

The Church of Scotland
Avoch Parish Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNTS
2020

Congregation No: 392197

Charity No: SC003921

Reference and Administrative Information

Charity Name: Avoch Parish Church of Scotland
Charity Registration Number: SC003921
Congregation Reference No: 392197
Contact Address: Ulvescroft
School Brae
Avoch
Ross-shire
IV9 8QJ

Trustees

Minister Rev Dr Warren R Beattie
Robert Sutherland Moore
Janice Catherine Macleman M.A.
Peter John McLoughlin
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Jane Ann McLeman deceased 28/12/20
Lewis Patience
Jane Margaret Mackenzie Patience M.A.

Principal Office-bearers

Minister: Rev Dr Warren R Beattie
Session Clerk: Peter John McLoughlin
Clerk to the Board: Peter John McLoughlin
Church Treasurer: Jane Margaret Mackenzie Patience M.A.

Independent Examiner

John Morrison Lawson
1 Fletcher Gardens
Avoch
IV9 8RA

Bankers

Bank of Scotland
Inverness City Branch
PO Box 1000
BX2 1LB

Trustees' Annual Report

Year ended 31 December 2020

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Model 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 necessary 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 Kirk Session which meets six times a year is responsible for spiritual affairs within the church. The Congregational Board is chaired by the minister and meets five times in a year. Certain responsibilities are delegated to the Manse Sub Committee as appropriate.

Objectives and Activities Achievements and Performance

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.

CHURCH OF SCOTLAND

AVOCH

Our aim is to Worship the Lord our God, through obedience to his Word, prayer, fellowship in Christ and outreach into the community, thereby extending His Kingdom on earth.

Session Clerk's Report

This year, 2020, has been a year when the COVID-19 virus has completely changed our way of life.

In March, Church Services in our buildings were ceased.

The Rev Dr Warren Beattie carried out Services up until March in our Church Hall. Since then Services have taken place on the internet using ZOOM.

The Rev (retd) Graham Bell stood in for the Rev Beattie on 7 occasions.

Due to a family illness situation the Session Clerk was unable to carry out the Clerk's duties in June July and August.

No funerals, weddings or Baptisms took place in our Church.

The number of Communicant Members is 18 and the number of Adherents is 56.

The Kirk Session met on 4 occasions, 3 times on ZOOM.

Due to the COVID-19 virus the Drop-In has not taken place since March.

The Doors Open event was also cancelled due to the Pandemic.

Every second week, using the Internet, Fortrose and Rosemarkie Congregation held Bible Studies and Prayer meetings to which our Congregation was invited.

Easter and Christmas Services have taken place on the Internet, jointly with Fortrose and Rosemarkie.

In June, when the Church of Scotland gave permission to re-open our Church buildings, in a COVID restricted manner, it was decided by the Congregational Board and Kirk Session, because of the danger to our extremely elderly Congregation and the standards of cleaning demanded, that we, The Avoch Parish Church and Church Hall would NOT re-open. This has been ratified at each of our Internet meetings all year.

Internet Services carried out on ZOOM have been made available to our Congregation on our web-site for members unable to use ZOOM and copies re-produced for anyone who could not use the Internet, if requested. Only a small percentage of the Avoch Congregation were able to use the ZOOM facility on the internet.

Peter John McLoughlin
Session Clerk

Fabric Report

It is the policy of this Congregational Board to uphold and maintain, to a high standard, the fabric of the Church, the Hall and the Manse.

This year the usual annual general maintenance services were still carried out although we went in to a Lockdown situation on 23 March 2020.

CHURCH

Therefore the Church was closed from that date.

A weekly inspection of the Church, externally and internally, was carried out and a written record kept.

In the Spring the biannual inspection of the roof and the cleaning of the gutter system was carried out as usual.

However we are still awaiting the roofer to carry out the Autumn inspection.

Macgregor Fire Protection Services Ltd. carried out the Annual Service of the Fire Extinguishers.

HALL

The front door paintwork was renewed and a new fire door was fitted in February.

The services and all activities stopped after Lockdown but a weekly inspection of the hall, externally and internally, was carried out and a written record kept.

The front gate has been fitted with a padlock to discourage any member of the public from entry to the grounds.

Macgregor Fire Protection Services Ltd. carried out the Annual Service of the Fire Extinguishers.

MANSE

In the en suite the problems with mould and staining continued. The extractor fan was upgraded and the area redecorated and a new blind installed. However staining re-appeared on the walls which coincided with dampness discovered on the walls in Stroma's office and also the cupboard on the upper landing. Macleod Roofers investigated this and replaced 10 cracked roof tiles around the velux windows. The electrician also replaced the new extractor fan which had cracked. Hopefully this will solve the problem.

The problem continues with water ingress on the south facing windows in windy, wet conditions although all the sealant was renewed. Stroma is monitoring this.

Ron and Maggie Wynton volunteered to work in the garden and carried out a lot of work. Ron also became involved in 'mouse hunting' as he investigated and blocked up entry points where mice were coming in to the manse. Our grateful thanks to Ron and Maggie for all their efforts.

Sections of the fences can blow down when there are gales of wind and Mr Donald MacLennan continues to quickly make repairs at no cost to the churches. However the Manse Committee will have to consider the possibility of a new fence.

As always, my grateful thanks go to the Church Board who continue to give me their full backing and support.

Lewis Patience
Fabric Convener

Trustees' Annual Report (cont)

Year ended 31 December 2020

Financial Review

Our congregation is small in number, an average of 23 regular attendees, with our weekly support coming from 17 Freewill Weekly Offering envelopes, 6 standing orders and a small Open Plate.

We have experienced extremely unusual times this year due to the Pandemic and the subsequent closure of our Church and Hall did have an impact on our finances.

All financial details are on pages 9 – 14 of the Receipts and Payments Accounts 2020.

This includes the General Account, the Savings Account, the Fabric Account, the S Club Account and monies held by the General Trustees in Edinburgh.

The General Account is used for the day-to-day running of our Church and this is the most important account for us to look at.

We started the year with a balance of £8,867 and ended the year with a balance of £6,093. However we also hold General Account Savings of £10,269.00 which we keep as a backup.

The total income for the year was £13,553 and the total expenditure for the year was £16,327.

The breakdown of the income is as follows – Offerings, Donations, Tax recovered on Gift Aid, Tax recovered on Small Donations, Funeral Payments and a small Hall rental. The Hall rental income ceased after 23 March 2020 and there were no Development team events. Last year these two sources of income contributed 45% of our total income but, thankfully, this year, we only had a shortfall of 22%. This is because our small congregation have been very supportive financially and we also received many extra donations from them in December. You can see the Income details on page 12.4 followed by page 9 Receipts and Total Receipts.

On the Expenditure side, there were the normal expenses – Ministries and Mission Allocation, Presbytery Dues, Fabric Repairs & Maintenance, Insurance and the Shared Manse Expenses. There was a minimal cost for Heat & Light which helped towards lessening our shortfall. You can see details on page 12.5 and page 9 Payments and Total Payments.

Unfortunately we were unable to support any charities this year but we did distribute our Jars of Grace in February before the Lockdown. The Congregational Board had chosen the Macmillan Cancer Support to benefit from the Jars of Grace Appeal. We hope to collect the jars later in the summer.

As treasurer, I am always extremely grateful and appreciative of all the support given by our small, loyal church family but this year I have been greatly encouraged and deeply touched at their exceptional generosity.

Jane M M Patience M.A.
Church Treasurer

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure. At the year end the Church held unrestricted cash funds of £10,269.09. The Church also held £1,728.94 of restricted funds which have been provided for the purposes specified on page 11.3.

Trustees' Annual Report (cont)
Year ended 31 December 2020

Statement of Trustees' Responsibilities

The members of the Kirk Session / 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 / 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.

Approved by the Trustees and signed on their behalf,

Peter John McLoughlin

Session Clerk

Date

Avoch Parish Church

SCO03921

Independent Examiner’s Report to the Trustees of Avoch Parish Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2020 which are set out on pages 9-14.

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

My 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.

John Morrison Lawson
 1 Fletcher Gardens
 Avoch
 IV9 8RA

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.

Avoch Parish Church
Receipts and Payments Account
Year ended 31 December 2020

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020 £	Total 2019 £
<u>Receipts</u>					
Donations	10,311.79			10,311.79	12,672.36
Legacies					
Activities for Generating Funds					5,076.00
Bank & Deposit Interest	3.69	0.08		3.77	4.59
Investment Income					
	10,315.48	0.08		10,315.56	17,752.95
Rental of Premises (Hall)	1,639.00			1,639.00	4,300.00
Sale of Assets					
Sale of Investments					
Grants - repayment of VAT					405.40
Receipts from General Trustees					6,000.00
Other Receipts (wedding/funerals £300 endowment £852, Glebe £450)	1,602.00			1,602.00	2,333.00
	13,556.48	0.08		13,556.56	30,791.35
<u>Payments</u>					
Costs of Generating Funds	84.63			84.63	83.88
Charitable Activities	16,242.38			16,242.38	31,599.03
Governance Costs					
	16,327.01			16,327.01	31,682.91
Excess of Receipts over Payments for the year before Transfers	(2,770.53)	0.08		(2,770.45)	(891.56)
Transfers					
Excess of Receipts over Payments for the year	(2,770.53)	0.08		(2,770.45)	(891.56)

Avoch Parish Church
Statement of Balances

At 31 December 2020

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2020 £	Total 2019 £
Note					
<u>Bank & Deposit Balances</u>					
Bank & Deposit Balances brought forward	19,132.17	1,728.86		20,861.03	21,752.59
Movement in Year:					
Excess of Receipts over Payments for the year	(2,770.53)	0.08		(2,770.45)	(891.56)
Bank & Deposit Balances carried forward	<u><u>16,361.64</u></u>	<u><u>1,728.94</u></u>		<u><u>18,090.58</u></u>	<u><u>20,861.03</u></u>
 <u>Investments at Market Value</u>					
(unit price £)					<u><u>18,336.29</u></u>

The Accounts were approved by the Kirk Session and Financial Board on 10 February 2021
 For and on behalf of the Kirk Session and Financial Board

Session Clerk

Treasurer

Avoch Parish Church

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

The minister, Rev Dr Warren R. Beattie received £ 497.29 for Travel Expenses.

2 Accounting Policies

- The Accounts are prepared on a cash basis.
- Normal Fabric Expenditure consisting of Repairs and Maintenance are charged to the General Account. Exceptional Expenditure is met, if possible, from the Fabric Account and, if necessary, as in 2019 from the Revenue Account held by the General Trustees.
- The Title Deeds for the Church, Hall and the Manse are held by the General Trustees of the Church of Scotland in Edinburgh.
- Ministries & Mission Contribution is shown Gross page 12.5 therefore Endowment Income, Glebe Rent & Vacancy Allowance are included in Receipts-Other Receipts page 9.

3 Movements in Funds

	At 1 January 2020 £	Receipts £	Payments £	Transfers £	At 31 Dec 2020 £
Unrestricted Funds					
General Account	8,866.77	13,552.79	16,327.01		6,092.55
Savings Account	10,265.40	3.69			10,269.09
	<u>19,132.17</u>	<u>13,556.48</u>	<u>16,327.01</u>	<u>0.00</u>	<u>16,361.64</u>
Restricted Funds					
Fabric Fund	1,490.05				1,490.05
Sunday School S Club	238.81	0.08			238.89
	<u>1,728.86</u>	<u>0.08</u>		<u>0.00</u>	<u>1,728.94</u>
Total Funds	<u>20,861.03</u>	<u>13,556.56</u>	<u>16,327.01</u>	<u>0.00</u>	<u>18,090.58</u>

Purposes of Restricted Funds

Fabric Fund: all monies to be used for Fabric.

Sunday School: all monies to be used for S Club.

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020 £	Total 2019 £
4 Analysis of Donations					
FWO Scheme (non Gift Aid)	1,974.20			1,474.20	2,102.12
Gift Aid Donations	4,657.00			5,157.00	4,769.50
Tax Recovered on Gift Aid Donations	1,187.64			1,187.64	1,418.75
Tax Recovered on GASDS	1,158.95			1,158.95	1,254.79
Ordinary Offerings (Open Plate)	509.00			509.00	2,105.60
Other Offerings, Donations, Gift Day	825.00			825.00	1,021.60
	10,311.79			10,311.79	12,672.36
5 Analysis of Payments					
Costs of Generating Funds					
Investment Managers' Fees					
Offering Envelopes	84.63			84.63	83.88
	84.63			84.63	83.88
Charitable activities					
Ministries & Mission Allocation	9241.00			9241.00	9,064.00
Locum Minister Cost					924.97
Presbytery Dues	220.70			220.70	210.50
Locum Minister's Travel					122.98
Minister's Travel Expenses	497.29			497.29	330.60
Sole Nominees Travel					
Minister's computer	31.66			31.66	
Manse Council Tax	1,110.01			1,110.01	975.93
Manse Insurance	72.37			72.37	70.88
Manse Repairs & Maintenance	359.88			359.88	3,499.95
Minister's telephone	302.86			302.86	
Fabric Repairs & Maintenance	791.38			791.38	11,251.34
Heat & Light	1,445.65			1,445.65	2,714.70
Insurance	1,948.18			1,948.18	2,094.76
Organ & Music					286.00
Printing, Stationery and Postage					27.42
Other Expenses Newsletter 2020 & Try Praying booklets	221.40			221.40	25.00
	16,242.38			16,242.38	31,599.03
Governance Costs					
Independent Examiner's Fees					
Other Payments					
Purchase of Assets					

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 with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £28,137 and the maximum stipend (in the fifth and subsequent years) £34,577

	2020	2019
	£	£
7 Collections for Third Parties		
Overseas Mission Fellowship		87.00
Black Isle Cares		85.00
	<u>0.00</u>	<u>172.00</u>

APPENDIX

**FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

<u>CAPITAL ACCOUNT</u>	2020 £	2019 £
Credit Balances held at 31 December at cost	<u>11,389.00</u>	<u>11,389.00</u>
Market Value of Balances at 31 December	<u>17,880.73</u>	<u>18,336.29</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 1 January	4,419.58	9,790.28
Interest £28.72 plus Dividends £437.33	466.05	629.30
Transfer to General Account		(6,000.00)
Credit Balance at 31 December	<u>4,885.63</u>	<u>4,419.58</u>

APPENDIX