

**The Church of Scotland  
Kyles Parish Church**



**RECEIPTS AND PAYMENTS ACCOUNTS**

**Congregation No: 201289  
Charity No: SC 14928**

**Year ending 31st December 2021**

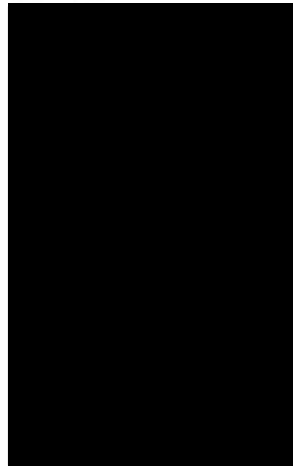
## Reference and Administrative Information

Charity Name: Kyles Parish Church  
Charity Registration Number: SC 14928  
Congregation Reference No: 201289

### Contact Address:

Kyles Parish Church  
West Cowal Manse  
Kames, Tighnabruaich  
PA21 2AD

### Trustees

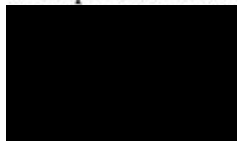


### Principal Office-bearers

Minister:  
Session Clerk:  
Church Treasurer:



### Independent Examiner



### Bankers

Clydesdale Bank  
100 West Blackhall Street  
Greenock  
PA15 1XR

## **Trustees' Annual Report , Year ended 31 December 2021**

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

#### **Governing Document**

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

#### **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, skills and commitment to contribute to the management of the affairs of the church. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

#### **Organisational Structure**

The Kirk Session is chaired by the minister and meets two or more times in a year receiving an up to date financial report on each occasion. The Kirk Session is also 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 other Churches in various ecumenical bodies in Scotland and beyond. The congregation of Kyles meets together for various activities including, services of worship, bible study, social events and community activities.

#### **Achievements and Performance**

As a result of the Coronavirus (Covid-19) all church buildings were closed for the first part of 2021. Worship continued on-line and the weekly lunch club continued as a meals-on-wheels service.

#### **Financial Review**

The principal sources of income are from congregational offerings. The ordinary offerings were maintained despite the closure of the buildings as many members moved to standing orders. In this volatile year investment income recovered slightly. Income returned to a more normal level during the year however offerings were down resulting in a deficit for the year. The minister's travelling expenses are met by the Augusta Lamont Bequest and other listed expenses are shared between the three congregations in the linkage: 50% Kyles, 40% Kilmodan and Colintrave and 10% Kilfinan. The congregation has a charity shop and the net proceeds are distributed among the Churches of West Cowal: 40% Kyles, 40 % Kilmodan & Colintrave and 20% Kilfinan.

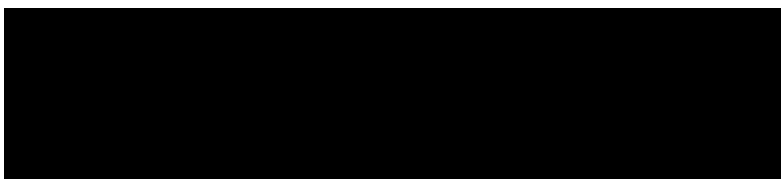
#### **Reserves Policy**

It is the Trustees' policy to hold reserves of approximately two months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £23962 of which £305 has been designated for fabric purposes and £10,000 for special initiatives. The remaining balance represents about 6 months ordinary expenditure.

## Statement of Trustees' Responsibilities, Year ended 31 December 2021

The members of the Kirk Session 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 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,



Date .....14/2/22.....

## Report of the Independent Examiner

### Respective Responsibilities of the Kirk Session and Independent Examiner

The Kirk Session considers that an independent examination is needed under section 44 (1) (c) of the charities and Trustee Investment (Scotland) Act 2005. It is my responsibility to examine the accounts under section 44 (1) (c) of the act and to state whether particular matters have come to my attention.

### Basis of Independent Examiners Statement

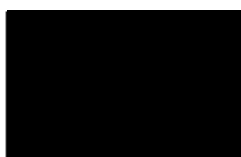
An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented by those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion of the accounts.

### Independent Examiners Statement

In the course of my examination of the statement of the accounts for the year ended 31st December 2021 no matter came to my attention and to the best of my knowledge and ability the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The examination of the accounts included a check using the Church of Scotland Checklist for Examination of Congregational Accounts: Receipts and Payments version.

During the year the Trustees do not appear to have used reserves to pay for ordinary expenditure.



Date ..... 29 March 2022 .....

**Kyles Parish Church**

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**Receipts and Payments Account****Year ended 31 December 2021**

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2021	2021	2021	2021	2020
<b>Receipts</b>	<b>Note</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Donations	3a, 3b, 7	25057.71	3121.82	0.00	28179.53	58755.13
Legacies		0.00	0.00	0.00	0.00	1000.00
Activities for Generating Funds		0.00	0.00	0.00	0.00	0.00
Bank interest		0.00	0.00	0.00	0.00	0.00
Investment income		0.00	0.00	0.00	0.00	0.00
		<u>25057.71</u>	<u>3121.82</u>	<u>0.00</u>	<u>28179.53</u>	<u>59755.13</u>
Rental of premises		0.00	0.00	0.00	0.00	0.00
LMS Refund (Pulpit Supply)		0.00	0.00	0.00	0.00	0.00
Refund of Shared Ministry Cost		3925.46	0.00	0.00	3925.46	3434.57
Grants		0.00	11200.00	0.00	11200.00	6339.18
Receipts from General Trustees		549.12	0.00	0.00	549.12	606.32
Other Receipts		965.72	0.00	0.00	965.72	1093.95
Transfer of General Trustees Funds			0.00	0.00	0.00	0
Charity Shop			2732.35	0.00	2732.35	11010.27
<b>Total Receipts</b>		<u>30498.01</u>	<u>17054.17</u>	<u>0.00</u>	<u>47552.18</u>	<u>82239.42</u>
<b>Payments</b>	<b>4,5,6</b>					
Costs of generating funds		0.00			0.00	0.00
Charitable activities		39875.81	11143.75		51019.56	78888.62
Governance costs					0.00	0.00
<b>Total Payments</b>		<u>39875.81</u>	<u>11143.75</u>	<u>0.00</u>	<u>51019.56</u>	<u>78888.62</u>
Excess of		-9377.80	5910.42	0.00	-3467.38	3350.80
Transfers		0.00	0	0	0.00	0.00
Excess of		<u>-9377.80</u>	<u>5910.42</u>	<u>0.00</u>	<u>-3467.38</u>	<u>3350.80</u>

**Kyles Parish Church**  
**Statement of Balances**  
**At 31 December 2021**

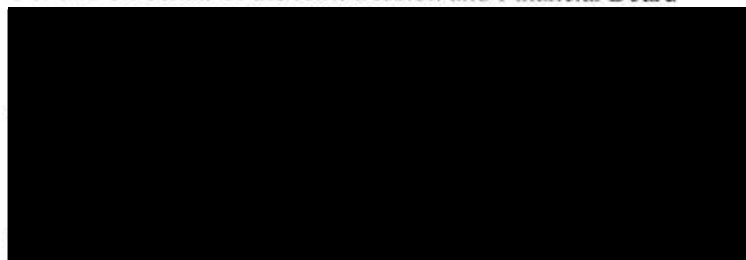
	Note	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Endowment Funds 2021 £	Total 2021 £	Total 2020 £
<b><u>Bank &amp; Deposit Balances</u></b>						
Bank & deposit balances brought forward		27429.86	0	0	27429.86	24079.06
<b><u>Movement in year:</u></b>						
Excess of Receipts over Payments		-9377.80	5910.42	0	-3467.38	3350.80
Bank & deposit balances carried forward		<u>18052.06</u>	<u>5910.42</u>	<u>0.00</u>	<u>23962.48</u>	<u>27429.86</u>
<b><u>Investments at market value</u></b>						
(cost £ 3038.64 )		<u>4750.92</u>	<u>54918.81</u>	<u>0</u>	<u>59669.73</u>	<u>0.00</u>

**Liabilities**

Cost of repair not yet billed

The accounts were approved by the Kirk Session and Financial Board on ..... *14/2/2022*

For and on behalf of the Kirk Session and Financial Board



Session Clerk

Treasurer

## Kyles Parish Church

### Statement of Balances

#### Notes to the Accounts

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

During the year no trustees received reimbursement of expenses. In addition [REDACTED] who is a member of the Kirk Session received £1800 for providing her services as organist during the year.

No

#### 2. **Movements in Funds**

	At 1 Jan 2021 £	Receipts £	Payments £	Transfers £	At 31 Dec 2021 £
<b>Designated and Restricted Funds</b>					
Designated Fabric Fund	2387.38	362.40	2445.00	0.00	304.78
Designated No 1 Account	13389.52	0.00	0.00	-3,389.52	10000.00
Designated West Cowal Shop	6176.17	2,732.35	1600.59	0.00	7307.93
Restricted Art Project	0.00	0.00	0.00	0.00	0.00
Lunch Club	0.00	13339.32	8542.16	723.00	5520.16
General Fund	5,476.79	31118.11	38431.81	2666.52	829.61
<b>Total funds</b>	<b>27429.86</b>	<b>47552.18</b>	<b>51019.56</b>	<b>0.00</b>	<b>23962.48</b>

#### Purposes of Funds

Fabric Fund: The Trustees have set aside funds for the property maintenance

No 1 Special Fund: The trustees have set aside funds for initiatives or equipment

West Cowal Shop: The Trustees distribute net proceeds of the shop as donations to the Church Charities of West Cowal (See Note 7)

Restricted Art Project: Funded by grants from the Augusta Lamont Bequest.

Lunch Club: Funded by restricted grants and donations from recipients of the service.

#### 3a. **Analysis of Donations**

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Endowment Funds 2021 £	Total 2021 £	Total 2020 £
WFO Scheme (non Gift Aid)	2134.72	0.00	0.00	2134.72	2085.00
Gift Aid Donations	18122.10	0.00	0.00	18122.10	23838.03
Tax Recovered on Gift Aid Don.	4409.47	0.00	0.00	4409.47	6186.12
Ordinary Offerings (Open Plate)	391.42	0.00	0.00	391.42	762.03
Other Offerings, Donations etc	0.00	982.50	0.00	982.50	25883.95
	<b>25057.71</b>	<b>982.50</b>	<b>0.00</b>	<b>26040.21</b>	<b>58755.13</b>



	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	2021	2021	2021	2021	2020
	£	£	£	£	£
<b>4. Analysis of Payments</b>					
<b>Costs of generating funds</b>					
Offering envelopes	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>Charitable activities</b>					
Ministries & Mission allocation	21526.20	0.00	0.00	21526.20	21044.70
Presbytery dues	1058.00	0.00	0.00	1058.00	1164.00
Minister's expenses	1888.33	0.00	0.00	1888.33	1125.68
Pulpit supply (Holiday Cover)	0.00	0.00	0.00	0.00	0.00
Other staffing costs	3240.00	0.00	0.00	3240.00	3240.00
Maintenance	1183.83	0.00	0.00	1183.83	1500.00
Council Tax	2883.82	0.00	0.00	2883.82	2859.83
Heat and light and WiFi	1767.02	0.00	0.00	1767.02	2184.38
Insurance	2050.63	0.00	0.00	2050.63	2076.65
Other building costs (Fabric)	2445.00	0.00	0.00	2445.00	5752.80
Domestic costs	281.48	0.00	0.00	281.48	588.73
No 1 Account Expenditure	0.00	0.00	0.00	0.00	0.00
Printing, stationery and postage	1291.02	0.00	0.00	1291.02	858.82
Other expenses	260.48	0.00	0.00	260.48	379.52
Local Ministry Support (Supply)	0.00	0.00	0.00	0.00	345.00
Charity Shop	0.00	1600.59	0.00	1600.59	6914.88
Art Project	0.00	0.00	0.00	0.00	6339.18
Fabric Projects (Church Heating)	0.00	0.00	0.00	0.00	0.00
Lunch Club	0.00	8,542.16	0.00	8542.16	0.00
	<u>39875.81</u>	<u>10142.75</u>	<u>0.00</u>	<u>41476.40</u>	<u>56374.17</u>

#### 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 and linked to years of service: Minimum Stipend £28,137; Maximum Stipend in 5th and subsequent years £34577.

	2021	2020
	£	£
<b>6. Collections for Third Parties</b>		
	0.00	0.00
Life and Work	36.00	183.46
World Day of Prayer	100.00	162.00
Lodging House Mission	100.00	405.00
Christian Aid	100.00	0.00
Poppy Scotland	150.00	0.00
Mission Initiatives (Funded by ALB Grants)	515.00	14986.36
(Lunch Club Covid-19)		6777.63
	<u>1001.00</u>	<u>22514.45</u>

#### 7. West Cowal Charity Shop

The net income from the shop will be split among the three congregations in West Cowal who provide volunteer staff: 40% Kyles, 40% Kilmodan and Colintrave and 20% Kilfinan.

## APPENDIX

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

	2021 £	2020 £
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31 December at cost	<u>3038.64</u>	<u>3038.64</u>
Market Value of Balances at 31 December	<u>4750.92</u>	<u>4607.82</u>
 <b><u>CONSOLIDATED FABRIC FUND - REVENUE ACCOUNT (502015891)</u></b>		
Credit Balance at 31 December	<u>7094.19</u>	<u>6694.30</u>
 <b><u>CONSOLIDATED FABRIC FUND - CAPITAL ACCOUNT (562015892)</u></b>		
Credit Balance at 31 December	<u>20185.58</u>	<u>20195.58</u>
 <b><u>GROWTH FUND</u></b>		
General Purposes	9398.24	8682.28
Fabric	<u>18240.80</u>	<u>16851.60</u>
Market Value of Balances at 31 December	<u>27639.04</u>	<u>25533.88</u>