

Whiting Bay and Kildonan Church of Scotland



Congregation Number: 120686



Receipts and Payments Account
For Year ended 31st December 2022

Trustees Report and Budget for 2023

Scottish Registered Charity Number SCO14005

Whiting Bay and Kildonan Church of Scotland

TRUSTEES ANNUAL REPORT for the year ended 31 December 2022

The Trustees present the annual report and accounts of Whiting Bay and Kildonan Church of Scotland for the year ended 31 December 2022.

REFERENCE AND ADMINISTRATIVE INFORMATION

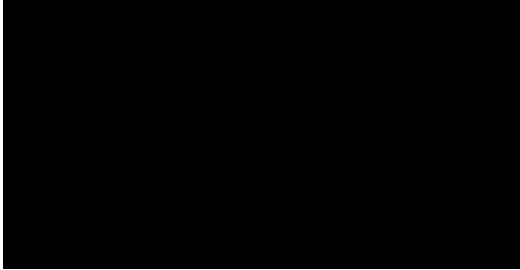
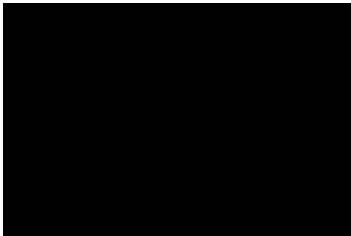
Charity Name: Whiting Bay and Kildonan Church of Scotland

Charity Registration Number: SC014005

Congregation Reference Number: 120686

Contact Address: Kailzie,
Grieves Road
Whiting Bay
Isle of Arran
KA27 8FF

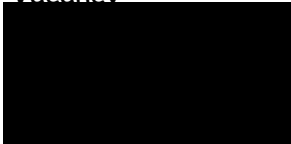
TRUSTEES
Kirk Session



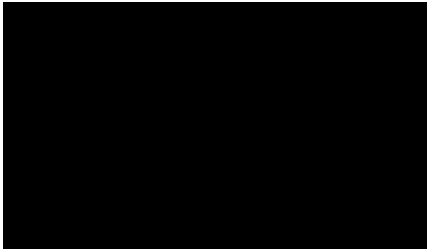
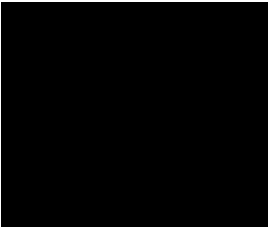
Congregational Board:
As per Kirk Session

Principal office-bearers:

Minister: Vacancy
Session Clerk:
Congregational Board Clerk:
Congregational Treasurer:



Independent Examiners:



Bankers:

Royal Bank of Scotland
Brodict
Isle of Arran
KA27 8AP

Whiting Bay and Kildonan Church of Scotland
Trustees' Annual Report
For the year ended 31 December 2022

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Model Deed of Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board are Charity Trustees. The Kirk Session comprises the elders who are elected members of the Church who are considered to have appropriate gifts and skills. Non-elder members of The Congregational Board serve for a period of 3 years and are nominated as having appropriate skills and commitment to the management affairs of the Church then elected at the Stated Annual Meeting and after their period of office must seek re-election.

Organisational Structure

The Congregational Board is chaired by the minister/interim moderator and meets at least six times a year. It is responsible for financial and property matters. Day to day responsibilities are delegated to the Finance and Property Committee as appropriate. The Kirk Session meets at least ten times a year and is 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 in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Achievements and Performance

We have started to reintroduce some of the activities that had been put on hold with Covid restrictions, having held some summer coffee mornings, which in the circumstances were well supported. It was good to be able to celebrate Easter with sunrise and Sunday morning services, and we again held Christmas Eve and Christmas Day services which were well received. The S.U. summer mission was able to resume their full two-week programme and was well supported and had input from our members and the locum and his wife. Uncertainty over the situation with the church vacancy meant that the S.U. camps didn't come to the services, but Mr Brian Murray, locum, visited the camp site and so continued our link with them, and it was good to be able to welcome back the 205th Eaglesham Boys Brigade Company.

A new venture for the church has been the starting of a Warm Room twice a week to provide a heated space for people to meet who may be struggling with cost of living issues or who may be looking for company. This has been quite successful with a number of 'regulars'. A spin off has been the start of a Parents and Toddlers group who are using the church hall to meet, and a Well-being group to be started once a month in the church hall.

The Church was able to continue to support, by donations, the Arran Youth Foundation, Christian Aid, The Earl Haig Fund, Water Aid and the Glasgow City Mission, as well as sponsoring four children, two in Jerusalem, one in Ghana and one in Myanmar.

At the beginning of the year, worship was capably led by a rota of retired ministers, readers, members, visiting friends, and the worship group, until the appointment of [REDACTED], reader in the Church of Scotland, as locum minister in June. Disappointingly, attendance at services still hasn't returned to pre Covid levels.

Financial Review

Since coming out of Covid restrictions, some of the fundraising activities we have been unable to do have restarted, but comparison of figures should still be made with great care.

The principal source of income is from the offerings of Church members. General Fund income in 2022 amounted to £27,025, The corresponding total in the previous year was £27,488,. Contributions to the Fabric Fund amounted to £1,487. The corresponding total in 2021 was £1,016.

Necessary repairs to the manse and the church building contributed to the total of unrestricted fund expenditure of £27,527. In the previous year this amounted to £25,186. This has resulted in an increase in funds this year. The unrestricted funds at the end of 2022 amounted to £64,439, an increase in the year of £985, though a payment due to the Church of Scotland for our locum was not received in time for the accounts and would have led to a deficit. The Sponsored Children's Fund is incorporated into the general account, and it is intended to disburse as much of these funds as possible. There was minimal movement in the Reserve and Flower funds.

While we await final decisions on the Presbytery Plan for the churches on the island, the Kirk Session have decided to defer reviewing Stewardship, however, given the ongoing uncertainty regarding the future, the church membership is warmly thanked for their continued support.

Reserves Policy

It is the trustees' policy to hold unrestricted reserves of approximately six months' expenditure including designated funds. On 31 December 2022 the Church held unrestricted funds £64,439 of which £15,581 had been designated for the fabric and the reserve funds. The Church also holds restricted funds of £863 which have been provided for the purposes specified in Note 6.

The Trustees recognise that the funds held may be less than sufficient to maintain a B listed building which is over 100 years old.

Statement of Trustees' Responsibilities

Charity law requires the Trustees to prepare financial statements which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the Trustees are required to:

- Select suitable applicable accounting policies and apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,


Session Clerk

Date:

2 February 2022

Whiting Bay and Kildonan Church of Scotland

Receipts and Payments Account for Year Ended 2022

		Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	Note	£	£	£	£
Receipts					
Donations	1	24,044	944	24,988	37,758
Legacies		0	0	0	0
Bank & Deposit Interest	3	275	1	276	405
Investment Income		0	0	0	0
		<u>24,319</u>	<u>945</u>	<u>25,264</u>	<u>38,163</u>
Regular Fundraising	2	1,027	0	1,027	73
Rental of Premises		75	0	75	120
Sundry Receipts	4	1,990	0	1,990	1,216
Weddings & Funerals	4	1,100	0	1,100	100
Total Receipts		<u>28,511</u>	<u>945</u>	<u>29,456</u>	<u>39,672</u>
Payments					
Costs of Generating Funds					
Charitable Activities	5	27,527	1,070	28,597	51,888
Governance Costs		0	0	0	0
Total Payments		<u>27,527</u>	<u>1,070</u>	<u>28,597</u>	<u>51,888</u>
Excess of Receipts over Payments for the year before transfers		984	-125	859	-12,216
Transfers		0	0	0	0
Excess of Receipts over Payments for the year after transfers		<u>984</u>	<u>-125</u>	<u>859</u>	<u>-12,216</u>

Whiting Bay and Kildonan Church of Scotland

Statement of Balances at 31 December 2022

	Unrestricted Funds	Restrict ed Funds	Total 2022	Total 2021
	£	£	£	£
Bank & Deposit Balances brought forward	63,454	988	64,442	61,393
Movement in year				
Excess of Receipts over Payments for the year	984	-125	859	3,049
Bank & Deposit Balances carried forward	64,438	863	65,302	64,442
Total Cash Bank and Deposit Balance	64,438	863	65,302	64,442
As represented by				
Royal Bank of Scotland A/C	15,302			
Church of Scotland Investors Trust	50,000			

Funds held on behalf of the congregation by the Church of Scotland General Trustees in the Consolidated Fabric Fund

CAPITAL ACCOUNT	2022	2021
	£	£
6,175 Capital Fund Units - at cost	6,175	6,175
Market value of balances at 31 December		
REVENUE ACCOUNT		
Credit balance at 31 December	0	0

The accounts were approved by the Kirk Session and Congregational Board on 2 February 2023

For, and on behalf of, the Kirk Session and Congregational Board

Session
Clerk

Treasurer

Whiting Bay and Kildonan Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2022

	Unrestricted Funds £	Restricted Funds £	Total £	2021 £
1 Voluntary income				
Offerings	17,510		17,510	18,559
Gift Aid Tax recoverable	4,561	214	4,775	5,605
Donations	1,973	730	2,703	1,772
Legacies			0	0
General Trustees			0	0
	<u>24,044</u>	<u>944</u>	<u>24,988</u>	<u>25,936</u>
2 Activities for Generating Funds				
Regular Fundraising Events	1,027		1,027	77
Use of premises	75		75	40
	<u>1,102</u>	<u>0</u>	<u>1,102</u>	<u>117</u>
3 Investment income				
Bank interest	275	1	276	53
	<u>275</u>	<u>1</u>	<u>276</u>	<u>53</u>
4 Incoming Resources from Charitable Activities				
Weddings and funerals	1,100		1,100	800
Other	1,990		1,990	2,459
	<u>3,090</u>	<u>0</u>	<u>3,090</u>	<u>3,259</u>
5 Analysis of Resources Expended				
Ministries & Mission allocation	7,151		7,151	10,699
Presbytery dues	155		155	227
	<u>7,306</u>		<u>7,306</u>	<u>10,926</u>
Minister's travel expenses	541		541	635
Minister's other expenses	237		237	190
Pulpit Supply/Locum Expense	3,630		3,630	1,990
Outreach	540		540	440
Fabric repairs - Manse	3,425		3,425	53
Fabric repairs - Church	1,323		1,323	3,334
Heat and light	2,476		2,476	1,995
Insurance	3,503		3,503	2,830
Council Tax	1,265		1,265	882
Printing and stationery	195		195	258
Sponsored Children's Fund per Appendix		1,070	1,070	1,130
Upkeep of grounds	1,280		1,280	0
Traidcraft Goods	192		192	25
Equipment Renewal	48		48	0
Professional Fees	231		231	220
Special Collections Disbursed	1,031		1,031	1,228
Life & Work	180		180	180
Transfers to Other Accounts	0		0	0
Warm Room	56		56	0
Other expenses	68		68	0
	<u>27,527</u>	<u>1,070</u>	<u>28,597</u>	<u>26,316</u>

Support costs have not been separately identified as the trustees consider there is only one charitable activity and therefore support costs relate wholly to that activity.

Whiting Bay and Kildonan Church of Scotland
Notes forming part of the Financial Statements (continued)
For the year ended 31 December 2022

6. Movements in funds

	At 1 Jan 2022 £	Incoming Resources £	Outgoing Resources £	At 31 Dec 2022 £
Designated funds				
Fabric fund	18,594	1,487	-4,748	15,333
Reserve fund	248	0	0	248
Total designated funds	<u>18,842</u>	<u>1,487</u>	<u>-4,748</u>	<u>15,581</u>
General Fund	44,612	27,025	-22,779	48,858
	<u>63,454</u>	<u>28,512</u>	<u>-27,527</u>	<u>64,439</u>
Restricted funds				
Sponsored Children's Fund	640	944	-1,070	514
Organ Fund	216	1	0	217
Flower fund	132	0	0	132
	<u>988</u>	<u>945</u>	<u>-1,070</u>	<u>863</u>
Total Funds	<u><u>64,442</u></u>	<u><u>29,457</u></u>	<u><u>-28,597</u></u>	<u><u>65,302</u></u>

Purpose of Designated Funds

Fabric Fund This has been set aside by the trustees for the maintenance of the church properties.

Reserve Fund This fund has been set aside by the trustees for unforeseen expenditure.

Purposes of the Restricted Funds

Organ Fund To provide for organ works.

Flower fund For the purchase of flowers.

Sponsored Children's Fund For children supported in other parts of the world.
(See Appendix)

Whiting Bay and Kildonan Church of Scotland
Notes forming part of the financial statements (continued)
for the year ended 31 December 2022

	2022 £	2021 £
7. Staff costs and numbers		
Salaries and wages	0	0
Social security costs	0	0
	<u>0</u>	<u>0</u>

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs 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. For the year under review the minimum stipend was £28,700 and the maximum stipend in 5th and subsequent years £35,269.

8. Trustee Remuneration and Related Party Transactions

During the year the minister received reimbursement of expenses incurred totalling £2,043 (2021 - £1,707).

No other trustee received remuneration or expenses during the year.

9. Analysis of net assets among funds

	General £	Designated £	Restricted £	Total £
Bank and deposit balances	48,858	15,581	863	65,302

10. Collections for Other Organisations

	2022 £
Poppy Scotland	110
Water Aid	250
Christian Aid	671
	<u>1,031</u>

Whiting Bay and Kildondan Church of Scotland
Appendix to Financial Statement
For the year ended 31 December 2022

Sponsored Children's Fund

	£	
Balance at 1 Jan 2022	640	
Income	2022	2021
	£	£
Donations	730	635
Gift Aid Tax Recovery	214	225
Interest	0	0
	<hr/> 944	<hr/> 860
Expenditure	2022	2021
	£	£
Bible Lands - Embrace Middle East	255	275
Compassion UK	350	350
Action Aid	210	230
National Society for the Visually Handicapped (Al Shurooq School)	255	275
	<hr/> 1,070	<hr/> 1,130
Balance at 31 Dec 2022	514	

Whiting Bay and Kildonan Church of Scotland

Budget to 31 December 2023

Income

Gift Aid Tax	5,000
Donations	2,500
Organisations	0
Other income	3,400
Weddings/ funerals	800
	<hr/> 11,700
Offerings	17,500
	<hr/> 29,200 <hr/>

Expenditure

Ministries and Mission	18,300	
Presbytery	150	
Travel	550	
Ministers expenses	250	
Repairs	4,000	
Council Tax	3,050	
Insurance	3,700	
H & L	3,200	
Organ music	-	
Print stationery	400	
Education	60	
Sponsored Children	1,000	
Special Collections	1,000	
Other	2,800	
	<hr/> 38,460 <hr/>	
		Surplus -9,260

