

# Tarbert, Loch Fyne and Kilberry (Church of Scotland)

Scotland · Charity number SC002622

## Details

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Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1942-06-17
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address  
Strathmara  
Tarbert  
Argyll  
PA29 6UG

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of religion'

**What the charity does:** 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 of every parish of Scotland through a territorial ministry. It co-operates with the other Churches in various ecumenical bodies in Scotland and beyond. Tarbert Parish Church is situated on Campbeltown Road, Tar. Services of worship are held every Sunday and occasionally additional services at other times. The church has a good relationship with the local school, with the Primary School performing their Nativity Play in the church and both Primary and Secondary Schools holding their end of term services and concerts in the church. This year saw Safeguarding training undertaken in line with legislation.

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

**Objectives:** The advancement of religion.

## Geography

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- **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	£90,461	£105,134	-	0
2023-12-31	£44,630	£43,228	-	0
2022-12-31	£46,494	£59,508	-	0
2021-12-31	£96,092	£82,193	-	0
2020-12-31	£38,549	£36,170	-	0

**Tarbert, Loch Fyne and Kilberry (Church of Scotland)**

Scotland - Charity number SC002622

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# Accounts

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**Reference and Administrative Information**

**Charity Name:** Tarbert Lochfyne and Kilberry Parish

**Charity Registration Number:** SC002622

**Congregational Reference Number:** 191255

**Contact Address:** [REDACTED]

**Trustees**

**Kirk Session**

[REDACTED]

on

**Principal Office-Bearers**

[REDACTED]

**Bankers:** Bank of Scotland, Poltalloch Street, Lochgilphead, Argyll.

**Independent Examiner:** [REDACTED]

# **Trustees Annual Report — Year ended 31 December 2024**

## **•Structure, Governance and Management**

### **Unitary Constitution**

Since 17<sup>th</sup> March 2013 the Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

### **Recruitment and appointment of Trustees**

The Kirk Session members 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 is a member of the Kirk Session.

### **Organisational Structure**

The Kirk Session meets at least 4 times per year and monitors the work of the committees. The Kirk Session is responsible for monitoring the financial affairs and managing the Charity's property. Various sub-committees engaged in specific areas of the Trustees' work (e.g. fabric or financial or safeguarding) are accountable to the Kirk Session and report as and when necessary. The Kirk Session is also responsible for the spiritual affairs within the church.

### **•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 of every parish of Scotland through a territorial ministry. It co-operates with the other Churches in various ecumenical bodies in Scotland and beyond.

Tarbert Parish Church is situated on Campbeltown Road, Tarbert. Services of worship are held every Sunday and occasionally additional services at other times. The church has a good relationship with the local school, with the Primary School performing their Nativity Play in the church and both Primary and Secondary Schools holding their end of term services and concerts in the church.

This year saw Safeguarding training undertaken by the Trustees, keeping abreast with legislation.

The Guild, which meets fortnightly in Tarbert Church during October through to March, has a very healthy attendance and now incorporates members from Clachan and Chleit. The meetings provide opportunities for discussion by inviting speakers to address a variety of subjects. The theme for 24/25 is "Sure Foundations" During 2024 the Church Hall was used regularly by groups in the village. Yoga classes, the Pipe Band and a children's dance group hold their sessions in the church hall.

• **Achievement and Performance**

As a whole the congregation continues to be active but there is genuine concern as to how the congregation might reach out to the wider community.

Numerically, the congregation has reduced by 7 in 2024.

Attendance at Sunday Worship is seen by many to be the main activity of the Church, however the church also provides the village with support for families who are experiencing ill health or bereavement.

The congregation runs a charity shop locally. The shop is staffed by around 20 volunteers who help maintain and serve. The volunteers include members of the congregation and also non members who are happy to help. This venture not only provides essential funding for the church, and is an asset for locals and visitors, but has also become a hub for conversation and fellowship in the village.

Early in the year the main stained glass window in the sanctuary was severely storm damaged. Fund raising was undertaken, and the local community rose to the challenge. Funds were raised and, together with grant assistance, the stained glass window was restored beautifully by the end of the year.

In addition to the extensive work we undertook on our stained glass window and supporting wall, we replaced our existing steps into the church grounds, which were becoming dangerous, to ensure safe access for both the congregation and the community groups which use the church hall.

## **Financial Review**

The total funds held in the bank accounts of the church decreased over the year by **£14,672.62** This was mainly due to:

- (i) Repair of stained glass window
- (ii) Essential structural work to the church and grounds.

### **●Unrestricted Funds**

#### **General Fund**

There was an excess of payments over receipts of **£2,982.01**

The year-end balance was £24,801.83

#### **Fabric Fund**

There was an excess of receipts over payments of £209.07

The year-end balance was £847.67

### **●Restricted Funds**

#### **Property Renewal fund**

There was an excess of payments over receipts of **£11,899.68**

The year-end balance was £5,238.15

### **Investments held by General Trustees**

#### **●Murray Bequest**

Market value £3,981.12 as at 31 December 24

#### **●Consolidated Fabric Fund**

Market value £3,681.26 as at 31 December 24

### ●Sustainability Statement

The use of the church hall is generating income. It is hoped that this will continue and grow. Our ability to reclaim Income Tax using the HMRC's Gift Aid Small Donations Scheme continues to augment our income. The church Thrift Shop provides a steady income and is a much appreciated asset in the village. We are also attempting to reduce our expenditure but are aware of the difficulties involved especially with the rising cost of electricity.

### ●Statement of Trustees' Responsibilities

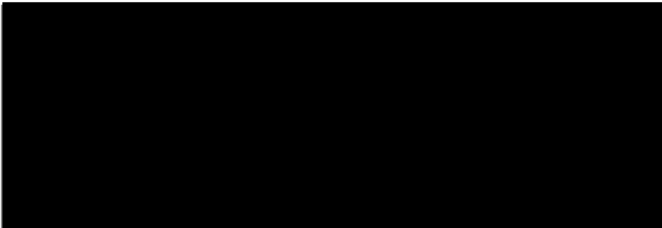
The Trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the church during the financial year.

The Trustees 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, and 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,



## **Tarbert Lochfyne and Kilberry Parish**

**Charity No: SC002622**

### **Report of the Independent Examiner**

### **Independent Examiner's Report to the Trustees of Tarbert Lochfyne and Kilberry Parish Churches**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2024 which are set out on pages 7 to 11.

### **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

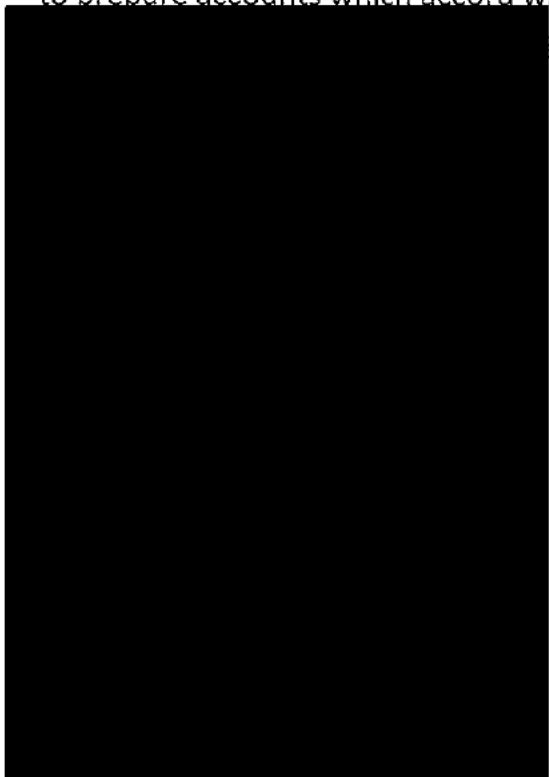
### **Basis of independent examiner's statement**

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulation 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the Trustees of 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 which gives me reasonable cause to believe that 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
- regulations have not been met.



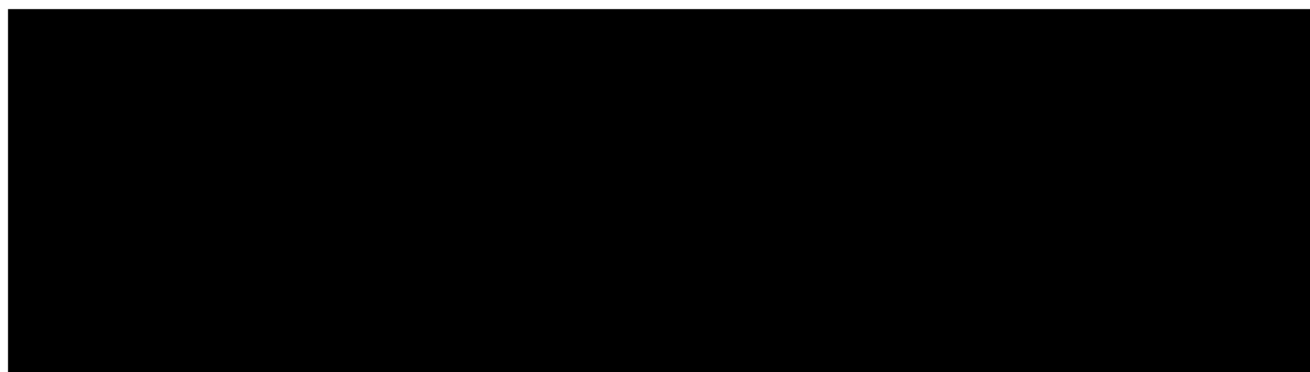
**Tarbert Lochfyne and Kilberry  
Receipts and Payments Account  
Year ended 31<sup>st</sup> December 2024**

	Unrestricted Funds 2024 £	Restricted funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>Receipts</b>					
Donations	17,217.50	10,193.85	0.00	27,411.35	17,261.53
Gift Aid	4,251.16	0.00	0.00	4,251.16	4,410.18
Activities for generating funds	14,014.06	1,180.00	0.00	15,194.06	16,135.45
Bank & deposit interest	0.00	0.00	0.00	0.00	0.00
Investment income	0.00	0.00	209.07	209.07	203.40
Insurance claim	0.00	19,238.00	0.00	19,238.00	0.00
Grants	0.00	8,740.00	0.00	8,740.00	
Use of premises	1,210.00	0.00	0.00	1,210.00	4,615.00
Weddings and Funerals	2,830.00	0.00	0.00	2,830.00	1,760.00
Legacies	5,003.52	6,374.70	0.00	11,378.22	245.00
<b>Total receipts</b>	<b>44,526.24</b>	<b>45,726.55</b>	<b>209.07</b>	<b>90,461.86</b>	<b>44,630.56</b>
<b>Payments</b>					
Cost of generating funds	3,677.79	0.00	0.00	3,677.79	2,363.00
Charitable activities	43,830.46	57,626.23	0.00	101,456.69	40,865.70
Governance costs	0.00	0.00	0.00	0.00	0.00
<b>Total Payments</b>	<b>47,508.25</b>	<b>57,626.23</b>	<b>0.00</b>	<b>105,134.48</b>	<b>43,228.70</b>
Excess receipts over payments for the year	-2,982.01	-11,899.68	209.07	-14,672.62	1,401.86

**Tarbert Lochfyne and Kilberry**  
**Statement of balances**  
**As at 31<sup>st</sup> December 2024**

	Unrestricted Funds 2024 £	Restricted funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>Bank and deposit balances</b>					
Bank and deposit balances b/fwd	£28,422.44	£17,137.83	£0.00	£45,560.27	£44,158.41
<b>Movement in Year</b>					
Excess of payments over receipts for year	-£2,772.94	-£11,899.68	£0.00	-£14,672.62	£1,401.86
<b>Bank and deposit balances carried forward</b>	£25,649.50	£5,238.15	£0.00	£30,887.65	£45,560.27
<b>Investments at market value cost (£)</b>					
Cost (£)					
Consolidated Fabric Fund	£6,243.93		£3,003.52	£3,681.26	£6,243.93
Murray Bequest	£3,637.92			£3,981.12	£3,637.92
<b>Assets</b>					
<b>Liabilities</b>	£0.00	£0.00	£0.00	£0.00	£0.00

The Accounts were approved by the Trustees on 9 March, 2025  
For and on behalf of the Trustees



## Tarbert Lochfyne and Kilberry

### Notes to the accounts

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

During the year no Trustees claimed any remuneration for the duties which they carried out.

#### 2. Movement in Funds:

	At 1 January 2024 £	Receipts £	Payments £	Transfers £	At 31 <sup>st</sup> Dec 2024 £
<b>Unrestricted Funds</b>					
Designated Fabric Fund	£638.60	£209.07	£0.00	£0.00	£847.67
General Fund	£27,783.84	£44,526.24	£47,508.25	£0.00	£24,801.83
<b>Restricted Funds</b>					
Property Renewal Fund	£17,137.83	£45,726.55	£57,626.23	£0.00	£5,238.15
<b>Endowment funds</b>					
Consolidated Fabric Fund	£6,243.93				£3,681.26
Murray Bequest	£3,637.92				£3,981.12
<b>Total Funds</b>	<b>£55,442.12</b>				<b>£38,550.03</b>

#### Purpose of Designated Fund:

Fabric Fund: To provide funds for maintaining Church Properties by fund raising activities.

#### Purpose of restricted Fund:

Property Renewal Fund: To provide funds for specified projects

**Note (i):** Receipts from Consolidated Fabric Fund and Murray Bequest paid into Fabric Fund.

(ii) A draw down of £3,003.52 was paid into the General Account

### 3 Analysis of donations

	Unrestricted Funds 2024 £	Restricted funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Gift Aid donations	£17,217.50	£0.00	£0.00	£17,217.50	£19,575.53
Tax recovered on Gift Aid	£4,251.16	£0.00	£0.00	£4,251.16	£4,410.18
Thrift shop	£14,014.06	£0.00	£0.00	£14,014.06	£13,771.45
Weddings and funerals	£2,830.00	£0.00	£0.00	£2,830.00	£1,760.00
Hall lets	£1,210.00	£0.00	£0.00	£1,210.00	£4,615.00
Interest	£0.00	£0.00	£209.07	£209.07	£203.40
Legacies	£2,000.00	£6,374.70	£0.00	£8,374.70	£0.00
Receipts from General Trustees	£3,003.52	£0.00	£0.00	£3,003.53	
Insurance claim	£0.00	£19,238.00	£0.00	£19,238.00	£0.00
Grants	£0.00	£8,740.00	£0.00	£8,740.00	£0.00
Other donations	£0.00	£11,373.85	£0.00	£11,373.85	£295.00
Total generated funds	£44,526.24	£45,726.55	£209.07	£90,461.87	£44,630.56

### 4. Analysis of Payments:

Charitable donations	£200.00	£0.00	£0.00	£200.00	£100.00
Giving to growing contribution	£19,180.00	£0.00	£0.00	£19,180.00	£14,479.47
Presbytery dues	£384.00	£0.00	£0.00	£384.00	£585.00
Minister's expenses	£962.00	£0.00	£0.00	£962.00	£667.54
Pulpit supply	£1,472.05	£0.00	£0.00	£1,472.05	£1,620.19
Organist	£3,315.00	£0.00	£0.00	£3,315.00	£3,445.00
Council Tax	£2,237.00	£0.00	£0.00	£2,237.00	£2,190.46
Heat & Light	£3,677.79	£0.00	£0.00	£3,677.79	£5,746.21
Insurance	£5,041.48	£0.00	£0.00	£5,041.48	£4,920.10
Other expenses including building	£11,038.93	£57,626.23	£0.00	£11,038.93	£9,474.73
Total payments	£47,508.25	£57,626.23	£0.00	£47,508.25	£43,228.70
Governance Costs	0.00	0.00	0.00	0.00	0.00
Independent Examiner's Fees	0.00	0.00	0.00	0.00	0.00

#### 4. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employer's national insurance contributions, pension and housing and loan fund.

Ministers' stipends are paid in accordance with the National Stipend Scale which is related to years of service.

#### Tarbert Lochfyne and Kilberry General Fund Budget

	2025 Budget £	2025 Budget £	2024 Actual £	2024 Actual £
<b>Income</b>				
Gift Aid Donations	£16,000.00		£17,000.00	
Tax Recovered on Gift Aid	£3,500.00		£4,251.00	
Other offerings and donations	£0.00		£0.00	
Thrift Shop, net of expenses	£12,500.00		£14,014.00	
<b>Total General Income</b>		£32,000.00		£35,265.00
<b>Expenditure</b>				
Giving to Growing	21,000		19,000	
Presbytery dues	450		384	
Pulpit supply	2,000		1,650	
Council Tax	2,500		2,237	
Heat and Light	4,500		3,700	
Insurance	5,200		5,000	
Fabric maint	9,000		9,000	
Other expenses	2,000		2,000	
<b>Total General Expenditure</b>		46,650		42,971