

### ● Sustainability Statement

Donations (in the form of Offerings) and associated reclaimed tax are as expected due to the Covid19 pandemic and associated restrictions. They are therefore consistent with previous financial years. Our ability to reclaim Income Tax using the HMRC's Gift Aid Small Donations Scheme continues to augment our income. 'Stewardship Awareness' is brought to the congregation's attention with the aim of increasing congregational involvement and attendance as well as Offerings.

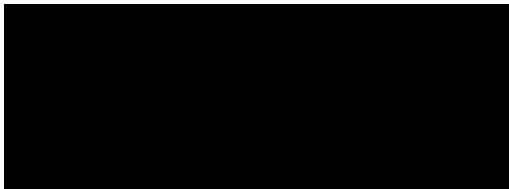
We continue to try to reduce our overall costs but generally speaking these are of a fixed nature. Rising electricity prices are being watched carefully. Rising inflation (and therefore costs) will have some impact. Hopefully some of these increases will be offset by income from letting out the Church Hall. We have "Eco-Congregation" status and our Eco Group funds its own activities, as well as endeavouring to contribute to the well-being of the Church at home and overseas. Membership of the national Eco Congregation Scotland body is paid from congregational funds.

We currently use "Green Electricity" under the Church of Scotland's scheme with Opus Energy which has reduced our unit cost.

### ● 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, 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,



## Ardrishaig Parish Church

Charity No: SC010713

### Report of the Independent Examiner

#### Independent Examiner's Report to the Trustees of Ardrishaig Parish Church

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2021 which are set out on pages 8 to 12

#### 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

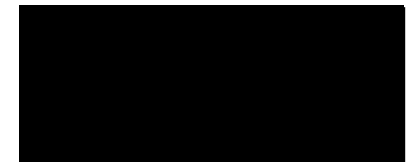
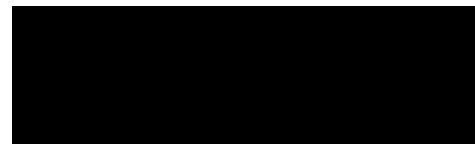
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual 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 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.



# Ardishaig Parish Church

## Receipts and Payments Account

Year ended 31<sup>st</sup> December 2021

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Endowment Funds 2021 £	Total 2021 £	Total 2020 £
<b>Receipts</b>					
Donations	25225	17810		43035	48174
Legacies					
Activities for Generating Funds					94
Bank & Deposit Interest					215
Investment Income	5	14	2	21	
Use of Premises	2469			2469	2012
Sale of Assets					
Sale of Investments					
Grants					
Receipts from General Trustees		15000		15000	
Other Receipts				0	940
<b>Total Receipts</b>	<b>27699</b>	<b>32824</b>	<b>2</b>	<b>60525</b>	<b>51435</b>
<b>Payments</b>					
Cost of Generating Funds	141			141	120
Charitable Activities	42336	33077		75413	49257
Governance Costs					
<b>Total Payments</b>	<b>42477</b>	<b>33077</b>	<b>0</b>	<b>75554</b>	<b>49377</b>
<b>Excess Receipts over Payments for the year before transfers</b>	<b>-14778</b>	<b>-253</b>	<b>2</b>	<b>-15029</b>	<b>2058</b>
<b>Transfers</b>					
<b>Excess of Receipts over Payments for the year</b>	<b>-14778</b>	<b>-253</b>	<b>2</b>	<b>-15029</b>	<b>2058</b>

## Financial Review

The total funds held by the Church decreased over the year by £15156 with liabilities of £100 (due to third party charities).

### Unrestricted Funds

#### General Fund

There was an excess of payments over receipts of £14778. This was primarily due to the suspension of regular services and the consequent drop in donations.

The arrears in Ministry & Mission contributions for 2020 of £11032 was paid off during 2021.

The year-end balance was £129

#### Fabric Fund

There was an excess of receipts over payments of £4.

The year-end balance was £2627.

### Restricted Funds

#### Organ Fund

The only receipt was interest of <£1 on the balance held in the Deposit Fund of The Church of Scotland Investors Trust. The year-end balance was £458.

#### Craft Club

The receipts and payments (see page 14) were of equal amounts.

The year-end Balance was £285.

#### ECO Fund

There was an excess of receipts over payments of £263.

The year-end balance was -£12.

#### Shiloh Fund

There was an excess of receipts over payments of £14.

The year-end balance was £27738.

#### Windows Fund

There was an excess of receipts over payments of £267.

The year-end balance was £20832.

### Endowment Funds

#### Music Fund (The Menzies Legacy £1000)

Interest of £2 earned on the balance held in the Deposit Fund of the Church of Scotland Investors Trust was added to this Fund. The year-end balance was £1787, with a usable balance of £787

### Reserves Policy

We have no specific Reserves Policy. Although we have considerable total funds (approx £54000), the majority of it is held in The Shiloh Fund and The Windows Fund, both of which are Restricted Funds. The Shiloh Fund can only be used for Youth Work and Local Mission activity whilst The Windows Fund is for repairs and associated work to the leaded-windows in the church.

With regard to the Shiloh Fund the current policy is to retain sufficient funds so that, through interest on deposits, we are able to fund the objectives as they arise.

that seeks to relieve poverty and homelessness within the local community); the Malawi Twinning Group (a multi-church-based group developing links with Kasamba Congregation in Lilongwe); [REDACTED] Malawi, and in supporting other charitable causes (eg Christian Aid, Water Aid, Blythswood Trust, Barnabas Fund, Tear Fund (especially its Toilet Twinning programme) and Poppy Scotland) which benefit as a result of the activities of those who collect, fund-raise and donate..

## Ardrishaig Parish Church

### Statement of Balances as at 31<sup>st</sup> December 2021

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2021 £	Total 2020 £
<b>Bank and Deposit Balances</b>					
Bank and Deposit Balances Brought Forward	17423	49797	1785	69005	66947
<b>Movement in Year</b>					
Excess of Receipts over Payments for the year	-14778	-253	2	-15029	2058
<b>Bank and Deposit Balances Carried Forward</b>	<b>2645</b>	<b>49544</b>	<b>1787</b>	<b>53976</b>	<b>69005</b>
<b>Investments at Market Value (Cost £)</b>					
Cost £					
<b>Assets</b>					
Gift Aid Receivable *	4950			4950	4579
<b>Liabilities</b>		100		100	490

\* The Gift Aid Receivable for 2020 and 2021 (estimated at £4579 and £4950 respectively) will be re-claimed from HMRC in 2022.

The Accounts were approved by the Trustees on 7<sup>th</sup> March 2022

For and on behalf of the Trustees:

[REDACTED]



## Ardishaig Parish Church

### Notes to the Accounts

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

During the year 1 Trustee received reimbursement of expenses incurred totalling £4029 (including Council Tax payments of £2884).

#### 2. Movement in Funds:

	At 1st January 2021 £	Receipts £	Payments £	Transfers £	At 31st December 2021 £
<b>Unrestricted Funds</b>					
Designated Fabric Fund	2623	4			2627
General Fund	14911	27994	42776		129
	<b>17534</b>	<b>27998</b>	<b>42776</b>	<b>0</b>	<b>2756</b>
<b>Restricted Funds</b>					
Organ Fund	458	0	0		458
Craft Club Fund	285	600	600		285
Eco Fund	-275	263	0		-12
Shiloh Fund	27724	14	0		27738
Windows Fund	21099	32810	33077		20832
Other Receipts	490	100	490		100
	<b>49781</b>	<b>33787</b>	<b>34167</b>	<b>0</b>	<b>49401</b>
<b>Endowment Funds</b>					
Menzies Legacy	1785	2			1787
<b>Total Funds</b>	<b>69100</b>	<b>61787</b>	<b>76943</b>	<b>0</b>	<b>53944</b>

#### Purposes of Designated Funds

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

#### Purposes of Restricted Funds

Organ Fund: To provide funds by donations for purchase and maintenance of the Church organ.

Craft Club: Funds are raised by making and selling craft-work. The proceeds are donated to other Church groups and Charities.

Eco Fund: To provide funds to achieve and maintain "Eco-Congregation" status.

Shiloh Fund: To provide funds for youth work and local mission.

Windows Fund: To provide for repair and reinstatement of leaded windows in the church

#### Purposes of Endowment Funds

The Menzies Legacy: Income from this fund is used to provide for music resources.

The year also saw a number of congregation moving away from the area [REDACTED]  
Edinburgh; [REDACTED]  
Dunoon.

Thankfully the traffic has not all been one-way. Towards the end of the year it was encouraging to see that attendance at Sunday Worship was slowly but steadily increasing as "lockdown measures" were eased and people regained their confidence in meeting with others. It was also promising to see at least 6 new faces in the congregation.

#### Pastoral Care

During 2021 the Minister provided pastoral care at times of bereavement, through hospital visits, some home visits and telephone contacts. Pastoral care by the Minister is impacted by the increasing demands on them and with the reduced number of ministers locally, and within the Presbytery of Argyll where he continues to play an active role. This wider context for ministry will be covered later.

#### Property

During the course of the year the Church hall gradually became available again depending on the nature of the use by groups. The activities of the Guild, the Craft Club and Not Another Coffee Morning recommenced in the autumn.

The Session, Trustees and Congregation are appreciative of the work that has been carried out and [REDACTED] as acting Property Convener, during the course of the year. The most substantial work has been the repair, refurbishment and reinstatement of the leaded stained glass windows and the installation of the Fisherfolk's Window. The work by PM Glass and [REDACTED] has drawn favourable comment and once the Terrazzo aisle tiles have been cleaned a service of thanksgiving and rededication will be held in early 2022. The Thanksgiving includes the response from the congregation, community and grant aiding bodies without whose monetary contributions the work would not have been possible.

#### Achievement and Performance

Overall, in spite of another challenging year, the life of the congregation has developed in response to these challenges and will require to adapt to meet further forthcoming changes. It is difficult to summarise what these may be as it is an ongoing developing process.

However, we know that the Church of Scotland's General Assembly agreed in May 2019 a Radical Plan for Action. In May 2021 the General Assembly allocated 18 full time posts to Argyll Presbytery. While there are a number of proposals being considered and going through a process of consultation it seems likely that Ardishaig and South Knapdale, along with the neighbouring charges of Lochgilphead; Glassary, Kilmartin & Ford; and North Knapdale will be allocated one Full Time Ordained Minister. (In the not too distant past there were 3.5). This will be a substantial change and requires a fresh approach to "being church" and the Minister has begun outlining some thoughts on how the congregation with its neighbouring congregations could be a community church/a church in the community.

At Presbytery level there is uncertainty as to where the Presbytery of Argyll will sit within the Church of Scotland – possibly as part of a new Highland Presbytery. That too will have some impact on congregational life and activity.

The congregation's commitment to the wider work of the Church at home and throughout the world is demonstrated by its continued association with MOMA (Moving On - Mid Argyll, an ecumenical charity



The 2020 national restriction on attendance at War Memorials on Remembrance Sunday was lifted for 2021 which enabled the community to be in attendance and for organisations to lay wreaths at the War Memorial at the conclusion of the morning service. [REDACTED]

wreath on behalf of the congregation,

As well as a Harvest Thanksgiving Service (with a special collection for Water Aid and Blythswood) a Christmas Eve service (with a special collection for Tear Fund, a partner of the national Disasters Emergency Committee, and their work in Afghanistan) was held this year in the late afternoon once again. This met with a good attendance and with members of our neighbouring congregation in Lochgilphead joining us, This earlier timing is likely to continue.

Pulpit supply was provided during the year by [REDACTED] ministry is greatly appreciated.

In June, after almost 58 years in the role of Church Organist [REDACTED] covered 7 ministries as well as times of vacancy with Interim Moderators. As well as playing for the regular Sunday services Eileen also provided the organ accompaniment at happy occasions such as baptisms and weddings as well as the sad occasions of funerals and times of bereavement. At the last Service of 2021, with [REDACTED] family in attendance, the Minister, on behalf of the Elders, Trustees and Congregation, paid tribute to [REDACTED] and made a presentation of a *Jolomo* painting appropriately signed. During the course of the year [REDACTED] having moved to Ardrishaig, transferred their membership from Barrhead: St Andrews. As well as welcoming them as members the Trustees were pleased to appoint [REDACTED] as organist from the 1<sup>st</sup> June. The congregation is grateful to God that a successor to Eileen had been provided and wish [REDACTED] well in the role.

A welcome addition to the services during Advent and Christmas was the formation of a small group of singers who sang at the start of worship.

The wide ranging restrictions introduced to curb the spread of the Corona virus severely curtailed all of the congregation's other activities but there were signs of hope towards the end of the year that most of those might be lifted by the Spring of 2022.

#### Session and Trustees

The Session and Trustees held a number of meetings during the year to deal with the ongoing business. These were held by Zoom in the early part of the year and latterly in the hall, though the December meeting fell victim to the clampdown on meetings due to the spread of the Omicron variant.

[REDACTED] was welcomed as an Elder and [REDACTED] and [REDACTED] were co-opted as Trustees. [REDACTED] was re-appointed as Presbytery Elder [REDACTED] was appointed as Treasurer on the retirement of [REDACTED] after 25 years in the role – one he performed with efficiency and with humour. At the service on Palm Sunday [REDACTED] paid tribute to [REDACTED] and made a presentation to him and also to [REDACTED] for his earlier work as Property Convener.

#### Church Membership

Sadly, this year saw the deaths of three members: [REDACTED], [REDACTED] and [REDACTED]. Both [REDACTED] and [REDACTED] played active roles in church life serving as Congregational Board members/Trustees and were always willing to lend a helping hand. They are sorely missed for their wisdom and good humour.

#### 3. Analysis of Donations:

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Endowment Funds 2021 £	Total 2021 £	Total 2020 £
WFO Scheme (non Gift Aid)	2663			2663	3777
Gift Aid Donations	16054			16054	18315
Tax Recovered on Gift Aid	0	0		0	7797
Ordinary Offerings (Open Plate)	3762			3762	3160
Other Offerings, Donations etc	2746	32810		35556	14975
	<b>25225</b>	<b>32810</b>	<b>0</b>	<b>58035</b>	<b>48024</b>

#### 4. Analysis of Payments:

<b>Cost of Generating Funds</b>					
Offering Envelopes	141			141	120
<b>Charitable Activities</b>					
Ministries & Mission Allocation	29270			29270	11031
Presbytery Dues	906			906	1111
Voluntary Additional Stipend				0	0
Minister's Expenses	1145			1145	1853
Ministerial Assistance				0	0
Pulpit Supply	299			299	117
Other Staffing Costs	365			365	365
Fabric Repairs and Maintenance	2509	33077		35586	23139
Council Tax	2884			2884	2860
Heat and Light	1029			1029	1838
Insurance	1938			1938	1901
Other Building Costs	0			0	1118
Church Office Expenses	419			419	423
Printing, Stationary and Postage	445			445	363
Other Expenses	1127	1995		3122	3084
	<b>42336</b>	<b>35072</b>		<b>77408</b>	<b>49203</b>
<b>Total Payments</b>	<b>42477</b>	<b>35072</b>	<b>0</b>	<b>77549</b>	<b>49323</b>
<b>Governance Costs</b>					
Independent Examiner's Fees					Nil
<b>Other Payments</b>					
Purchase of Assets					Nil
Purchase of Investments					Nil

## 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 £28700 and the maximum stipend in the 5th and subsequent years was £35269.

## 6. Collections for Third Parties

	2021 £	2020 £
Barnabas Fund *		90
Poppy Scotland *	236	210
Water Aid *	100	190
Christian Aid	655	
TearFund (Toilet Twinning)	33	
Toybox	117	
Blythswood	100	
<b>Total</b>	<b>1241</b>	<b>490</b>

\* The Collections taken in 2020 for Water Aid, Poppy Scotland and The Barnabas Fund were paid out during 2021

In addition to the Special Collections detailed above the following amounts were donated via the Craft Club:

1. £ 100 – Robin House (Children's Hospice)
2. £ 100 – Erskine Hospital
3. £ 50 – Dochas Centre
4. £ 50 – Multiple Sclerosis Centre
5. £ 300 – Ardrishaig Parish Church

Total = £600

## Trustees Annual Report — Year ended 31 December 2021

### • Structure, Governance and Management

#### Governing Documents

The Congregation voted to adopt the Unitary Constitution at its Annual Meeting in March 2010.

#### Unitary Constitution

Since 27<sup>th</sup> March 2011 the Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

#### Recruitment and appointment of Trustees

The members of the Kirk Session and the Co-opted Non Elders form the "Church Committee" and 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 Co-opted Non Elders are members of the congregation who are believed to have the skills and commitment to contribute to the management affairs of the Church. They are co-opted for a period of one year but are eligible for re-appointment at the Congregation's Annual Meeting or as considered necessary by the Kirk Session. The Minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

#### Organisational Structure

The Kirk Session and Co-opted Trustees form the "Church Committee" which is chaired by the minister and meets at least 4 times per year. The Committee is responsible for monitoring the financial affairs and managing the Charity's property. Various sub-committees engaged in specific areas of the Trustees work (eg fabric or finance or safeguarding) are accountable to the Kirk Session and report as and when necessary. The Kirk Session, which meets 5 times a year (4 with the co-opted trustees), is responsible for 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 in every parish of Scotland through a territorial ministry. It co-operates with the other Churches in various ecumenical bodies in Scotland and beyond.

Ardrishaig Parish Church is situated on Tarbert Road, Ardrishaig. The following is a synopsis of its worship, work and witness during the year:

#### Worship

At the first service of the year the Minister began by wishing everyone a "Hopeful New Year" which was prescient and was immediately tested when a spike in Covid numbers resulted in worship services in churches being curtailed again. This lasted until March when we were permitted to begin meeting again for worship on Palm Sunday. The pattern of Sunday and midweek worship was then re-established. Throughout the year reflections and orders of service were issued by email with copies also being available for collection along with CD recordings of the services. Singing, albeit with masks, was permitted from June.

Communion was celebrated on 3 occasions. While the Covid guidance changed the way the Bread and Wine were served these times of sacramental worship were nevertheless very meaningful with a heightened appreciation of being able to participate in this special act of remembrance, thanksgiving and anticipation, once again.



# Reference and Administrative Information

Charity Name: Ardrishaig Parish Church  
 Charity Registration Number: SC010713  
 Congregational Reference Number: 191228  
 Contact Address: [REDACTED]

Principal Office-Bearers

Church Treasurer: [REDACTED]

Session Clerk: [REDACTED]

Minister: [REDACTED]

Independent Examiner: [REDACTED]

Bankers:  
 Bank of Scotland  
 Poltalloch Street  
 Lochgilphead  
 Argyll  
 PA31 8LL

## Ardrishaig Parish Church

### General Fund Budget

	2022 Budget £	2022 Budget £	2021 Actual £	2021 Actual £
<b>Income</b>				
<b>Offerings</b>				
WFO Scheme (non Gift Aid)	2500		2663	
Gift Aid Donations	16000		16054	
Tax Recovered on Gift Aid	9500		0	
Ordinary Offerings ( Open Plate )	3500		3762	
Other Offerings, Donations etc	2500	34000	2746	25225
<b>Other Ordinary General Income</b>				
Congregational Organisations				
Wedding & Funeral Donations	250			
Investments				
Interest on Deposits	5		5	
Use of Premises	3000	3255	2469	2474
<b>Total Ordinary General Income</b>		37255		27699
<b>Expenditure</b>				
Ministries & Mission Allocation (including 2020' arrears)	20942		29270	
less Endowment Income				
Presbytery Dues	503	21445	906	30176
Ministers Travelling + Expenses	1300		1145	
Pulpit Supply	500		299	
Honorariums	365	2165	365	1809
Fabric Repairs and Maintenance			2509	
Council Tax	3000		2884	
Heat & Light	2500		1029	
Insurance	2100	7600	1938	8360
Other Local Costs				
Printing, Stationery & Advertising	500		445	
Office Expenses	400		419	
Other Expenses	1000	1900	1127	1991
<b>Total Ordinary General Expenditure</b>		33110		42336

The Church of Scotland  
Ardrishaig Parish Church

Trustees' Annual Report  
and  
Congregational Accounts  
for the year ended  
31<sup>st</sup> December 2021  
(Receipts and Payments)

Congregation No: 191228

Charity No: SC010713

