (sent direct from C. A. Week collection)	570	625
CHAS (Christmas)	no services	138
	<u>3169</u>	<u>2578</u>

North Knapdale Parish Church
At 31 December 2022

APPENDIX

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

	2022 £	2021 £
<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>46533</u>	<u>50159</u>

CONSOLIDATED FABRIC FUND REVENUE ACCOUNT

Credit Balance at 31 December	<u>15445</u>	<u>16173</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>288079</u>	<u>322222</u>
Deposit Fund	<u>0</u>	<u>0</u>

GENERAL CONGREGATIONAL PURPOSES

Credit Balances held at 31 December at cost	<u>39996</u>	<u>39996</u>
Market Value of Balances at 31 December	<u>40462</u>	<u>45258</u>