

CHURCH OF SCOTLAND

LOCHGILPHEAD

Congregation No 191247

Charity No SC016311

RECEIPTS AND PAYMENTS ACCOUNTS  
FOR YEAR TO 31ST DECEMBER 2021



**Reference and Administration Information**

**CHARITY NAME:**

**LOCHGILPHEAD CHURCH OF SCOTLAND**

**Charity Registration No: SCO16311**

**Congregation Reference No: 191247**

**CONTACT ADDRESS:**

Mrs M N MacDonald  
Tolomar  
3 Wilson Road  
Lochgilphead  
Argyll  
PA31 8TR

**TRUSTEES:**

Rev. Hilda Smith, Mrs Alison Hay, Mrs E Armstrong, Mrs J Cranston, Mr I Davidson, Mrs M Davidson, Miss F Fleming, Miss M Jacobsen, Mrs M MacDonald, Mr M MacFadyen, Mr J Morrison, Mrs E Munro, Mr A Taylor, Mrs M Taylor.

**PRINCIPAL OFFICE BEARERS:**

Minister: Rev Hilda Smith (retired August 2021)  
Interim Moderator: Mrs Alison Hay (since September 2021)  
Session Clerk: Mr A S Taylor  
Treasurer: Mrs M N MacDonald  
Gift Aid Convener: Mrs E Armstrong

**INDEPENDENT EXAMINER:**

Mr David E Renwick  
2 Duntrune Place  
Lochgilphead  
PA31 8RR

**BANKERS:**

Virgin Money  
Poltalloch Street  
Lochgilphead  
PA31 8LL

## **Trustees' Annual Report – Year ended 31<sup>st</sup> December 2021**

### **Structure Governance and Management**

#### **Governing Document**

The Church is administered in accordance with the terms of 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, who 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. Rev Hilda Smith retired in August 2021 and Mrs Alison Hay was appointed as Interim Moderator in September 2021.

#### **Organisational Structure**

The Kirk Session is chaired by the Minister and normally meets six or seven times a year. This body is responsible for spiritual and temporal affairs within the Church.

Due to Covid restrictions this year, mainly virtual Session meetings and only two face to face meetings have taken place.

Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

#### **Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in policy. 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 cooperates with other Churches in various ecumenical bodies in Scotland and beyond.

The Church did not reopen for regular weekly worship until 6<sup>th</sup> June 2021. Before this, the Minister produced weekly video 'Reflections' online, which were also posted on the church website up to the church reopening. Throughout this time, the Elders also kept telephone contact with members of the congregation. Our Minister retired at the beginning of August and since then we have relied on Pulpit Supply and Kirk Session led Services. At present we are a vacant Parish.

Children are part of the congregation but we have very few attending - those who do usually sit at tables in the church with an adult volunteer and take part in activities related to the Children's Address.

When restrictions allow, tea and coffee organised by members of the congregation, is served in the Church Hall after the Sunday Service and everyone is invited to attend.

The Church Hall is the venue for most social activities organised by the Church. These include a Drop In Cafe run by volunteers, which has been successful in our aim of reaching out to the community and which also benefits the local people. A monthly Coffee Morning is normally held for eight months of the year for fundraising for the General Fund. The Hall is also regularly hired out to many local groups/organisations.

All these activities slowly restarted in 2021 on a restricted basis which is monitored and we hope to be able to maintain this and build on it once again.

Social events are organised by the Social Committee and the Project Fund is reliant on funds raised

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Social events are organised by the Social Committee and the Project Fund is reliant on funds raised at these events.



The Guild did not meet from March 2020 until the first meeting of the new session in October 2021, due to covid restrictions. The Guild year runs from October to March each year and is well attended. At present it only meets once a month and has 14 members. The Guild Strategy for 2021-2024 is LOOK FORWARD IN FAITH and the Theme for 2021-22 is LIGHTS AND BUSHELS. The Guild did not support a Project in 2021 but will choose one of the new ones for 2022. The Guild normally distributes funds raised at Coffee Mornings and collections to various charities. These include the Church Flower Fund, Crossreach, Malawi Fruits, Mercy Ships, Leprosy Mission and several local charities, as well as giving to the Church.

### **Fabric Fund**

The Fabric Fund covers all maintenance work to Church Properties and is normally funded by Hall income and transfers from the Project Renewal Fund.

A Consolidated Fabric Fund is held at '121' and the surplus balance held therein covers repairs and maintenance of all the church buildings, as and when necessary.

### **Financial Review**

Our principal source of income is from weekly offerings, Gift Aid donations and by Standing Orders. The church was closed from March 2020 until June 2021 and although many in the congregation continued to support us financially by new Standing Orders and/or direct payments to the Bank, as well as continuing to use FWO envelopes which were sent to the Treasurer intermittently throughout the year, our overall income however, was significantly reduced by the big drop in income sourced from Coffee Mornings and other social fundraising events.

General Fund net income this year amounts to £29,607 against expenses of £30,315 leaving a small deficit. Gift Aid Tax of £5,295 was reclaimed for General Fund (we depend heavily on this refund of tax each year). There was only a very small income from 2 Coffee Mornings in 2021, therefore a £5,000 transfer had to be made from Restricted Funds to maintain a credit balance in the General Fund for 2021.

The **General Fund** is responsible for payments for Stipend and related costs; Heat, Light and Power, Insurance etc. Most members use FWO envelopes and/or Standing Orders and where relevant, have signed a Gift Aid Declaration.

**The Project Renewal Fund** is held solely for the future development and refurbishment of the Hall and Church and is funded by social events, donations and retiring offerings. These are restricted funds.

### **Reserves Policy**

We do not have sufficient funds to create annual reserves. We are mostly in a position of holding a balance of one/two months expenditure in General Fund. It should be noted that we are not fully funding stipend. In 2021 the cost of a Parish Minister with five years' service, employers National Insurance and Pension contribution was £35,269. However, since August 2021, when our Minister retired, we have been a vacant charge and do not pay stipend and instead only have Pulpit Supply fees and expenses. We do not expect this to change in 2022.

### **Statement of Trustees' Responsibilities**

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 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 irregularities.

Approved by the Trustees and signed on their behalf

A S Taylor  
Session Clerk



Date .....

15 March 2022

**LOCHGILPHEAD CHURCH OF SCOTLAND**  
**SCO 16311**

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## **Report of Independent Examiner**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2021.

### **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 an independent examination is needed under Section 44(1) (c) of the Charities and Trustee Investment (Scotland) Act 2005. It is my responsibility to examine the accounts under Section 44(1) l(c) of the Act and to state whether particular matters have come to my attention.

### **Basis of independent examiner's statement -**

My 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 of disclosure in the accounts, and seeking 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 accounts

### **Independent examiner's statement**

In the course of my examination of the statement of account for the year ended 31<sup>st</sup> December 2021 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.

David E. Renwick,  
2 Duntrune Place  
LOCHGILPHEAD  
PA31 8RR

*David E Renwick*

Date:.....*16/3/22*.....



**Lochgilphead Parish Church**

**Statement of Balances as at 31st December 2021**

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total 2021</u>	<u>Total 2020</u>
<b>Bank and Deposit Balances Brought Forward</b>	4703	56861	61564	64681
<b>Transfers</b>	3000	-3000	0	0
<b><u>Movement in Year:-</u></b>				
<b>Excess of Receipts over Payments for the year</b>	-306	2560	2254	-3117
<b>Bank and Deposit Balances Carried Forward</b>	<u>7397</u>	<u>56421</u>	<u>63818</u>	<u>61564</u>
<b><u>Investments at Market Value</u></b>	<u>786</u>	<u>3624</u>	<u>4410</u>	<u>4023</u>
<b><u>Liabilities</u></b>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The Accounts were approved by the Kirk Session on

15<sup>th</sup> March 2022

For and on behalf of the Kirk Session:-

Session Clerk



A S Taylor

Treasurer



Mary MacDonald



## Lochgilphead Parish Church

### Receipts and Payments Account for year to 31st December 2021

<b>Receipts</b>	<b><u>Unrestricted</u></b>	<b><u>Restricted</u></b>	<b><u>Total 2021</u></b>	<b><u>Total 2020</u></b>
Donations	29351	916	30267	35424
Legacy				
Bank & Deposit interest	25	72	97	110
Investment Income				
	<u>29376</u>	<u>988</u>	<u>30364</u>	<u>35534</u>
Rental of Premises		1991	1991	1043
Other Receipts		4919	4919	1531
Fund Raising	699	749	1448	1038
	<u>699</u>	<u>7659</u>	<u>8358</u>	<u>3612</u>
<b>Total Receipts</b>	<b><u>30075</u></b>	<b><u>8647</u></b>	<b><u>38722</u></b>	<b><u>39146</u></b>
<b>Payments</b>				
Cost of Generating funds	215		215	202
Charitable Activities	30166	6087	36253	42061
Governance Costs				
	<u>30381</u>	<u>6087</u>	<u>36468</u>	<u>42263</u>
<b>Total Payments</b>	<b><u>30381</u></b>	<b><u>6087</u></b>	<b><u>36468</u></b>	<b><u>42263</u></b>
Excess of receipts over payments	<u>-306</u>	<u>2560</u>	<u>2254</u>	<u>-3117</u>





**Lochgilphead Parish Church  
Notes To Accounts**

**1. Trustee Remuneration and Related Party Transactions**

Rev H C Smith received £1,059.70 for Council Tax and £1,680 travelling expenses in 2021. £4,200 was also paid for rent of Ardmore Manse.

**2. Movement in Funds**

**Unrestricted Funds**

	Balance 1st Jan 2021	Receipts	Payments	Transfers	Balance 31st Dec 2021
General Fund	4141	29607	30315	3000	6648
Benevolent Fund	46				46
Guild Fund	516	468	281		703
	<u>4703</u>	<u>30075</u>	<u>30381</u>	<u>3000</u>	<u>7397</u>

**Restricted Funds**

Social Fund	1275	4121	4641	1200	1955
Fabric Fund	3625	72	380	800	4117
Consol Fabric Fund @ 121	4426	3605	930		7101
Renewal Project	46747	749		-5000	42496
Guild Flower Fund	289	100	136		253
Youth Fund	499				499
	<u>56860</u>	<u>8647</u>	<u>6087</u>	<u>-3000</u>	<u>56421</u>

<b>Total Funds</b>	<u><u>61563</u></u>	<u><u>38722</u></u>	<u><u>36468</u></u>	<u><u>0</u></u>	<u><u>63818</u></u>
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**Purpose of Designated Funds:**

- Fabric Fund:** This fund is for the ongoing maintenance of the Church/Hall/Manse
- Social Fund:** This fund is to offset the running of social events in the Church and also donates to special purposes etc - Fabric Fund & Project fund
- Project Fund:** This fund is held solely for the future development and refurbishment of the Hall and Church and is funded by social events and other fundraising activities



<b>3 Analysis of Donations</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total 2021</b>	<b>Total 2020</b>
FWO Scheme	2000	0	2000	2200
Gift Aid Donations	17002	0	17002	15474
Tax recovered on G/A donations	5295	0	5295	5156
Ordinary offerings (open plate)	1284	0	1284	561
Retiring Offerings	0	0	0	212
Donations etc.	2800	916	3716	6861
Hire of Hall	0	1992	1992	1043
Interest	25	72	97	110
Life & Work	252	0	252	259
Funerals and Weddings	150	0	150	200
Pulpit Supply Reimbursed POR	0	0	0	0
Consolidated Fabric Fund '121'	0	3605	3605	1531
Manse Repairs	0	0	0	0
Social Fund Events	0	175	175	986
Fundraising	699	749	1448	1038
Café	0	1038	1038	1954
Guild	468	0	468	443
Guild Flowers	0	100	100	0
Youth Fund	0	0	0	0
Miscellaneous	100	0	100	1118
	<b>30075</b>	<b>8647</b>	<b>38722</b>	<b>39146</b>

#### **4 Analysis of Payments**

##### **Cost of generating funds**

Offering envelopes	215	0	215	202
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##### **Charitable Activities**

Ministry & Mission	18708	0	18708	23604
Pres. Dues	1118	0	1118	1203
Minister's Telephone	599	0	599	851
Minister's Expenses - Travel	1680	0	1680	0
Pulpit Supply	990	0	990	0
Pulpit Travel	178	0	178	0
Organ/Piano Maintenance	0	0	0	330
Fabric Repairs & Mtce	195	380	575	964
Licences	346	0	346	112
Council Tax	1060	0	1060	1752
Heat & Light	1080	0	1080	1093
Insurance	2241	0	2241	2317
		0	0	0
Printing & Stat.	690	0	690	1100
Old Manse Repairs	0	0	0	953
Guild Flower Fund		136	136	0
Guild Expenses & Allocations	281	0	281	927
Benevolent Fund	0	0	0	0
Social Group Expenses	0	468	468	828
Renewal Project	0	0	0	0
Earl Haig Wreath	79	0	79	0
Life & Work	252	0	252	260
Advertising	378	0	378	1012
Café	0	546	546	3377
Hall	156	2822	2978	650
Grounds Maintenance	0	930	930	450
	0	0	0	0
Youth Fund	0	0	0	277
Miscellaneous	135	805	940	

<b>Total Charitable Activities</b>	<b>30166</b>	<b>6087</b>	<b>36253</b>	<b>42061</b>
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<b>Total Payments</b>	<b>30381</b>	<b>6087</b>	<b>36468</b>	<b>42263</b>
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## **5. Minister's Stipend**

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all minister's stipends and employers contributions for National Insurance, Pension and Housing and Loan Fund. Minister's 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 £28,700 and the maximum stipend (in the 5<sup>th</sup> and subsequent years of service) £35,269.

## **6. Collection for third parties**

During the year under review one retiral offering was uplifted:

November - Earl Haig Fund	£ 124.20
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**APPENDIX**

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

**GROWTH FUND -Unit price at 31/12/21 £6.04**

	<u>No. of Units</u>	<u>Cost of Units</u>	<u>Market Value</u>
<u>FABRIC FUND</u>	600	£1030. 20	£3,624. 00

**INCOME FUND - Unit price at 31/12/21 £12.48**

<u>CONGREGATIONAL INCOME</u>	63	£464. 94	£ 786.24
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