

Campbeltown Parish Church (Church of Scotland)

Scotland · Charity number SC002493

Details

Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1899-10-28
Register	View on the OSCR register

Contact

Address 48 Limecraigs Road
Campbeltown
Argyll
PA28 6JT

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: The advancement of religion through the provision of regular worship services and various community engagements

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: The advancement of religion.

Geography

- **Main operating location:** Argyll And Bute
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£0	£0	-	2
2024-12-31	£147,728	£160,224	-	2
2023-12-31	£226,378	£252,886	-	2
2022-12-31	£45,484	£45,185	-	1
2021-12-31	£68,475	£63,748	-	2
2020-12-31	£73,749	£73,632	-	1

Campbeltown Parish Church (Church of Scotland)

Scotland - Charity number SC002493

Accounts

The Church of Scotland
Campbeltown Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS
for the year ended
31 December 2024

Congregation No: 191263

Charity No: SC002493

**Campbeltown Parish Church
Reference and Administrative Information**

Charity Name: Campbeltown Parish Church

Charity Registration Number: SC002493

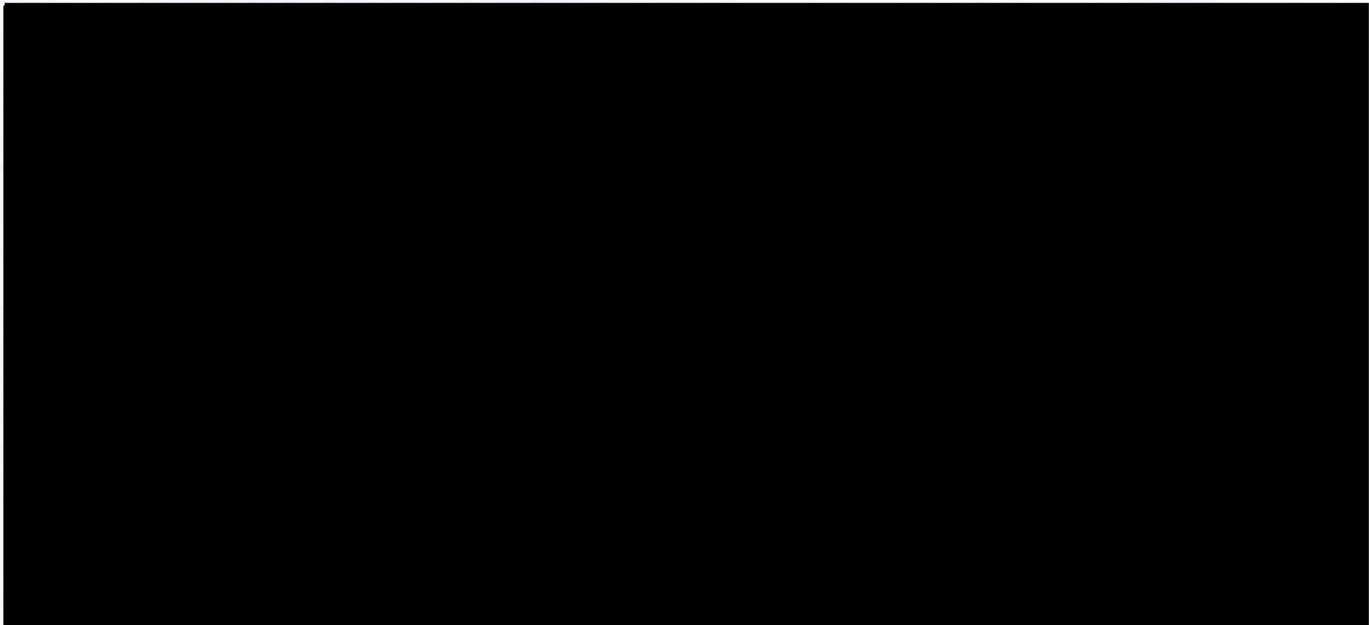
Congregation Reference No: 191263

Contact Address:



Trustees

The trustees of Campbeltown Parish Church comprise its Minister and Kirk Session, which includes all active elders. Those who served as trustees at any time from 1 January 2024 until the date on which these financial statements were signed, were as follows:-



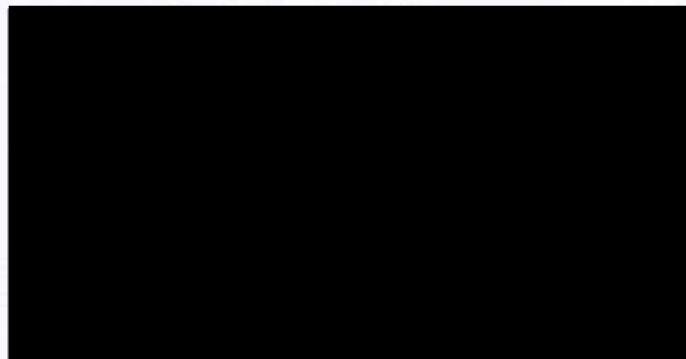
Principal office-bearers

Minister

Session Clerk

Treasurer

Independent examiner



Bankers

Virgin Money
19 Longrow
Campbeltown
PA28 6ES

Campbeltown Parish Church Trustees' Annual Report for the year ended 31 December 2024

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 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.

Organisational Structure

The Kirk Session, which meets at least six times a year, is responsible for all matters relating to the management of the church, with certain responsibilities being delegated to committees or working groups where appropriate. The Kirk Session is also responsible for spiritual affairs within the church.

South Kintyre Parishes

Campbeltown Parish Church is formally linked with the congregations of Southend (SC004584) and Saddell & Carradale (SC002609) with Rev Steven Sass being Minister of all three 'South Kintyre' parishes.

Objectives and Activities

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.

Worship services are held in Campbeltown Parish Church every Sunday and most of these services are led by the Minister or Parish Assistant. Regular services for parish funerals, weddings and baptisms are also held and Communion is celebrated twice annually. A weekly prayer group meets at the business premises of one of our elders as part of our outreach into the broader community.

The Triple C (formerly Sunday School), Tiny Tots, Badminton and Mens' Bowling Clubs all form an integral part of the church and community life.

Campbeltown Parish Church Trustees' Annual Report for the year ended 31 December 2024 (continued)

Achievements and Performance

Our Parish Assistant, Meghann Hall, who joined us in February 2024, also covers the three 'South Kintyre' parishes. Meghann has fitted in very well and the value of her ministry is self evident. She has been a great help to the minister, taking services and helping with funerals and prayer meetings.

Hall Communion in our New Hall are provided for members who are unable to attend the services in the church. The attendances at these services in 2024 provided proof that there is a need for them and they have been a special way of interacting and connecting with our members. The Minister also provides Home Communion where needed.

We had Easter and Christmas end of term services in the Church for the primary schools in Campbeltown. These are special occasions where we are able to let the children come and put on performances with readings and songs, while introducing them to the Church in a friendly, informal environment.

We had various ecumenical engagements with other churches in the area throughout the year. Regrettably, however, the Easter Friday prayers at Campbeltown Cross, followed by a prayer walk and service at the Episcopal Church were poorly attended and we may reconsider how we best mark Easter with other churches in the area moving forward. Following on from the Act of Remembrance at Campbeltown War Memorial, we had a very well attended Remembrance Service in our church with all other Christian churches in the area represented.

██████████ has started a youth group, JAM (Jesus and Me) on a Friday afternoon in the church hall. JAM is well attended and the young people enjoy this time of fellowship and learning more about the gospel and what it means to be a Christian.

Financial Review

The Receipts and Payments Account (page 6) reveals an overall deficit across all funds amounting to £12,496 (2023 : £26,508). Ignoring the effects of transfers between funds, the general fund deficit was £12,612 (2023 : £20,720).

The Receipts and Payments Account also shows that total receipts in the year amounted to £147,728, £145,120 of which related to the general fund. This includes members' donations (our principal source of ongoing general income) amounting to £79,047 (2023 : £61,842), as set out in note 3.

The donations analysis (note 3) includes tax recovered on Gift Aid donations amounting to £18,327; this relates to claims for the last quarter of 2023, the first three quarters of 2024 and the Small Gift Aid Donations Scheme for the year to March 2024. The Gift Aid receivable amount of £2,356 shown on the statement of balances (page 7) refers to the claim for the fourth quarter of 2024.

Total general fund expenditure of £157,732 (2023 : £162,249) is detailed in the payments analysis in note 4 to the accounts. While repairs and maintenance costs can vary quite significantly, the vast majority of this expenditure is of a 'recurring / ongoing' nature.

**Campbeltown Parish Church
Trustees' Annual Report for the year ended 31 December 2024 (continued)**

Financial Review (continued)

There continues to be a significant imbalance between ongoing general income and expenditure. While we do have substantial reserves available to cover new projects and any significant unexpected costs, we should be aiming to cover ongoing running costs out of annual income. To achieve this, we need to address the ongoing income / expenditure imbalance; by increasing income, reducing expenditure wherever possible, or some combination of both. Members' donations alone do not come anywhere near meeting our ongoing running costs and, while some members do give generously and regularly increase their offerings, we would respectfully ask all members, especially those who give little or nothing or whose donations have not increased for a long time, to review and, if possible, increase their offerings towards our ongoing work.

In addition to the balances held within our various bank and deposit accounts (£194,278, 2023 : £206,774), we also hold substantial investments with The Church of Scotland Investors Trust. At 31 December 2024, the market value of these investments, was £458,665 (2023 £444,469).

The appendix to these accounts also shows that The Church of Scotland General Trustees hold funds on our behalf with a market value of £267,563 (2023 : £60,408). The increase in these funds is mainly as a result of the disposal of the former Highland Parish Church building and is further explained within a note in the appendix.


Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At 31 December 2024 we held unrestricted funds of £194,278 (2023 : £206,774).


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:


Session Clerk

Date


13 March 2025

Independent Examiner's Report to the Trustees of Campbeltown Parish Church

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 6 to 10.

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

An 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

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.

[Redacted]

Name

[Redacted]

Date

14 March 2025

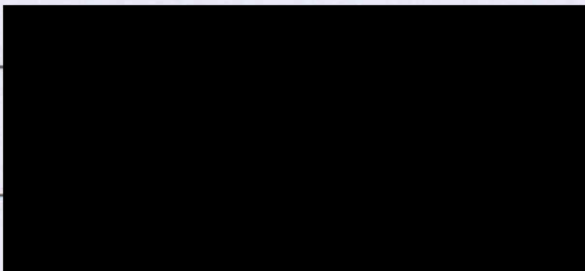
**Campbeltown Parish Church
Receipts and Payments Account
Year ended 31 December 2024**

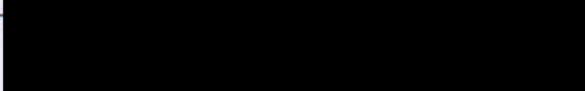
		General	Designated		
		Fund	Funds	Total	Total
		2024	2024	2024	2023
		£	£	£	£
Receipts	Note				
Donations	3	78,780	267	79,047	61,842
Legacies		11,396	-	11,396	10,000
Activities for Generating Funds		-	-	-	-
Bank & Deposit interest		7,758	-	7,758	3,136
Investment income		18,444	-	18,444	17,845
		<u>116,378</u>	<u>267</u>	<u>116,645</u>	<u>92,823</u>
Rental of premises		17,408	-	17,408	14,452
Sale of property		-	-	-	32,843
Grants		5,494	600	6,094	-
Receipts from General Trustees		-	-	-	78,968
Weddings & funerals		5,800	-	5,800	1,411
Other income		40	1,741	1,781	5,881
Total Receipts		<u>145,120</u>	<u>2,608</u>	<u>147,728</u>	<u>226,378</u>
Payments	4				
Costs of generating funds		122	-	122	225
Charitable activities		157,510	2,492	160,002	249,801
Governance costs		100	-	100	2,860
Total Payments		<u>157,732</u>	<u>2,492</u>	<u>160,224</u>	<u>252,886</u>
(Deficit) / surplus for the year		<u>(12,612)</u>	<u>116</u>	<u>(12,496)</u>	<u>(26,508)</u>

**Campbeltown Parish Church
Statement of Balances
At 31 December 2024**

	General Fund 2024 £	Designated Funds 2024 £	Total 2024 £	Total 2023 £
Bank & Deposit Balances				
Bank & deposit balances brought forward	167,359	39,415	206,774	233,282
Movement in year:				
(Deficit) / surplus for the year	(12,612)	116	(12,496)	(26,508)
Transfers	300	(300)	-	-
Bank & deposit balances carried forward	<u>155,047</u>	<u>39,231</u>	<u>194,278</u>	<u>206,774</u>
Investments at market value (cost £353,734)				
	<u>458,665</u>	<u>-</u>	<u>458,665</u>	<u>444,469</u>
Assets				
Gift Aid receivable	2,356	-	2,356	9,964
Listed Places of Worship Grant receivable	<u>807</u>	<u>-</u>	<u>807</u>	<u>-</u>

The accounts were approved by the Kirk Session on 13 March 2025 and signed on its behalf by:

_____  _____ **Session Clerk**

_____  _____ **Treasurer**

Campbeltown Parish Church
Notes to the Accounts for the year ended 31 December 2024

1 Trustee Remuneration and Related Party Transactions

During the year, one trustee (the Minister), received reimbursement of expenses (including travel costs, council and a [redacted] amounting to £5,669. Two other trustees, [redacted] received payments totalling £1,570 for services rendered to the congregation.

2 Movements in Funds (all unrestricted)	At 1 Jan				At 31 Dec
	2024	Receipts	Payments	Transfers	2024
	£	£	£	£	£
General fund	167,359	145,120	157,732	300	155,047
Designated funds					
Fabric fund	31,872	-	-	-	31,872
Badminton Club	959	1,074	774	(150)	1,109
Friendship Guild fund	1,755	-	-	-	1,755
Men's Bowling Club	2,463	333	360	(150)	2,286
Tiny Tots fund	1,133	934	988	-	1,079
Triple C fund	1,233	267	370	-	1,130
Total funds	<u>206,774</u>	<u>147,728</u>	<u>160,224</u>	<u>-</u>	<u>194,278</u>

Purposes of Funds

- General fund : for day to day operations of the church
- Designated Fabric fund : for maintenance and restoration of the property
- Designated Badminton Club : for the club's ongoing operation
- Designated Friendship Guild fund : for the operation of the Friendship Guild
- Designated Men's Bowling Club : for the club's ongoing operation
- Designated Tiny Tots fund : for the operation of Tiny Tots (formerly Mother & Toddler Group)
- Designated Triple C fund : for the operation of Triple C (formerly Sunday School)

3 Analysis of Donations	General	Designated		
	Fund	Funds	Total	Total
	2024	2024	2024	2023
	£	£	£	£
WFO Scheme (non Gift Aid)	10,159	-	10,159	11,929
Gift Aid Donations	34,820	-	34,820	29,960
Tax Recovered on Gift Aid Donations	18,327	-	18,327	5,619
Ordinary Offerings (Open Plate)	13,635	-	13,635	14,203
Other Offerings, Donations etc	1,839	267	2,106	131
	<u>78,780</u>	<u>267</u>	<u>79,047</u>	<u>61,842</u>

Campbeltown Parish Church
Notes to the Accounts for the year ended 31 December 2024 (continued)

4 Analysis of Payments

	General Fund 2024 £	Designated Funds 2024 £	Total 2024 £	Total 2023 £
Costs of generating funds				
Offering envelopes	122	-	122	225
Charitable activities				
Giving to Grow (previously Ministries & Mission)	51,904	-	51,904	54,936
Presbytery dues	1,090	-	1,090	2,156
Minister's expenses	4,049	-	4,049	2,130
Parish assistant expenses	71	-	71	-
Locum & pulpit supply	1,000	-	1,000	12,689
Staff costs	15,982	-	15,982	15,764
Fabric repairs & maintenance	45,818	-	45,818	111,071
Electricity upgrade project fees	5,002	-	5,002	2,896
Council Tax	1,341	-	1,341	2,022
Heat and light	15,893	-	15,893	19,521
Telephone	727	-	727	585
Insurance	7,649	330	7,979	10,508
Cleaning & catering supplies	351	731	1,082	575
Printing, stationery and postage	2,293	-	2,293	3,257
Advertising	484	-	484	574
Donations & presentations	1,001	360	1,361	4,117
Other expenses	2,855	1,071	3,926	7,000
	<u>157,510</u>	<u>2,492</u>	<u>160,002</u>	<u>249,801</u>
Governance costs				
Independent examiner's fee (previous year)	100	-	100	2,860

5 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 £31,642 and the maximum stipend (in fifth and subsequent years) was £38,884.

6 Staff costs

	2024 £	2023 £
Salaries & fees	15,982	14,924
Accountancy	-	840
	<u>15,982</u>	<u>15,764</u>

Campbeltown Parish Church directly employs a hall-keeper and cleaner, both on a part-time basis. We also engage the services of four organists and a groundsman. The costs of all of these are included above.

Campbeltown Parish Church

Notes to the Accounts for the year ended 31 December 2024 (continued)

7 Volunteers

In common with all congregations of The Church of Scotland, the congregation benefits from the contribution made by volunteers who willingly give their time and talents for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

	2024	2023
	£	£
8 Collections for Third Parties		
Shopper Aide	676	-
Poppy Scotland	150	243
Moderator's Challenge	141	-
Kintyre Foodbank	-	439
	<u>967</u>	<u>682</u>

**Campbeltown Parish Church
Year ended 31 December 2024**

APPENDIX

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

	2024	2023
	£	£
Consolidated Fabric Fund - capital account		
Balance at 31 December - cost	<u>252,111</u>	<u>51,373</u>
Balance at 31 December - market value	<u>258,946</u>	<u>57,204</u>
Consolidated Fabric Fund - revenue account		
Balance at 31 December	<u>8,617</u>	<u>3,204</u>

2024 movements

During 2024, the main transaction reflected in the above accounts was the disposal (for £230,000) of the former Highland Parish Church building. After legal fees and other costs associated with the sale and a 10% levy by The General Trustees, the net amount transferred to the Capital Account for the congregation's future use was £200,738. Other transactions in the Revenue Account comprise interest income (£5,259), dividend income (£528) and central support costs (£374).