

The Church of Scotland

Ardersier Parish Church

CONGREGATIONAL ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2022

Congregation No. 372133

Scottish Charity No. SC015446

Receipts & Payments Accounts

Ardersier Parish Church of Scotland – SC0154446

Trustees' Annual Report – Year Ended 31 December 2022

The Trustees present the annual report and accounts for Ardersier Parish Church of Scotland, for the year ended 31 December 2022.

Reference and Administrative Information

Charity Name : Ardersier Parish Church of Scotland
Address : High Street , Ardersier, Inverness, Highland, IV2 7QE
Charity Registration No. : SC015446
Congregation Reference No. : 372133
Contact Address : 14 Fettes Road
Ardersier
Inverness
Highland
IV2 7UH

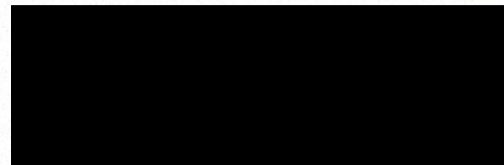
Trustees:

Minister : 
Interim Moderator : 
& Locum

Kirk Session Members who served during the year to 31 December 2022:-

Session Clerk : 

Active Session Members : Congregational Board :



Note :

**The Treasurer and Session Clerk are not Kirk Session Members but considered as Trustees due to their active involvement in the day to day business operation.*

Ardersier Parish Church of Scotland – SC0154446

**Reference and Administrative Information (cont.)
Year Ended 31 December 2022**

Principal Office Bearers at year end :-

Minister

Interim Moderator
& Locum

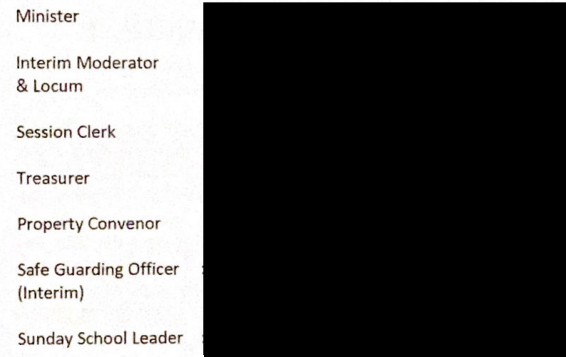
Session Clerk

Treasurer

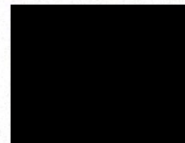
Property Convenor

Safe Guarding Officer
(Interim)

Sunday School Leader



Independent Examiner :-



Bankers :-

The Bank of Scotland
2-4 Eastgate
Inverness
Highland

Ardersier Parish Church of Scotland – SC0154446

**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 Deed of Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board 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 a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Organisational Structure

The Kirk Session and Congregational Board is chaired by the Minister / Interim Moderator and meets a minimum of six times in a year. Certain responsibilities are delegated to the Treasurer and Fabric Convener as appropriate. The Kirk Session is responsible for all spiritual matters within the Church. Ardersier Parish Church is a linked charge with neighbouring Petty Church and Ministerial Resource is jointly shared.

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.

Ardersier Parish Church provides Sunday worship services for members and the wider Parish population of all ages and learning abilities. We continue to foster caring evangelism to meet the needs of our community, with a special focus on the poorest and most marginalised.

Ardersier Parish Church of Scotland – SC0154446

Trustees' Annual Report (continued) Year Ended 31 December 2022

Achievements and Performance

- Our Membership stands at 67.
- Average attendance at Sunday Services c20 with additional attendees on Zoom.
- We are designated a Church of Scotland "Linked Charge" with neighbouring Petty Church of Scotland and as such we share Ministerial Resources.
- As Covid issues have eased we have been able to return to the Church premises and enjoy worshipping in a controlled environment. We have also continued to connect with people through social media.
- Services :
 - Our Sunday Morning Service is held 10.15am
 - Following our Sunday Morning Services; tea, coffee and fellowship is available for those wishing to join. This appeals to visitors to the area where they are able to have an opportunity to meet with local Christians.
 - Tuesday Friendship Meetings (Coffee & Chat from 2pm)
 - Prayer Wednesday Mornings @ 11am
 - Oasis Group (Bible Study) on 2nd and 4th Tuesday of the month @ 7.15pm

Summary

2022 has been extremely challenging for us. We are currently in vacancy (ie without a Minister) following our Minister retiring in May 2022. However we have been blessed and are extremely grateful to our Interim Moderator / Locum [REDACTED] who has served us exceptionally well.

The Church of Scotland as a whole is currently looking at greater efficiencies with each Presbytery carrying out a review. Going forward the Ardersier Church will be part of a "Union of Churches" bringing us together with two local Churches which are also in Vacancy. We will, in 2023, as a United Congregation be seeking a new Minister for this Union. Throughout these changes we remain faithful and continually look to adapt our Church and Ministry to meet the needs of God's people.

Ardersier Parish Church of Scotland – SC0154446 Financial Review – Year Ended 31 December 2022

During the year the Church operated three Funds :-

General Fund

Total General Fund Income was £24,456 this was an increase of £1,501 on previous year. Our total giving (ex Gift Aid) is at £16.35k which is largely in line with 2021. However our donations income line is where we have benefited. This largely relating to our retired minister making a donation towards the Manse Council Tax. We have also continued to receive 50% of the Manse costs and Minister's travel / telephone from our link charge partner Petty Church. During 2022 the sum received from Petty Church of Scotland (to our General Fund) was £1,200

Total General Fund expenditure was £19,295 and was down £4,210 on previous year. Our main expenditure continues to be Ministry & Mission allocation £7,040, (2021 £11,543). Our 2022 requirement was c£4.5k lower than previous year as we moved into Vacancy following our Minister's retiral in May 2022 and received a vacancy allowance.

In summary, 2022 has been a very challenging year for us in lots of different ways but once again we have managed through and met all our financial obligations as they fell due and delivered a surplus of £5,161 which has largely been secured with a lower Ministry & Mission requirement. The resultant effect is that our General Fund resources have increased by £5,161 with the General Fund year-end balance showing £20,915.

Fabric Fund

Smaller routine maintenance work is covered from the General Fund with the Fabric Fund being used for larger items of property expenditure.

Our annual fabric fund giving day secured donations totalling £1,360.

At the year end our Fabric Fund Balance was £9,272

Sunday School Fund

We have been unable to reactivate our Sunday School in 2022 due to leadership challenges but we remain positive that this will resolve in 2023.

At the year end our Sunday School Fund Balance was £223

Reserves Policy

It is the Trustees' policy to hold General Fund and Fabric Fund reserves of approximately three months General Fund (general) expenditure.

At the year end the Church held funds of £20,915 in the General Fund and £9,272 in the Fabric Fund = Total £30,187 (2021 £23,666). In terms of our financial covenant here we would look to hold min £4,873 (i.e. min 3x months general fund expenditure). Our current reserves covenant is therefore comfortably met.

The Church also held £223 in the Sunday School Fund and the Trustees consider this sum as appropriate to operate the Sunday School once it recommences.

Ardersier Parish Church of Scotland – SC0154446

**Trustees' Annual Report (continued)
Year Ended 31 December 2022**

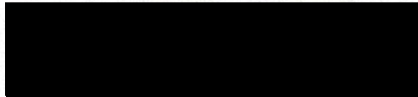
Statement of Trustees' Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year 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 accounting policies and then 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; and
- prepare the financial statements on a 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. 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 / Trustee

Date : 27th January 2023

Ardersier Parish Church of Scotland Charity No. SC015446

Report of the Independent Examiner

I report on the accounts of the charity for the year ended 31 December 2022 which are set out on pages 1 to 16.

Respective responsibilities of Trustees and Examiner

The Charity 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) (a) to (c) 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 :-

- A. 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 8 of 2006 Accounts Regulations have not been met, or
- B. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Date 13/02/2023

Ardersier Parish Church of Scotland - SC015446
Summary Receipts & Payments
For the period from 01 January 2022 to 31 December 2022

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources (Receipts)						
Voluntary Income	22,684.44	1,360.00	-	-	24,044.44	20,995
Activities for Generating Funds	72.00	-	-	-	72.00	195
Other	1200.00	-	-	-	1,200.00	1,763
Income resources from Charitable Activities	500.00	-	-	-	500.00	700
Total incoming resources (receipts)	24,456.44	1,360.00	-	-	25,816.44	23,653
Resources used (Payments)						
Local Staffing Costs	96.00	-	-	-	96.00	416
Charitable Activities	19,199.04	-	-	-	19,199.04	23,634
Total resources used (payments)	19,295.04	-	-	-	19,295.04	24,050
Excess (shortfall) of receipts over payments	5,161.40	1,360.00	-	-	6,521.40	(397)
Transfers						
Gross transfers between funds – in	-	-	-	-	-	-
Gross transfers between funds – out	-	-	-	-	-	-
Excess (shortfall) of receipts over payments	5,161.40	1,360.00	-	-	6521.40	(397)

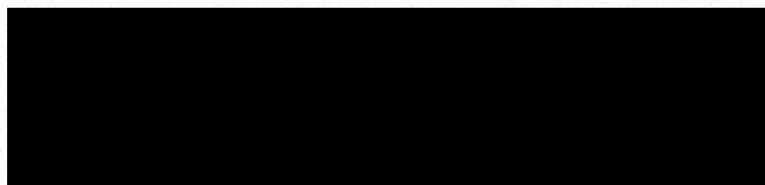
Ardersier Parish Church of Scotland – SC015446

Statement of Balances
as at 31 December 2022

	Unrestricted	Designated	Restricted	Endowment	Total This Year	Total Last Year
Bank & Deposit Balances						
Opening Bank	15,754.25	8,135.85	0.00	0.00	23,890.10	24,287
Movement in the Year						
Surplus (Deficit) Receipts over Payments	5,161.40	1360.00	0.00	0.00	6,521.40	397
Closing Bank Balance	20,915.65	9,495.85	0.00	0.00	30,411.50	23,890
Net available Balances	20,915.65	9,495.85	0.00	0.00	30,411.50	23,890

The Accounts were approved by the Trustees / Congregational Board on 27th January 2023

For and on behalf of the Trustees / Congregational Board.



Ardersier Parish Church of Scotland - SC015446

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of preparation

The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, modified, where appropriate, to reflect the inclusion of investments at market value, and in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006, the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Statement of Recommended Practice: Accounting and Reporting by Charities (2005).

The accounts have been prepared on a Receipts & Payments basis as the Charity's income is less than £250,000.

Funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows:-

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity – no Restricted Funds were held by the Charity during the year. Unrestricted funds are expendable at the discretion of the Trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the Trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the Trustees' discretion to apply the fund.

Endowment Funds - no Endowment Funds were held by the Charity during the year.

Incoming resources

All donations and gifts are included within incoming resources under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty. Donations and gifts in kind are brought into the accounts at their market value to the charity.

Resources expended

Expenditure is recognised on an actual basis as the liability is incurred.

Normal repairs and maintenance are charged to the General Fund; extraordinary repairs and improvements are met from the Fabric Fund and / or by a special fund raising effort.

Ardersier Parish Church of Scotland - SC015446

Accounting Policies (cont.)

Tangible fixed assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the statement of financial activities in the period in which the liability arises.

The charity has no specific tangible fixed assets having a value to the charity greater than one year.

Investments

The charity has no Asset Investments.

Taxation

Ardersier Parish Church of Scotland is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Ardersier Parish Church of Scotland - SC015446

Detailed Analysis of Receipts & Payments
01 January 2022 to 31 December 2022

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
Incoming resources						
Voluntary Income						
Ordinary Offerings	2,233.65	-	-	-	2,233.65	2,714
Other Offerings	-	-	-	-	-	-
FWO Scheme	14,123.70	-	-	-	14,123.70	14,085
Donations	2,492.00	1360.00	-	-	3,852.00	1,038
Gift Aid Tax Recovered	3,835.09	-	-	-	3,835.09	3,158
Voluntary Income Totals	22,684.44	1360.00	-	-	24,044.44	20,995
Activities for Generating Funds						
Miscellaneous Inc / Life & Work	72.00	-	-	-	72.00	194
Local Fundraising	-	-	-	-	-	-
Activities for Generating Funds Total	72.00	-	-	-	72.00	194
Other						
Grants – Presbytery Allowance 2021	-	-	-	-	-	221
Link Charge Contribution (Petty)	1,200.00	-	-	-	1,200.00	1,543
Other Totals	1,200.00	-	-	-	1,200.00	1,764
Income resources from Charitable Activities						
Weddings & Funerals	500.00	-	-	-	500.00	700
Income resources from Charitable Activities Totals	500.00	-	-	-	500.00	700
Total Incoming resources (Receipts)	24,456.44	1360.00	-	-	25,816.44	23,653

Ardersier Parish Church of Scotland - SC015446

**Detailed Analysis of Receipts & Payments
01 January 2022 to 31 December 2022**

	Unrestricted	Designated	Restricted	Endowment	Total	
					This year	Last year
Resources used						
Local Staffing Costs						
Pulpit Supply	96.00	-	-	-	96.00	416
Local Staffing Costs Totals	96.00	-	-	-	96.00	416
Charitable Activities						
Ministries Mission Allocation	13,167.00	-	-	-	13,167.00	12,081
Ministries Mission Endowment Inc	(931.00)	-	-	-	(931.00)	(538)
Presbytery Allowance	(196.00)	-	-	-	(196.00)	-
Vacancy Allowance	(5000.00)	-	-	-	(5000.00)	-
Presbytery Dues	114.00	-	-	-	114.00	111
Ministers Travel Exp	434.18	-	-	-	434.18	942
Ministers Telephone	142.02	-	-	-	142.02	618
Local Events	710.00	-	-	-	710.00	-
Equipment / Stationery / Copier etc	2,811.49	-	-	-	2,811.49	2,073
Miscellaneous -teas, coffee, supplies	543.68	-	-	-	543.68	1,127
Life & Work	144.00	-	-	-	144.00	144
Heating / Lighting / B Band - Church	2,215.29	-	-	-	2,215.29	2,105
Insurance Church & Manse	1,454.12	-	-	-	1,454.12	1,387
Council Tax Manse	2,286.79	-	-	-	2,286.79	2,470
Maintenance / Repairs - Church / Manse	1,303.47	-	-	-	1,303.47	1,014
Charitable donations	-	-	-	-	-	100
Charitable Activities Totals	19,199.04	-	-	-	19,199.04	23,634
Total Resources Used (Payments)	19,295.04	-	-	-	19,295.04	24,050

Ardersier Parish Church of Scotland – SC015446
Fund movement summary
Selected period: 01 January 2022 to 31 December 2022

Fund	Fund Balances Brought Forward	Receipts	Payments	Net Transfers	Fund Balances Carried forward
General Fund	15,754.25	24,456.44	19,295.04	0.00	20,915.65
Fabric Fund	7,912.21	1,360.00	0.00	0.00	9,272.21
Sunday School Fund	223.64	0.00	0.00	0.00	223.64
Totals	23,890.10	25,816.44	19,295.04	0.00	30,411.50

Purpose of Unrestricted Fund :-

- General Fund used to house the general day to day business operations of the Church.

Purpose of Designated Funds :-

- Fabric Fund - for repairs / maintenance to Church and Manse.
- Sunday School Fund - Primary School aged Group.

Ardersier Parish Church of Scotland Charity No. SC015446

Notes forming part of the financial statements for the year ended 31 December 2022

- 1** 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 £28,700 and the maximum stipend in 5th and subsequent years of service £35,269

No employee was paid more than £60,000

2 Trustee Remuneration and Related Party Transactions

During the year the Church paid Rev Robert Cleland's Travel Expenses in the sum of £434 Manse Council Tax £501 and Manse Telephone / Broad Band £142

No Trustee, nor any person related to a Trustee, had any personal interest in any contract or transaction entered into by the charity during the year

3 Investments

No investments are held. The Charity's resources are all maintained in Bank Deposits under Current Assets. During the year in an effort to streamline operations the charity closed two Bank Accounts (Sunday School & Fabric Fund) and amalgamated these into one Bank account along with the General Fund. That said separate "accounting" continues to be maintained for the various Church Funds ie, General Fund; Fabric Fund and Sunday School.

4 Debtors

<u>2022</u>	<u>2021</u>
Nil	Nil

5 Analysis of Net Assets between Funds

	Unrestricted £	Designated £	Restricted £	Total £
Fixed Assets	-	-	-	-
Investments	-	-	-	-
Current Assets	20,916	9,495	-	30,411
Current Liabilities	-	-	-	-
Net Assets at				
31 December 2022	<u>20,916</u>	<u>9,495</u>	<u>-</u>	<u>30,411</u>

6 Charitable donations made during the year

Nil