

Acharacle Parish Church of Scotland

Congregational Accounts
For the year ended
31 DECEMBER 2019
Charity Number SC002916
Congregational Number 382168

Acharacle Parish Church of Scotland

Report and Financial Statement
For the year ended
31 DECEMBER 2019
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Acharacle Parish Church of Scotland

Report and Financial Statement
For the year ended
31 DECEMBER 2019
Charity Information

Charity Number	SC002916	
Congregational Number	382168	
Parent Charity	The Church of Scotland SC011353	
Contact Address	The Church of Scotland Manse Acharacle PH36 4JU	
Trustees	Fiona Ogg Ken Gill Ella Gill Marjory MacGillivray Maureen Webber David Ogg	Minister
Principle Office Bearers	Minister Session Clerk Treasurer	Fiona Ogg Ella Gill David Ogg
Independent Examiner	Monte Bleasdale Peregrine Heights Glenborrodale PH36 4JU	
Bankers	Clydesdale Bank Tobermory Isle of Mull PA75 6NY	

Acharacle Parish Church of Scotland

Report of the Trustees

For the year ended

31 DECEMBER 2019

Structure, Governance and Management. Governing Document

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

Recruitment and Appointment of Trustees.

Members of the Kirk Session and the Church Treasurer are the Charity Trustees. The Kirk Session members are the elders of the church and chosen from those members of the church who are considered to have appropriate gifts and talents. The minister is a member of the Kirk Session, and is inducted by Presbytery.

Organisational Structure

The Kirk Session, which has a Unitary Constitution, met in 2019 every two to three months with extra meetings as required, and is responsible for the spiritual and financial affairs of the church. Meetings are chaired by the Moderator, Rev Fiona Ogg.

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 of every parish in Scotland through a territorial ministry. It co-operates with other Churches in various local ecumenical initiatives and through ecumenical bodies in Scotland and beyond.

The Church carries out a range of activities as set out in this report. These are in pursuance of its main charitable purpose, the advancement of faith. The financial statements relate to the work and activities of the church.

The Trustees consider that these activities and the congregation seek to be outwardly focussed, serving the people of the parish and the wider church organisation, and visibly providing practical and spiritual assistance to all.

Achievements and Performance

Over the last year, the congregation has been working at capacity to continue offering monthly lunches, fortnightly coffee mornings, Messy Church, and pastoral support to their neighbours. The congregation is engaged in weekly worship and Bible study.

Worship and Mission. Worship is core to the church and the faithful. This is expressed in weekly worship in the church buildings and in other local venues, in term-time Messy Church and in special services for Holy Week, Remembrance, funerals and weddings. There is a reader and a worship leader who each lead worship when the minister is away. Music within worship is supported and led by one church member and one non-member.

Children and families. Messy Church continues to be a priority for engaging with families; those who attend range in age from a few months old to a lady of over 101. Some families of younger children have started attending and some with older children have stopped but, overall, this is an exciting way of engaging with faith and is appreciated by the community. A small group of the older children are starting to have input into Messy Church and traditional worship; albeit only special services, it is, however, a good start. Little Christmas and Little Easter started last year and parents are welcome to attend. The few children who are occasionally, but regularly, brought to Sunday worship take part in the routine of worship; the latter through helping hand out hymn books, and participation in communion. During Messy Church and, often, in working with the primary school, the minister uses the story-telling technique (Godly Play) that she learned while on Study Leave in Sept 2018.

Linked Parishes. This Parish is linked with Ardnamurchan and the two parishes worship together at joint services and at Peninsula-wide events. Connections are strengthened by the support the congregations give each other at social events, eg Coffee Mornings. There is an annual joint meeting of the Sessions. Again, there was the opportunity to join in a joint Carols and Lessons service, kindly hosted in a room at the local distillery; and there was an opportunity to join carols at the local hotel / pub.

Kirk Session. Kirk Session meets regularly, each meeting begins with worship before addressing the day to day running of the church. The number of elders has reduced to four but there is a new initiative to have input from some of the children; the minister met with two of the children and their ideas for Christmas were included in worship. Members of

Acharacle Parish Church of Scotland

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the Kirk Session have contributions within Wider Church, see below. Key support roles to the Kirk Session are undertaken by two office-bearers; one with property matters and the other is treasurer.

Ecumenical Engagement. There are regular meetings of an Ecumenical Ministry Team which organises Peninsula-wide events eg a carol service and a picnic. Members of the congregation take part in the Week of Christian Unity and the World Day of Prayer. These re-enforce that although there are different denominations locally, we all worship one God. The congregation enjoys meeting annually with the Scottish Cross Pilgrims who travel through the parish.

Social Engagement. The congregation continues their involvement in many local committees. There is also support for Lochaber Foodbank and other charities (see accounts). The congregation is involved in supporting the re-opened local care home. One of the congregation volunteers in a scheme to transport patients to clinics and hospitals in Fort William and beyond. To remind them of the reason for the Advent / Christmas season, a Posada, (a knitted Holy Family) is sent around local families and the elderly. The minister continues to assist in the local primary school and nursery, as well as the High School (in a neighbouring Parish), generally helping out, taking part in assemblies, and occasionally helping with RME and RO.

Property. The building of the church, chalet and manse are regularly maintained. Ongoing maintenance of the church building is felt to be an investment in future mission by providing a venue for worship and a symbol of ongoing faith life of the community. Highland Council continues to prevaricate and delay the purchase of a piece of glebe land on which it has constructed a playing field for the primary school.

Finance and Fundraising. Payment of the Ministries and Mission payments is core to central financing of local ministry, and is met through weekly giving, and donations at church lunches and coffee mornings. It is recognised that the congregation is aided by national funding and the congregation is keen that they support themselves as best they can: giving per head of the regular congregation is very generous.

Wider Church. Each year, one neighbouring congregation is welcomed as it holds its annual Away Day in the Church Chalet. As mentioned above, the congregation is aware it is part of a larger organisation and members serve on Presbytery and National Committees. Three of the Kirk Session serve on Presbytery Working Groups and one of the Kirk Session is a qualified reader. The reader and minister are involved in a Western Group of Presbytery that meets regularly to collaborate in projects across three charges; for example, the reader regularly provides pulpit supply in neighbouring parishes and the minister, when there is capacity to do so, also helps out.

Summary. In summary, though the numbers of members is small, within this small community, the percentage of people actively involved in church life is high. The congregation, as with many other rural and remote congregations, is active and a visible presence within the local and wider community. The Kirk Session is very thankful for the support of so many office-bearers and contributors to the ongoing life of this congregation and wider community.

Financial Review

Our main income is from monthly standing orders, which have remained close to previous levels, weekly offerings and donations. Fund raising and regular events have contributed to a total income of some £21,500 in 2019. This is enough to meet all normal outlays necessary to run the parish. The Ministries and Mission contribution required of Acharacle Parish Church was £11,436 and was paid in full by mid Nov 19. In present circumstances the trustees consider the financial position to be satisfactory.

Reserves Policy

It is the Trustees policy to hold reserves equal to approximately 12 months expenditure, including designated funds. At the end of the year, the charity held unrestricted funds of some £34,000. The trustees are content that the reserves held by the Parish are appropriate to our charitable aims and likely activities.

Statement of Trustees' Responsibilities

The members of the Kirk Session 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 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 regulations.

Approved by the Trustees and signed on their behalf by:

Original signed Ella Gill

Acharacle Parish Church of Scotland

Independent Examiner's Report
For the year ended
31 DECEMBER 2019

Independent Examiner's Report to Acharacle Parish Church of Scotland

I report on the financial statements of Acharacle Parish Church of Scotland for the year ended 31 December 2019 which are set out on pages 1 to 8.

Respective responsibilities of trustees and independent examiner

The charity trustees are responsible for the preparation of the financial statements in accordance with the Charities and Trustee Investment (Scotland) Act 2005 (the Act) and the Charities Accounts (Scotland) Regulations 2006 (the Regulations). The trustees consider that the audit requirements of regulation 10(1)(d) of the Regulations do not apply.

It is my responsibility to examine the financial statements as required under S44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with regulation 11 of the Regulations. An examination includes a review of the accounting records kept by the company and a comparison of the financial statements with those records. It also includes consideration of any unusual items or disclosures in the financial statements and the seeking of explanation from the trustees concerning any such matters. The procedures 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 financial statements.

Independent examiner's statement

In the course of my examination no matter has come to my attention:

1. which give me reasonable cause to believe that in any material respect the requirements:
 - a. to keep accounting records in accordance with section 44(1)(a) of the Act and Regulation 4 of the Regulations, and
 - b. to prepare financial statements which accord with the accounting records and to comply with the accounting requirements of Regulation 8 of the 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 financial statements to be reached.

Original signed	Peregrine Heights Glenborrodale PH36 4JP
Monte Bleasdale	
Date	3rd March 2020

Acharacle Parish Church of Scotland

Statement of Income and Expenditure for the year ended 31 December 2019
Prepared on a receipts and payments basis

		Restricted Funds	Unrestricted Funds	Designated Funds	Total Funds	Total Funds
		2019	2019	2019	2019	2018
	Notes	£	£	£	£	£
Incoming Resources						
Legacies		0	0	0	0	0
Fundraising Activities	2	0	203	0	203	137
Donations	3	0	23071	10	23081	22795
Grants	4	0	0	0	0	0
Interest		0	152	0	152	94
Total Incoming Resources		0	23426	10	23436	23026
Resources Expended						
Charitable Activities	5	0	24476	10	24486	19931
Total Resources Expended		0	24476	10	24486	19931
Excess of receipts over payments for the year before transfers		0	-1050	0	-1050	3094
Transfers		0			0	0
Excess of payments over receipts for the year		0	-1050	0	-1050	3094

This statement includes all gains and losses in the year and all derive from continuing activities.

The Charity has no recognised gains or losses other than the excess of payments over receipts for the year.

Acharacle Parish Church of Scotland

Statement of Balances for the year ended 31 December 2019

	Restricted Funds	Unrestricted Funds	Designated Funds	Total Funds	Total Funds
	2019	2019	2019	2019	2018
	£	£	£	£	£
Bank and deposit Balances BF at 1 Jan 19	0	34702	738	35440	32346
Movement In Year Excess of payments over receipts	0	-1050	0	-1050	3095
Bank and Deposit Balances CF at 31 Dec 19	0	33652	738	34391	35441
Represented by:					
Funds Held by the General Trustees					
Acharacle Fabric Fund	0	17948	0	17948	17801
General Congregational Purposes Fund	0	699	0	699	693
Funds Held Locally					
General Account with Clydesdale Bank	0	15007	738	15745	16947
Total as above	0	33654	738	34391	35441

The Accounts were approved by the Kirk Session on 19th January 2020

For and on behalf of the Kirk Session

Original signed Ella Gill Session Clerk

Original signed David Ogg Treasurer

Acharacle Parish Church of Scotland

Notes to the Financial Statements - 31 December 2019

1	Basis of Accounting		
	These accounts have been prepared on a receipts and payments basis in accordance with the Charities and Trustee (Investment Act 2005 and the Charities Accounts (Scotland Regulations (as amended)).		
2	Fundraising activities	2019	2018
	Unrestricted Funds		
	Sales		137
	Sub Total	0	137
3	Donations received		
	Unrestricted Funds		
	Weekly Offerings	1755	2773
	Standing Orders	8228	6840
	Tax Recovered	3767	3589
	Ordinary Offerings	2788	3099
	Weddings and Funerals	450	500
	Messy Church	650	650
	Sundry (Donations, Kilchoan, Coffees, Lunches)	5612	4862
	Life and Work	23	61
	Sub Total	23273	22374
	Designated Funds		
	Charities	10	421
	Sub Total	10	421
4	Grants		
	Unrestricted Funds		
	National Churches Trust	0	0
	VAT Recovered	0	0
		0	0
	Sub Total	0	0
	Total	23283	22932

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Notes to the Financial Statements - 31 December 2019 (cont.)

5	Charitable Activities	2019	2018				
	Unrestricted Funds						
	Ministry Costs	11436	10157				
	Presbytery Dues	410	410				
	Fundraising supplies		0				
	Minister's travelling expenses	2475	2432				
	Church Upkeep	2377	1608				
	Manse Upkeep	6132	2963				
	Stationery	0	0				
	Other Payments (Insurance, Hall Hire)	1554	1520				
	L&W	92	109				
	Sub Total	24476	19199				
	Designated Funds						
	Charities (UNICEF, Water Project, Social Bite, Mary's Meals)	10	732				
	Sub Total	10	732				
	Total	24486	19931				
6	Governance Costs						
	Trustee remuneration	0	0				
	<p>All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employers' costs 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 and remoteness of location. For the year under review the minimum stipend was £27,585 and the maximum, in the fifth and subsequent years, £33,899.</p>						
7	Reserves: Accumulated surpluses to date						
	Analysis by fund	BF	Income	Interest	Expenditure	Transfer	CF
	Fabric Fund	17802	0	146	0	0	17948
	GP (Contingency) Fund	694	0	5	0	0	699
	Designated Coll Fund	738	10	0	10	0	738
	General Fund	16209	23273	0	24476	0	15006
	Totals	35442	23283	151	24486	0	34391

8. During the year many members and friends gave their time and expertise freely to advance the objects of the Church. Whilst not quantified in these accounts, the generosity of the congregation and the wider community is gratefully received and hereby acknowledged.

Acharacle Parish Church of Scotland

	Budget		2020
	Income		
	Ordinary Offerings		15000
	Donations		1500
	Interest		200
	Tax recovered Gift Aid donations		3000
	Sales		200
	Fund raising		800
		Total	20700
	Revenue Expenditure		
	Ministry and Mission		12200
	Repairs		2000
	Church Maintenance		3500
	Insurance		1150
	Stationery and telephone		100
	Manse Upkeep		1200
	Sundries		550
		Total	20700