

**The Church of Scotland**

*Eaglais na h-Alba*



# **Knock Parish Church of Scotland**

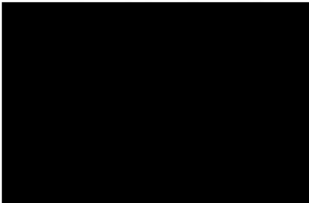
**Receipts and Payments Accounts**

**2022**

**Congregation Number – 442343**

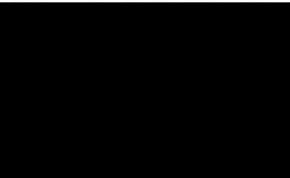
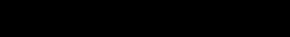
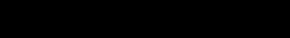
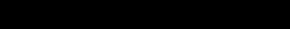
**Charity Number – SC014492**

## Reference and Administrative Information

Charity name: Knock Parish Church of Scotland  
Charity Registration Number: SC014492  
Congregation Reference No: 442343  
Contact Address: 

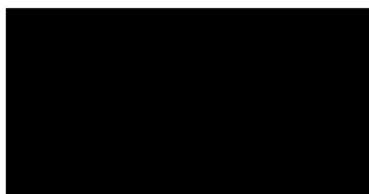
## TRUSTEES

### Members of the Kirk Session


 (Interim Moderator)  
 bell (Session Clerk)  
 r Elder)  
 sor Elder)

### Principal Office-bearers

Interim Moderator  
Session Clerk  
Assessor Elder  
Assessor Elder  
Treasurer



### Independent Examiner



### Bankers

Bank of Scotland  
47 Cromwell Street  
Stornoway  
Isle of Lewis  
HS1 2DD

## **Trustees' Annual Report**

### **Year ended 31 December 2022**

## **Structure, Governance and Management**

### **Governing Document**

The Church is administered in accordance with the terms of the United Free Church 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 Moderator of the Kirk Session, is elected by the congregation and inducted by Presbytery. The Deacons' Court is appointed from within the congregation and consists of individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church.

### **Organisational Structure**

The Kirk Session, which is chaired by the Minister and consists only of Elders, meets as required throughout the year and is responsible for spiritual affairs within the congregation. The Deacons' Court is chaired by the Minister and consists of Elders and Deacons. This court meets as required throughout the year and deals primarily with matters of finance and fabric.

### **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 cooperates with other Churches in various ecumenical bodies in Scotland and beyond.

### **Services**

During 2020, services in the Church had to be suspended due to Scottish Government restrictions relating to Covid-19. Whilst Sunday morning services have resumed in the Church, Sunday evening services are yet to resume. Services are usually held every Sunday in the Church at Garrabost, commencing at 12 noon. During School term time, the Sunday School meets during the morning service every Sunday. A mid-week meeting for Bible study and prayer is held every Thursday at 7.00pm.

### **Communion Services**

The Sacrament of the Lord's Supper is dispensed to the congregation twice each year – on the third Sunday in April and on the first Sunday in November. The Sacrament is preceded by a series of preparatory services on Thursday, Friday, and Saturday evenings. The Communion Season closes with a Service of Thanksgiving on the Monday Evening. There is provision for Gaelic worship during the Communion Season.

### **Achievements and Performance**

Sabbath services are usually held regularly in the Church at Garrabost with approximately 25 morning attendances. The mid-week meeting is attended by approximately 10 worshippers.

The Communion Season, in April and November, is an important feature of congregational life with services being conducted by a visiting Minister and many visitors in attendance. Attendance at the main Communion Service on the Sunday morning is roughly 50.

The vacant manse continued to be let in the year to 31 December 2022.

## **Trustees' Annual Report (continued)**

### **Year ended 31 December 2022**

#### **Financial Review**

The principal source of congregational income is through the weekly Freewill Offering system and Gift Aid tax reclaimed therefrom. Historically, Gift Aid tax has been recovered in respect of the Tax Year, 6 April to 5 April. This will allow the congregation to become aligned to the national Church of Scotland policy of recovering Gift Aid tax on a calendar year basis.

Per capita giving within the congregation has always been, and continues to be, commendable. However, the congregation is not complacent at a time of increasing financial challenges and effective stewardship continues to be encouraged.

Fabric reserves are deemed sufficient as the Church building benefits from a comprehensive fabric repair programme carried out during the late 1990s.

#### **Reserves Policy**

It is the Trustees' policy to hold sufficient reserves to meet the cost of maintaining and repairing the main Church building and Manse at Garrabost along with other building related costs incurred during the year. At the year end, the congregation held unrestricted fabric funds of £36,774.70.

#### **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The members of the Kirk Session and Deacons' Court 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 and Deacons' Court are responsible for keeping proper accounting records which, on request, must reflect the financial position of the congregation 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,

Rev. [REDACTED]  
Session Clerk

Date: [REDACTED]

20<sup>th</sup> March 2023

**Knock Parish Church of Scotland  
SC014492**

**Independent Examiner's Report to the Trustees of Knock Parish Church of Scotland**

I report on the accounts of the charity for the year ended 31 December 2022 which are set out on pages 6 to 10.

**Respective responsibilities of the 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 my independent examiner's statement**

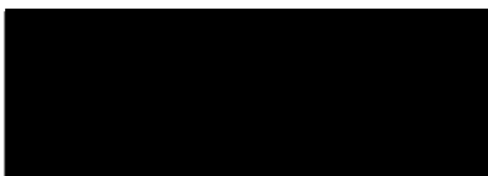
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual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

Name:



Address:



Date:

20<sup>th</sup> March 2023

**Knock Parish Church of Scotland**  
**Receipts and Payments Account**  
**Year ended 31 December 2022**

	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Endowment Funds 2022 £	Total 2022 £	Total 2021 £
<b><u>Receipts</u></b>						
Offerings: General & Fabric	3	19,905.15	0.00	0.00	19,905.15	24,382.00
Bank Interest		0.00	0.00	0.00	0.00	0.00
Consol. Fab. Fund - Rev		0.00	0.00	0.00	0.00	0.00
Consol. Fab. Fund – Cap (II)		0.00	0.00	0.00	0.00	0.00
Central Fab. Fund Grant		0.00	0.00	0.00	0.00	0.00
Rental Income - Manse		6,000.00	0.00	0.00	6,000.00	6,000.00
Gift Aid		3,168.05	0.00	0.00	3,168.05	3,226.03
Donations		640.00	0.00	0.00	640.00	695.00
Insurance		0.00	0.00	0.00	0.00	6,806.90
<b>TOTAL RECEIPTS</b>		<b>29,713.20</b>	<b>0.00</b>	<b>0.00</b>	<b>29,713.20</b>	<b>41,109.93</b>
<b><u>Payments</u></b>						
	4					
Costs of generating funds		237.79	0.00	0.00	237.79	223.08
Charitable activities		31,626.88	0.00	0.00	31,626.88	32,014.11
Governance costs		300.00	0.00	0.00	300.00	300.00
Other payments		945.88	0.00	0.00	945.88	529.99
<b>TOTAL PAYMENTS</b>		<b>33,110.55</b>	<b>0.00</b>	<b>0.00</b>	<b>33,110.55</b>	<b>33,067.18</b>
<b>Surplus/(deficit) before transfers</b>		<b>(3,397.35)</b>	<b>0.00</b>	<b>0.00</b>	<b>(3,397.35)</b>	<b>8,042.75</b>
<b>Transfers</b>		<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Surplus/(deficit) for year</b>		<b>(3,397.35)</b>	<b>0.00</b>	<b>0.00</b>	<b>(3,397.35)</b>	<b>8,042.75</b>

**Knock Parish Church of Scotland**  
**Statement of Balances**  
**Year ended 31 December 2022**

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Endowment Funds 2022 £	Total 2022 £	Total 2021 £
<b>Bank Balances</b>					
Bank balances B/F at 1 January 2022	65,711.03	0.00	0.00	65,711.03	57,668.28
<b>Movement in year</b>					
Surplus/(deficit for year)	(3,397.35)	0.00	0.00	(3,397.35)	8,042.75
Bank balances C/F at 31 December 2022	62,313.68	0.00	0.00	62,313.68	65,711.03
<b>Investments</b>	0.00	0.00	0.00	0.00	0.00
<b>Assets</b>					
Gift Aid Receivable	0.00	0.00	0.00	0.00	0.00
<b>Liabilities</b>					
Outstanding loan	0.00	0.00	0.00	0.00	0.00

The accounts were approved by the Kirk Session and Deacons' Court on .....

For and on behalf of the Kirk Session and Deacons' Court:

 \_\_\_\_\_ **Session Clerk**

 \_\_\_\_\_ **Treasurer**

## Knock Parish Church of Scotland

### Notes to the Accounts

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

No trustee received any remuneration or reimbursement of expenses 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 charity during the year.

#### 2. Movements in Funds

	At 01/01/22 £	Receipts £	Payments £	Transfers £	At 31/12/22 £
<b>Unrestricted funds</b>					
General Fund	28,769.58	29,713.20	33,110.55	0.00	25,372.23
Designated Fabric Fund	36,774.70	0.00	0.00	0.00	36,774.70
Designated Sunday School Fund	166.75	0.00	0.00	0.00	166.75
	<u>65,711.03</u>	<u>29,713.20</u>	<u>33,110.55</u>	<u>0.00</u>	<u>62,313.68</u>
<b>Restricted funds</b>					
	0.00	0.00	0.00	0.00	0.00
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
<b>Endowment funds</b>					
	0.00	0.00	0.00	0.00	0.00
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
<b>TOTAL FUNDS</b>	<u><b>65,711.03</b></u>	<u><b>29,713.20</b></u>	<u><b>33,110.55</b></u>	<u><b>0.00</b></u>	<u><b>62,313.68</b></u>

#### Purposes of designated funds

**Fabric Fund** – the Trustees have set aside these funds for the maintenance of the Church and Manse

**Sunday School Fund** – the Trustees have set aside these funds to allow the operation of the Sabbath School



	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Endowment Funds 2022 £	Total 2022 £	Total 2021 £
<b>3. Analysis of donations</b>					
Offerings (non Gift Aid)	8,276.15	0.00	0.00	8,276.15	10,345.00
Offerings (Gift Aid)	10,728.00	0.00	0.00	10,728.00	13,515.00
Tax recovered on above	3,168.05	0.00	0.00	3,168.05	3,226.03
Open plate offerings	901.00	0.00	0.00	901.00	522.00
Central Fabric Fund Grant	0.00	0.00	0.00	0.00	0.00
Comhairle Nan Eilean Siar	0.00	0.00	0.00	0.00	0.00
	<u>23,073.20</u>	<u>0.00</u>	<u>0.00</u>	<u>23,073.20</u>	<u>27,608.03</u>

#### 4. Analysis of Payments

##### Costs of Generating Funds

Offering envelopes	237.79	0.00	0.00	237.79	223.08
	<u>237.79</u>	<u>0.00</u>	<u>0.00</u>	<u>237.79</u>	<u>223.08</u>

##### Charitable activities

Ministries and Mission allocation	19,420.50	0.00	0.00	19,420.50	18,253.43
Presbytery dues	774.00	0.00	0.00	774.00	397.00
Pulpit supply	1,590.90	0.00	0.00	1,590.90	983.44
Communion Expenses	60.50	0.00	0.00	60.50	232.11
Fabric Repairs (General Fund)	2,332.43	0.00	0.00	2,332.43	9,967.36
Heat and light	6,175.58	0.00	0.00	6,175.58	0.00
Insurance	972.97	0.00	0.00	972.97	1,826.36
Outreach & Sunday School	300.00	0.00	0.00	300.00	354.41
Rates	0.00	0.00	0.00	0.00	0.00
	<u>31,626.88</u>	<u>0.00</u>	<u>0.00</u>	<u>31,626.88</u>	<u>32,014.11</u>

##### Governance costs

Independent examiner's fees	300.00	0.00	0.00	300.00	300.00
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##### Other payments

Sundry expenses	945.88	0.00	0.00	945.88	529.99
Bank charges	0.00	0.00	0.00	0.00	0.00
	<u>33,110.55</u>	<u>0.00</u>	<u>0.00</u>	<u>33,110.55</u>	<u>33,067.18</u>

#### 5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all minister's stipends and employer's contributions for national insurance, pension and housing and loan fund. Minister's 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 the fifth and subsequent years) was £35,269.

## APPENDIX

### FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2022	2021
	£	£
<b>CAPITAL ACCOUNT</b>		
Credit balances held at 31 December at cost	0.00	0.00
	<b>0.00</b>	<b>0.00</b>
<b>REVENUE ACCOUNT</b>		
Credit balance at 31 December	57.92	57.64
	<b>57.92</b>	<b>57.64</b>