

Mid Kintyre & Gigha (Church of Scotland)

Scotland · Charity number SC002567

Details

Known as	Gigha and Cara Parish Church
Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1962-12-05
Register	View on the OSCR register

Contact

Address
Parklea
Muasdale
Tarbert
Argyll
PA29 6XD

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: Provide religious services etc and social activities

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
2024-12-31	£45,086	£71,956	-	0
2023-12-31	£192,533	£61,915	-	0
2022-12-31	£6,897	£4,770	-	0
2021-12-31	£7,640	£5,471	-	1
2020-12-31	£7,894	£12,397	-	1

Mid Kintyre & Gigha (Church of Scotland)

Scotland - Charity number SC002567

Accounts

Mid Kintyre and Gigha (Church of Scotland)

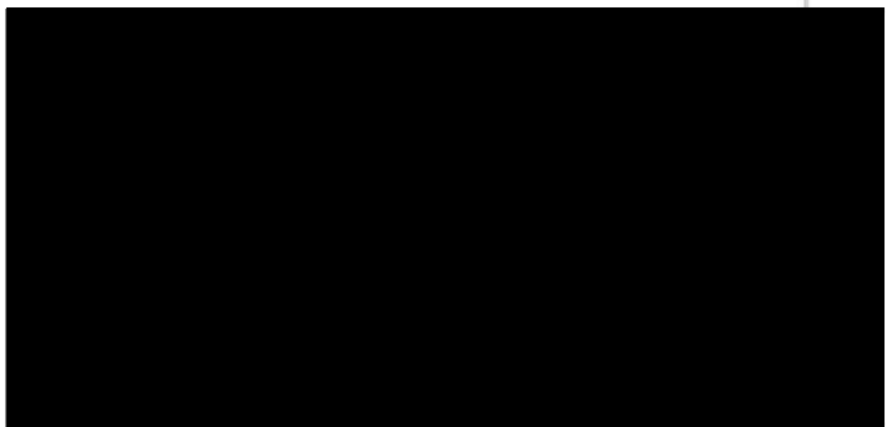
Scottish Charity Reg. No. SC002567

Congregational No 191264

Contact Address



Trustees



Office Bearers

Minister
Session Clerk
Treasurer



Independent Examiner



Bankers

Bank of Scotland Ltd

Mid Kintyre and Gigha (Church of Scotland)

Trustees' Annual Report
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

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 the Presbytery.

Organisational Structure

The Kirk Session is chaired by the Minister and meets on a regular basis. The Kirk Session is responsible for the spiritual affairs of the Church as well as all matters related to finance. There is a small Property committee appointed to deal with all property matters.

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 various ecumenical bodies in Scotland and beyond.

Achievements and Performance

After the union in 2023 of the four congregations of Gigha and Cara, Killean & Kilchenzie, Kilcalmonell, and St Brendan's, Skipness and the link with Tarbert and Kilberry, 2024 proved to be a more settled year and work was done to consolidate the changes made in 2023.

Joint services and activities continue to take place during the year. The church has been heavily dependent on locum preachers during the year and this has placed a restriction of the frequency of services in some churches. Many services have been led by members themselves. [REDACTED] has many ideas going forward as members seek to strengthen the union.

Mid Kintyre and Gigha (Church of Scotland)

Trustees' Annual Report (cont'd)
Year ended 31 December 2024

Financial Review

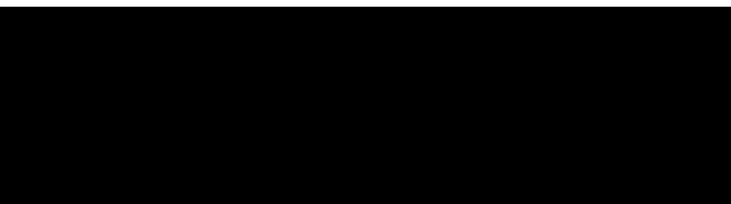
The Church has managed to meet its financial commitments during the year. All members have continued their support as best they could. Fund raising activities have continued and have been a useful means of bringing in additional monies to help meet rising costs and repairs. In the opinion of the Trustees the congregation is financially sustainable for the near future.

Reserves Policy

It is the Trustees' policy to hold reserves of several months' expenditure including designated funds. At the year end the Church had restricted funds of £ 49471 and unrestricted funds of £ 64237. Fund totalling £ 484702 were held by the General Trustees on behalf of the congregation at the year end.

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements that 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 that, 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 Trustees 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.



Session Clerk
2nd March 2025

**Independent Examiner's Report to the Trustees of Mid Kintyre and Gigha
(Church of Scotland)**

I report on the accounts of the charity for the year ended 31 December 2024, which are set out on pages 1- 5.

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

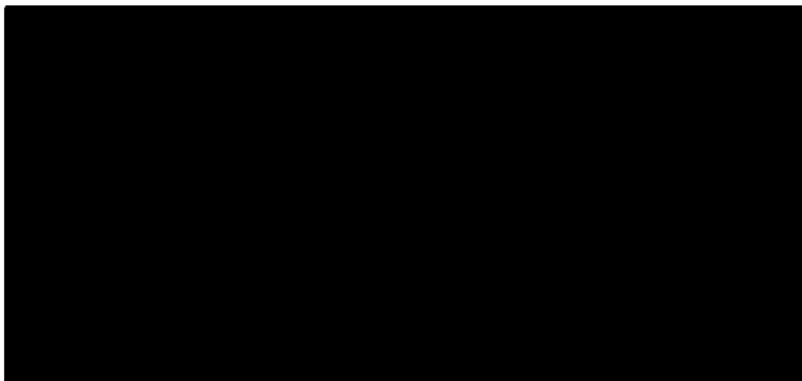
1. which gives me reasonable cause to believe that in any material respect :-

- Accounting records have not been kept in accordance with Section 44(1) (a) of the Charities and Trustees Investments (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006.

- The Accounts do not accord with the records

- The statement of accounts do not comply with any of the requirements of Regulation 9 of the Charities Accounts (Scotland) Regulations 2006

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



MID KINTYRE AND GIGHA (CHURCH OF SCOTLAND)

RECEIPTS AND PAYMENTS ACCOUNT

for the year ended 31st December 2024

				2024	2023
	Note	Unrestricted Funds	Restricted Funds	TOTAL	TOTAL
<u>RECEIPTS</u>					
Donations/ Offerings	3	29486	827	30313	29813
Fund Raising		4159	0	4159	7154
Bank Interest		1416	0	1416	382
Investment Income		754	0	754	637
Hall Rentals		1960	0	1960	1855
Grants		0	0	0	775
Weddings/Funerals /Christenings		550	0	550	805
Drawdown		0	5334	5334	17797
Grazing Income		600	0	600	0
Transfer of union balance	8	<u>0</u>	<u>0</u>	<u>0</u>	<u>133315</u>
<u>Total Receipts</u>		<u>38925</u>	<u>6161</u>	<u>45086</u>	<u>192533</u>
<u>PAYMENTS</u>					
Congregational Expenses	4	38072	0	38072	36359
Property Repairs		<u>6149</u>	<u>27735</u>	<u>33884</u>	<u>25556</u>
<u>Total Payments</u>		<u>44221</u>	<u>27735</u>	<u>71956</u>	<u>61915</u>
<u>Surplus (deficit) for year</u>		<u>-5296</u>	<u>-21574</u>	<u>-26870</u>	<u>130618</u>

MID KINTYRE AND GIGHA (CHURCH OF SCOTLAND)

STATEMENT OF BALANCES

as at 31st December 2024

			2024	2023
	Unrestricted Funds	Restricted Funds	TOTAL	TOTAL
<u>Bank Balances</u>				
Brought Forward	69533	71045	140578	9960
Movement in Year	<u>-5296</u>	<u>-21574</u>	<u>-26870</u>	<u>130618</u>
Carried Forward	<u>64237</u>	<u>49471</u>	<u>113708</u>	<u>140578</u>

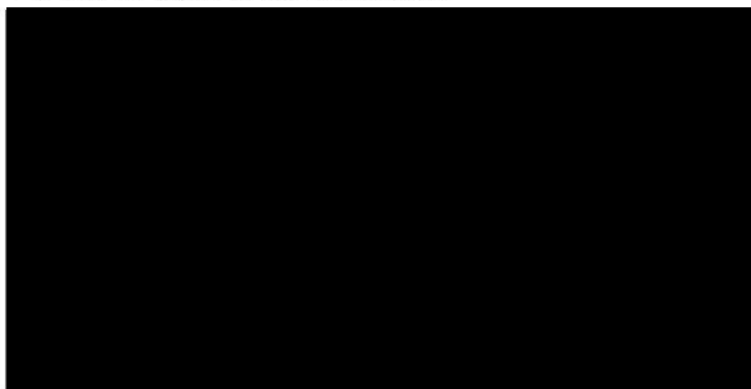
Investments 6

Assets

Gift Aid Recoverable	<u>5332</u>	<u>0</u>	<u>5332</u>	<u>4765</u>
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The Kirk Session approved the accounts on 2nd March 2025

For and on behalf of the Kirk Session



MID KINTYRE AND GIGHA (CHURCH OF SCOTLAND)

Notes to the accounts

1. Trustee Remuneration and related Party Transactions

During the year [REDACTED] received the sum of £ 100 as reimbursement of Treasurer's Expenses .

No other trustee received remuneration or reimbursement during the year. No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the Church during the year.

2. Movement in Funds

	As at 01/01/24	Receipts	Payments	As at 31/12/24
<u>Unrestricted Funds</u>				
General/ Fabric Fund	<u>69533</u>	<u>38925</u>	<u>44221</u>	<u>64237</u>
<u>Restricted Funds</u>				
Skipness Fabric Fund	44215	0	22401	21814
Chleit Reserve Fund	26830	0	0	26830
Gigha fabric	0	5334	5334	0
Gigha – building	0	427	0	427
Skipness – windows	<u>0</u>	<u>400</u>	<u>0</u>	<u>400</u>
	<u>71045</u>	<u>6161</u>	<u>27735</u>	<u>49471</u>
<u>TOTAL FUNDS</u>	<u>140578</u>	<u>45086</u>	<u>71956</u>	<u>113708</u>

Purpose of Designated Funds.

Chleit Reserve Fund	The Trustees have been set aside funds for the upgrading of the Church.
Skipness Fabric Fund	These funds are for the specific purpose of repairing the church.
Gigha Building Fund	These funds are for the specific purpose of repairing the church.
Skipness Windows Fund	These funds are for the specific purpose of repairing church windows

MID KINTYRE AND GIGHA (CHURCH OF SCOTLAND)

Notes to the Accounts (continued)			2024	2023
	Unrestricted	Restricted		
	Funds	Funds	TOTAL	TOTAL

3. Analysis of Donations

FWO Scheme	817	0	817	845
Gift Aid Donations	12793	150	12943	11754
Tax recovered from Gift Aid	4825	0	4825	4662
Door Offerings	7570	0	7570	7590
Other Offerings and Donations	<u>3481</u>	<u>677</u>	<u>4158</u>	<u>4962</u>
	<u>29486</u>	<u>827</u>	<u>30313</u>	<u>29813</u>

4. Analysis of Payments

Giving to Growth	16136	0	16136	19165
Presbytery Dues	542	0	542	818
Minister's Travelling Expenses	1243	0	1243	1450
Pulpit supply	3384	0	3384	4590
Church Officers	300	0	300	452
Electricity	9091	0	9091	2117
Domain Name	321	0	321	934
Tarbert Manse Shared Costs	956	0	956	1062
Insurance	4118	0	4118	3314
Fund Raising Expenses	1325	0	1325	1583
Sundry Expenses	656	0	656	784
Bank Charges	<u>0</u>	<u>0</u>	<u>0</u>	<u>90</u>
	<u>38072</u>	<u>0</u>	<u>38072</u>	<u>36359</u>

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employers contributions for national insurance, pension and housing and loan fund. Ministers' stipend is paid in accordance with the National Stipend Scale, which is related to years of service.

Minimum Stipend - £ 31642; Maximum Stipend in 5th and subsequent years of service - £ 38884

	2024	2023
Net payment made	<u>16136</u>	<u>19165</u>

MID KINTYRE AND GIGHA (CHURCH OF SCOTLAND)

Notes to the Accounts (continued)

6. Funds Held on Behalf of Congregation
by Church of Scotland General Trustees

2024 2023

Church of Scotland -General Trustees

Temporary Funds 359078 149295

Consol. Fabric Fund - Capital 40914 40914

Consol. Fabric Fund - Revenue 22605 12567

422597 202776

Investments at Market

Income Fund 3000 units cost £ 29760 33180 32880

Deposit Fund 11154 11154

Growth Fund 2293 units cost £ 6650 14629 13367

58963 57401

Others

Dr D Coutts Bequest cost £ 1815 1815 1815

Lucy Campbell bequest 120 units cost £ 886 1327 1315

3142 3130

Total Funds held by General Trustees 484702 263307

7. Collections for Third Parties

2024 2023

Christian Aid 0 150

Kintyre Food Bank 100 0

100 150

8 Transfer of Union Balances – 2023

Unrestricted Restricted

Killean & Kilchenzie 11747 26830

Kilcalmonell 17279 0

St Brendan's, Skipness 33244 44215

62270 71045