

Church of Scotland

Parish

Of

Ardchattan

Congregational Accounts for the year
2024

Congregation Number 211299

Charity Number SC000680

Reference and Administrative Information

Charity Name: Parish of Ardchattan

Charity Registration Number: SC000680

Congregation Reference Number: 211299

Contact Address: Dr C. Bavington
Tigh na Sith
North Connel
Oban
Argyll PA37 1RW

Principal Office-bearers

Minister: Rev. W. Bezuidenhout

Session Clerk: Dr A. Davies

Treasurers: Dr C Bavington and Mrs S Dodman

Trustees

Miss M Allward

Dr C Bavington

Mrs A Binner

Mr A Binner

Mr D Campbell

Mr J Campbell

Mrs J Eccles

Mr R Dodman

Mrs S Dodman

Ms J Macdonald

Mrs M Macdonald

Mrs H Macpherson

Dr A Davies

Miss C Robb

Independent Examiner

Ms Bel Cameron

Bankers

Bank of Scotland

Station Road

Oban

Trustees' Annual Report

Year ended 31 December 2024

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Unitary Constitution (Quod Omnia).

The Parish of Ardchattan is in a linkage with the Parishes of Coll and Connel.

On the 1st of January 2024 we became part of a new enlarged presbytery which covers an area from the Mull of Kintyre to Cape Wrath and most of the Hebrides. Cleir Eilean I represents over 100 congregations across more than 40% of Scotland's landmass.

Recruitment and Appointment of Trustees

Members of the Kirk Session are deemed to be trustees. Elders are chosen from those members of the church who are considered to have appropriate gifts and skills.

Organisational Structure

As a result of adopting the Unitary Constitution in 2019, the organisational structure, deemed the Kirk Session, consists of both elders and members co-opted for their expertise. This ensures that in addition to spiritual affairs being addressed, the Kirk Session has members with knowledge and skills in managing property, in finance, in stewardship and in pastoral care.

The Kirk Session has scheduled meetings in January, March, May, September, and November with the option of a June meeting if this is deemed necessary. The Kirk Session also convenes before and after services of Holy Communion which are held on four Sundays in the year.

Objectives and Activities

Our Mission Plan

To maintain a visible presence of Christian worship for all residents and visitors to the Parish of Ardchattan.

To provide welcoming and supportive places for recharging our spiritual batteries.

To strengthen our Christian community through sharing and spreading the love of Jesus.

To help and serve others in accordance with the Christian way of life and God's Word.

To encourage younger members of the community to participate in Church activities and to help others.

To support the Kirk Session in the running of the Church both practically and spiritually.

Trustees' Annual Report (cont.)

Year ended 31 December 2024

Our Mission Plan((cont.)

To live by faith, to be known by love and to be a voice of hope.

To reach up, reach out and reach in, encouraging people to take their next step towards Christ together.

To demonstrate by example our Christian beliefs and love of God.

Achievements and Performance

The Parish of Ardchattan provides public worship within the parish at St Modan's Church, Benderloch. The times of services are advertised on notice boards at the church, on regular printouts, and on the Church website. In the past year we have adopted the practice of having joint services with our linked charge of Connel/Dunbeg lw Coll. Joint services were held on three occasions over the summer period and since then the practice has continued on a monthly basis rotating around three places of worship in the linked parishes.

Communion is celebrated on four Sundays in the year, in February, May, September and November.

Members of the congregation assist the Minister at services with readings, prayers, contributions to music provision and IT support. Alison Hay was appointed Interim Moderator in December 2024 to oversee the congregation while the minister was on sick leave and continued in this role until August 2024 when the minister returned to work. We were grateful to have worship leaders willing to assist during this time and our thanks goes to all but especially to the Rev Margaret Millar and to Mrs Aileen Binner. Margaret continues to assist by taking a monthly service.

An ecumenical World Day of Prayer service was held in March, the service content on this occasion was prepared by Christian women in Palestine.

Retiring offerings are uplifted at Easter, Christmas, Remembrance, Harvest and Communion services and allocated to charities and causes determined each year by the Kirk Session. Organisations supported in 2024 included Poppy Scotland, Erskine Hospital, Leprosy Scotland, North Argyll House and the Scottish Bible Society.

In the Easter school holidays, a children's club ran on five mornings in North Connel Hall. Using Scripture Union materials we shared the Christian message with a total of 23 young people, many of whom were returners from the previous year. We were fortunate to have a dedicated group of volunteers to help at this event and it is safe to say that the adults enjoyed the experience as much as the youngsters did.

The Church was decorated for our Harvest service in October, with floral decorations provided by members of the congregation and by North Connel Guides. The Guide unit has provided this service for many years and this is much appreciated.

On the 4th Sunday in Advent a Congregational "Pop-Up" Nativity retold the Christmas Story, with many worshippers dressed as characters from the narrative which was produced by the Bible Society. Thanks go to

Trustees' Annual Report (cont.)

Year ended 31 December 2024

Achievements and Performance (cont.)

Heather Macpherson for organising and coordinating the event which was accompanied by the singing of beautiful carols.

Following Sunday worship we continue to meet for tea or coffee in the church hall and this time of fellowship is valued as an opportunity to get to know each other better and to welcome visitors to our parish. In June we had a Church BBQ and this year were blessed with good weather for the occasion. In November a Quiz night was held in the Victory Hall and as well as being a fun evening raised money for both Church and Victory Hall funds.

The walking group has continued to meet on a weekly basis, weather permitting.

Our food bank, St Modan's Larder, although not widely accessed, continues to be used and surplus goods nearing their shelf life are moved to Hope Kitchen in Oban for distribution.

The Church continues to open on a daily basis for quiet reflection or prayer. Comments in the Visitors' Book demonstrate how this is valued by folk who pop in.

'Books, Broth and Blether' continued on a weekly basis until the end of March and restarted at the beginning of November. There is a core group of regular attendees and numbers have been consistent. The help of Linda Dickson has been appreciated over the winter.

Club nan Caraidean has continued to meet on two afternoons a month from September through to Easter. The organisers, Maimie Cattanach and Sandra Munro are to be commended for their work in producing an entertaining and interesting programme, and the many helpers who contribute to the club are also to be congratulated on their contribution.

The church hall continues to be an asset to the community as a venue for Arts and Crafts group, Quilters, Rhythmic Rascals, and Pilates class.

The Church continues to support the local Badminton Club for young people, and all volunteers with the club are recruited in line with the Church of Scotland safe recruitment policies. The club is faithfully managed by Maimie Cattanach and Margaret MacColl. Alistair Calder stepped back from the club this year and we thank him for his years of service.

In August 2024 the sale of Ardchattan Church was completed for the sum of £80000.

In 2024 there were no baptisms, one marriage and seven funerals in the church.

The Kirk Session is grateful to all members of the congregation who give freely and generously of their time to carry out all the tasks required to allow the church to function.

Trustees' Annual Report (cont.)

Year ended 31 December 2024

Financial Review

There was an operating surplus of £765 during the year. This arose through the sale of Ardchattan Kirk which resulted in a refund of insurance premiums.

Since the onset of Covid restrictions in March 2020 most regular donations have been made by standing order and the Freewill giving envelopes were discontinued in 2020. Giving during worship through open plate (ordinary) offerings and retiring offerings has continued. We continue to see small donations through our on-line payment facility, which is provided by People's Fundraising service. We are thankful that despite the difficulties the year has brought our congregation has continued to support the Church generously.

The vacant Manse was let for most of the year, in accordance with Scottish rental law and all Church of Scotland regulations. Monthly rent of £1000 is deposited directly in the Consolidated Fabric Fund Revenue Account, held by Church of Scotland for the Parish. These funds have been drawn extensively this year to cover the Fabric expenditure, and the cost of Insurances. During 2024 the tenant defaulted and consequently these funds were not available for much of the year. The unpaid rent is now being pursued by Church of Scotland Law Department.

There were no building works in 2024.

The budget for 2024 was considered by the Kirk Session at a meeting held on 21st March 2024 meeting. The draft Budget maintains the status quo for the General account, based on historic costs pro-rata for our linkage with Connel, and allows for fabric expenditure approved by the Kirk Session.

Reserves Policy

The reserves policy continues to be that adopted in 2015 when members of the Congregational Board and Kirk Session agreed that, in order to expedite and progress the required maintenance work both at the Manse and at St Modan's Church, the Reserves and other monies available would be released and allocated specifically for the work required. This work was identified in professional reports forming part of the Local Church Review process.

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, the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Guidance Notes for Completion of OSCR Annual Return 2016. They are also responsible for safeguarding the

Trustees' Annual Report (cont.)

Year ended 31 December 2024

Statement of Trustees' Responsibilities (Cont.)

assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Stewardship

The congregation has continued to address Stewardship by identifying new ways to support and promote giving. This year total £692 of additional donations were raised through a quiz night, and through the weekly 'Books, Broth & Blether' events that are part of the Warm Space Initiative.

Grants

Ardchattan parish has received no grants during 2024.

Approved by the Trustees and signed on their behalf,

Allison Davies

Allison Davies

Session Clerk

Date.....*26/5/25*.....

Independent Examiner's Report to the Trustees of the Parish of Ardchattan

I report on the accounts of the charity for the year ended 31st December, 2024, which are set out on pages 1 to 12.

Respective responsibility 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

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulation 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 explanation 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.

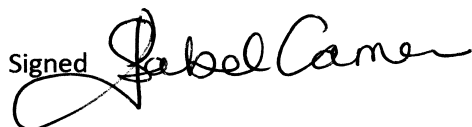
Independent examiner's statement

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 Regulation 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.

Signed 

Name: ISABEL CAMERON CPFA MEMBER NO 00022029.

Address: SHIABA, NORTH CONNEL, OBAN PA37 1RD

Date: 26/5/25

Ardchattan Parish
Receipts and Payments Account
For the period from 01 January 2024 to 31 December 2024

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts						
Donations	18,342 -	-	-		18,342	20,571
Activities for generating funds	692 -	-	-		692	505
Bank & Deposit income	2 -	-	-		2 -	
Investment Income	25 -		1	60	86	82
Grants	-	-	-	-	-	348
Receipts from General Trustees	4,834	8,720 -	-		13,554	9,370
Other receipts	3,894 -	-	-		3,894	4,397
Total Receipts	27,790	8,720	1	60	36,571	35,276
Payments						
Costs of generating funds	-	-	-	-	-	178
Charitable activities	26,629	10,092 -	-		36,722	37,578
Total Payments	26,629	10,092 -	-		36,722	37,757
Excess of receipts over payments before transfer	1,160	-1,373	1	60	-151	-2,482
Transfers:						
Gross transfers between funds - in	1,380	3,215	2,750 -		7,345 -	
Gross transfers between funds - out	-3,215	-4,131 -	-		-7,346 -	
Excess of receipts over payments before other gains	-674	-2,288	2,751	60	-151	-2,482
Net movement in funds	-674	-2,288	2,751	60	-151	-2,482
Reconciliation of funds						
Excess of receipts over payments at beginning of the year	4,185	-77	7,248	50	11,407	13,889
Excess of receipts over payments for the year	3,511	-2,365	9,999	110	11,256	11,407

There may be minor discrepancies in the totals if the pence are not being shown

The accounts were approved by the Kirk Session on 21st March, 2024.

For and on behalf of the Kirk Session

Am Sandaie

Session Clerk

[Signature]

Treasurer

Notes forming part of the financial statements

1. Trustee Remuneration and Related Party Transactions

The following payments were made on behalf of the minister:

Travelling Expenses £876

Telephone £888

During the year 2024 trustees received reimbursement of expenses incurred totalling £358.99. No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

2. Ministers 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 £30,135 and the maximum stipend (in the fifth and subsequent years) £37,032.

3. Movement in funds

Ardchattan Parish
Fund movement summary
Selected period: 01 January 2024 to 31 December 2024

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Journal Entries	Fund balances Carried forward
Bequests - Bequests Fund	50	60 -	-	-	-	-	110
Cowan - Cowan Fund	7,235 -	-	-	-	-	-	7,235
General - General fund	4,185	27,790	26,629	-1,835 -	-	-	3,511
Fabric - Fabric Fund	-77	8,720	10,092	1,834 -	-	-	385
Totals	11,394	36,570	36,722 -	-	-	-	11,243

General fund is an unrestricted fund used for any of the congregation's purposes in line with its aims

Fabric fund is an unrestricted fund designated for all congregational fabric expenses.

Cowan fund is a restricted fund used by the Krik Session for outreach activities.

Bequests fund is an endowment fund

4. investments held

Ardchattan Parish - SC000680
Investments held at 31/12/2024

Investments at Market Value	Deposit Fund (Growth Fund)	Deposit Fund (Income Fund)	Bequest Fund	Totals
2024	-	-	4,045	4,045
Investment at Cost	-	-	1,839	1,839

5. Funds held on behalf of the congregation

Ardchattan Parish - SC000680 Funds Held on behalf of the Congregation by the General Trustees of the Church of Scotland

2024	Opening Balance	Debit	Credit	Closing balance
Consolidated Fabric Fund – Revenue account¹	10,184	10,425	1,246	1,005
Consolidated Fabric Fund-Capital	6,397	-	68,639	75,037
Temporary Funds	-1,838	78,244	80,082	-

1. Manse Rent received

6. Analysis of Receipts and Payments

Ardchattan Parish

Analysis of Receipts and Payments Selected period: 01 January 2024 to 31 December 2024

	General	Designated	Restricted	Endowment	This year	Total Last year
Receipts						
Donations						
1101 - WFO Scheme Non Gift Aid	2,106 -	-	-		2,106	2,587
1103 - Gift Aid Donations	9,485 -	-	-		9,485	8,895
1104 - Tax Recovered	2,577 -	-	-		2,577	2,307
1105 - Ordinary Offerings	3,129 -	-	-		3,129	3,727
1106 - Other Offerings	419 -	-	-		419	341
1110 - Congregational Org	155 -	-	-		155 -	
1125 - Weddings and Funerals	-	-	-	-		1,796
1135 - Donations for Third Party / Retiring	470 -	-	-		470	916
Donations Totals	18,342 -	-	-		18,342	20,571
Activities for generating funds						
1120 - Regular Fund Raising	127 -	-	-		127	320
1180 - Fund raising event 1	565 -	-	-		565	185
Activities for generating funds Totals	692 -	-	-		692	505
Bank & Deposit income						
1140 - Bank and Deposit Interest	2 -	-	-		2 -	
Bank & Deposit income Totals	2 -	-	-		2 -	
Investment Income						
1130 - Investment Income	25 -		1	60	86	82
Investment Income Totals	25 -		1	60	86	82
Grants						
1175 - Grants received	-	-	-	-		348
Grants Totals	-	-	-	-		348
Receipts from General Trustees						
1190 - Grants / loans from General trustees	4,834	8,720 -	-		13,554	9,370
Receipts from General Trustees Totals	4,834	8,720 -	-		13,554	9,370
Other receipts						
1150 - Use of Premises	3,449 -	-	-		3,449	4,022
1160 - Miscellaneous Income	445 -	-	-		445	375
Other receipts Totals	3,894 -	-	-		3,894	4,397
Receipts Grand Totals	27,790	8,720	1	60	36,571	35,276
Payments						
Costs of generating funds						
1231 - Fund raising expenses (regular)	-	-	-	-	-	178
Costs of generating funds Totals	-	-	-	-	-	178
Charitable activities						
1201 - Ministries-Mission Allocation	16,949 -	-	-		16,949	17,901
1209 - Presbytery Dues	394 -	-	-		394	636
1214 - Ministry Travel expenses	876 -	-	-		876	1,717
1215 - Ministers Telephone	888 -	-	-		888	888
1217 - Pulpit Supply	672 -	-	-		672	85
1260 - Equipment	520 -	-	-		520	88
1265 - Outreach	305 -	-	-		305	345
1280 - Miscellaneous Expenses	85 -	-	-		85	132
1300 - Fabric Maintenance Church	2,732	1,274 -	-		4,007	203
1303 - Electricity Church	322	2,776 -	-		3,098	1,851
1307 - Insurance	-	5,754 -	-		5,754	5,574
1320 - Fabric Maintenance Manse	1,859	288 -	-		2,147	2,720
1395 - Donations to Third Parties	1,023 -	-	-		1,023	5,434
Charitable activities Totals	26,629	10,092 -	-		36,722	37,578
Payments Grand Totals	26,629	10,092 -	-		36,722	37,757