

**The Church of Scotland**  
**North Knapdale Parish Church**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**Congregation No: 191257**

**Charity No: SC 001002**

**1 January 09 – 31 December 09**

## Reference and Administrative Information

Charity Name: North Knapdale Parish Church of Scotland  
Charity Registration Number: SC001002  
Congregation Reference No: 191257  
Contact Address: 3 Braeface  
Tayvallich  
Lochgilphead  
PA31 8PN

**Trustees: Elders:** Rona Blythe  
Alan Cameron  
Val Cameron  
David Logue  
Louise Logue  
Elizabeth MacDonald  
Mae MacInnes (until 5 April )  
Robert McLundie  
John Morrison  
Maureen Morrison

**Trustees: Congregational Board Members:** Eileen Black  
Marjorie Drysdale  
Irene Halcrow  
John MacDonald  
Kay Miller  
Moirra Murdoch

### Principal Office-bearers

Minister: Vacant  
Interim Moderator: Hilda Smith  
Session Clerk: John Morrison  
Chairman of the Board: Robert McLundie  
Clerk to the Board: Rona Blythe  
Church Treasurer: Louise Logue

### Independent Examiner

Morag Rea  
Tallentire  
Tayvallich  
Lochgilphead  
PA31 8PN

### Bankers

Clydesdale Bank  
Poltalloch Street  
Lochgilphead  
PA31 8LL

# **Trustees' Annual Report**

## **Year ended 31 December 2009**

### **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 a member of the Board and meets four times a year and as required. Certain responsibilities are delegated to the Finance Committee / Treasurer and the Property Committee / Property Convenor as appropriate.

The Kirk Session which meets four times a year and as required, is responsible for spiritual affairs within the church.

#### **Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity with the preaching of the Word being central. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches and various ecumenical bodies in Scotland and beyond.

In our Parish we rotate Sunday worship round our three churches – Tayvallich, Inverlussa and Bellanoch. In addition to our weekly services, we occasionally hold joint services with our neighbouring linked Parish of Glassary, Kilmartin and Ford.

As we have very few children and young people who attend on a regular basis, there is currently no Sunday School. However, we have good links with our local schools and playgroup and we regularly invite them to join us in worship.

The Kirk Session sees great benefit in maintaining worship in all three churches throughout the parish, so that a Christian Witness continues in those areas.

The Session also sees great benefit in Communion Services.

The Session sees great benefit in many types of 'Special Services'

The Session sees great benefit in Fellowship with occasional meals as well as tea and coffee after Worship.

The Session sees great benefit in being seen and involved in the community.

The Session sees great benefit in Pastoral Care

The Session sees no great benefit in having more than a few joint parish services on an annual basis.

Therefore -

Worship has a rotational pattern round the three churches of the parish.

Morning Worship takes place once a week somewhere in the parish ...

the parish linkage enables a few joint services in both parishes.

Special Services are -

Prayer for Healing Services. Open Air Services such as Songs of Praise and Annual Sailing Club Service. Special Advent and Christmas Services. Harvest Celebration

Outdoor Remembrance Sunday Wreath Laying Service. Easter services eg. Maunday Communion, Good Friday Meditations, Early Morning Easter Sunday Service in local 1000 year old chapels at Keills and Kilmory. Regular Communion Services 5 times a year. Special Services with a theme, eg. Carers.

**MAIN OBJECTIVE IS TO PROVIDE AND ENCOURAGE A CHRISTIAN WITNESS IN NORTH KNAPDALE, TO ENCOURAGE MORE PEOPLE TO ATTEND SUNDAY WORSHIP AND OTHER SERVICES AND VARIOUS GROUP MEETINGS AND TO ENCOURAGE MORE CHILDREN INTO THE CHURCH.**

**Activities :**

Fellowship after worship with tea and coffee (weekly)

House Group (bi weekly)

Church Choir (weekly / twice weekly) and in Worship.

Prayer Meeting (monthly)

Elder's Groups (Lunches twice yearly)

Fellowship Meals (several yearly)

Ladies Work Party (organising events)

Church Coffee Morning

**Community Activities:**

Parish Visitations.

Supporting Ecumenical Services and events in Mid Argyll.

The Church Choir's involvement in local charity events in the parish and Mid Argyll.

Helping in child care activities eg. playgroup under fives.

Interacting with community in community events and being involved in them.

Providing emergency housing in the parish through short term leasing of the former Parish Manse.

MAIN ACHIEVEMENTS IN OUR CHRISTIAN WITNESS IN NORTH KNAPDALE ARE:  
MAINTAINING REGULAR DIETS OF WORSHIP IN ALL CHURCHES OF THE PARISH  
WITH MEMBERS OF THE CONGREGATION TRAVELLING TO THE CHURCH IN WHICH  
THE SERVICE IS BEING HELD.

THE CONTINUED DEVELOPMENT OF DIFFERENT KINDS OF SERVICES AND  
GROUPS.

THE CONTINUED DEVELOPMENT OF INTERACTION BETWEEN CHURCH AND  
CHILDREN AND COMMUNITIES OF THE PARISH.

THE CONTINUATION OF CONGREGATIONAL INVOLVEMENT IN WORSHIP.

ALL SPECIAL SERVICES ARE EXTREMELY WELL ATTENDED WITH FULL CHURCHES  
AT TIMES.

## **Financial Review**

The principal source of income is weekly offerings (87%). The annual income has remained the same as last year. Expenditure has increased by 7% overall as a result of manse repairs, council tax and services (£6868) as well as various church repairs (£3277). The cost of the manse repairs was reclaimed from our revenue account held in Edinburgh.

## **Reserves Policy**

It is the Trustees' policy to hold reserves of approximately nine months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £33202. This represents approximately ten months expenditure and while this is higher than would normally be expected the Trustees are aware of the need to carry out further emergency repairs on Inverlussa church and may use the additional reserves for this purpose.

The Church also held £1765 of restricted funds which have been provided for the purposes specified in Note 2.

## **Statement of Trustees' Responsibilities**

The members of the Kirk Session / 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 / 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.

Approved by the Trustees and signed on their behalf,

**John Morrison**  
**Session Clerk**

**Signature .....**

**Date.....**

## **Independent Examiner's Report to the Trustees of North Knapdale Parish Church of Scotland**

I report on the accounts of the charity for the year ended 31 December 2009 which are set out on pages 7 to 11.

### **Respective responsibilities 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**

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 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 explanations 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 Regulations 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                      Morag Rea                      Signature

Address:                      Tallentire                      Date  
   Tavyallich  
   Lochgilphead  
   PA31 8PR

**North Knapdale Parish Church**  
**Receipts and Payments Account**  
**Year ended 31 December 2009**

		Unrestricted Funds 2009 £	Restricted Funds 2009 £	Total 2009 £	Total 2008 £
<b><u>Receipts</u></b>	Note				
Donations	3	27091	344	27435	25965
Activities for Generating Funds		1849		1849	416
Bank & Deposit interest		1264		1264	1695
Investment income					
		<u>30204</u>	<u>344</u>	<u>30548</u>	<u>28076</u>
Receipts from General Trustees		4264		4264	0
Other Receipts		1956		1956	4081
		<u>36424</u>	<u>344</u>	<u>36768</u>	<u>32158</u>
<b><u>Total Receipts</u></b>					
<b><u>Payments</u></b>	4				
Costs of generating funds		4817		4817	0
Charitable activities		26901	51	26951	32886
Other Payments		7883		7883	3998
		<u>39601</u>	<u>51</u>	<u>39652</u>	<u>36884</u>
<b><u>Total Payments</u></b>					
<b>Excess of Receipts over Payments for the year before transfers</b>		<u>-3177</u>	<u>293</u>	<u>-2884</u>	<u>-4726</u>
Transfers		0	0	0	0
<b>Excess of Receipts over Payments for the year</b>		<u>-3177</u>	<u>293</u>	<u>-2884</u>	<u>-4726</u>

**North Knapdale Parish Church**  
**Statement of Balances**  
**At 31 December 2009**

	Unrestricted Funds 2009 £	Restricted Funds 2009 £	Total 2009 £	Total 2008 £
Note				
<b><u>Bank &amp; Deposit Balances</u></b>				
Bank & Deposit Balances	36379	1472	37851	42577
brought forward				
<b>Movement in year:</b>				
Excess of Receipts over Payments for the year	-3177	293	-2884	-4726
Bank & Deposit Balances				
carried forward	33202	1765	34967	37851

**Assets**

None

**Liabilities**

None

The accounts were approved by the Kirk Session and Financial Board on

For and on behalf of the Kirk Session and Financial Board

\_\_\_\_\_

**Session Clerk**

\_\_\_\_\_

**Treasurer**

# North Knapdale Parish Church

## Notes to the Accounts

### At 31 December 2009

#### 1. Trustee Remuneration and Related Party Transactions

During the year 2 (two) trustees received reimbursement of expenses incurred totalling £29. In addition Dr John Morrison and Mr David Logue, members of the Kirk Session received £455 and £310 each respectively for pulpit supply. Dr. John Morrison also received £496 for business invoices. Sally Logue received £103.46 for invoices for cleaning Tayvallich Church.

#### 2. Movements in Funds

	At 1 Jan 2009 £	Receipts £	Payments £	At 31 Dec 2009 £
<b>Unrestricted funds</b>				
General Fund	36379	36424	39601	33202
	<u>36379</u>	<u>36424</u>	<u>39601</u>	<u>33202</u>
<b>Restricted funds</b>				
Inverlussa Church	1472	293	0	1765
Bellanoch Bell repair	0	51	51	0
	<u>1472</u>	<u>344</u>	<u>51</u>	<u>1765</u>
<b>Total funds</b>	<u>37851</u>	<u>36768</u>	<u>39652</u>	<u>34967</u>

#### Purposes of Restricted Funds

Inverlussa Church: This is a fund for repair at Inverlussa Church

Bellanoch Bell repair: specific payment to cover bell repair for a wedding

	Unrestricted Funds 2009 £	Restricted Funds 2009 £	Total 2009 £	Total 2008 £
WFO Scheme (non Gift Aid)	892		892	715
Gift Aid Donations	16654		16654	17587
Tax Recovered on Gift Aid Donations	4608		4608	2163
Ordinary Offerings (Open Plate)	4219		4219	3433
Other Offerings, Donations etc	719	344	1062	2068
	<u>27091</u>	<u>344</u>	<u>27435</u>	<u>25965</u>

#### 3. Analysis of Donations

WFO Scheme (non Gift Aid)	892	892	715
Gift Aid Donations	16654	16654	17587
Tax Recovered on Gift Aid Donations	4608	4608	2163
Ordinary Offerings (Open Plate)	4219	4219	3433
Other Offerings, Donations etc	719	344	2068
	<u>27091</u>	<u>344</u>	<u>25965</u>

#### 4. Analysis of Payments

##### Charitable activities

Ministries & Mission allocation	9298		9298	13763
Presbytery dues	256		256	193
Minister's expenses	0		0	991
Pulpit supply	6525		6525	480
Other staffing costs	56		56	59
Fabric repairs & maintenance	3278	51	3328	8661
Council Tax	0		0	1236
Heat and light	3264		3264	3716
Insurance	2722		2722	2440
Printing, stationery and postage	46		46	227
Other expenses	1457		1457	1121
	<u>26901</u>	<u>51</u>	<u>26951</u>	<u>32886</u>

##### Other payments

Bills and C Tax Scottish	7769		7769	3796
Life and Work	114		114	202
	<u>7883</u>		<u>7883</u>	<u>3998</u>

#### 5. Minister's 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 £23,139 and the maximum stipend (in the tenth and subsequent years) £30,426.

#### 6. Collections for Third Parties

	2009	2008
	£	£
Oban Hospice		225.70
Mary's Meals		121.50
C of S LISAP	205.00	
Earl Haig	153.00	117.90
Glasgow City Mission	290.97	246.72
	<u>648.97</u>	<u>711.82</u>

# North Knapdale Parish Church

## APPENDIX

### FUNDS HELD ON BEHALF OF THE CONGREGATION

### BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2009 £	2008 £
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31 December at cost	<u>33076</u>	<u>33829</u>
Market Value of Balances at 31 December	<u>32633</u>	<u>29979</u>
<b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December	<u>24111</u>	<u>24454</u>