

The Church of Scotland
Appin & Lismore (Church of Scotland)

For the Year Ended 31 December 2024

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 422326

Charity No: SC 015795

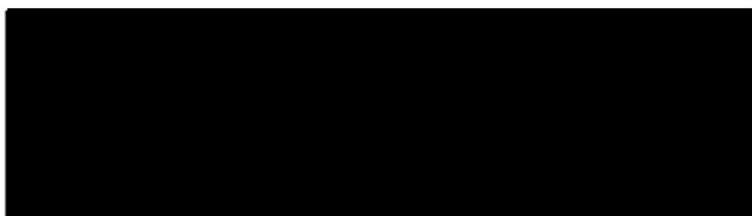
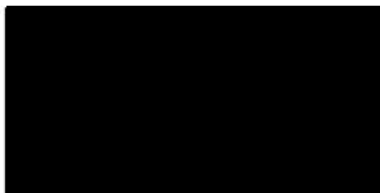
Reference and Administrative Information

Charity Name: Appin & Lismore (Church of Scotland)

Charity Registration Number: SC015795

Congregation Reference No: 422326

Contact Address:



Bankers

Virgin Money
19 Longrow
Campbeltown
PA28 6ER

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

Elders 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 a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The SESSION is chaired by the minister and meets FOUR times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session is responsible for spiritual affairs within the church. Coopted Church members play a part in our proceedings but have no voting rights and are not Trustees.

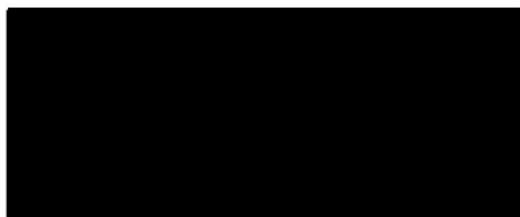
Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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. Sunday Worship at Appin Parish is at 10 am and on Lismore at 12:30 pm .

Statement of Trustees' Responsibilities

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,



Session Clerk

Date30.3.25.....

Achievements and Performance

On 31 March 2024 the Parishes of Appin and Lismore formally united and from that date operated under the Unitary Constitution . Attendance at Appin is about 30 and on Lismore 14 . Attendance varies from week to week depending on a number of contingencies ; time of year , holidays , special services etc. Family Faithshare in Appin on the last Sunday of the month starts with activities in the Village Hall next door and then join the congregation for the last 15 minutes of the weekly service. Up to 15 children may attend . Communion Services are held four times in the year and on Easter Sunday. Members of the congregation are involved in reading the scriptures and delivering some prayers . The Church holds both Funeral and Marriage Services . The Sacrament of Baptism is included in a Family Service . The Guild meets once a month in the village hall in Port Appin. It has a membership of 18 although attendance often exceeds this in Summer.

Financial Review

The principal source of income is via Standing Order Donations followed by open plate. Together these showed a 16% increase on the previous year largely due to the union of the parishes . Continued problems with HMRC in registering new office bearers denied our ability to recover Gift Aid in 2024 . The matter has now been resolved with recovery action to take place in 2025. Combined with significant increases in the Giving to Grow assessments and in Energy Costs 2024 ended with a modest surplus.

Reserves Policy

- It is the Trustees' policy to hold sufficient funds to enable all essential fabric expenditure to be carried out . We continue to fundraise for possible future restoration work on the Church. We remain cautious with respect to possible unplanned expenditure but have limited funds to cover small scale unforeseen work.

The Church also held £25,242 of restricted funds which have been provided for the purposes specified in Note 2.

Independent Examiner's Report to the Trustees of Appin & Lismore Parish Church

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages xx to xx.

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.

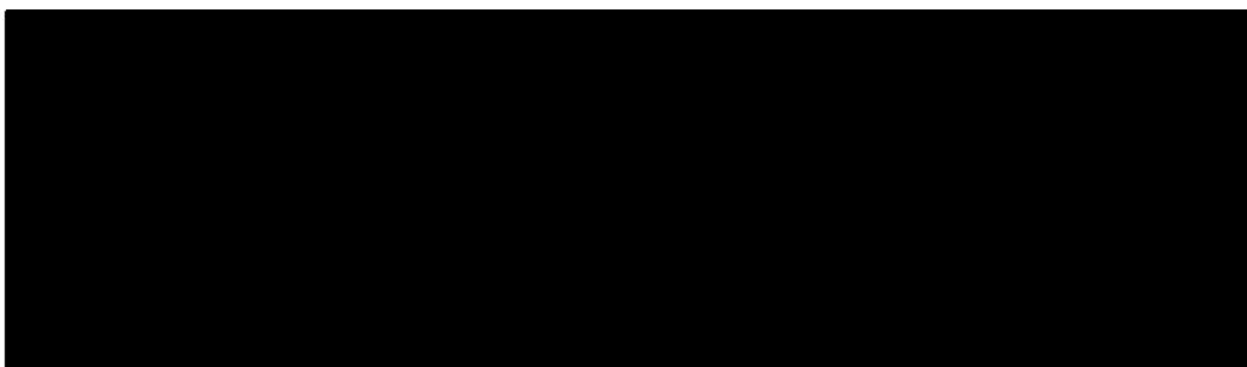
Basis of independent examiner's statement

An 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 .

1. 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, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Date

2 April 2025

Appin and Lismore (Church of Scotland)**Receipts and Payments Account****Year ended 31 December 2024****Congregation 422326****Charity No SC 015795**

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Receipts	Note					
Donations	3	26,283.51	2,010.00		28,293.51	31,258.67
Legacies		800.00			800.00	15,000.00
Activities for Generating Funds		150.00	482.45		632.45	1,544.00
Bank & Deposit interest		154.81			154.81	209.35
Investment income		561.17			561.17	473.60
		<u>27,949.49</u>	<u>2,492.45</u>		<u>30,441.94</u>	<u>48,485.62</u>
Rental of premises						
Sale of assets						
Sale of investments						
Grants						
Share of Expenses from Lismore						3,409.83
Transfer of Union Balance		13,562.96			13,562.96	
Other Receipts	4	241.32			241.32	444.00
Total Receipts		<u><u>41,753.77</u></u>	<u><u>2,492.45</u></u>		<u><u>44,246.22</u></u>	<u><u>52,339.45</u></u>
Payments	5					
Costs of generating funds						
Charitable activities		40,483.53	1,416.00		41,899.53	27,445.55
Governance costs						
Total Payments		<u><u>40,483.53</u></u>	<u><u>1,416.00</u></u>		<u><u>41,899.53</u></u>	<u><u>27,445.55</u></u>
Excess of Receipts over Payments for the year before transfers						
Transfers						
Excess of Receipts over Payments for the year		<u><u>1,270.24</u></u>	<u><u>1,076.45</u></u>		<u><u>2,346.69</u></u>	<u><u>24,893.90</u></u>

Appin and Lismore (Church of Scotland)**Receipts and Payments Account****Year ended 31 December 2024****Congregation No 422326****Charity No SC 015795****Statement of Balances**

	Unrestricted Funds 2024 Note £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	24,948.49	24,165.59		49,114.08	24,220.18
Movement in year:					
Excess of Receipts over Payments for the year	1,270.24	1,076.45		2,346.69	24,893.90
Bank & deposit balances carried forward	<u>26,218.73</u>	<u>25,242.04</u>		<u>51,460.77</u>	<u>49,114.08</u>
<u>Investments at market value</u> (cost £ 25,317.09)	<u>48,143.48</u>			<u>48,143.48</u>	<u>18,498.59</u>

Assets

Gift Aid Receivable

Liabilities

Cost of repair not yet billed

The accounts were approved by the Kirk Session and Financial Board on 30/03/2025

For and on behalf of the Kirk Session and Financial Board

Session Clerk

Treasurer

Appin and Lismore (Church of Scotland)
Receipts and Payments Account
Year ended 31 December 2024

Congregation No 422326
Charity No SC 015795

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 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
Designated Manse Fund	1,150.89		693.24		457.65
Designated Savings Fund	11,366.10	154.81			11,520.91
Designated Youth Fund				237.82	237.82
General Fund	12,431.50	41,598.96	39,790.29	-237.82	14,002.35
	<u>24,948.49</u>	<u>41,753.77</u>	<u>40,483.53</u>	<u>0.00</u>	<u>26,218.73</u>
Restricted funds					
Designated Fabric Fund	24,165.59	2,492.45	1,416.00		25,242.04
	<u>49,114.08</u>	<u>44,246.22</u>	<u>41,899.53</u>		<u>51,460.77</u>
Endowment funds					
Total funds	<u>49,114.08</u>	<u>44,246.22</u>	<u>41,899.53</u>		<u>51,460.77</u>

Purposes of Designated Funds

Manse Fund : This is to provide for general maintenance of the Manse.

Savings Fund : This is to provide a readily accessible fund for unforeseen emergencies.

Youth Fund : To provide support for youth related work.

Purposes of Restricted Funds

Fabric Fund : To provide for the refurbishment of the Church Building.

Appin and Lismore (Church of Scotland)**Receipts and Payments Account****Year ended 31 December 2024****Congregation No 422326****Charity No SC 015795**

Note	Unrestricted	Restricted	Endowment	Total	Total
	Funds	Funds	Funds		
	2024	2024	2024	2024	2023
	£	£	£	£	£
3. Analysis of Donations					
Standing Order Non Gift Aid	1,169.00			1,169.00	
Gift Aid Donations	15,022.72			15,022.72	13,913.00
Tax Recovered on Gift Aid Donations					5,704.00
Ordinary Offerings (Open Plate)	8,311.49			8,311.49	8,580.17
Other Offerings, Donations etc	1,780.30	2,010.00		3,790.30	3,061.50
	<u>26,283.51</u>	<u>2,010.00</u>		<u>28,293.51</u>	<u>31,258.67</u>
4. Analysis of Other Income					
Union Transfer	13,562.96			13,562.96	
Lismore Contribution					3,409.83
Fund Raising	150.00	482.45		632.45	1,544.00
Bank & Deposit Interest	154.81			154.81	209.35
Investment Income	561.17			561.17	473.60
Legacy	800.00			800.00	15,000.00
Sundry	241.32			241.32	444.00
	<u>15,470.26</u>	<u>482.45</u>	<u>0.00</u>	<u>15,952.71</u>	<u>21,080.78</u>
Total Income	<u>41,753.77</u>	<u>2,492.45</u>	<u>0.00</u>	<u>44,246.22</u>	<u>52,339.45</u>

Appin and Lismore (Church of Scotland)
Receipts and Payments Account
Year ended 31 December 2024

Congregation No 422326
Charity No SC 015795

5. Analysis of Payments

Charitable activities	£	£	£	£	£
Giving to Grow	21,449.00			21,449.00	9,900.00
Presbytery dues	485.00			485.00	408.00
Manse Telephone and Internet	478.81			478.81	310.52
Minister's Travel expenses	2,621.25			2,621.25	899.26
Pulpit supply	1,036.80			1,036.80	629.50
Fabric repairs & maintenance	293.76	1,416.00		1,709.76	1,304.92
Council Tax	3,189.93			3,189.93	3,509.01
Heat and light	6,307.80			6,307.80	4,513.71
Insurance	2,022.73			2,022.73	1,538.11
Manse Running Costs & Repairs	790.41			790.41	3,352.08
Life & Work	252.00			252.00	294.00
Printing, stationery and postage	1,151.04			1,151.04	267.90
Collections for Third Parties	95.00			95.00	61.00
Other expenses	310.00			310.00	457.54
Total Payments	40,483.53	1,416.00		41,899.53	27,445.55
 Surplus / (Deficit)	 1,270.24	 1,076.45		 2,346.69	 24,893.90
 Governance costs					
Independent examiner's fees					

Appin and Lismore (Church of Scotland)**Receipts and Payments Account****Year ended 31 December 2024**

Congregation No 422326

Charity No SC 015795

6. 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 £31,642 and the maximum Stipend in the 5th year and subsequent years of service is £ 38,884

7. Collections for Third Parties

	2024 £	2023 £
Hope Kitchen , Oban	95.00	
Housing Support Charity		61.00
	<u>95.00</u>	<u>61.00</u>

8. Transfer of Union Balance

The Total Assets Transferred from Lismore are as noted below

From Closure of the three RBS Accounts: **13,562.96**

From the CoS Investor's Trust :

Deposit Fund , Fabric Fund	5,000.00	
Deposit Fund , General Purposes Fund at Market Value	4,518.31	
Growth Fund, General Purposes at Market Value	27,899.74	37,418.05

Restricted Funds Held by General Trustees

Growth Fund **4,057.99**

9 Summary of Cash Assets at 31 December 2024**Bank Accounts**

	£	£
Virgin Money Current Account	14,141.10	12,332.43
RBS Deposit Account	99.07	99.07
Virgin Money Fabric Account (Restricted)	25,242.04	24,165.59
Virgin Money Manse Refurbishment Account	457.65	1,150.89
Virgin Money Savings Account	11,520.91	11,366.10
Total Bank Accounts	51,460.77	49,114.08

Investments Held with CoS Investors Trust**Deposit Fund**

Consolidated Fabric Fund - Revenue a/c	1,320.71	1,181.54
Consolidated Fabric Fund - Deposit a/c	7,558.48	2,558.48
General Congregational Purposes	4,518.31	
	13,397.50	3,740.02

Growth Fund

	Cost £	Market Value £
Benevolent Fund	200.00	2,332.00
General Purposes	117.00	1,364.22
Fabric Fund	10,000.70	16,198.82
General Congregational Purposes	14,999.39	27,899.74
		48,143.48
		18,498.59

Total Available Cash Assets

<u>61,540.98</u>	<u>22,238.61</u>
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APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

Congregation No 422326

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

Charity No SC 015795

	2024 £	2023 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>33900.93</u>	<u>33900.93</u>
Market Value of Balances at 31 December	<u>36370.94</u>	<u>29842.94</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>35405.46</u>	<u>1320.71</u>
<u>TEMPORARY ACCOUNT</u>		
Credit Balance at 31 December	<u>-5265.05</u>	<u></u>