

Church of Scotland

Parish

Of

Ardchattan

Congregational Accounts for the year

2018

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: Dr C. Bavington
8 Etive Park
North Connel
Oban
Argyll
PA37 1SJ

Trustees

Principal Office-bearers

Minister:	Position vacant
Minister for the Hub	Rev. Dr R. Campbell
Interim Moderator for the Hub	Mrs A. Hay
Session Clerk:	Miss C. Robb
Clerk of the Board:	Mr A. Binner
Treasurers:	Dr C Bavington & Mrs S Dodman

Kirk Session

Mrs A Barron	Dr A Davies
Mrs A. Binner	Mr R Dodman
Mr A. Buchanan	Mrs A MacLeod
Mr D. Campbell	Miss C Robb
Mr J Campbell	Mr M Smellie

Congregational Board

Ms M Allward	Mr A. Binner
Mrs J. Eccles	Mr E. Yates
Mrs M MacDonald	Dr C Bavington

Independent Examiner

Mr K. MacLeod
Dorus-Uaine
North Connel
Oban
PA37 1RA

Bankers

Bank of Scotland
Station Road
Oban
Argyll
PA34 4LL

Trustees' Annual Report
Year ended 31 December 2018

Structure, Governance and Management

Governing Document

The Church is currently administered in accordance with the terms of the Model Deed of Constitution (Quoad Sacra). The Parish of Archattan has been sisted in a vacancy for the year, and we have been advised that we will be required to move to the Unitary Constitution (Quoad Omnia) in line with the requirements of the Church of Scotland.

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 appropriate gifts and skills.

As indicated above, we have been sisted in a vacancy since January 2018 when the Minister left to take up a calling in Callander. In mid-March the Parish of Ardchattan was included in the Hub ministry for North and East Argyll, and the Minister and Interim Moderator appointed by the Presbytery of Argyll for the Hub were given responsibility for us. 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 either stand down or seek re-election at the next Stated Annual Meeting.

Organisational Structure

The Congregational Board during the year has primarily been chaired both by the Minister for the Hub or the Interim Moderator. In their absence, however, the Board has authority to select one of its members to act temporarily as Chair. The Congregational Board normally meets four times each year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

This year following the resignation of Mr Q Goldie as treasurer the role was taken jointly by Dr Charlie Bavington and Mrs Sheena Dodman. Thanks to Mr Goldie for his service.

The Kirk Session, which normally meets four times a year for business, is responsible for spiritual affairs within the church and has been chaired either by the Minister or Interim Moderator appointed for the management of the Hub of North and East Argyll. The Kirk Session oversees the local congregation and Parish and consists of 10 elders plus the Chairperson.

Objectives and Activities

The Parish of Ardchattan provides public worship within the parish on every Sunday of the year. This worship is widely advertised and open to all who wish to attend. This year we have been blessed to experience various approaches to worship due to a combination of retired Ministers, Readers and Local Worship Leaders who are willing to offer their service. Services of worship have also been held monthly within Ford Spence Court, the local sheltered housing complex. The Sacrament of Holy Communion has been available on four occasions in the Churches and on two occasions in Ford Spence Court. Baptisms have been arranged as necessary.

Worship in the Church of Scotland continues to be a mixture of continuity and change.

Trustees' Annual Report (cont)

Year Ended 31 December 2018

Achievements and Performance

During the year, the office bearers of the Parish were charged by the Presbytery Planning Review Team to provide details of the ministry and mission envisaged for the next 10 – 20 years, and, using these, decide on what buildings would best facilitate the Mission plan. As a result, it was decided that Ardchattan Kirk would be closed, and this has been approved by Presbytery.

Kirk Session continued to focus on three key areas: Pastoral, Worship and Welcome. The Lead Elders appointed for Pastoral, Worship and Welcome recruited and selected individuals from the wider congregation to support this work. In addition to those recruited and selected for the Worship and Welcome teams in 2017, members selected for the Pastoral Care team were recruited, trained and appointed in line with Safeguarding requirements, and have been busy during the year. The Worship team, led by a Reader, has been invaluable providing services both on Sundays and outside Sundays, and progress has been made with the introduction of information technology to services. To date no Lead Elder has been appointed for Nurture.

Christian nurture programmes are provided on Sunday mornings for children ranging from age three to fifteen. In 2018 the nurture materials supporting this work have been Scripture Union Compendiums: Bubbles, Splash, Xstream and Grid. As numbers of children attending are small, a text message is sent on Fridays to their parents to establish who will be likely to attend, enabling the staff to prepare appropriately. It is noted that less is now seen of those attending the High School, but they have been able to access additional Christian nurture through Oban High School. . Additional Christian nurture for adults in the parish is provided through Lent and Advent study groups, and through Bible study and prayer groups.

In addition to the Church Hall being used for Church meetings, it continues to be used by several community organisations on weekdays throughout the year, offering a range of activities for all ages, and providing 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 from September to April/May in The Campbell Memorial Hall, with a wide range of themes reflecting the seasons & wider issues. Numbers attending this Club are high: for example, 52 persons attended the Christmas Lunch which had to be held in a village hall in the Parish. The two co-ordinators of the club are ably supported by a number of volunteers. The importance of this area of community outreach cannot be overemphasised. Other groups using the Hall include a Yoga group, members of the Scottish Women's Institute, Rhythmic Rascals for pre-school children, and an arts and crafts group.

The Church also supports the local Badminton Club, which meets weekly, excluding school holidays, from September until April/May. The two main leaders have now been running this club for more than 30 years. Two young adults, recruited and trained in the Church of Scotland's Safeguarding training, ably assist the two who started it all.

Having no Parish Minister this year, the local primary schools have lacked a Chaplain. One school, however, held its Christmas service in St Modan's Church with one of the retired Ministers, who also visited the schoolchildren at school, taking the service.

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, using Scripture Union materials, are held. These are well attended & well appreciated events. This year, the numbers of children attending was high, the majority being in the younger age range. Located in the North Connel Hall it is necessary for most children **to** be brought by adults.

Funding continues to be an important part of congregational life, with regular giving by standing order and donation envelopes being encouraged as well as special fund raising activity in Stewardship month. 2018 saw the third year of a rolling Stewardship programme, focusing on the theme of time. This raised £1807. Retiring offerings continue to be collected to raise money for charities detail in the accounts.

Trustees' Annual Report (cont)
Year ended 31 December 2018

Financial Review

There was an operating surplus of £7014 during the year. A surplus has been achieved due to significantly reduced M&M Allocation, travel and other Minister's expenses during Vacancy. Pulpit supply costs have increased significantly but we are thankful to those supply preachers who have waived their fees. Donations have decreased by 20 % compared to 2017, which is a consequence of being in vacancy.

The vacant Manse was let from the start of May, in accordance with Scottish rental law and all Church of Scotland regulations. Monthly rental revenue of £900 is deposited in the Consolidated Fabric Fund, held by Church of Scotland for the Parish. These funds may be drawn by the Parish at any time for fabric expenditure.

The budget for 2019 was approved by the Congregational Board at our November meeting. The budget maintains the status quo for the General account and allows for fabric expenditure approved by the Board.

Reserves Policy

The reserves policy continues to be that adopted in 2015 when members of the Congregational Board and Kirk Session agreed that, in order to expedite and progress the required maintenance work both at the Manse and at St Modan's Church, the Reserves and other monies available would be released and allocated specifically for the work required. This work was identified in professional reports forming part of the Local Church Review process.

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, the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Guidance Notes for Completion of OSCR Annual Return 2016. 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.

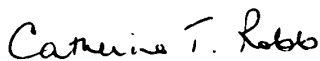
The financial statements of clubs and groups associated with the church are appended, but do not all form part of the finances of the Church and are not all the responsibility of Congregational Board.

Stewardship

The congregation has continued to address Stewardship. There is a slow increase in monthly giving, partly due to encouragement to members to give by Standing Order. The income received from Hall lets is also very welcome. The Congregational Board has adopted a "rolling stewardship programme", with October being designated as Stewardship month. The theme during October 2018 was time, and this resulted in £1807.

Approved by the Trustees and signed on their behalf,

C. Robb,
Session Clerk



Date.....24 March 2019.....

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, 2018, which are set out on pages 1 to 12.

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 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.

Signed

Name: Mr K McLeod

Address: Dorus-Uaine
North Connel
OBAN
PA37 1RA

Date:

24 March 2019

Ardchattan Parish - SC000680

Receipts and Payments Account

For the period from 01 January 2018 to 31 December 2018

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Receipts					
Donations	19,865	—	—	19,865	26,191
Legacies	—	—	—	—	—
Activities for generating funds	1,807	—	—	1,807	2,905
Bank & Deposit income	—	—	—	—	—
Investment Income	1,357	798	107	2,264	2,231
Rental of premises	—	—	—	—	1,873
Sale of assets	—	—	—	—	—
Sale of investments	—	—	—	—	7,746
Grants	—	—	—	—	—
Receipts from General Trustees	—	—	—	—	—
Other receipts	2,968	—	—	2,968	280
Total receipts	25,998	798	107	26,905	41,226
Payments					
Costs of generating funds	—	—	—	—	335
Charitable activities	18,473	—	—	18,473	32,009
Governance costs	—	—	—	—	18,500
Total payments	18,473	—	—	18,473	50,844
Excess of receipts over payments before transfer	7,524	798	107	8,431	(9,618)
Transfers					
Gross transfers between funds - in	107	—	—	107	—
Gross transfers between funds - out	—	—	(107)	(107)	—
Excess of receipts over payments before other gains /	7,631	798	—	8,431	—
Net movement in funds	7,631	798	—	8,431	—
Reconciliation of funds					
Excess of receipts over payments at beginning of year	25,174	23,495	—	48,669	—
Excess of receipts over payments for the year	32,805	24,293	—	57,101	—

Ardchattan Parish - SC000680
Investments held at 31/12/2018

Investments at Market Value	Fabric Fund	Cowan Fund	Bequest Fund	Cons. Fabric Fund*	Totals
2018	18,745	43,665	3,119	9,138	74,667
Investment at Cost					
	10,640	23,495	1,839	6,216	42,100

*Consolidated Fabric Fund – Capital Account held on Behalf of the Congregation by the General Trustees of the Church of Scotland

Ardchattan Parish - SC000680
Funds Held on behalf of the Congregation
by the General Trustees of the Church of Scotland

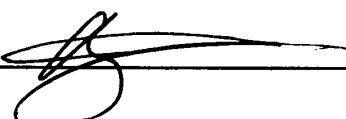
Consolidated Fabric Fund – Revenue account

Opening balance 328
Closing Balance 7,696

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

Catherine T. Robb Session Clerk

 Treasurer

Notes forming part of the financial statements

1. Trustee Remuneration and Related Party Transactions

The following payments were made on behalf of the minister:

Council tax £271

Travelling Expenses £560

Telephone £133

2. Movement in Funds

Ardchattan Parish - SC000680
Fund movement summary
Selected period: 01 January 2018 to 31 December 2018

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Fund balances Carried forward
Bequests - Bequests Fund	—	107	—	(114)	—	(6)
Cowan - Cowan Fund	26,050	1,508	—	—	—	27,559
General - General fund	5,457	24,641	16,226	114	—	13,986
Fabric - Fabric Fund	17,161	647	2,047	—	—	15,761
Totals	48,669	26,905	18,273	—	—	57,301

Purposes of Endowment Funds

Income from the Bequest Fund is for distribution within the parish by the minister.

Purposes of Restricted Funds

Cowan Fund is held by the Kirk Session for behoof of the Parish of Ardchattan

Purposes of Designated Funds

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

3. Analysis of Receipts & Payments

Ardchattan Parish - SC000680

Analysis of receipts and payments
Selected period: 01 January 2018 to 31 December 2018

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
Receipts						
<i>Donations</i>						
1101 - WFO Scheme Non Gift Aid	4,786	—	—	—	4,786	—
1103 - Gift Aid Donations	6,479	—	—	—	6,479	—
1104 - Tax Recovered	2,758	—	—	—	2,758	—
1105 - Ordinary Offerings	4,660	—	—	—	4,660	—
1106 - Other Offerings	327	—	—	—	327	—
1110 - Congregational Org	—	—	—	—	—	—
1125 - Weddings and Funerals	477	—	—	—	477	—
1135 - Donations for Third Party / Retiring	375	—	—	—	375	—
Donations Totals	19,865	—	—	—	19,865	—
<i>Legacies</i>						
1170 - Unrestricted Legacy	—	—	—	—	—	—
1171 - Legacy 2	—	—	—	—	—	—
1172 - Legacy 3	—	—	—	—	—	—
Legacies Totals	—	—	—	—	—	—
<i>Activities for generating funds</i>						
1120 - Regular Fund Raising	—	—	—	—	—	—
1127 - Gross Trading Receipts	—	—	—	—	—	—
1180 - Fund raising event 1	1,635	—	—	—	1,635	—
1181 - Fund raising event 2	172	—	—	—	172	—
1182 - Fund raising event 3	—	—	—	—	—	—
Activities for generating funds Totals	1,807	—	—	—	1,807	—
<i>Bank & Deposit income</i>						
1140 - Bank and Deposit Interest	—	—	—	—	—	—
Bank & Deposit income Totals	—	—	—	—	—	—
<i>Investment Income</i>						
1130 - Investment Income	710	647	798	107	2,264	—
Investment Income Totals	710	647	798	107	2,264	—
<i>Rental of premises</i>						
1145 - Rent Received	—	—	—	—	—	—
Rental of premises Totals	—	—	—	—	—	—
<i>Sale of assets</i>						
1191 - Sale of Fixed Assets	—	—	—	—	—	—
Sale of assets Totals	—	—	—	—	—	—

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<i>Sale of investments</i>						
1192 - Sale of Investments	—	—	—	—	—	—
Sale of investments Totals	—	—	—	—	—	—
<i>Grants</i>						
1175 - Grants received	—	—	—	—	—	—
Grants Totals	—	—	—	—	—	—
<i>Receipts from General Trustees</i>						
1190 - Grants / loans from General trustees	—	—	—	—	—	—
Receipts from General Trustees Totals	—	—	—	—	—	—
<i>Other receipts</i>						
1150 - Use of Premises	1,534	—	—	—	1,534	—
1160 - Miscellaneous Income	1,074	—	—	—	1,074	—
1161 - Church Magazine	—	—	—	—	—	—
1162 - Life and Work Income	360	—	—	—	360	—
Other receipts Totals	2,968	—	—	—	2,968	—
Receipts Grand totals	25,351	647	798	107	26,905	—

Payments

Costs of generating funds

1230 - Fund raising expenses (exceptional)	—	—	—	—	—	—
1231 - Fund raising expenses (regular)	—	—	—	—	—	—
1232 - Gross Trading Payments	—	—	—	—	—	—
1233 - Investment Management costs	—	—	—	—	—	—

Costs of generating funds Totals

Charitable activities

1200 - National Stipend Fund	—	—	—	—	—	—
1201 - Ministries-Mission Allocation	5,697	—	—	—	5,697	—
1204 - Vacancy Allowance	—	—	—	—	—	—
1208 - Mission and Renewal Fund	—	—	—	—	—	—
1209 - Presbytery Dues	752	—	—	—	752	—
1211 - Voluntary Additional Stipend	—	—	—	—	—	—
1214 - Ministry Travel expenses	560	—	—	—	560	—
1215 - Ministers Telephone	133	—	—	—	133	—
1216 - Ministers Other Expenses	—	—	—	—	—	—
1217 - Pulpit Supply	1,110	—	—	—	1,110	—
1218 - Locums Salary	—	—	—	—	—	—
1219 - Vacancy Costs	—	—	—	—	—	—
1220 - Assistant Salary and Expenses	—	—	—	—	—	—
1221 - Deacons Salary and Expenses	—	—	—	—	—	—
1222 - Youth Worker Salary and Expenses	—	—	—	—	—	—
1242 - Organist	125	—	—	—	125	—
1250 - Printing	—	—	—	—	—	—
1251 - Stationery	83	—	—	—	83	—
1252 - Photocopying	—	—	—	—	—	—
1253 - Telephone	78	—	—	—	78	—
1254 - Postage	—	—	—	—	—	—

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
1260 - Equipment	1,151	—	—	—	1,151	—
1261 - Church Magazine	—	—	—	—	—	—
1262 - Life and Work Expenses	409	—	—	—	409	—
1263 - Publicity and Adverts	—	—	—	—	—	—
1264 - Training for Mission	—	—	—	—	—	—
1265 - Outreach	100	—	—	—	100	—
1266 - Choir and Music Expenses	—	—	—	—	—	—
1270 - Grants to Cong Org	—	—	—	—	—	—
1280 - Miscellaneous Expenses	918	—	—	—	918	—
1291 - Purchase of fixed assets	—	—	—	—	—	—
1292 - Purchase of investments	—	—	—	—	—	—
1299 - Depreciation	—	—	—	—	—	—
1300 - Fabric Maintenance Church	—	257	—	—	257	—
1301 - Organ - Piano Maintenance	—	—	—	—	—	—
1302 - Gas Church	—	—	—	—	—	—
1303 - Electricity Church	1,063	—	—	—	1,063	—
1306 - Water Church	—	—	—	—	—	—
1307 - Insurance	3,396	—	—	—	3,396	—
1308 - Cleaning Materials	—	—	—	—	—	—
1309 - Upkeep of Grounds	—	—	—	—	—	—
1320 - Fabric Maintenance Manse	—	1,789	—	—	1,789	—
1325 - Council Tax Manse	271	—	—	—	271	—
1327 - Insurance Manse	—	—	—	—	—	—
1390 - Charitable Activities Grants	—	—	—	—	—	—
1395 - Donations to Third Parties	575	—	—	—	575	—
1399A - Major Fabric Expenses	—	—	—	—	—	—
1399B - Major Fabric Expenses	—	—	—	—	—	—
1399C - Major Fabric Expenses	—	—	—	—	—	—
1399D - Major Fabric Expenses	—	—	—	—	—	—
1399E - Major Fabric Expenses	—	—	—	—	—	—
Charitable activities Totals	16,426	2,047	—	—	18,473	—
Governance costs						
1391 - Audit or Independent Exam	—	—	—	—	—	—
1392 - Preperation of Accounts	—	—	—	—	—	—
1393 - Legal Costs (Governance)	—	—	—	—	—	—
Governance costs Totals	—	—	—	—	—	—
Payments Grand totals	16,426	2,047	—	—	18,473	—

There may be minor discrepancies in the totals if the pence are not being shown