

Church of Scotland

Parish Of Ardchattan

Congregational Accounts for the year
2015

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
Mr E. Yates
Mrs K. Jackson-Stark

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 2015 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

During the year, the Kirk Session focussed on four key areas of work: Nurture, Pastoral, Worship and Welcome. Each Kirk Session meeting focussed on one of these and Lead Elders were agreed for most. It is intended that others will be selected both from within the eldership and the wider congregation to support each area.

Christian nurture programmes are provided most Sunday mornings for children ranging from three to their early teens. In 2015 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 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 Cattanach and Mrs M MacColl have now been running this club for 30 years.

The minister of the congregation is Chaplain and has been a regular visitor during the year to the primary schools of the parish – Ardchattan, Barcaldine and Lochnell. In June this year, however, Ardchattan School closed due to falling roll. The primary schools attended services in St Modan's Church during the year.

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, with a strong Christian ethos, 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. 2015 saw the third year of a rolling Stewardship programme, focusing on the theme of time: time for God; time for the Church; time for family and friends; and time for yourself.

Trustees' Annual Report (cont)
Year ended 31 December 2015

Financial Review

Overall there was a small surplus this year, which was possible due to careful control of expenditure. There has been a decrease in regular giving, with the number of donors remaining constant. Gift month was particularly successful this year. We are grateful for generous donation by a number of local charities to support the older children's weekend away. A generous legacy of £10,000 was received this year, which has been allocated to the Cowan fund. Fabric expenditure on Church buildings has been minimal, and a modest sum has been spent on essential maintenance of the Manse, which required transfer of funds from the Cowan fund.

Reserves Policy

Our reserves policy is under review.

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 2015 was 'time', resulting in additional giving of £2,025.

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 31st December 2015, which are set out on pages 1 to 15.

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 2015 to 31 December 2015

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts					
Donations	25,755	—	—	25,755	27,914
Legacies	—	10,000	—	10,000	—
Activities for generating funds	2,025	—	—	2,025	1,629
Bank & Deposit income	—	—	—	—	—
Investment Income	638	1,486	106	2,230	2,230
Rental of premises	—	—	—	—	1,118
Sale of assets	—	—	—	—	—
Grants	—	—	—	—	—
Receipts from General Trustees	—	—	—	—	—
Other receipts	2,001	—	—	2,001	2,638
Total receipts	30,420	11,486	106	42,012	35,531
Payments					
Costs of generating funds	157	—	—	157	157
Charitable activities	34,687	512	—	35,200	36,093
Governance costs	—	—	—	—	—
Total payments	34,844	512	—	35,357	36,250
Excess of receipts over payments before transfer	(4,424)	10,974	106	6,655	(718)
Transfers					
Gross transfers between funds - in	3,506	—	—	3,506	—
Gross transfers between funds - out	—	(3,400)	(106)	(3,506)	—
Net movement in funds	(918)	7,574	—	6,655	(718)
Reconciliation of funds					
Excess of receipts over payments at beginning of year	2,859	9,259	1,996	14,115	14,834
Excess of receipts over payments for the year	1,941	16,833	1,996	20,770	14,115

Statement of Balances at 31st December 2015

Fund	Brought forward				Movement				Carried forward			
	Unrestricted	Designated	Restricted	Endowment	Unrestricted	Designated	Restricted	Endowment	Unrestricted	Designated	Restricted	Endowment
Cowan	0.00	0.00	9,259.14	0.00	0.00	0.00	7,574.13	0.00	0.00	0.00	16,833.27	0.00
Fabric	0.00	1,797.94	0.00	0.00	0.00	(1,768.70)	0.00	0.00	0.00	29.24	0.00	0.00
General	1,061.96	0.00	0.00	0.00	849.94	0.00	0.00	0.00	1,911.90	0.00	0.00	0.00
Bequest	0.00	0.00	0.00	1,996.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,996.50
Totals	1,061.96	1,797.94	9,259.14	1,996.50	849.94	(1,768.70)	7,574.13	0.00	1,911.90	29.24	16,833.27	1,996.50

Investments at Market Value

	Fabric Fund	Cowan Fund	Bequest Fund	Totals
2015	16,535	38,517	2,752	57,804
2014	16,345	38,074	2,719	57,138

Investment at Cost

2015	10,640	23,495	1,839	35,974
------	--------	--------	-------	--------

The accounts were approved by the Kirk Session and Congregational Board on 20th March, 2016.

For and on behalf of the Kirk Session and Congregational Board

_____ Session Clerk

_____ Treasurer