

Church of Scotland

Parish Of Ardchattan

Congregational Accounts for the year
2013

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: C.D. Bavington
8 Etive Park
North Connel
Oban
Argyll
PA37 1SJ

Trustees

Principal Office-bearers

Minister: Rev J. McCormick
Session Clerk: Mrs A. MacLeod
Clerk of the Board: Mr A. Binner
Treasurer: Dr. C.D. Bavington

Kirk Session

Mrs A. Binner
Mr D. Campbell
Mr R. Dodman
Mrs A. MacLeod
Mr A. Buchanan
Mr J. Campbell
Mr M. MacDonald
Miss C. Robb

Congregational Board

Mrs A. Barron
Dr A. Davies
Mrs S. Munro
Mr A. Binner
Mrs J. Eccles
Miss C. Robb

Independent Examiner

Mr K. MacLeod
Dorus-Uaine
North Connel
Oban
PA37 1RA

Bankers

Bank of Scotland
Station Road
Oban
Argyll
PA34 4LL

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk session, is elected by the congregation and inducted by Presbytery. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Organisational Structure

The Congregational Board is chaired by the minister and meets four times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session which meets four times a year is responsible for spiritual affairs within the church.

Objectives and Activities

The Parish of Ardchattan provides public worship within the parish on every Sunday of the year. This worship is widely advertised & freely open to all. Services of worship are also held within Ford Spence Court on a monthly basis & periodically within the Lynn of Lorne Care Home as invited.

Worship in the Church of Scotland continues to be a mixture of continuity & change. Each year there are changes in the manner in which worship is undertaken, both on a Sunday & on other occasions through the year. During 2013 the monthly Half Hour Happening has continued to see new approaches to worship tried in a new setting & at a different time.

Achievements and Performance

Christian nurture programmes are provided most Sunday mornings for children ranging from three to their early teens. In 2013 the nurture materials supporting this work has been ROOTS – WORSHIP AND LEARNING FOR THE WHOLE CHURCH which is lectionary based. Further information can be found on the internet at www.rootsontheweb.com There have also been a number of evening meetings for the older young people, held within the North Connel Hall on Fridays & Sundays through the year. Other Christian nurture is provided through a small Guild group which meets once a month from September to April, through Lent and Advent study groups and through the Logos group.

The Church Hall is also used by a number of community organisations on weekdays throughout the year, offering a range of activities for all ages, and adding 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. Meetings continue being held twice a month in The Campbell Memorial Hall, with a wide range of themes reflecting the seasons & wider issues. That the hall is usually quite nicely full speaks to the appropriateness of this new area of congregational work.

The minister of the congregation is chaplain to the three primary schools of the parish, Ardchattan Primary, Barcaldine Primary, Lochnell Primary, & is a regular visitor.

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.

The hall of the congregation is also used by a number of community organisations on week days throughout the year.

For five mornings in the Spring & five mornings in the Autumn children's holiday clubs are held. These are well attended & well appreciated events. Located in the North Connel Hall it is necessary for the majority of children to be brought by adults. That they do so is its own testimony.

Funding continues to be a major challenge for the congregation as a study of the accounts will indicate. 2013 saw the second year of a rolling Stewardship programme, focusing on the topic of money. Giving has increased by about 15%.

Trustees' Annual Report (cont)
Year ended 31 December, 2013

Financial Review

There has been a modest increase in giving's, with the number of donors remaining constant. There has been significant expenditure on storm damage repairs, which are covered by successful insurance claims. Exceptional revenue this year has included insurance claims for storm damage, where the costs were incurred in the previous financial year. There has also been exceptional revenue from the sale of investment units, the proceeds of which have been applied in the long overdue installation of a new kitchen for the Manse.

Reserves Policy

It is the policy to build up our reserves to meet the ongoing repair programme. The present aim is to repair the roof at Ardchattan Kirk and to install an efficient central heating system in St Modan's church. The dividends and interest on our reserves go towards meeting the day-to-day routine cost of maintenance.

Statement of Trustees' Responsibilities

The members of the Kirk Session and 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 and Congregational Board 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.

The financial statements of clubs and groups associated with the church are appended, but do not all form part of the finances of the Church and are not all the responsibility of Congregational Board.

Stewardship

The congregation has continued to address Stewardship in an on going fashion. There is slow increase in monthly giving, partly due to encouragement to members to give by standing order. There is also welcome income from rental of the halls. The Congregational Board has adopted a 'rolling stewardship programme', and October has been set as giving month for each year. The theme during October 2013 was 'money', resulting in additional giving of £1025.

Approved by the Trustees and signed on their behalf,

A. MacLeod,
Session Clerk

Date.....

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, 2013, which are set out on pages 1 to 11.

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 examination does not include a review of the records or associated clubs and groups. 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.

Name:

Address:

Date:

Parish of Ardchattan

Receipts and Payments Account

Note: Due to rounding, totals may exceed arithmetical totals by £1

Year ended 31 December, 2013

	Note	Unrestricted Funds General Fabric	Restricted Funds Cowan	Endowment Funds Bequests	Total	Total
		2013	2013	2013	2013	2012
		£	£	£	£	£
Receipts						
Donations	3	26,413			26,413	22,265
Activities for generating funds		365	48		413	290
Bank and Deposit Interest					0	2
Investment Income		475	1,915	53	2,444	2,444
Rental of Premises		1,420			1,420	1,357
Other Receipts		5,765			5,765	117
Other incoming resources		6,002			6,002	103
Total Receipts		40,441	1,963	53	42,458	26,577
Payments	4					
Costs of generating funds		156			156	
Charitable activities		36,765	429		37,194	31,047
Other resources expended						
Total Payments		36,922	429		37,351	31,047
Excess of Receipts over Payments For the Year before transfers		3,519	1,534	53	5,107	(4,470)
Transfers		53	-	(53)	-	-
Excess of Receipts over Payments for the Year		3,572	1,534	0	5,107	(4,470)

Statement of Balances at 31st December, 2013

	Unrestricted General Fund Fabric Fund	Restricted Cowan Fund	Endowment Bequest Fund	Total 31st Dec 2013	Total 31st Dec 2012
Bank and Deposit Balances					
Brought Forward	3,384	5,152	1,942	10,478	14,193
Movement in Year					
Excess of	8,099	2,083	0	10,182	(4,469)
Receipts over Payments					
Bank and Deposit Balances Carried Forward	11,482	7,235	1,942	20,659	9,724

Investments at Market Value

	Fabric Fund	Cowan Fund	Bequest Fund	Totals
2013	15,735	36,654	2,618	55,007
2012	18,734	31,329	2,238	52,300

Investment at Cost

2013	10,640	23,495	1,839	35,974
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The accounts were approved by the Kirk Session and Congregational Board on 23rd March, 2014.

For and on behalf of the Kirk Session and Congregational Board

_____ Session Clerk

_____ 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:

Council tax £2,275

Travelling Expenses £2,386

Telephone £726

Mrs A Binner, a member of the Kirk Session, received £220 for providing Pulpit Supply during the year.

Mrs F McCormick received £224 for playing the organ during the year.

2. Movement in Funds

	At 1st Jan-13	Receipts	Payments	At 31st Dec-13
Endowment				
Bequest Fund	1,942	53	53	1,942
Restricted				
Cowan Fund	5,883	1,963	429	7,417
Unrestricted				
Fabric Fund	307	11,907	9,589	2,625
General Fund	2,176	28,533	27,333	3,377
Total Funds	10,308	42,456	37,404	15,361

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.

Notes forming part of the financial statements (cont)

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	General	Cowan	Bequests		
	Fabric				
	2013	2013	2013	2013	2012
	£	£	£	£	£
3. Analysis of Donations					
WFO Scheme (non Gift Aid)					
Gift Aid Donations	4,912			4,912	4,037
Tax Recovered Gift Aid	4,551			4,551	1,207
Ordinary Offerings	3,853			3,853	5,162
Freewill offerings	10,515			10,515	9,071
Gift days / activities for raising funds	365	48		413	290
Weddings/Funerals	713			713	
Donations for Third Parties	877			877	516
Other donations	990			990	2,306
	26,776	48		26,824	22,589
Rent received	1,420			1,420	1,357
Miscellaneous income (Insurance)	5,595			5,595	
Life & Work	170			170	
Sale of fixed assets	6,002			6,002	
4. Analysis of Payments					
<i>Costs of generating Funds</i>					
Offering envelopes	156			156	
<i>Charitable Activities</i>					
Ministries and Mission Allocation	12,067			12,067	11,643
Presbytery Dues	500			500	484
Minister's Expenses	3,222			3,222	2,660
Pulpit Supply	220			220	815
Other Staffing Costs	224			224	
Fabric Repairs and Maintenance	9,589			9,589	5,586
Council Tax	1,963			1,963	1,963
Heat and Light	1,607			1,607	1,247
Manse Water Charge	312			312	305
Insurance	3,617			3,617	3,625
Nurture and Mission	848			848	345
Training Conference					
Organ and Music	45			45	140
Printing, Stationery & Photocopying	746			746	575
Bibles and Hymn Books	52	285		337	372
Other Expenses	153	143		296	923
Publicity and Advertising	229			229	42
Life and Work	383			383	344
Donations to Third Parties	990			990	167
<i>Other resources expended</i>					
Other expenditure					556

Notes forming part of the financial statements (cont)

5. Minister's Stipend

From 2004, congregations no longer pay directly for the stipend and the related costs of their own minister. All congregations now 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 2012 year, the minimum stipend was £23,139 and the maximum stipend (in 10th and subsequent years of service) was £30,426.

6. 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.

	2013	2012
Christian Aid	157	70
Earl Haig Fund/Poppy Scotland	79	117
Erskine Hospital	238	129
Scottish Bible Society	86	27
Scottish National Institute for the War Blinded	215	129
North Argyll Eventide Home	148	44
World Mission	67	
	990	516

**APPENDIX 1
FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
FOR BEHOOF OF THE PARISH OF ARDCHATTAN**

STATEMENT OF FUND – REVENUE ACCOUNT

	2013	2012
	£	£
Fund at 1 st January	6,208	5,770
Add receipts from Interest	401	438
Add adjustment for rounding to £'s		
Fund at 31 st December (Account 502112991)	6,609	6,208

STATEMENT OF FUND – CAPITAL ACCOUNT

Fund at 1 st January	6,216	6,216
Fund at 31 st December (Account 552112992)	6,216	6,216
(Market Value)	7,894	7,148

**COWAN FUNDS HELD BY ARDCHATTAN KIRK SESSION FOR BEHOOF OF THE PARISH OF ARDCHATTAN
STATEMENT OF FUND – CAPITAL ACCOUNT**

The Church of Scotland Investors Trust Growth Fund

Fund at 1 st January		23,495	23,495
Transferred to General Fund		nil	nil
Fund at 31 st December	(Cost of units)	23,495	23,495
	(Market Value)	36,653	31,329

APPENDIX 2

Receipts and Payments statements for clubs associated with the Parish but not forming part of the Parish Accounts

For the period 1 January 2013 - 31 December 2013

Ardchattan Guild

1. Receipts	£
Annual subs	60
Collections / donations	47
Least coin	19
Quiz	29
	<hr/>
	155
	<hr/> <hr/>

2. Payments	
Aff fees	56
I. Campbell (flowers)	30
Comfort Rwanda	50
Passage from India	50
H2O	20
Least coin	17
	<hr/>
	223
	<hr/> <hr/>

3. Balance

Brought forward	243
Carried forward	174

Ardchattan Arts & Crafts Group

1. Receipts	£
Subscriptions & Donations	568
	<hr/>
	568
	<hr/> <hr/>

2. Payments

Teas	10
	<hr/>
	10
	<hr/>
Net Income donated to Ardchattan parish	558
	<hr/> <hr/>

Club Nan Caraidean

**Income and Expenditure Account
For the period to April 2013**

	£	£
Opening balance		232.50
Add: Income		
Member Donations	184.74	
Other donations	810.00	
	<hr/>	994.74
Less: Expenditure		
Club sundries	54.41	
Gifts	58.17	
Stationery	10.00	
Club excursions	361.00	
	<hr/>	(483.58)
		<hr/> <hr/> 743.66

Balances held at 21/02/13

Cash in hand	43.66
Bank Account	700.00
	<hr/>
	<hr/> <hr/> 743.66