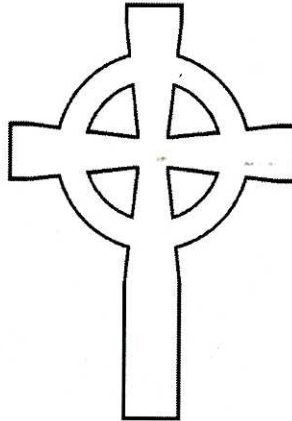


The Church of Scotland

Acharacle and Ardnamurchan Parish Church



2023

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 382189

Charity No: SC 002916

Reference and Administrative Information

Charity Name Acharacle and Ardnamurchan Parish Church of Scotland

Charity Registration Number SC002916

Congregation Number 382189

Contact Address Sealasdair
Achosnich
Kilchoan
Acharacle
Argyll PH36 4LN

The contact address shown is the same as that held by OSCR

Trustees

Minister Rev Donald McCorkindale

Reader Mrs Ella Gill

Session Clerk Mrs Bridget Cameron

Church Treasurer Mrs Alison Adam

Principal Office-bearers

Reader Mrs Ella Gill

Session Clerk Mrs Bridget Cameron

Church Treasurer Mrs Alison Adam

Other trustees (Kirk Session Members)

Mrs Moira Fisher

Mrs Valerie Phillipps

Mrs Eilidh Canning

Mr Ken Gill

Marjory MacGillivray

Maureen Webber

Lynne McLuckie (admitted to Kirk Session 10th September 2023)

Independent Examiner

Monte Bleasdale

Peregrine Heights

Glenborrodale

Acharacle

PH36 4JP

Bankers

Bank of Scotland

High Street

Fort William

PH33 6AE

Trustees' Annual Report – Acharacle and Ardnamurchan Parish Church SC02916

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 or the Deed of Constitution (Unitary Form)

Recruitment and Appointment of Trustees

Members of the Kirk Session are the Charity Trustees. The Kirk Session members are the elders of the Church and are chosen from the members of the church who are considered to have the appropriate gifts and skills.

Organisational Structure

The Kirk session meets about six times a year and is responsible for the spiritual affairs of the church. Meetings are moderated by the minister Rev Donald McCorkindale.

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.

This has been an eventful year.

The parishes of Acharacle and Ardnamurchan were united in January 2023 to form the Parish of Acharacle and Ardnamurchan. This parish was then linked with the Parish of Ardgour, Morvern and Strontian to form one charge under the ministry of Rev Donald McCorkindale.

Mrs Ella Gill was attached to the charge as a Reader.

Ms Jade Maclean was assigned to the charge as a probationer minister for 2023.

These acts meant that the Kirk Sessions of Acharacle and Ardnamurchan combined to form a new Kirk Session with Bridget Cameron being appointed as Session Clerk.

Meetings alternate between Kilchoan and Acharacle and provision is made for internet participation when possible.

In spite of the practical reorganisation the purpose and principles of the church remain the same:

Serving the local community lies at the heart of the church. Elders, the congregation and the Reader continue to give pastoral support to those in need. It is hoped that through serving the community, interest may be kindled in why the congregation serves as it does and this may lead others to consider their own beliefs and faith.

Trustees' Annual Report (cont)

Year ended 31 December 2023

Achievements and Performance

The new church at Kilchoan was officially opened in September 2023 by the Moderator of the General Assembly of the Church of Scotland and it provides a venue for community activities as well as ecumenical worship.

It had been in use since July 2023.

During 2023 several community groups started to use the building on a regular basis and the Free Church began to hold regular monthly services during the winter.

These will continue through 2024.

Worship

Church of Scotland services were held in each location fortnightly and in the summer months, weekly at Kilchoan when there are visiting ministers.

Average attendance at each location is around 20.

Extra services are held at Christmas, Easter and on occasions such as Remembrance there is a service in both places in spite of the fortnightly rota.

During 2023 there were weekly on line services involving people from the whole peninsula area. These services are watched both locally and much further afield.

The exploration of service provision by the internet continues to be explored.

Written versions of the service are distributed to those who request them.

Children, families and the community.

Contact is maintained with all the primary schools and the secondary school within the area.

In August 2023, there was a Holiday Club held using the facilities in the Kilchoan church and church house.

This involved children from Dalkeith as well as local children and families.

This was described in an article in the magazine Life and Work and the event will be repeated in 2024.

The community in Acharacle were involved in 2 events in combination with the Community Centre.

One was a celebration of harvest the other was 'Advent Windows'.

The Harvest celebration took place in the community garden with activities and information whereas the Advent window project encouraged the houses in the village to display Advent Windows for the duration of December until Christmas.

In Kilchoan the fortnightly scones and tea/coffee began as soon as insurance of the new building would allow.

Fundraising and Finance.

Financial donations were given to:

Christian Aid

Lochaber food bank

Ukraine appeal

Embrace to support Education..

Syria and Turkey Earthquake Appeal

Trustees' Annual Report (cont)

Year ended 31 December 2023

Giving to Grow Allocation

The Giving to Grow Allocation for Acharacle and Ardnamurchan Parish Church was £13207.00 and was paid in full by 31st December 2023.

Financial Review

The congregation enjoy visits from holidaying ministers who stay in the manse. They take a Sunday service and also pay a rent which contributes to the fabric fund and maintenance of the manse.

Fund raising was limited until the new premises were available, when they did resume.

Reserves Policy

It is the Trustees' policy to hold reserves equal to approximately 12 months expenditure excluding designated funds. These funds have been utilised to maintain the normal church payments.

At the year end the charity held unrestricted funds of £36,636.16 and restricted funds of £24,690.80.

The Trustees also held designated funds of £212,732.87.

Statement of Trustees' Responsibility

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 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,

Signed Bridget Cameron

Date 12th March 2024

Independent Examiner's Report to the Trustees of Acharacle and Ardnamurchan Parish Church

I report on the accounts of the charity for the year ended 31st December 2023 which are set out on pages 4 to 8.

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 *Marta Blandale*

Address: *Peregrine Heights
Glenborrodale
Acharacle
Argyle PH36 4JP*

Date *29/3/24*

* 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.

Acharacle and Ardnamurchan Parish Church
Receipts and Payments Account
Year ended 31 December 2023

		Note	Unrestricted Funds 2023 £	Designated Funds 2023 £	Totals 2023 £	Totals 2022 £
<u>Receipts</u>	Donations	3	£30,713.02	£8,191.81	£38,904.83	£38,026.08
	Bank & Deposit Interest		£8.00		£8.00	£110.80
	Rental of Premises		£1,331.00	£1,850.00	£3,181.00	£0.00
	Receipts from General Trustees	4	£69,669.72	£0.00	£69,669.72	£0.00
	<u>Total Receipts</u>		<u>£101,721.74</u>	<u>£10,041.81</u>	<u>£111,763.55</u>	<u>£38,136.88</u>
<u>Payments</u>	Cost of generating funds	5	£50,796.84	£31,243.67	£82,040.51	£40,420.31
	Charity Donations	8	£2,139.75	£0.00	£2,139.75	£566.00
	NW Lochaber Loan		£30,000.00	£0.00	£30,000.00	£0.00
			<u>£82,936.59</u>	<u>£31,243.67</u>	<u>£114,180.26</u>	<u>£40,986.31</u>
	Excess of Receipts over Payments		<u>£18,785.15</u>	<u>-£21,201.86</u>	<u>-£2,416.71</u>	<u>-£2,849.43</u>

Acharacle and Ardnamurchan Parish Church
Statement of Balances
Year ended 31 December 2023

	Note	Unrestricted Funds 2023 £	Designated Funds 2023 £	Totals 2023 £	Totals 2022 £
<u>Bank & Deposit Balances</u>					
Brought forward	2	£17,851.01	£45,892.66	£63,743.67	£66,708.56
Movement in year:		£18,785.15	-£21,201.86	-£2,416.71	-£2,964.89
<u>Bank & Deposit Balances</u>					
Carried forward		<u>£36,636.16</u>	<u>£24,690.80</u>	<u>£61,326.96</u>	<u>£63,743.67</u>

The accounts were approved by the Kirk session and congregation on 12th March 2024

For and on behalf of the Kirk Session

Bridget Cameron

Session Clerk

Helen Hain

Treasurer

Acharacle and Ardnamurchan Parish Church

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

2. Movements in Funds

	At 1 Jan 2023 £	Receipts £	Payments £	At 31 Dec 2023 £	At 31 Dec 2022 £
Unrestricted funds					
General Fund	£17,851.01	£101,721.74	£82,936.59	£36,636.16	£17,851.01
Designated Fabric Fund	£45,892.66	£10,041.81	£31,243.67	£24,690.80	£45,892.66
	<u>£63,743.67</u>	<u>£111,763.55</u>	<u>£114,180.26</u>	<u>£61,326.96</u>	<u>£63,743.67</u>

Total funds 31 December 2023

£61,326.96

Purposes of Designated Funds

Fabric Fund: The trustees have set aside funds for the maintenance of the Church premises.

3. Analysis of Donations	Unrestricted	Designated	Total 2023	Total 2022
	Funds 2023	Funds 2023		
Gift Aid Donations	£17,911.59	£4,000.00	£21,911.59	£15,928.35
GASD	£5,097.02	£268.00	£5,365.02	£3,530.64
Other Offerings	£4,461.36	£3,923.81	£8,385.17	
Gift Aid/GASD Tax Reclaimed	£832.05	£0.00	£832.05	£1,986.86
Weddings and Funerals	£300.00	£0.00	£300.00	
3rd Party Collections	£2,111.00	£0.00	£2,111.00	
	<u>£30,713.02</u>	<u>£8,191.81</u>	<u>£38,904.83</u>	<u>£21,445.85</u>

4. Receipts from General Trustees

Acharachle Fabric Expenses Refund 2020,2021+2022	£8,624.72
Upgrade to Kilchoan Church House (Manse) Electrics	£14,545.00
Kilchoan Church House Windows, Doors, Kitchen & Bathroom	£16,500.00
NW Lochaber Interest Free Loan	£30,000.00
	<u>£69,669.72</u>

Notes to the Accounts cont.

5. Analysis of Payments	Unrestricted	Designated		
Costs of generating funds	Funds	Funds	Total	Total
Charitable activities	2023	2023	2023	2022
Ministries & Mission allocation (including Acharacle Credit £3'	£12,812.00		£12,812.00	£13,999.00
Presbytery dues	£383.00		£383.00	£0.00
Fabric repairs & maintenance	£31,045.00		£31,045.00	£0.00
Minister's travel	£920.39		£920.39	£63.00
TV Licence	£0.00	£159.00	£159.00	£159.00
Heat & Light	£1,236.83	£2,521.46	£3,758.29	£1,043.15
Insurance	-£745.28	£4,247.59	£3,502.31	£1,392.28
Centre Rental Charges	£376.00		£376.00	£771.00
Magazine Article			£0.00	£0.00
Shared Strontian Manse maintenance/expenditure	£999.99	£7,108.05	£8,108.04	£0.00
Donation Envelopes			£0.00	£88.70
Locum Costs (2022 unpaid)	£2,369.06		£2,369.06	£3,251.91
Action Bible Share	£94.85		£94.85	£25.18
Copyright Licencing	£192.00		£192.00	£0.00
Stationery, printing, printer & consumables	£351.77		£351.77	£0.00
Life & Work	£164.00		£164.00	£339.00
Miscellaneous	£513.57		£513.57	
Poppy Wreath	£58.66		£58.66	£34.46
Thank you for Examination 2023	£25.00		£25.00	£25.00
New Church Expenses - including furniture & equipment		£17,207.57	£17,207.57	£12,045.09
	£50,796.84	£31,243.67	£82,040.51	£33,236.77

7. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears costs of all minister's stipends and employer's national insurance, pension and housing and Loan Fund. Minister's stipends are paid in accordance with the National Stipend scale, which is related to the years of service. For the year under review, the minimum stipend was £30,135 and the maximum stipend in 5th and subsequent years of service £37,032

8. Collections for Third Parties

	2023	2022
Christian Aid	£131.00	£110.00
Lochaber Foodbank	£262.50	£125.00
Embrace the Middle East	£216.00	£216.00
Ukraine Donations - Gift Aid reclaimed and paid	£28.75	£115.00
Syria and Turkey Earthquake Appeal	£1,501.50	£0.00
	£2,139.75	£566.00

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2023	2022
	£	£
<u>CAPITAL ACCOUNT</u>		
<u>Consolidated Fabric Fund (transferred to Fund Cap II)</u>		
Credit Balances held at 31 December at cost	<u>£0.00</u>	<u>£13,500.00</u>
Market Value of Balances at 31 December	<u>£0.00</u>	<u>£20,790.00</u>
<u>Income Fund</u>		
Credit Balances held at 31 December at cost	<u>£100.00</u>	<u>£100.00</u>
Market Value of Balances at 31 December	<u>£175.36</u>	<u>£168.96</u>
<u>50 Cons Fabric Fund Revenue Account</u>		
Credit Balance at 31 December	<u>£28,724.05</u>	<u>£26,622.96</u>
<u>56 Cons Fab Fund Cap (II)</u>		
Proceeds from Sale of property & transfers	<u>£164,421.06</u>	<u>£144,957.71</u>
<u>Deposit Funds</u>		
Fabric Fund	£18,853.19	£18,189.00
General Congregational Purposes	£734.57	£709.00
	<u>£19,587.76</u>	<u>£18,898.00</u>
<u>Temporary Funds</u>		
Survey Fee Kilchoan Church	<u>£0.00</u>	<u>£5.16</u>