

The Church of Scotland

Glassary, Kilmartin & Ford Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS
2022

Congregation No: 191256

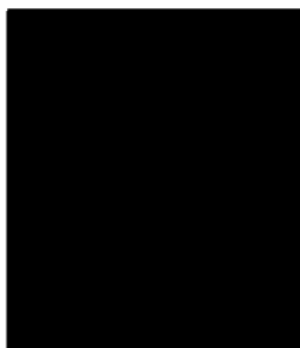
Charity No: SC 002121

GLASSARY, KILMARTIN AND FORD PARISH CHURCH

Reference and Administrative Information

Charity Name: Glassary, Kilmartin & Ford Parish Church
Charity Registration No: SC002121
Congregational Reference No: 191256
Contact Address: The Lodge, Kilmartin, Lochgilphead. Argyll
PA31 8RQ

Trustees



Principal Office-Bearers



Interim Moderator



Independent Examiner



Bankers

Bank of Scotland
Poltalloch Street
Lochgilphead
Argyll
PA31 8LW

GLASSARY, KILMARTIN AND FORD PARISH CHURCH

Trustees' Annual Report

Year ended 31st December 2022

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary From).

Background

In August 2015 a meeting of the Kirk Session and Congregational Board was held to ascertain if we wished to adopt Unitary Congregational status. It was agreed to proceed with the process of changing and a statement was prepared for Church Members outlining the proposed plan of action culminating in a Church member vote in October 2015. Members voted for this course of action to be implemented. This outcome was then ratified by Presbytery at the end of 2015 and our new deed declaring us to be a Unitary Congregation was received from Edinburgh in January 2016. The agreement became fully functional following the Stated Annual Meeting in March 2016.

Recruitment and Appointment of Trustees

Trustees are Elders of the Church. From time to time it may be necessary to constitute a sub-committee for a specific piece of work or a task. Member(s) or non-members of the Church with appropriate expertise can be asked to join the trustees group to serve on a sub-committee, usually for a specific time scale.

Organisational Structure

The Trustees group is made up of Elders from the Kirk session. It can be known as the Trustees group or the Session. It is chaired by the Minister or Interim Moderator and meets approximately six times a year. Although the meeting are open to all – and we actively encourage members to attend – there are some matters which would require to be dealt with in private. These being decisions on discipline, admission to membership and appointment of elders.

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 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.

GLASSARY, KILMARTIN AND FORD PARISH CHURCH

Trustees' Annual Report

Year ended 31st December 2022

Achievements and Performance

2022 proved to be a much better year for our church in general, increased social gatherings and increased hall lets largely due to the church being free from COVID restrictions.

Our Interim Moderator is [REDACTED].

Our worship team, retired ministers and readers have continued to take our church services.

The last of our church buildings, the church at Kilmicheal Glassary was sold during this financial year for a price of £65,000, minus legal fees and administration costs, giving a net of £62,200. I'll speak about this in more detail later.

We are still linked with the Parish of North Knapdale and we often share the same minister for our 2 Sunday services as well as having a number of shares services in the one church.

Due to an ongoing problem with cars, vans and motorhomes parking in the church carpark we now have signage, large boulders and a height restriction barrier to prevent damage

to the monoblocks and drains. Thanks to Sheena for the donation of the plants either side of this to soften its impact.

The use of the AV system has been used extensively for presentations, services, sermons and films.

We are still awaiting a decision on when the 5 churches will be able to organise the 2 votes regarding the Mid Argyll Mission Plan.

We have continues to run the lunch club on behalf of our generous benefactor. Thanks largely to Linda and Isabelle for organising our extremely successful and popular regular lunch outings.

It was decided at the end of this year, with the permission of our benefactor to remove our Lunch Club money to an account out with the church. The reasoning was that the lunch club was set up for the benefit of parishioner's mainly from our 3 original churches. Should the mission plan go ahead this money would become part of a fund for all 5 churches which was not what the benefactor had intended.

During the end of this financial year we have also spent some of our legacy monies. The money for our height restriction barrier and our planned stained glass windows. Once we have the windows installed we will decide how to acknowledge our kind donors who left legacy's to the church.

If the Mid Argyll mission Plan goes ahead all remaining legacy money, as all these funds are now classed as unrestricted,

will become part of legacy monies to be held for the benefit of all 5 Churches.

GLASSARY, KILMARTIN AND FORD PARISH CHURCH

Trustees' Annual Report (cont)

Year ended 31st December 2022

Financial Review

2022 showed increased income in comparison to 2021 for hall lets. This was largely due to the lifting of COVID restrictions.

Reserves Policy

At the end of 2022, a balance of £13,633.70 was held in the General Treasurer's Account. This surplus is being retained to protect against unseen increases in costs or unexpected items of expenditure.

Our locally held Fabric Fund has a balance of £208.08.

Our centrally held Revenue Fabric Fund has a balance of £1,522.10 and the Consolidated Fabric Fund Capital Account has a balance of £62,207.57.

Glassary, Kilmartin Ford Parish Church
Year ended 31 December 2022

Receipts and Payment Account		Unrestricted Funds 2022	Restricted Funds 2022	Endowment Funds 2022	Total 2022	Total 2021
Receipts	Note					
Donations	4	12,578.92	-	-	12,578.92	14,164.00
Charitable Activities	5					
Ordinary General Income		2,669.98	3,273.55	-	5,943.53	4,050.23
Sale of Glassary Church		60,176.13	-	-	60,176.13	4,051.23
Legacy Fund		114.97	-	-	114.97	21.81
Carmichael Legacy		25.69	-	-	25.69	4.87
Ford Legacy Fund		-	13.84	-	13.84	2.64
Lunch Club		-	64.85	-	64.85	17.63
Warner Legacy		61.80	-	-	61.80	11.72
		<hr/> 63,048.57	<hr/> 3,352.24	<hr/> -	<hr/> 66,400.81	<hr/> 4,108.90
Total Receipts		<hr/> 75,627.49	<hr/> 3,352.24	<hr/> -	<hr/> 78,979.73	<hr/> 18,272.90
Payments	6					
Charitable Activities		17,204.87	1,044.87	-	18,249.74	24,366.97
Lunch Club		-	14,501.93	-	14,501.93	2,393.00
Total Payments		<hr/> 17,204.87	<hr/> 15,546.80	<hr/> -	<hr/> 32,751.67	<hr/> 26,759.97
Transfers		(62,207.57)	62,207.57	-	-	-
Excess of receipts over payments for the year		<hr/> (3,784.95)	<hr/> 50,013.01	<hr/> -	<hr/> 46,228.06	<hr/> (8,487.07)

Note: Expenses incurred by the Lunch Club in the year ending 31/12/2022 were £1,517.65.
The balance of £ £14,501.93 has been transferred to an external bank account
as the fund will be administered outwith the Church in future

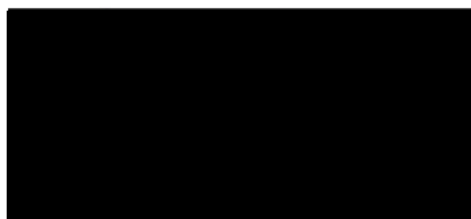
Glassary, Kilmartin Ford Parish Church
Year ended 31 December 2022

Statement of Balances at 31 December 2022

		Unrestricted Funds 2022	Restricted Funds 2022	Endowment Funds 2022	Total 2022	Total 2021
Bank and Deposit Balances						
Bank and deposit balances b/fwd	3	50,675.01	17,584.72	-	68,259.73	76,746.80
Movement in Year:						
Excess of payments over receipts		(3,784.95)	50,013.01	-	46,228.06	(8,487.07)
Bank and deposit balances c/fwd		46,890.06	67,597.73	-	114,487.79	68,259.73
Liabilities						
		-	-	-	-	-
Prepayments						
		1,068.92	-	-	1,068.92	-
Total		47,958.98	67,597.73	-	115,556.71	68,259.73

The accounts were approved by the Kirk Session and financial Board on 31/5/23

For on behalf of the Kirk Session and Financial Board



Session Clerk

Treasurer

Glassary, Kilmartin Ford Parish Church
Year ended 31 December 2022

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

The Interim Moderator received £0 in travel expenses for the year.
 No Council Tax was charged for 2023 as our manse was unoccupied.

2. Trustee Remuneration and Related Party Transactions

No trustee or person related to a trustee received any remuneration for the year.
 No trustee or a person related to a trustee had any personal interest in any contract or transaction entered by the charity during the year.

3. Movements in Funds

	as at 1 Jan 2022	Receipts	Payments	Transfers	As at 31-Dec-22
Unrestricted funds					
Unrestricted Funds	10,579.36	15,041.98	10,918.72	-	14,702.62
Carmichael Legacy	4,651.66	25.69	4,677.35	-	-
Warner Legacy	11,193.20	61.80	-	-	11,255.00
Legacy Fund	20,817.47	114.97	-	-	20,932.44
Temporary Funds	3,433.32	60,383.05	1,608.80	(62,207.57)	0.00
	<u>50,675.01</u>	<u>75,627.49</u>	<u>17,204.87</u>	<u>(62,207.57)</u>	<u>46,890.06</u>
Restricted funds					
Designated Fabric Fund	988.54	3,273.55	1,044.87	62,207.57	65,424.79
Ford Legacy Fund	2,508.17	13.84	-	-	2,522.01
Lunch Club	14,088.01	64.85	14,501.93	-	(349.07)
	<u>17,584.72</u>	<u>3,352.24</u>	<u>15,546.80</u>	<u>62,207.57</u>	<u>67,597.73</u>
Endowment funds					
	-	-	-	-	-
Total funds	<u>68,259.73</u>	<u>78,979.73</u>	<u>32,751.67</u>	<u>-</u>	<u>114,487.79</u>

Purposes of Restricted Fabric Designated Funds

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

Glassary, Kilmartin Ford Parish Church
Year ended 31 December 2022

	Unrestricted Funds 2022	Restricted Funds 2022	Endowment Funds 2022	Total 2022	Total 2021
4. Analysis of Donations					
Gift Aid donations	-	-	-	-	12,414.10
Tax recovered on Gift Aid Donations	645.60	-	-	645.60	1,344.85
Ordinary offerings (Open Plate)	-	-	-	-	(78.10)
Donations	11,933.32	-	-	11,933.32	483.15
	<u>12,578.92</u>	<u>-</u>	<u>-</u>	<u>12,578.92</u>	<u>14,164.00</u>

Note: Gift Aid and other donations were not separated in the current year

5. Analysis of Receipts from Charitable Activities

Fundraising	15.06	-	-	15.06	-
Wedding & Funerals	100.00	-	-	100.00	100.00
Contribution for use of premises	2,348.00	-	-	2,348.00	680.75
Rent	-	3,000.00	-	3,000.00	3,000.00
Interest from investments	409.38	352.24	-	761.62	328.15
Sale of Glassary Church	60,176.13	-	-	60,176.13	4,051.23
	<u>63,048.57</u>	<u>3,352.24</u>	<u>-</u>	<u>66,400.81</u>	<u>4,108.90</u>

	Unrestricted Funds 2022	Restricted Funds 2022	Endowment Funds 2022	Total 2022	Total 2021
6. Analysis of Payments					
Charitable activities					
Ministries and Mission allocation	3,945.00	-	-	3,945.00	5,121.96
Presbytery dues	308.00	-	-	308.00	581.00
Pulpit Supply	2,078.45	-	-	2,078.45	2,245.92
Property repairs and maintenance	4,972.16	849.67	-	5,821.83	2,914.86
Equipment repairs	47.84	-	-	47.84	7,908.50
Heat and lighting	1,148.40	-	-	1,148.40	1,676.85
Insurance	1,804.95	-	-	1,804.95	2,884.90
Stationery/Photocopier/WFO	162.68	-	-	162.68	92.55
Advertising	345.04	-	-	345.04	387.71
Miscellaneous expenses	335.40	-	-	335.40	367.78
Telephone and broadband	448.15	-	-	448.15	184.94
Administration	-	195.20	-	195.20	-
Legal costs	1,608.80	-	-	1,608.80	-
	<u>17,204.87</u>	<u>1,044.87</u>	<u>-</u>	<u>18,249.74</u>	<u>24,366.97</u>

Other payments

Lunch club	-	14,501.93	-	14,501.93	2,393.00
	<u>17,204.87</u>	<u>15,546.80</u>	<u>-</u>	<u>32,751.67</u>	<u>26,759.97</u>

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' stipend are paid in accordance with the national stipend scale, which is related to to years of service.

For the year under review the minimum stipend was £28,137.00 and the maximum stipend in 5th and subsequent years was £ 34,577.

Glassary, Kilmartin Ford Parish Church
Year ended 31 December 2022

**Funds held on behalf of the Congregation by
the Church of Scotland General Trustees**

APPENDIX

	2022	2021
CAPITAL ACCOUNT		
Credit balances held at 31 December at cost	9,179.33	9,179.33
Market value of balances at 31 December	13,981.66	15,071.14
Consolidated Fabric Fund - Glassary Church	62,207.57	-
REVENUE ACCOUNT		
Credit balance at 31 December		
Consolidated Fabric Fund - Revenue	1,522.10	880.46
Carmichael Legacy fund	25.69	4,651.66
Ford Legacy fund	2,522.01	2,508.17
Lunch Club Fund	49.68	14,088.01
Warner Legacy Fund	10,255.00	11,193.20
Legacy Fund	20,932.44	20,817.47
TEMPORARY ACCOUNT		
Debit Balance at 31 December	-	3,433.32

THE CHURCH OF SCOTLAND

Checklist for Examination of Congregational Accounts

RECEIPTS & PAYMENTS

Presbytery: ARGLY

Congregation: GLASSARY, KILMARTIN AND GARD

Is the total income less than £250,000?

Yes

No

☒☐

If 'No' then Receipts and Payments cannot be prepared

Do the annual Accounts as presented to Presbytery fulfil the Regulations for Congregational Finance of the General Assembly and the requirements of the Charities Accounts (Scotland) Regulations 2006 by showing details of:

Trustees' Report

Yes

No

- | | | | |
|-----|--|-------------------------------------|--------------------------|
| 1. | Registered name of the congregation | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 2. | Congregation's Scottish charity number (SC xxxxxx)
(also to be shown on front cover of accounts) - <u>not the tax reference</u> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 3. | Contact address of the congregation | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 4. | Name of anyone who has been a charity trustee at any time from the start of the period covered by the accounts up to the date the accounts were approved by the trustees | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 5. | Particulars of the constitution or governing document of the congregation | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 6. | A description of how charity trustees are recruited and appointed | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 7. | The purposes of the charity | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 8. | The organisational structure of the congregation | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 9. | A summary of the main activities of the congregation and achievements in the period | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 10. | A description of the policy the trustees have adopted to determine the level of reserves to be held by the congregation, including: | | |
| | - the level of reserves held | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| | - why they are held | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| | - the amount and purpose of any designated fund, and the likely timing of any expenditure that has been set aside for the future | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. | Signed and dated by a trustee on behalf of all the trustees | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

Receipts and Payments Account

Receipts

	Yes	No	N/A
1. Donations (including Gift Aid tax recovered)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Legacies	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Grants	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. Receipts from fundraising activities	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Gross receipts from trading (unlikely for a Church)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6. Receipts from investments other than land & buildings	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Rent from land and buildings	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Receipts from General Trustees	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Proceeds from sale of fixed assets	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
10. Proceeds from sale of investments	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
11. Split of receipts between different categories of funds	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Comparative figures for previous year	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Payments

1. Payments for fundraising activities	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Gross trading payments	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3. Investment management costs	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4. Payments relating directly to charitable activities, detailing material items	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Grants and donations relating directly to charitable activities	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Governance costs relating to: - Independent examination	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
- Legal costs associated with constitutional matters or legal advice	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7. Purchase of fixed assets	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
8. Purchase of investments	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
9. Split of payments between different categories of funds	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Comparative figures for previous year	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Statement of Balances

	Yes	No	N/A
1. Cash and bank balances at end of period (including amounts held with Investors Trust Deposit Fund)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Reconciliation with balances at beginning of period	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Summary of investments at market valuation (including amounts held with Investors Trust Growth and Income Funds)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Summary of other significant assets at valuation (if available) or cost (NB must be at valuation where valuation is less than cost)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Total estimate of significant liabilities at period end	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Signed and dated by a trustee on behalf of all the trustees	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Notes to the Accounts

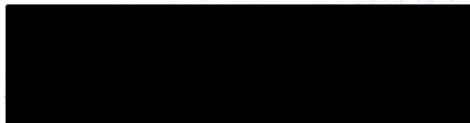
1. Nature and purpose of the different funds held by the congregation, including any restrictions on their use	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. Amount of remuneration paid to a charity trustee or person connected to a charity trustee or a statement that no such remuneration was paid (excluding minister's stipend but including Voluntary Additional Payment where appropriate)	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. Total amount of expenses, if any, paid to charity trustees and the number of charity trustees receiving expenses (including minister's travel, Council Tax, etc). Or a statement that no such expenses were paid.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. A note detailing the arrangements for minister's stipend	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. Details of any other separately registered charities, trusts etc which are under the control of some or all of the congregation's charity trustees	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. Any further information required to reasonably assist the reader to understand the statement of accounts	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Independent Examiner's Report

1. Independent Examiner's Report should not be dated before the date the Trustees approved the Accounts	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. Full name and address of Independent Examiner should be given	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. Independent Examiner's Report should be signed by an individual and not by a firm of Accountants	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Also confirm that the following figures agree with each other:

	Yes	No
1. Excess of Receipts and Payments per the Receipts and Payments Account. AND Excess of Receipts and Payments per the Statement of Balances.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. Total Bank and Deposit Balances per the Statement of Balances. AND Total Funds per the Movements in Funds Note.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. Total Receipts per the Receipts and Payments Account. AND Total Receipts per the Movements in Funds Note.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. Total Payments per the Receipts and Payments Account. AND Total Payments per the Movements in Funds Note.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. Total Donations per the Receipt and Payment Account. AND Total Donations per the Analysis of Donations Note.	<input checked="" type="checkbox"/>	<input type="checkbox"/>



INDEPENDANT EXAMINOR

GLASSARY, KILMARTIN AND FORD PARISH

CHURCH

Glassary, Kilmartin & Ford Parish Church

SC002121

Report of the Independent Examiner

Independent Examiner's Report to the Trustees of Glassary, Kilmartin & Ford Parish Church

I report on the accounts of the charity for the year ended December 31st 2022, which are set out on pages 8 to 12.

Respective responsibilities of trustees and examiner

The charity 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) © 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 resented with those records. It also includes consideration of any unusual items or disclosures 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 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:
 - a. To keep accounting records in accordance with Section 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - b. 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.

Signed:

Name:

Address:

Date:

7/6/23