

Church of Scotland

Parish

Of

Ardchattan

Congregational Accounts for the year

2021

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

Dr A Davies

Mrs J Eccles

Mr R Dodman

Mrs S Dodman

Ms J Macdonald

Mrs M Macdonald

Mrs H Macpherson

Mr M Smellie

Miss C Robb

Independent Examiner

Mrs A Shedden

Bankers

Bank of Scotland

Station Road

Oban

Argyll PA34 4LL

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 Unitary Constitution (Quod Omnia).

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

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. In September 2021 three elders were ordained and admitted to the Kirk Session. In November Mr Donnie Campbell was presented with a certificate marking 50 years of faithful service as an elder in the parish.

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 meets every two months either by Zoom, or in person if Covid restrictions permit, as well as meeting prior to Communion services.

Objectives and Activities

Our Mission Plan

To maintain a visible presence of Christian worship for all residents in 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.

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.

Trustees' Annual Report (cont.)

Year ended 31 December 2021

Achievements and Performance

The Parish of Ardchattan provides public worship within the parish on every Sunday of the year. The times of services are advertised on noticeboards at the church, on the website and in monthly printouts. As we live in a holiday area, details of services are also circulated to caravan parks and B&Bs locally. Since Covid restrictions were introduced in March 2020 a recorded service of worship has been available on YouTube for all who wish to engage with it. Individuals from all three linked parishes have contributed to these services by providing readings, prayers and musical items and their efforts and those of Dr C Bavington on the production side are greatly appreciated. Services are advertised in the parish Facebook page, the website and in our monthly printout and on notices in the locality. Holy Communion was last celebrated in church in September 2021 and further Communion services are planned for February, May and September 2022.

Life in 2021 has continued to be dominated by Covid 19 but following the success of the Covid vaccination programme, there has been a gradual return to face to face worship as people regain confidence in going out and meeting with other folk. Since Easter 2021 we have had a regular Sunday service in St Modan's always complying with Church of Scotland guidelines and following appropriate risk assessment. We recognise that not everyone is ready to take that step and a blended approach to worship provision has continued. We are aware from the number of people who watch the YouTube services that we are reaching many individuals who previously had no church contact. We have in the past year joined with the congregation on Connel and Dunbeg Churches for a joint service and will continue this practice on any 5th Sunday in a month.

The Worship team has continued to support the minister in delivering weekly services and in leading Bible Study and Prayer meetings, latterly using the Zoom platform. People have also been encouraged to use the prepared readings and material in their own time even if they unable or unwilling to come together in a virtual meeting. In December a service of Lessons and Carols was led by the Kirk Session.

Children's Church has been restarted, meeting on the 2nd and 3rd Sundays of the month and on the 1st Sunday each month there is an all-age service. The young people in the congregation took an active part in the service on the 4th Sunday in Advent. Because of Covid we did not hold a Thinking Day service in February and nor was there a joint Guide and Scout Carol service as would have been our custom.

We have continued to produce regular newsletters which contain a message from the minister, items of Church news, service details along with a quiz and some light-hearted reading. The Printouts are widely distributed to our church members and others in the community.

Our pastoral care team has been working hard to keep in touch with vulnerable people by telephone and visiting when this has been allowed.

Club Nan Caraidean restarted in October 2021 but have been meeting in North Connel Hall rather than the Campbell Memorial Hall as this affords more space. Until the club was able to get underway the co-ordinators continued to keep in regular contact with club members.

The Campbell Memorial Hall was out of commission for much of 2021 but is now available for let. Rhythmic Rascals has resumed and meets twice, rather than once a week. The Arts & Crafts Group meets weekly again and currently has a 'waiting list'. There is a Pilates group and local quilters also use the hall. As yet we have not resumed teas and coffees after morning services but would hope to do so in the near future.

Trustees' Annual Report (cont.)

Year ended 31 December 2021

Achievements and Performance (cont.)

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 Badminton club has not yet resumed as Omicron Variant Covid has been prevalent in local schools.

This year there have been no baptisms or weddings in the Church. There have been seven funerals of which six were held at the graveside with only one service in the church.

An offer has been accepted for the sale of Ardchattan Church but the sale has not yet been completed. Until this happens the next phase of works at St Modan's Church cannot proceed as the capital resulting for the sale is crucial to the project.

Financial Review

There was an operating deficit of £1281 during the year. A deficit reflects the ongoing challenge of maintaining our contributions to Church of Scotland, and the upkeep of church buildings. The deficit was offset by transfer of funds from the Consolidated Fabric Fund Revenue Account and by use of cash held in current accounts.

Since the onset of Covid restrictions in March 2020 most regular donations have been made by standing order and the Freewill giving envelopes have been discontinued. With the resumption of in-person worship open plate and retiring offerings have resumed. The reach of our online worship has been seen in increased donations from outside friends of the Parish, including use of our new on-line payment facility, which was set up using the People's Fundraising platform. 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. There was a change of tenant in the summer, allowing some essential work to be done in the one-month period before new tenants moved in. Monthly rent increased from £900 to £1000 with the new tenancy. Rent is deposited 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 which have increased due to Ardchattan Kirk being unused.

There were no major works during 2021.

The budget for 2022 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

Trustees' Annual Report (cont.)

Year ended 31 December 2021

Reserves Policy (cont')

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

For the second year running a Church Calendar was produced and sales from this raised £141 for church funds.

Future Challenges

Church membership has remained stable in the past year with 75 on the Communion Roll but there is concern that the age range of worshippers is skewed to the older age range, with a notable gap in younger adults. We are looking at ways to encourage this group to engage with the Church community, recognising that traditional church practices might not be attractive and innovative solutions are necessary.

The reform of Church of Scotland nationally and Presbytery restructuring will, in the coming years, present significant challenges. As fewer ordained clergy are employed to minister to larger geographical areas, more responsibility will inevitably fall on lay people not only to support the minister but also take on new responsibilities.

Trustees' Annual Report

Year ended 31 December 2021

Approved by the Trustees and signed on their behalf,

Allison Davies

Allison Davies

Session Clerk

Date 31/4/22

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, 2021, 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

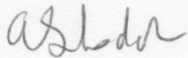
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulation 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual 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:

ALEXANDRA SHEDDEN

Address:

CHEALLAH, NORTH CONNEL, ARGYLL PA37 1QZ

Date:

12/3/2022

Ardchattan Parish - SC000680

Receipts and Payments Account

For the period from 01 January 2021 to 31 December 2021

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts					
Donations	16,828	—	—	16,828	16,503
Legacies	—	—	—	—	—
Activities for generating funds	1,669	—	—	1,669	1,674
Bank & Deposit income	—	—	—	—	—
Investment Income	—	—	76	76	1,257
Rental of premises	—	—	—	—	—
Sale of assets	—	—	—	—	—
Sale of investments	—	—	—	—	64,807
Grants	—	—	—	—	—
Receipts from General Trustees	8,629	—	—	8,629	19,206
Other receipts	2,641	—	—	2,641	1,368
Total receipts	29,768	—	76	29,844	104,817
Payments					
Costs of generating funds	—	—	—	—	—
Charitable activities	31,049	—	—	31,049	113,435
Governance costs	—	—	—	—	—
Total payments	31,049	—	—	31,049	113,435
Excess of receipts over payments before transfer	(1,281)	—	76	(1,205)	(8,617)
Transfers					
Gross transfers between funds - in	1,076	—	—	1,076	45,346
Gross transfers between funds - out	(1,000)	—	(76)	(1,076)	(45,346)
Excess of receipts over payments before other gains /	(1,205)	—	76	(1,205)	(8,617)
Net movement in funds	(1,205)	—	76	(1,205)	(8,152)
Reconciliation of funds					
Excess of receipts over payments at beginning of year	16,775	31,566	—	48,341	56,494
Excess of receipts over payments for the year	15,569	31,566	76	47,136	48,341

Ardchattan Parish - SC000680
Investments held at 31/12/20201

Investments at Market Value	Fabric Fund	Cowan Fund	Bequest Fund	Cons. Fabric Fund*	Totals
2020	Closed	Closed	3,829	10,319	14,148
Investment at Cost					
	-	-	1,839	6,216	8,055

*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	7,607	8,629	8,488 ¹	7,466
Temporary Funds	-1,619	149 ²	.	-1,768

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

The accounts were approved by the Kirk Session on 17th March 2022

For and on behalf of the Kirk Session

Alison Davies

Session Clerk

[Signature]

Treasurer

Notes forming part of the financial statements

1.

Ardchattan Parish - SC000680

Analysis of income and expenditure Selected period: 01 January 2021 to 31 December 2021

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Receipts						
<i>Donations</i>						
1101 - WFO Scheme Non Gift Aid	771	—	—	—	771	3,514
1103 - Gift Aid Donations	9,125	—	—	—	9,125	7,670
1104 - Tax Recovered	1,803	—	—	—	1,803	2,569
1105 - Ordinary Offerings	2,166	—	—	—	2,166	2,003
1106 - Other Offerings	2,513	—	—	—	2,513	700
1110 - Congregational Org	—	—	—	—	—	—
1125 - Weddings and Funerals	200	—	—	—	200	—
1135 - Donations for Third Party / Retiring	248	—	—	—	248	46
Donations Totals	16,828	—	—	—	16,828	16,503
<i>Legacies</i>						
1170 - Unrestricted Legacy	—	—	—	—	—	—
Legacies Totals	—	—	—	—	—	—
<i>Activities for generating funds</i>						
1120 - Regular Fund Raising	1,300	—	—	—	1,300	988
1180 - Fund raising event 1	306	—	—	—	306	150
1181 - Fund raising event 2	63	—	—	—	63	536
1182 - Fund raising event 3	—	—	—	—	—	—
Activities for generating funds Totals	1,669	—	—	—	1,669	1,674
<i>Bank & Deposit income</i>						
1140 - Bank and Deposit Interest	—	—	—	—	—	—
Bank & Deposit income Totals	—	—	—	—	—	—
<i>Investment Income</i>						
1130 - Investment Income	—	—	—	76	76	1,257
Investment Income Totals	—	—	—	76	76	1,257
<i>Rental of premises</i>						
1145 - Rent Received	—	—	—	—	—	—
Rental of premises Totals	—	—	—	—	—	—
<i>Sale of assets</i>						
1191 - Sale of Fixed Assets	—	—	—	—	—	—
Sale of assets Totals	—	—	—	—	—	—

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

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
Sale of investments						
1192 - Sale of Investments	—	—	—	—	—	64,807
Sale of investments Totals	—	—	—	—	—	64,807
Grants						
1175 - Grants received	—	—	—	—	—	—
Grants Totals	—	—	—	—	—	—
Receipts from General Trustees						
1190 - Grants / loans from General trustees	—	8,629	—	—	8,629	19,206
Receipts from General Trustees Totals	—	8,629	—	—	8,629	19,206
Other receipts						
1150 - Use of Premises	394	—	—	—	394	375
1160 - Miscellaneous Income	2,247	—	—	—	2,247	758
1162 - Life and Work Income	—	—	—	—	—	235
Other receipts Totals	2,641	—	—	—	2,641	1,368
Receipts Grand totals	21,138	8,629	—	76	29,844	104,817
Payments						
Costs of generating funds						
1230 - Fund raising expenses (exceptional)	—	—	—	—	—	—
1231 - Fund raising expenses (regular)	—	—	—	—	—	—
1233 - Investment Management costs	—	—	—	—	—	—
Costs of generating funds Totals	—	—	—	—	—	—
Charitable activities						
1201 - Ministries-Mission Allocation	15,428	—	—	—	15,428	15,562
1204 - Vacancy Allowance	—	—	—	—	—	—
1209 - Presbytery Dues	847	—	—	—	847	886
1214 - Ministry Travel expenses	843	—	—	—	843	77
1215 - Ministers Telephone	888	—	—	—	888	962
1216 - Ministers Other Expenses	—	—	—	—	—	608
1217 - Pulpit Supply	—	—	—	—	—	—
1218 - Locums Salary	—	—	—	—	—	—
1219 - Vacancy Costs	—	—	—	—	—	—
1242 - Organist	—	—	—	—	—	—
1250 - Printing	369	—	—	—	369	291
1251 - Stationery	—	—	—	—	—	—
1252 - Photocopying	—	—	—	—	—	—
1253 - Telephone	—	—	—	—	—	—
1254 - Postage	—	—	—	—	—	—
1260 - Equipment	—	—	—	—	—	1,798
1261 - Church Magazine	—	—	—	—	—	—
1262 - Life and Work Expenses	—	—	—	—	—	336
1263 - Publicity and Adverts	—	—	—	—	—	—
1264 - Training for Mission	—	—	—	—	—	—
1265 - Outreach	199	—	—	—	199	541
1266 - Choir and Music Expenses	—	—	—	—	—	—

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

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
1270 - Grants to Cong Org	—	—	—	—	—	—
1280 - Miscellaneous Expenses	56	—	—	—	56	389
1291 - Purchase of fixed assets	—	—	—	—	—	—
1292 - Purchase of investments	—	—	—	—	—	—
1300 - Fabric Maintenance Church	—	2,712	—	—	2,712	11,079
1301 - Organ - Piano Maintenance	—	—	—	—	—	—
1303 - Electricity Church	545	—	—	—	545	2,527
1307 - Insurance	—	5,597	—	—	5,597	4,834
1320 - Fabric Maintenance Manse	—	1,697	—	—	1,697	1,314
1325 - Council Tax Manse	—	—	—	—	—	—
1395 - Donations to Third Parties	91	—	—	—	91	705
1399A - Major Fabric Expenses	—	1,772	—	—	1,772	71,520
1399B - Major Fabric Expenses	—	—	—	—	—	—
1399C - Major Fabric Expenses	—	—	—	—	—	—
1399D - Major Fabric Expenses	—	—	—	—	—	—
1399E - Major Fabric Expenses	—	—	—	—	—	—
Charitable activities Totals	19,269	11,780	—	—	31,049	113,435
Payments Grand totals	19,269	11,780	—	—	31,049	113,435

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