

Church of Scotland

Parish

Of

Ardchattan

Congregational Accounts for the year

2019

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 (from 28th November 2019)
Interim Moderators Mrs A. Hay and Rev D Cameron (until 28th November 2019)
Session Clerk: Miss C. Robb
Clerk of the Board: Mr A. Binner
Treasurers: Dr C. Bavington and Mrs S. Dodman

Trustees

Miss M. Allward	Dr A. Davies
Mrs A. Barron	Mr R. Dodman
Dr C. Bavington	Mrs J. Eccles
Mrs A. Binner	Mrs M. MacDonald
Mr A. Binner	Mrs A. MacLeod
Mr D. Campbell	Miss C. Robb
Mr J. Campbell	Mr M. Smellie

Independent Examiner

Mrs S. Shedden
Cheallachs
North Connel
Oban
PA37 1QZ

Bankers

Bank of Scotland
Station Road
Oban
Argyll PA34 4LL

Achievements and Performance

Having agreed to close Ardchattan Kirk during discussions in 2018, the final service of worship was held on 27th January 2019, being led by the then Moderator of Presbytery, Rev. Dr Roderick Campbell.

Kirk Session continued to focus on three key areas: Pastoral Care, Worship and Welcome. The Lead Elders appointed for Pastoral Care, Worship and Welcome, and those recruited and trained as necessary, continue to provide valuable resources for the community. The Worship team, led by a Reader, has been invaluable providing services both on Sundays and weekly Bible study. From the summer, Hymnal 2000 Plus has been used to provide the music for worship, and Powerpoint to provide words to hymns and additional slides as seen relevant. This has proved popular.

Christian nurture programmes are mainly provided on Sunday mornings for children of Nursery and Primary School age. In 2019 the nurture materials supporting this work have been Scripture Union Compendiums: Bubbles, Splash, Xtream and Grid. As numbers of children attending are small, a text message is sent on Fridays to their parents to establish who will be likely to attend, enabling staff to prepare appropriately. It is noted that there has been little attendance by those attending the High School. Additional Christian nurture for adults in the parish is provided through Lent and Advent study groups, and through Bible study and prayer groups.

In addition to the Church Hall being used for Church meetings, it continues to be used by several community organisations on weekdays throughout the year, offering a range of activities for all ages, and providing a valuable contribution to the Church's revenue. Club Nan Caraidean started in the autumn of 2011 with the aim of creating a venue where older members of the community can meet together for social interaction & fellowship from September to April/May. Meetings continue being held twice a month from September to April/May in The Campbell Memorial Hall, with a wide range of themes reflecting the seasons & wider issues. Numbers attending this Club are high: for example, approximately 50 persons attended the Christmas Lunch which had to be held in one of our village halls. The two co-ordinators of the club are ably supported by a number of volunteers. The importance of this area of community outreach cannot be overemphasised. Other groups using the Hall included a Yoga group, members of the Scottish Women's Institute, Rhythmic Rascals for pre-school children, and an arts and crafts group.

The Church also supports the local Badminton Club, which meets weekly, excluding school holidays, from September until April/May. The two main leaders have now been running this club for more than 30 years. Two young adults, recruited and trained in the Church of Scotland's Safeguarding training, ably assist the two who started it all.

Having no Parish Minister this year, until December, the local primary schools have lacked a Chaplain. One school, Lochnell Primary School, held its Christmas Service in St Modan's Church with our new Minister officiating.

Baptisms, weddings & funerals are a part of the congregation's annual life. The majority of weddings & funeral services are provided on request for non-members of the congregation as part of The Parish of Ardchattan's ongoing work.

No children's Holiday Clubs have been held this year, primarily due to a lack of adults with the necessary training.

Funding continues to be an important part of congregational life, with regular giving by standing order and donation envelopes being encouraged as well as special fund-raising activity in October, our Stewardship month. 2019 saw the third year of a rolling Stewardship programme, focusing on the theme of money. This raised £2,206. Retiring offerings continue to be collected to raise money for charities as detailed in the accounts.

Trustees' Annual Report (cont)
Year ended 31 December 2018

Financial Review

There was an operating deficit of £2,138 during the year. A deficit occurred due to increased M&M allocation following linkage and subsequent appointment of our Minister, and due to a significant increase in Fabric maintenance expenses. The deficit was offset by transfer of £3228 from the Consolidated Fabric Fund Revenue Account to cover exceptional Fabric expenditure. Pulpit supply costs continued to be high while we were without a Minister, but we are thankful to those supply preachers who have waived their fees. Despite being in Vacancy for most of the year we are thankful that donations remained in line with previous years.

The vacant Manse was let for the whole year, in accordance with Scottish rental law and all Church of Scotland regulations. Monthly rental revenue of £900 is deposited in the Consolidated Fabric Fund Revenue Account, held by Church of Scotland for the Parish. These funds may be drawn by the Parish at any time for fabric expenditure.

The budget for 2020 was considered by the Kirk Session at our February 2020 meeting, held over from the November meeting pending changes following the appointment of our Minister. The draft Budget maintains the status quo for the General account, based on pre-vacancy 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 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. There is a slow increase in monthly giving, partly due to encouragement to members to give by Standing Order. The income received from Hall lets is also very welcome. The Kirk Session has adopted a "rolling stewardship programme", with October being designated as Stewardship month. The theme during October 2019 was talents, and gift month raised £2206 of additional donations.

Approved by the Trustees and signed on their behalf,

C. Robb,
Session Clerk

Catherine T. Robb

Date *1st March 2020*

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, 2019, 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

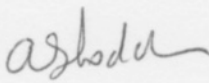
Basis of independent examiner's statement

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: Mrs S. Shedden

Address: Cheallachs, North Connel, Oban, PA37 1QZ

Date: 22/2/20.

Ardchattan Parish - SC000680

Receipts and Payments Account

For the period from 01 January 2019 to 31 December 2019

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<i>Receipts</i>					
Donations	20,313	—	—	20,313	19,865
Legacies	—	—	—	—	—
Activities for generating funds	2,206	—	—	2,206	1,807
Bank & Deposit income	—	—	—	—	—
Investment Income	3,875	1,508	107	5,492	2,264
Rental of premises	—	—	—	—	—
Sale of assets	—	—	—	—	—
Sale of investments	—	—	—	—	—
Grants	—	—	—	—	—
Receipts from General Trustees	—	—	—	—	—
Other receipts	3,082	—	—	3,082	2,968
Total receipts	29,477	1,508	107	31,093	26,905
<i>Payments</i>					
Costs of generating funds	116	—	—	116	—
Charitable activities	31,499	—	—	31,499	18,558
Governance costs	—	—	—	—	—
Total payments	31,615	—	—	31,615	18,558
Excess of receipts over payments before transfer	(2,138)	1,508	107	(522)	8,346
<i>Transfers</i>					
Gross transfers between funds - in	158	5,000	—	5,158	114
Gross transfers between funds - out	(5,000)	—	(158)	(5,158)	(114)
Excess of receipts over payments before other gains /	(6,980)	6,508	(50)	(522)	8,346
Net movement in funds	(6,980)	6,508	(50)	(522)	8,346
<i>Reconciliation of funds</i>					
Excess of receipts over payments at beginning of year	32,729	24,236	50	57,016	48,669
Excess of receipts over payments for the year	25,748	30,745	—	56,494	57,016

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

Ardchattan Parish - SC000680
Investments held at 31/12/2019

Investments at Market Value	Fabric Fund	Cowan Fund	Bequest Fund	Cons. Fabric Fund*	Totals
2019	21,259	49,523	3,,538	10,008	84,327.78
Investment at Cost					
	10,640	23,495	1,839	6,216	42,100

*Consolidated Fabric Fund – Capital Account held on Behalf of the Congregation by the General Trustees of the Church of Scotland

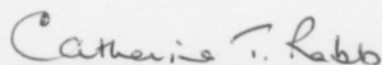
Ardchattan Parish - SC000680
Funds Held on behalf of the Congregation
by the General Trustees of the Church of Scotland

2019	Opening Balance	Debit	Credit	Closing balance
Consolidated Fabric Fund – Revenue account	7,696	3,228	11,201 ¹	15,668
Temporary Funds	-	738 ²	.	-738

1. Manse Rent received
2. Costs incurred for sale of Ardchattan Kirk

The accounts were approved by the Kirk Session on 1st March, 2020.

For and on behalf of the Kirk Session



Session Clerk



Treasurer

Notes forming part of the financial statements

1.

Ardchattan Parish - SC000680

Balance Sheet detailed

	As at 31/12/2019	As at 31/12/2018
Fixed assets		
1450: Cowan Fund	23,495	23,495
1451: Fabric Fund	10,640	10,640
1460: Bequest Fund	1,839	1,839
Total Fixed assets	35,974	35,974
Current assets		
1550: Consolidated Fabric Fund	7,696	15,669
1560: General Account	9,496	12,219
1561: Fabric Account	659	5,051
1580: Cowan Fund Account	10,503	3,994
Total Current assets	28,353	36,932
Net Asset surplus (deficit)	64,327	72,906
Represented by Funds		
Unrestricted	11,739.06	14,412.49
Designated	14,009.64	18,316.52
Restricted	30,745.87	24,236.92
Endowment	—	50.72
Total	56,494.37	57,016.65

Purposes of Endowment Funds

Income from the Bequest Fund is for distribution within the parish by the minister.

Purposes of Restricted Funds

Cowan Fund is held by the Kirk Session for behoof of the Parish of Ardchattan

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of Church property.

Ardchattan Parish - SC000680

Analysis of receipts and payments

Selected period: 01 January 2019 to 31 December 2019

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Receipts						
<i>Donations</i>						
1101 - WFO Scheme Non Gift Aid	4,167	—	—	—	4,167	4,786
1103 - Gift Aid Donations	5,985	—	—	—	5,985	6,479
1104 - Tax Recovered	2,831	—	—	—	2,831	2,758
1105 - Ordinary Offerings	4,986	—	—	—	4,986	4,660
1106 - Other Offerings	132	—	—	—	132	327
1110 - Congregational Org	—	—	—	—	—	—
1125 - Weddings and Funerals	1,515	—	—	—	1,515	477
1135 - Donations for Third Party / Retiring	694	—	—	—	694	375
<i>Donations Totals</i>	20,313	—	—	—	20,313	19,865
<i>Legacies</i>						
1170 - Unrestricted Legacy	—	—	—	—	—	—
1171 - Legacy 2	—	—	—	—	—	—
1172 - Legacy 3	—	—	—	—	—	—
<i>Legacies Totals</i>	—	—	—	—	—	—
<i>Activities for generating funds</i>						
1120 - Regular Fund Raising	2,206	—	—	—	2,206	—
1127 - Gross Trading Receipts	—	—	—	—	—	—
1180 - Fund raising event 1	—	—	—	—	—	1,635
1181 - Fund raising event 2	—	—	—	—	—	172
1182 - Fund raising event 3	—	—	—	—	—	—
<i>Activities for generating funds Totals</i>	2,206	—	—	—	2,206	1,807
<i>Bank & Deposit income</i>						
1140 - Bank and Deposit Interest	—	—	—	—	—	—
<i>Bank & Deposit income Totals</i>	—	—	—	—	—	—
<i>Investment Income</i>						
1130 - Investment Income	—	3,875	1,508	107	5,492	2,264
<i>Investment Income Totals</i>	—	3,875	1,508	107	5,492	2,264
<i>Rental of premises</i>						
1145 - Rent Received	—	—	—	—	—	—
<i>Rental of premises Totals</i>	—	—	—	—	—	—
<i>Sale of assets</i>						
1191 - Sale of Fixed Assets	—	—	—	—	—	—
<i>Sale of assets Totals</i>	—	—	—	—	—	—

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

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
<i>Sale of investments</i>						
1192 - Sale of Investments	—	—	—	—	—	—
<i>Sale of investments Totals</i>	—	—	—	—	—	—
<i>Grants</i>						
1175 - Grants received	—	—	—	—	—	—
<i>Grants Totals</i>	—	—	—	—	—	—
<i>Receipts from General Trustees</i>						
1190 - Grants / loans from General trustees	—	—	—	—	—	—
<i>Receipts from General Trustees Totals</i>	—	—	—	—	—	—
<i>Other receipts</i>						
1150 - Use of Premises	2,527	—	—	—	2,527	1,534
1160 - Miscellaneous Income	185	—	—	—	185	1,074
1161 - Church Magazine	—	—	—	—	—	—
1162 - Life and Work Income	369	—	—	—	369	360
<i>Other receipts Totals</i>	3,082	—	—	—	3,082	2,968
Receipts Grand totals	25,601	3,875	1,508	107	31,093	26,905

Payments

<i>Costs of generating funds</i>						
1230 - Fund raising expenses (exceptional)	—	—	—	—	—	—
1231 - Fund raising expenses (regular)	116	—	—	—	116	—
1232 - Gross Trading Payments	—	—	—	—	—	—
1233 - Investment Management costs	—	—	—	—	—	—
<i>Costs of generating funds Totals</i>	116	—	—	—	116	—
<i>Charitable activities</i>						
1200 - National Stipend Fund	—	—	—	—	—	—
1201 - Ministries-Mission Allocation	8,593	—	—	—	8,593	5,697
1204 - Vacancy Allowance	—	—	—	—	—	—
1208 - Mission and Renewal Fund	—	—	—	—	—	—
1209 - Presbytery Dues	868	—	—	—	868	752
1211 - Voluntary Additional Stipend	—	—	—	—	—	—
1214 - Ministry Travel expenses	474	—	—	—	474	560
1215 - Ministers Telephone	—	—	—	—	—	133
1216 - Ministers Other Expenses	76	—	—	—	76	—
1217 - Pulpit Supply	1,371	—	—	—	1,371	1,110
1218 - Locums Salary	—	—	—	—	—	—
1219 - Vacancy Costs	—	—	—	—	—	—
1220 - Assistant Salary and Expenses	—	—	—	—	—	—
1221 - Deacons Salary and Expenses	—	—	—	—	—	—
1222 - Youth Worker Salary and Expenses	—	—	—	—	—	—
1242 - Organist	500	—	—	—	500	125
1250 - Printing	—	—	—	—	—	—
1251 - Stationery	—	—	—	—	—	83
1252 - Photocopying	—	—	—	—	—	—

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

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
1253 - Telephone	—	—	—	—	—	78
1254 - Postage	—	—	—	—	—	—
1260 - Equipment	2,660	—	—	—	2,660	1,151
1261 - Church Magazine	458	—	—	—	458	—
1262 - Life and Work Expenses	—	—	—	—	—	409
1263 - Publicity and Adverts	—	—	—	—	—	—
1264 - Training for Mission	—	—	—	—	—	—
1265 - Outreach	—	—	—	—	—	100
1266 - Choir and Music Expenses	—	—	—	—	—	—
1270 - Grants to Cong Org	—	—	—	—	—	—
1280 - Miscellaneous Expenses	773	—	—	—	773	1,003
1291 - Purchase of fixed assets	—	—	—	—	—	—
1292 - Purchase of investments	—	—	—	—	—	—
1299 - Depreciation	—	—	—	—	—	—
1300 - Fabric Maintenance Church	—	7,055	—	—	7,055	257
1301 - Organ - Piano Maintenance	—	—	—	—	—	—
1302 - Gas Church	—	—	—	—	—	—
1303 - Electricity Church	1,697	—	—	—	1,697	1,063
1306 - Water Church	—	—	—	—	—	—
1307 - Insurance	5,103	—	—	—	5,103	3,396
1308 - Cleaning Materials	—	—	—	—	—	—
1309 - Upkeep of Grounds	—	—	—	—	—	—
1320 - Fabric Maintenance Manse	—	1,127	—	—	1,127	1,789
1325 - Council Tax Manse	—	—	—	—	—	271
1327 - Insurance Manse	—	—	—	—	—	—
1390 - Charitable Activities Grants	—	—	—	—	—	—
1395 - Donations to Third Parties	739	—	—	—	739	575
1399A - Major Fabric Expenses	—	—	—	—	—	—
1399B - Major Fabric Expenses	—	—	—	—	—	—
1399C - Major Fabric Expenses	—	—	—	—	—	—
1399D - Major Fabric Expenses	—	—	—	—	—	—
1399E - Major Fabric Expenses	—	—	—	—	—	—
Charitable activities Totals	23,316	8,182	—	—	31,499	18,558
Governance costs						
1391 - Audit or Independent Exam	—	—	—	—	—	—
1392 - Preparation of Accounts	—	—	—	—	—	—
1393 - Legal Costs (Governance)	—	—	—	—	—	—
Governance costs Totals	—	—	—	—	—	—
Payments Grand totals	23,433	8,182	—	—	31,615	18,558

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

3.Collection for Third Parties

In addition to the General Fund Income, the following income from retiring Offerings and Fund Raising Events for Special purposes was received and disbursed to other charities.

	2019
Starfish Asia	17
Barnabas fund	184
North Argyll Eventide Home	53
Christian Aid	61
Scottish Bible Society	49
Poppy Scotland	63
Home Start	200
Hope Kitchen	49
World Mission	64
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