

# **Church of Scotland**

## **Parish Of Ardchattan**

Congregational Accounts for the year  
2014

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: Miss C. Robb  
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  
Miss C. Robb  
Mrs A. Barron  
Dr A. Davies

#### Congregational Board

Mrs M. Cattanach  
Mrs J. Eccles  
Mrs S. Munro  
Mr A. Binner

#### 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 2014 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 2014 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](http://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. Additional Christian nurture for adults is provided through Lent and Advent study groups and through the Logos group. A small Guild group met monthly until April 2014, when the decision was taken at the AGM to suspend the group for a year due to decreasing numbers.

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 from September to April/May. 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 Church also supports the local Badminton Club which meets weekly, excluding school holidays, from September until April/May. Mrs M Cattnach and Mrs M MacColl have now been running this club for 30 years.

The minister of the congregation is chaplain to the three primary schools of the parish, Ardchattan Primary, Barcaldine Primary, Lochnell Primary, and 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.

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. 2014 saw the third year of a rolling Stewardship programme, focusing on the topic of talents. Giving has increased by about 5%.

**Trustees' Annual Report (cont)**  
**Year ended 31 December, 2014**

**Financial Review**

Overall there was a small deficit this year, which reflects the on-going funding challenge. There has been a modest increase in givings, with the number of donors remaining constant. Gift month was particularly successful this year, which allowed us to transfer £1000 of donations to the Fabric fund. We are also grateful for donation by a number of local charities to support the older children's weekend away. Generous giving at the funeral of Malcolm MacDonald, a very sadly missed member of the Kirk Session, provided £1894, which has been transferred to the Cowan fund. There has been some expenditure on storm damage repairs, which was covered by successful insurance claims. There has been minor expenditure on fabric maintenance including a new carpet for Campbell Memorial Hall.

**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 2014 was 'talents', resulting in additional giving of £1,629.

**Approved by the Trustees and signed on their behalf,**

**C. Robb,**  
**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 31<sup>st</sup> 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**

For the period from 01 January 2014 to 31 December 2014

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b>Receipts</b>					
Donations	27,914	—	—	27,914	26,413
Legacies	—	—	—	—	—
Activities for generating funds	1,629	—	—	1,629	413
Bank & Deposit income	—	—	—	—	—
Investment Income	638	1,486	106	2,230	2,444
Rental of premises	1,118	—	—	1,118	1,420
Sale of assets	—	—	—	—	6,002
Grants	—	—	—	—	—
Receipts from General Trustees	—	—	—	—	—
Other receipts	2,638	—	—	2,638	5,765
<b>Total receipts</b>	<b>33,938</b>	<b>1,486</b>	<b>106</b>	<b>35,531</b>	<b>42,458</b>
<b>Payments</b>					
Costs of generating funds	157	—	—	157	156
Charitable activities	34,553	1,539	—	36,093	37,194
Governance costs	—	—	—	—	—
<b>Total payments</b>	<b>34,710</b>	<b>1,539</b>	<b>—</b>	<b>36,250</b>	<b>37,351</b>
<b>Excess of receipts over payments before transfer</b>	<b>(772)</b>	<b>(52)</b>	<b>106</b>	<b>(718)</b>	<b>5,107</b>
<b>Transfers</b>					
Gross transfers between funds - in	1,106	1,894	—	3,000	—
Gross transfers between funds - out	(2,894)	—	(106)	(3,000)	—
<b>Net movement in funds</b>	<b>(2,560)</b>	<b>1,841</b>	<b>—</b>	<b>(718)</b>	<b>5,107</b>
<b>Reconciliation of funds</b>					
<b>Excess of receipts over payments at beginning of year</b>	<b>5,420</b>	<b>7,417</b>	<b>1,996</b>	<b>14,834</b>	<b>9,726</b>
<b>Excess of receipts over payments for the year</b>	<b>2,859</b>	<b>9,259</b>	<b>1,996</b>	<b>14,115</b>	<b>14,834</b>

**Statement of Balances at 31st December, 2014**

	<b>Unrestricted General Fund Fabric Fund</b>	<b>Restricted Cowan Fund</b>	<b>Endowment Bequest Fund</b>	<b>Total 31st Dec 2014</b>	<b>Total 31st Dec 2013</b>
Bank and Deposit Balances					
Brought Forward	5,420	7,416	1,996	14,834	9,726
Movement in Year					
Excess of Receipts over Payments	(2,560)	1,841	0	(719)	5,117
Bank and Deposit Balances Carried Forward	2,859	9,259	1,996	14,115	14,834

**Investments at Market Value**

	<b>Fabric Fund</b>	<b>Cowan Fund</b>	<b>Bequest Fund</b>	<b>Totals</b>
2014	16,345	38,074	2,719	57,138
2013	15,735	36,654	2,618	55,007

**Investment at Cost**

2014	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, 2015.

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 £2,280

Travelling Expenses £2,803

Telephone £853

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

Mrs F McCormick received £231 for playing the organ during the year.

### 2.Movement in Funds

**Parish of Ardchattan**  
**Fund movement summary**  
**Period: 01 January 2014 to 31 December 2014**

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Fund balances carried forward
Cowan - Cowan Fund	7,417	1,486	1,539	1,894	—	9,259
Fabric - Fabric Fund	2,042	2,988	4,233	1,000	—	1,797
General - General fund	3,377	30,950	30,477	(2,787)	—	1,061
Bequest - Endowment Fund (Bequest Fund)	1,996	106	—	(106)	—	1,996
<b>Totals</b>	<b>14,834</b>	<b>35,531</b>	<b>36,250</b>	<b>—</b>	<b>—</b>	<b>14,115</b>

#### 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.

Parish of Ardchattan

Analysis of receipts and payments  
Period: 01 January 2014 to 31 December 2014

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<b>Receipts</b>						
<b>Donations</b>						
<b>Donations</b>						
1101 - WFO Scheme Non Gift Aid	—	—	—	—	—	—
1103 - Gift Aid Donations	5,805	—	—	—	5,805	4,912
1104 - Tax Recovered	4,574	—	—	—	4,574	4,551
1105 - Ordinary Offerings	6,100	—	—	—	6,100	3,853
1106 - Freewill Offerings	7,965	—	—	—	7,965	10,515
1107 - Donations	1,930	—	—	—	1,930	990
1110 - Congregational Org	—	—	—	—	—	—
1125 - Weddings and Funerals	1,035	—	—	—	1,035	713
1135 - Donations for Third Party/Retiring Colle	503	—	—	—	503	877
<b>Donations Sub-totals</b>	27,914	—	—	—	27,914	26,413
<b>Donations Totals</b>	27,914	—	—	—	27,914	26,413
<b>Legacies</b>						
<b>Legacies</b>						
1170 - Unrestricted Legacy/Bequest	—	—	—	—	—	—
1171 - Legacy 2	—	—	—	—	—	—
1172 - Legacy 3	—	—	—	—	—	—
<b>Legacies Sub-totals</b>	—	—	—	—	—	—
<b>Legacies Totals</b>	—	—	—	—	—	—
<b>Activities for generating funds</b>						
<b>Activities for generating funds</b>						
1120 - Regular Fund Raising	1,629	—	—	—	1,629	413
1127 - Gross Trading Receipts	—	—	—	—	—	—
1180 - Fund raising event 1	—	—	—	—	—	—
1181 - Fund raising event 2	—	—	—	—	—	—
1182 - Fund raising event 3	—	—	—	—	—	—
<b>Activities for generating funds Sub-totals</b>	1,629	—	—	—	1,629	413
<b>Activities for generating funds Totals</b>	1,629	—	—	—	1,629	413

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<b>Bank &amp; Deposit income</b>						
<b>Bank &amp; Deposit income</b>						
1140 - Bank and Deposit Interest	—	—	—	—	—	—
<b>Bank &amp; Deposit income Sub-totals</b>	—	—	—	—	—	—
<b>Bank &amp; Deposit income Totals</b>	—	—	—	—	—	—
<b>Investment Income</b>						
<b>Investment Income</b>						
1130 - Investment Income	—	638	1,486	106	2,230	2,444
<b>Investment Income Sub-totals</b>	—	638	1,486	106	2,230	2,444
<b>Investment Income Totals</b>	—	638	1,486	106	2,230	2,444
<b>Rental of premises</b>						
<b>Rental of premises</b>						
1145 - Rent Received	1,118	—	—	—	1,118	1,420
<b>Rental of premises Sub-totals</b>	1,118	—	—	—	1,118	1,420
<b>Rental of premises Totals</b>	1,118	—	—	—	1,118	1,420
<b>Sale of assets</b>						
<b>Sale of assets</b>						
1191 - Sale of Fixed Assets	—	—	—	—	—	6,002
<b>Sale of assets Sub-totals</b>	—	—	—	—	—	6,002
<b>Sale of assets Totals</b>	—	—	—	—	—	6,002
<b>Grants</b>						
<b>Grants</b>						
1175 - Grants received	—	—	—	—	—	—
<b>Grants Sub-totals</b>	—	—	—	—	—	—
<b>Grants Totals</b>	—	—	—	—	—	—
<b>Receipts from General Trustees</b>						

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<b>Receipts from General Trustees</b>						
1190 - Grants / loans from General trustees	—	—	—	—	—	—
<b>Receipts from General Trustees Sub-totals</b>	—	—	—	—	—	—
<b>Receipts from General Trustees Totals</b>	—	—	—	—	—	—
<b>Other receipts</b>						
<b>Other receipts</b>						
1150 - Use of Premises	—	—	—	—	—	—
1160 - Miscellaneous Income	—	2,350	—	—	2,350	5,595
1161 - Church Magazine	—	—	—	—	—	—
1162 - Life and Work Income	288	—	—	—	288	170
<b>Other receipts Sub-totals</b>	288	2,350	—	—	2,638	5,765
<b>Other receipts Totals</b>	288	2,350	—	—	2,638	5,765
<b>Receipts Grand totals</b>	30,950	2,988	1,486	106	35,531	42,458

## Payments

### Costs of generating funds

#### Costs of generating funds

1230 - Fund raising expenses (exceptional)	—	—	—	—	—	—
1231 - Fund raising expenses (regular)	157	—	—	—	157	156
1232 - Gross Trading Payments	—	—	—	—	—	—
1233 - Investment Management costs	—	—	—	—	—	—
1465 - Purchase of Fixed Assets	—	—	—	—	—	—
1466 - Purchase of investments	—	—	—	—	—	—

#### Costs of generating funds Sub-totals

<b>Costs of generating funds Totals</b>	157	—	—	—	157	156
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### Charitable activities

#### Charitable activities

1200 - National Stipend Fund	—	—	—	—	—	—
1201 - Ministries-Mission Allocation	13,776	—	—	—	13,776	12,067
1204 - Vacancy Allowance	—	—	—	—	—	—
1208 - Mission and Renewal Fund/Bequest Fund	—	—	—	—	—	—

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
1209 - Presbytery Dues	636	—	—	—	636	500
1211 - Voluntary Additional Stipend	—	—	—	—	—	—
1214 - Ministry Travel expenses	2,803	—	—	—	2,803	2,386
1215 - Ministers Telephone	853	—	—	—	853	726
1216 - Ministers Other Expenses	152	—	1,443	—	1,596	110
1217 - Pulpit Supply	220	—	—	—	220	220
1218 - Locums Salary	—	—	—	—	—	—
1219 - Vacancy Costs	—	—	—	—	—	—
1220 - Assistant Salary and Expenses	—	—	—	—	—	—
1221 - Deacons Salary and Expenses	—	—	—	—	—	—
1222 - Youth Worker Salary and Expenses	—	—	—	—	—	—
1240 - Church Officer Salary	—	—	—	—	—	—
1242 - Organist Salary	231	—	—	—	231	224
1244 - Grave Diggers	—	—	—	—	—	—
1246 - Cleaner Salary	—	—	—	—	—	—
1250 - Printing	—	—	—	—	—	157
1251 - Stationery	780	—	—	—	780	588
1252 - Photocopying	74	—	—	—	74	—
1253 - Telephone	—	—	—	—	—	—
1254 - Postage	82	—	—	—	82	—
1260 - Equipment - Bibles & Hymn Books	—	—	95	—	95	337
1261 - Church Magazine	—	—	—	—	—	—
1262 - Life and Work Expenses	271	—	—	—	271	382
1263 - Publicity and Adverts	421	—	—	—	421	229
1264 - Training for Mission	—	—	—	—	—	—
1265 - Outreach/Holiday Club	55	—	—	—	55	121
1266 - Sunday School Expenses	1,605	—	—	—	1,605	727
1270 - Grants to Cong Org	—	—	—	—	—	—
1280 - Miscellaneous Expenses	244	—	—	—	244	297
1291 - Purchase of fixed assets	—	—	—	—	—	—
1292 - Purchase of investments	—	—	—	—	—	—
1299 - Depreciation	—	—	—	—	—	—
1300 - Fabric Maintenance Church	—	4,023	—	—	4,023	814
1301 - Organ - Piano Maintenance	45	—	—	—	45	45
1302 - Gas Church	—	—	—	—	—	—
1303 - Electricity Church	1,666	—	—	—	1,666	1,606
1304 - Heating Oil Church	—	—	—	—	—	—
1306 - Water Church	—	—	—	—	—	—
1307 - Insurance Church	3,648	—	—	—	3,648	3,616
1308 - Cleaning Materials	—	—	—	—	—	—
1309 - Upkeep of Grounds	—	—	—	—	—	—
1320 - Fabric Maintenance Manse	—	209	—	—	209	8,774
1325 - Council Tax Manse	2,280	—	—	—	2,280	2,274
1327 - Insurance Manse	—	—	—	—	—	—
1340 - Fabric Maintenance Hall 1	—	—	—	—	—	—
1342 - Gass Hall 1	—	—	—	—	—	—
1343 - Electricity Hall 1	—	—	—	—	—	—
1344 - Heating Oil Hall 1	—	—	—	—	—	—
1346 - Water Hall 1	—	—	—	—	—	—
1347 - Insurance Hall 1	—	—	—	—	—	—
1360 - Fabric Maintenance Hall 2	—	—	—	—	—	—
1362 - Gas Hall 2	—	—	—	—	—	—
1363 - Electricity Hall 2	—	—	—	—	—	—
1364 - Heating Oil Hall 2	—	—	—	—	—	—
1366 - Water Hall 2	—	—	—	—	—	—
1367 - Insurance Hall 2	—	—	—	—	—	—
1380 - Fabric Maintenance Hall 3	—	—	—	—	—	—
1382 - Gas Hall 3	—	—	—	—	—	—

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
1383 - Electricity Hall 3	—	—	—	—	—	—
1384 - Heating Oil Hall 3	—	—	—	—	—	—
1386 - Water Hall 3	—	—	—	—	—	—
1387 - Insurance Hall 3	—	—	—	—	—	—
1390 - Charitable Activities Grants	—	—	—	—	—	—
1395 - Donations to Third Parties	472	—	—	—	472	989
1399A - Major Fabric Expenses	—	—	—	—	—	—
1399B - Major Fabric Expenses	—	—	—	—	—	—
1399C - Major Fabric Expenses	—	—	—	—	—	—
1399D - Major Fabric Expenses	—	—	—	—	—	—
1399E - Major Fabric Expenses	—	—	—	—	—	—
<b>Charitable activities Sub-totals</b>	30,320	4,233	1,539	—	36,093	37,194
<b>Charitable activities Totals</b>	30,320	4,233	1,539	—	36,093	37,194
<b>Governance costs</b>						
<b>Governance costs</b>						
1391 - Audit or Independent Exam	—	—	—	—	—	—
1392 - Preperation of Accounts	—	—	—	—	—	—
1393 - Legal Costs (Governance)	—	—	—	—	—	—
<b>Governance costs Sub-totals</b>	—	—	—	—	—	—
<b>Governance costs Totals</b>	—	—	—	—	—	—
<b>Payments</b>	30,477	4,233	1,539	—	36,250	37,351
<b>Grand totals</b>						

## 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 2014 year, the minimum stipend was £25,607 and the maximum stipend (in 5<sup>th</sup> and subsequent years of service) was £31,469.

### 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.

	2014	2013
Christian Aid	31	157
Earl Haig Fund/Poppy Scotland	129	79
Erskine Hospital	-	238
Scottish Bible Society	52	86
Scottish National Institute for the War Blinded	-	215
North Argyll Eventide Home	49	148
World Mission	47	67
The Lord's Larder	195	-
	<hr/>	<hr/>
	503	990

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

**STATEMENT OF FUND – REVENUE ACCOUNT**

	2014	2013
	£	£
Fund at 1 <sup>st</sup> January	6,609	6,208
Add receipts from Interest	369	401
Add adjustment for rounding to £'s		
Fund at 31 <sup>st</sup> December (Account 502112991)	6,978	6,609

**STATEMENT OF FUND – CAPITAL ACCOUNT**

Fund at 1 <sup>st</sup> January	6,216	6,216
Fund at 31 <sup>st</sup> December (Account 552112992)	6,216	6,216
(Market Value)	8,267	7,894

**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 <sup>st</sup> January		23,495	23,495
Transferred to General Fund		nil	nil
Fund at 31 <sup>st</sup> December	(Cost of units)	23,495	23,495
	(Market Value)	38,074	36,653



**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 ACCOUNTS**

**CHARITY NO. SC000680**

**JAN - APRIL 2014**

INCOME		EXPENDITURE	
COLLECTIONS/DONATIONS	£26.65	ANNUAL FEES	£48.00
		OUT OF AFRICA	£80.00
		INTO MALTA	
		J. ECCLES (Flowers)	£30.00
		I.CAMPBELL (Flowers)	£30.00
		FELLOWSHIP OF	£13.08
		LEAST COIN	
TOTAL	£26.65		£201.08
IN BANK JAN 2014	£174.43		
IN BANK APRIL 2014	£0.00	ACCOUNT CLOSED	

**Ardchattan Arts and Crafts Group - Accounts for 2014**

<u>Date</u>	<u>Incomes</u>	
01/14 - 03/14	Subscriptions	\$110.00
04/14 - 06/14	Subscriptions	\$110.00
07/14 - 09/14	Subscriptions	\$110.00
<u>Total Income</u>		<u>£330.00</u>

Total income donated to Ardchattan Parish in 2014 - £330.00

