

**The Church of Scotland**

**Ardgour, Morvern and Strontian Parish Church of Scotland**

**OF**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**Congregation No: 382188**

**Charity No: SC 008222**

**Receipts and Payments**

**N.B. Please read the Guidance Notes**

**01/08**

## **Reference and Administrative Information**

Charity Name: Ardgour, Morvern and Strontian Parish Church of Scotland

Charity Registration Number: SC008222

Congregation Reference No: 382188

Contact Address: Mrs Fiona Maclean of Ardgour  
Sallachan Farm  
Ardgour  
PH33 7AB

### **Trustees**

Rev. Donald McCorkindale  
Mr. James Campbell  
Mrs. Jean Campbell  
Mrs. Elizabeth Carmichael  
Mrs. Kate Cruickshank  
Mrs. Catriona Hunter  
Mrs. Creina Jackson  
Mrs. Fiona Maclean of Ardgour  
Mr. Robin Maclean of Ardgour  
Mr. James Mcleod  
Mrs. Lynne Mowat  
Mrs. Claudia Nicholson  
Mrs. Diana Snelgrove  
Mrs. Louise White  
Mr. Peter White

### **Principal Office-bearers**

Minister: Rev. Donald McCorkindale  
Session Clerk Mrs. Fiona Maclean of Ardgour  
Church Treasurer: Mr. Peter White

### **Independent Examiner**

Voluntary Action Lochaber

An Drochaid,  
Claggan Rd,  
Fort William PH33 6PH

**Bankers**

Bank of Scotland  
62 High Street  
Fort William PH33 6AE

# **Trustees' Annual Report**

## **Year ended 31 December 2023**

### **Structure, Governance and Management**

#### **Governing Document**

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

#### **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.

#### **Organisational Structure**

The Kirk Session meets four times a year and is responsible for spiritual and temporal affairs within the church.

#### **Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. 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 in various ecumenical bodies in Scotland and beyond.

Ardgour: 1 service a week

Morvern: 1 service a fortnight

Strontian: 1 service a fortnight

Kingairloch: 1 service a month

Treslaig: 4 services a year

Ardgour Guild: monthly meetings

## **Trustees' Annual Report (cont)**

### **Year ended 31 December 2023**

#### **Achievements and Performance**

On 1st January 2023 the Parishes of Ardgour, Morvern and Strontian were united into Ardgour, Morvern and Strontian Parish (AMS). On 5th January 2023 in Arainn Shuaineirt, Strontian, there was a Service of Celebration for the linkage of AMS Parish with Ardnamurchan and Acharacle Parish led by Mr McCorkindale, Minister of this linkage.

Through 2023 Mr McCorkindale established a pattern of Services every Sunday in AMS at Ardgour and every alternate fortnight at Strontian and Lochaline. He has been able to sustain this pattern due to very good back-up from Jade Maclean, Probationer, and Ella Gill, Reader. In September Church service times were set at 10 a.m. for Ardgour, and midday on alternate Sundays for Lochaline and Strontian. The Church Services have been supported online by video recordings and live streams of weekly services, online quizzes, and Wednesday evening prayers. Ardgour's current AV system has been upgraded with a large screen over the pulpit. Mr McCorkindale was able in January and July to run Hybrid Services for the Union from Ardgour, which included contributions from Parishes within the Union.

Mr McCorkindale was on sick leave from mid-October after a heart attack but is making a staged return to work from December and hopes to return to full-time work in mid-January 2024. During his period off work, Mrs Gill and Ms MacLean have done a very fine job in keeping the worship pattern going. Online worship, i.e. the Wednesday evening Prayer Sessions, continued. The Session is delighted that Jade McLean is to extend her appointment for up to eighteen months. It is hoped that Ms McLean will be ordained by Clèir Eilean Ì in January 2024.

In June the annual Peninsula picnic and Service at Kingairloch was held for the linkage and was well attended. Ardgour Parish Horticultural Show was held in August, and there was a bumper entry plus a large attendance at this very popular event. Also in August, the Union took a tent at the Strontian Show. This was very successful, with lots of people stopping by to chat.

Communion Services were held on two Sundays in AMS during the year, and October and November saw Harvest Festival services in the churches of the linkage. A Harvest Festival supper was held in Treslaig. Remembrance Sunday was commemorated in Ardgour, Strontian, Lochaline and Drimnin and there was also a Service of Remembrance in Treslaig Hall. Advent saw Christmas Breakfasts in all three communities, with a particularly strong attendance in Ardgour and at Lochaline.

Ardgour's weekly 'Winter Warmer' suppers, funded by 'Inspiring Scotland', carried on into February, with as many as seventy people coming into Ardgour Hall for a two-course evening meal. Mrs. White, Elder, applying on behalf of the Church, achieved a further round of funding for 2024, so these successful community events can continue.

On property matters, the Trustees of the Church of Scotland have designated Strontian Church for closure and wish to put it on the open market. The Strontian Community Company has proposed raising funds to buy the Church to use it as a community hub while permitting services in the building. Discussions are still on-going.

In late summer the exterior paintwork of Ardgour Church was completely refreshed. Keil Church has completed repair work on the Church door. There is work ongoing at the Manse to bring it back up to standard.

## Financial Review

This is the first annual accounts of the new Ardgour, Morvern and Strontian Parish. I took over as Treasurer around April/May time, and we completed the transition from the previous treasurers to myself by June 2023. We closed the three bank accounts at Morvern and two bank accounts at Strontian, transferring their funds to the newly named Ardgour, Morvern and Strontian Parish bank account. We still retain the Ardgour and Kingairloch Fabric Fund bank account.

The principal source of income comes from offerings received at our regular services across five different locations, plus regular donations from congregation members who continue to support our church despite being unable to attend. The Giving to Grow allocation of £8199 has been paid in full. This included a reduction of £1439 to allow for the purchase of additional AV equipment.

The previous years grant of £4480 from Inspiring Scotland to run the Winter Suppers was used, along with the £550 of donations received from the evenings. The excess funding was used for an Advent Supper in November. A new grant of £4140 from National Lottery has been received for the 2024 Winter Suppers. With additional funding from the Ardgour Community Council we have £4318.12 designated to provide winter suppers and a warm space for people to meet and socialise within the Ardgour area.

Overall we have had significant costs this year, with a total of £18,987.30 being spent over our income. The largest expenses were Fabric Repairs & Maintenance, which were in large part due to the EICR work conducted (£4229.40) on Ardgour, Kingairloch and Strontian, as well as the roof repairs and re-painting conducted at Ardgour (£5825.80).

There has been significant repairs made to the Manse, with the costs shared between ourselves and Acharacle & Ardnamurchan. After reclaiming half of one invoice from A&A (£260), the total we spent from the accounts was £4220.06. In addition to this we spent £3048 for resurfacing the driveway, which was paid directly from the Consolidated Fabric Fund (Revenue). In total this year we spent £5647.06 from the Consolidated Fabric Fund (Revenue).

We used the £600 donation that was given by a family in memory of loved ones in 2022 to purchase a range of flower arrangements. We have been donated £200 from a family to plant some trees in memory of loved ones at Kingairloch Church. We still need to send £57 to the Poppy Appeal and £30 to Christian Aid that has been collected over the year. We collected £168 for Life and Work, and are waiting for an additional £42 to cover this years amount. Finally we also are waiting for £1132.66 from Acharacle & Ardnamurchan Parish for the balance of shared costs from the remainder of this year.

It is difficult to ascertain our income in relation to previous years. The transfer of bank accounts to a single account meant that some individuals who were giving by Standing Order did not continue, but that is not the main reason for our over-spend. We only received Gift Aid claims from Ardgour and Morvern this year, which were for 2022. It has been difficult communicating with HMRC, and we are now in a position where we need to set up a new organisation with them to claim gift aid. We still haven't claimed gift aid from Strontian for 2022.

There has been significant work undertaken with our electricity bills at the four buildings. We have moved all of them onto new contracts with EON where we get a better rate. There was also a dispute raised with SSE regarding an overbilling at Strontian of approximately £5000. After taking it to the Energy Ombudsman SSE are going to re-bill the account, which will help us understand what we actually owe. Because of these issues we have not been paying electricity properly at two of our properties since August 2023. Therefore the Heat and Light expense is likely to be under for what it should be this year.

The trajectory of our finances this year is not a positive one. It seems that our income from giving has reduced, our spending has increased, and we have additional costs from both the Giving to Grow contributions and higher energy costs. At this rate it is not sustainable, and requires careful consideration of our next steps.

**Trustees' Annual Report (cont)**  
**Year ended 31 December 2023**

**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 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,

**F Maclean of Ardgour**  
**Session Clerk**

**Date .....**

## **Independent Examiner's Report to the Trustees of Ardgour, Morvern and Strontian Parish Church**

I report on the accounts of the charity for the year ended xx xxxxxxxxxx 200x which are set out on pages xx to xx.

### **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 [*other than disclosed below\**]

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

Address:

Date

\* Please delete the words in brackets if they do not apply. If the words do apply set out those matters which have come to your attention.

**Ardgour, Morvern and Strontian Parish Church**  
**Receipts and Payments Account**  
**Year ended 31 December 2023**

		Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	Funds	2023	2022
		2023	2023	2023	2023	2022
		£	£	£	£	£
<b><u>Receipts</u></b>	<b>Note</b>					
Donations	<b>3</b>	20036.6	770		20806.6	
Legacies						
Activities for Generating Funds		689.1			689.1	
Bank & Deposit interest		33.83				
Investment income		387.32			387.32	
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Grants		4582.58			4582.58	
Receipts from General Trustees		2599.06			2599.06	
Shared Expenses A&A		1574.64			1574.64	
Other Receipts	<b>4</b>	2816.47	202.9		3019.37	
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b><u>Total Receipts</u></b>		<b>32719.6</b>	<b>972.9</b>		<b>33658.67</b>	
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b><u>Payments</u></b>	<b>5</b>					
Costs of generating funds		123.31			123.31	
Charitable activities		43850.09	8382.08		52232.17	
Governance costs		324.32			324.32	
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b><u>Total Payments</u></b>		<b>44297.72</b>	<b>8382.08</b>		<b>52679.8</b>	
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b>Excess of Receipts over Payments for the year before transfers</b>		<b>-11578.1</b>	<b>-7409.18</b>		<b>-18987.3</b>	
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b>Transfers</b>		<b>-4318.12</b>	<b>4318.12</b>			
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<b>Excess of Receipts over Payments for the year</b>		<b>-15896</b>	<b>-3091.06</b>		<b>-18987.3</b>	
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

**Ardgour, Morvern and Strontian Parish Church**  
**Statement of Balances**  
**At 31 December 2023**

	Unrestricted Funds 2023 Note    £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
<b><u>Bank &amp; Deposit Balances</u></b>					
Bank & deposit balances brought forward	19262.27	12605.94		31868.21	
<b>Movement in year:</b>					
Excess of Receipts over Payments for the year	-15896.24	-3091.06		-18987.3	
Bank & deposit balances carried forward	3366.03	9514.88		12880.91	
<b><u>Investments at market value</u></b>					
	<b>8</b>				
Fabric Fund	2054.22			2054.22	
General Congregational Purposes	2000			2000	
General Purposes (Cost @ £1000)	11660			11660	
<b><u>Assets</u></b>					
Gift Aid Receivable	_____	_____	_____	_____	_____
<b><u>Liabilities</u></b>					
Cost of repair not yet billed	_____	_____	_____	_____	_____

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

For and on behalf of the Kirk Session and Financial Board

\_\_\_\_\_ **Session Clerk**

\_\_\_\_\_ **Treasurer**



## Ardgour, Morvern and Strontian Parish Church

### Statement of Balances

#### Notes to the Accounts

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

During the year seven (7) trustees received reimbursement of expenses incurred totalling £2493.15 and the Reverend Donald McCorkindale received £4217.10 in travel expenses, of which half will be covered by A&A Parish. In addition Mrs Lynne Mowat who is a member of the Kirk Session received £145.45 for providing their services as organist during the year.

##### **2. Movements in Funds**

	<b>At 1 Jan</b>				<b>At 31 Dec</b>
	<b>2023</b>	<b>Receipts</b>	<b>Payments</b>	<b>Transfers</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>					
Designated Fabric Fund	12605.94	972.9	8382.08	4318.12	9514.88
General Fund	<u>19262.27</u>	<u>32719.6</u>	<u>44297.72</u>	<u>-4318.12</u>	<u>3366.03</u>
<b>Total funds</b>	<u><u>31868.21</u></u>	<u><u>33692.5</u></u>	<u><u>52679.8</u></u>	<u><u>0</u></u>	<u><u>12880.91</u></u>

#### Purposes of Designated Funds

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

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
<b>3. Analysis of Donations</b>					
WFO Scheme (non Gift Aid)	2619.69	220		2839.69	
Gift Aid Donations	10880.5			10880.48	
Tax Recovered on Gift Aid Donations	3323.69			3323.69	
Ordinary Offerings (Open Plate)	2462.73			2462.73	
Other Offerings, Donations etc	750			750	
Winter Supper Donations		550		550	
	<u>20036.6</u>	<u>770</u>		<u>20806.59</u>	
<b>4. Analysis of Other Income</b>					
Life and Work Donations	168			168	
Utility Refunds/Insurance Claim	410.47			410.47	
Winter Supper Funding	4318.12			4318.12	
ACC Funding (Easter & Harvest)	264.46			264.46	
Weddings & Funerals	800			800	
Corra Cost of Living	1050			1050	
Shared Costs with A&A	1574.64			1574.64	
Central Fabric Fund	2599.06			2599.06	
Activities for Generating Funds	689.1			689.1	
Lochaber Foodbank	90			90	
Christian Aid	87	202.9		289.9	
Poppy Appeal	57			57	
Christmas Breakfast	154			154	
Investments	387.32			387.32	
	<u>12649.2</u>	<u>202.9</u>		<u>12852.07</u>	
<b>5. Analysis of Payments</b>					
<b>Costs of generating funds</b>					
Offering envelopes	123.31			123.31	
	<u>123.31</u>			<u>123.31</u>	
<b>Charitable activities</b>					
Giving to Grow Allocation	8199			8199	
Presbytery dues	574			574	
Pulpit supply & Travel Expenses	335.55			335.55	
Minister's Travel Expenses	4217.1			4217.1	
Fabric repairs & maintenance	4320.01	7099.18		11419.19	
Manse repairs & maintenance	4500.06			4500.06	
Manse Council Tax	2626.71			2626.71	
Heat & Light	2753.9			2753.9	
Insurance	5157.57			5157.57	
Office & Stationary Expenses	482.3			482.3	
Internet Ardgour Church	345.6			345.6	
Hall Hire	360			360	
Digital / AV	3588.88			3588.88	
Ministry Activities	1237.15			1237.15	

Winter Suppers	4536.86	480	5016.86
Wreaths	68.4		68.4
Advertising	100		100
Embrace	90		90
Flower Arrangement		600	600
Life & Work	210		210
Christian Aid	57	202.9	259.9
Lochaber Foodbank	90		90
	<u>43850.1</u>	<u>8382.08</u>	<u>52232.17</u>

**Governance costs**

Independent examiner's fees	324.32		324.32
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**Other payments**

Purchase of assets			
Purchase of investments			
	<u>          </u>	<u>          </u>	<u>          </u>

## 6. 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

	2023	2022
	£	£
<b>7. Collections for Third Parties</b>		
Christian Aid	289.9	
Lochaber Foodbank	90	
Poppy Appeal	57	
Life & Work	168	
	<u>604.9</u>	<u>          </u>

## 8. Investments at Market Value

Deposit Fund		Amount Deposited	
2. Fabric Fund		2054.22	
3. General Congregational Purposes		2000	
Growth Fund - Unit Price at 31/12/23 £5.83	No. of Units	Cost of Units	Market Value
2. General Purposes	2000	1000	11660

## APPENDIX

### FUNDS HELD ON BEHALF OF THE CONGREGATION

#### BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2023	2022
	£	£
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31 December at cost	<u>114240.68</u>	<u>                    </u>
Market Value of Balances at 31 December	<u>                    </u>	<u>                    </u>
<b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December	<u>11502.6</u>	<u>                    </u>
<b><u>TEMPORARY ACCOUNT</u></b>		
Credit Balance at 31 December	<u>592.14</u>	<u>                    </u>

#### *Notes*

- 1. If any of the above lines do not apply to your congregation for both of the years being reported then they can be removed from the note.*
- 2. The note only requires the year end figure for each year to be shown. Detailing the movements is not necessary but can be shown as additional disclosure if considered appropriate.*
- 3. The note only requires the year end figure for each year to be shown. Detailing the movements is not necessary but can be shown as additional disclosure if considered appropriate.*