

The Church of Scotland



GARELOCHHEAD
Church of Scotland



STATEMENT OF RECEIPTS AND PAYMENTS (SORP) ACCOUNTS

1st January - 31st December, 2023

Congregation No: 181198

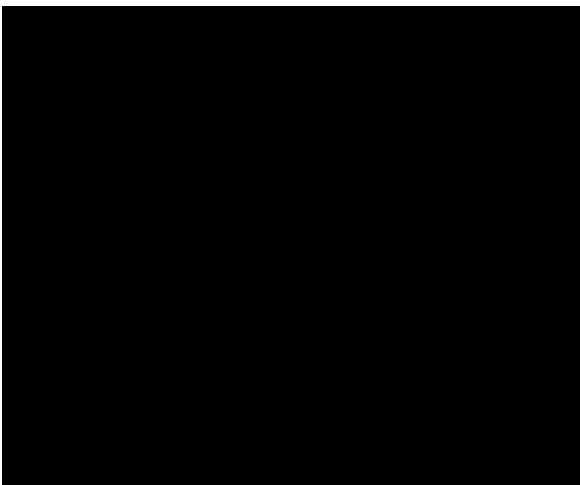
Scottish Charity SC016699

Reference and Administrative Information

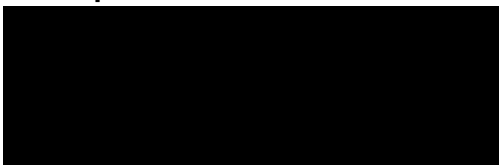
(1)

Charity Name: Garelochhead Parish Church
Charity Registration No: SC016699
Congregation Reference No: 181198
Contact Address: Ballymenoch Farm
Glen Fruin
HELENSBURGH
G84 9EQ

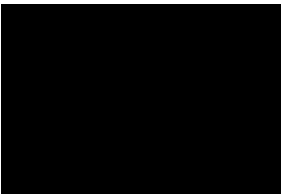
Trustees – Members of the Kirk Session



Principal Office-bearers



Independent Examiner



Bankers

Royal Bank of Scotland
3 Colquhoun Square
HELENSBURGH
G84 8SJ

Trustees' Annual Report

(2)

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 (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 appointed 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 Kirk Session is moderated by the Minister. The Kirk Session meets around 7 times a year.

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.

Sadly during 2021 many of our usual activities were curtailed as Scotland in general and the Church of Scotland in particular responded to the challenges COVID-19.

Since March 2020, when the Church closed, our services have been taking place online and in Church when allowed. During this time however, we were still able to commemorate events with special services, such as Harvest Thanksgiving, Easter, Remembrance Day, a service of Remembrance and Thanksgiving for those who have been recently bereaved as well as family services. Our special services in Holy Week were shared with our friends from Craigownie & St Modan's Parish Churches. Despite the challenges presented by COVID-19 we continued to offer spiritual and practical support to the bereaved. We aim to make the church available to everyone for worship or social activities and to support charitable causes in Christ's name.

In August our Sunday Club, which is open to all young people was held in Garelochhead Church Grounds, with the aims to teach them the message of Christ and his relevance to their lives today.

Achievements and Performance

Sunday morning attendances average 16 rising to around 22 for themed services. During 2021 our Ministers led 4 funerals and the Sunday Club had no children most weeks. For much of the year our Family Worker (employed jointly with Craigownie & Garelochhead Parish Churches) restarted her pre-pandemic work.

Members continue to share in the running of the Holiday Club for a week in the summer, which we share with our friends in Craigownie and St Modan's Parish Churches and in 2022 nearly 30 children registered for the week.

The Wednesday coffee morning has been going for over 40 years and is a lively informal meeting. It is well attended with an average of 15 - 20 people from the community coming each week.

Our church and hall are available to the community with the Community Council, amongst other meeting in our halls.

Reserves Policy

It is the Trustees' policy to hold reserves of no less than £2,000.

Treasurer's Report

The trustees are very grateful to all members and supporters for their generosity which is all the more valuable given that the church's financial state had continued to be challenging in 2022 especially considering we have seen a decrease of £3607 (8.6%) in offering donations from 2020. The church did meet its Ministry and Mission contributions for the year which was greatly assisted by claiming £20,718 from the Consolidated Fabric Fund. This recovered funds previously paid out for building works and maintenance therefore total income was £62,086 and total expenditure was £57,520. Gift aid recovered was £6626 and the letting of the halls has increased slightly. One major success for the year was winning the case against Scottish Power, through the Ombudsman Service, for breach of the "Back-Billing" regulations which eliminated a perceived debt of over £13,000.

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

Date

Independent Examiner's Report to the Trustees of Garelochhead Church of Scotland

I report on the accounts of the charity for the year ended 31st December 2022 which are set out the Annex.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with 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

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

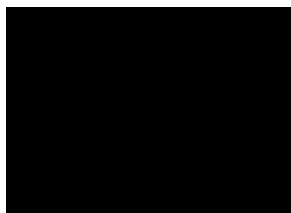
In the course of my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - a) to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - b) 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. which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signature: Signed on original

Name:

Address:



Date: 26/5/24

Garelochhead Parish Church
Receipts and Payments Account
Year ended 31 December 2023

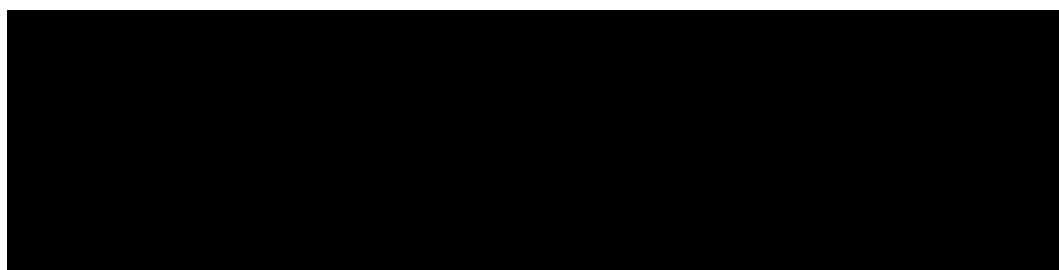
		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2023	2023	2023	2023	2022
	Note	£	£	£	£	£
<u>Receipts</u>						
Offerings	3	32,795	-		32,795	29,789
Tax Recovered on Gift Aid		7,103	-		7,103	8,388
Legacies		-			-	-
Bank & Deposit interest		11	-		11	2
Investment income		92			92	183
		<u>40,001</u>	<u>-</u>	<u>-</u>	<u>40,001</u>	<u>38,362</u>
Use of premises		1,000	-		1,000	112
Sale of assets					-	-
Sale of investments					-	-
Grants Received		-	-		-	-
Receipts from General Trustees					-	-
Other Receipts	4	18,102	-	-	18,102	23,612
		<u>59,103</u>	<u>-</u>	<u>-</u>	<u>59,103</u>	<u>62,086</u>
<u>Total Receipts</u>						
<u>Payments</u>	5					
Costs of generating funds		-	-	-	-	-
Charitable activities		50,921	-	-	50,921	57,520
Governance costs		-	-	-	-	-
		<u>50,921</u>	<u>-</u>	<u>-</u>	<u>50,921</u>	<u>57,520</u>
<u>Total Payments</u>						
Excess of Receipts over Payments for the year before transfers		8,182	-	-	8,182	4,566
Transfers		-	-	-	-	-
Excess of Receipts over Payments for the year		<u>8,182</u>	<u>-</u>	<u>-</u>	<u>8,182</u>	<u>4,566</u>

Garelochhead Parish Church
Statement of Balances
At 31 December 2023

	Unrestricted Funds 2023 Note £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	6,901	588	-	7,489	2,923
Movement in year:					
Excess of Receipts over Payments for the year	8,182	-	-	8,182	4,566
Bank & cash balances carried forward	<u>15,083</u>	<u>588</u>	<u>-</u>	<u>15,671</u>	<u>7,489</u>
<u>Investments at market value</u>	6				
	<u>-</u>	<u>-</u>	<u>4,472</u>	<u>4,472</u>	<u>4,142</u>
Cost of Investments	<u>-</u>	<u>-</u>	<u>1,871</u>	<u>1,871</u>	<u>1,871</u>
<u>Assets</u>					
Gift Aid Receivable	<u>6,855</u>	<u>-</u>	<u>-</u>	<u>6,855</u>	<u>7,961</u>

The accounts were approved by the Kirk Session and the Congregational Board on 26/05/24.

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



Garelochhead Parish Church

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year the Minister received reimbursement of travelling expenses incurred totalling £741 (£635 in 2022), there was no expenditure on Pulpit Supply or Ministerial Assistance (£260 in 2022). There was a contribution of £1,261 (£1,247 in 2022) in respect of Council Tax for the Manse.

2. Movements in Funds

	At 1 Jan				At 31 Dec
	2023	Receipts	Payments	Transfers	2023
	£	£	£	£	£
Unrestricted funds					
Designated Benevolent Fund	302				302
Designated Scope Fund	-		-		-
Designated Fabric Fund	2,541	11	-	-	2,552
General Fund	4,431	59,092	50,921	-	12,602
	<u>7,274</u>	<u>59,103</u>	<u>50,921</u>	<u>-</u>	<u>15,456</u>
Restricted funds					
Mens group fund	215				215
Special collections	-	-	-	-	-
	<u>215</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>215</u>
Total funds	<u>7,489</u>	<u>59,103</u>	<u>50,921</u>	<u>-</u>	<u>15,671</u>

Garelochhead Parish Church

Statement of Balances

Notes to the Accounts (continued)

Purposes of Designated Funds

Designated Benevolent Fund

Hardship grants from this fund are given at the discretion of the minister

Designated Scope Fund

This fund is used for the children's activities within Scope

Designated Fabric Fund

This fund is used to support local projects and church funds with money from Fund-raising events.

Purposes of Restricted Funds

Mens Group fund

The purpose of this fund is to enable youth participation in Mens Group activities

Purposes of Endowment Funds

Kirk Session Benevolent Fund

Income from the Kirk Session Benevolent Fund is used to provide relief for those within the parish who are facing financial hardship. Grants from this fund are given at the sole discretion of the minister.

Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Total 2022 £
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3. Analysis of Donations

Offerings	3,814	-	3,814	4,725
Standing Orders	28,981	-	28,981	25,064
	<u>32,795</u>	<u>-</u>	<u>32,795</u>	<u>29,789</u>

4. Incoming Resources from Charitable Activities

Weddings and Funerals	200	-	200	200
Coffee morning	-	-	-	-
Scope	-	-	-	-
Fete	50	-	50	-
Special	-	-	-	-
Other	17,852	-	17,852	23,412
	<u>18,102</u>	<u>-</u>	<u>18,102</u>	<u>23,612</u>

Garelochhead Parish Church
Statement of Balances
Notes to the Accounts (continued)

	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2023	2023	2023	2022
	£	£	£	£
5. Analysis of Payments				
Costs of generating funds				
Fundraising Costs	-		-	-
	-	-	-	-
Charitable activities				
Ministries & Mission allocation	24,365		24,365	33,500
Presbytery dues	227		227	348
Minister's expenses	741		741	635
Pulpit supply and Locum Costs	-		-	260
Other staffing costs	2,760		2,760	2,650
Training and Conferences	-		-	-
Fabric repairs & maintenance	2,826		2,826	4,746
Council Tax	1,261		1,261	1,247
Other building costs	17,703		17,703	11,894
Church office expenses	365		365	629
Organ & music	-		-	-
Donations - special collections	-	-	-	610
Other expenses	673	-	673	1,001
	50,921	-	50,921	57,520
Governance costs				
	-	-	-	-
Other payments				
Purchase of assets				
Purchase of investments				
	-	-	-	-

Garelochhead Parish Church
Statement of Balances
Notes to the Accounts (continued)

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, which is related to years of service. For the year under review the minimum stipend was £26,380 and the maximum stipend (in the fifth and subsequent years) £32,419.

6. Investments

	2023	2022
	£	£
Market value at 01 January	4,142	4,633
Purchase of investments	-	-
Disposal of Investments	-	-
Unrealised gain / (loss) on investments	330	(491)
Market value at 31 December	<u>4,472</u>	<u>4,142</u>
Investments at cost	<u>1,871</u>	<u>1,871</u>

The following investments are held:

767 units Church of Scotland Investors Trust Growth Fund

7. Collections for Third Parties

2023	2022
£	£
-	-
-	-
-	-
<u>-</u>	<u>-</u>
<u>-</u>	<u>-</u>

Trial Balance
Paxton

Garelochhead Parish Church

Balance date to end of December 2022

All account

All fund

With fund

<u>A/C Code</u>	<u>Fund code</u>	<u>Name</u>	<u>Balance</u>	
			Debit	Credit
	Building	Recoverable Gift Aid		
	General	Recoverable Gift Aid	61,982.62	
	Building	RBS current account XXX		- 16,328.44
	Coffee	RBS current account	950.00	
	Fabric	RBS current account	6,706.25	
	FW Fund	RBS current account	333.00	
	General	RBS current account	16,476.95	
	Mens Group	RBS current account	215.35	
	Scope	RBS current account		- 124.93
	Special	RBS current account	6,638.48	
	Benevolent	Abbey bank account	301.47	
	Building	Fabric bank account	5,085.00	
	Coffee	Fabric Bank account	-	- 4,091.49
	Fabric	Fabric bank account	-	- 535.23
	General	Fabric bank account	566.52	
	Special	Fabric bank account		- 80.00
	Coffee	Petty cash	156.53	
	Scope	Petty cash	-	

Funds Balance

14,054.58 - 119,443.52

113,466.75 - 140,603.61

General WFO - 130.00

General WFO Gift Aid - 3,350.00

General OP - 334.00

FW Fund Other gifts and donations -

Building Other gifts and donations -

General Other gifts and donations - 28,980.50

Special Other gifts and donations -

General Legacies -

General Grants received -

Building Gift aid tax claimed -

General Gift aid tax claimed - 7,103.05

FW Fund Other voluntary income -

General Other voluntary income - 120.00

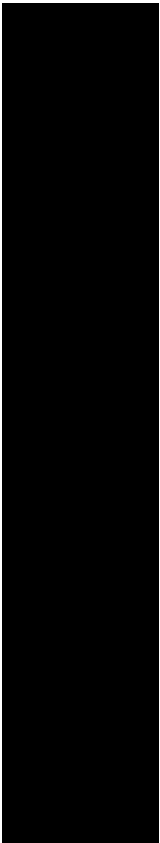
Special Other voluntary income -

Building Activities to generate funds -

Special Activities to generate funds -

General	Activities to generate funds	-	1,945.80
General	Use of hall	-	1,000.00
General	Dividends Received	-	92.04
Fabric	Bank interest	-	11.03
General	Bank interest		-
General	Weddings & funerals	-	200.00
Coffee	Coffee morning income		-
Special	Fete income		-
General	Fete income	-	50.00
Building	Miscellaneous income		-
Fabric	Miscellaneous income		-
General	Miscellaneous income	-	15,785.75
Special	Miscellaneous income		-
General	Gain on investments		-
			-
General	Offering envelopes	-	
General	Direct Fundraising Costs	-	
General	Gifts/donations to 3rd	-	
Special	Gifts/donations to 3rd	-	

General	Ministries/Mission	24,365.01
General	Minister's expenses	740.99
General	Ministerial assistance	0.00
General	Pulpit supply	0.00
General	Piano & Organist supply	
General	Cleaner	2,760.00
General	Training	
General	Other staff costs	
General	Presbytery dues	227.00
General	Church literature & bibles	-
Fabric	Worship resources	-
General	Worship resources	359.30
Fabric	Catering & cleaning supplies	-
General	Catering & cleaning	104.00
General	Heat & Light	3,395.25
General	Council Tax	1,261.31
General	Premises insurance	2,135.22
Fabric	Building maintenance &	-
General	Building maintenance &	2,826.30
Building	New building costs	-
General	Other building costs	12,172.19
		-
General	Telephone/internet	-
General	Printing/photocopying	245.00
General	Office Stationery	120.00



General	Office Equipment Mainterance	-
Fabric	Other expenses	-
General	Other expenses	-
General	Preparation of Accounts	210.00
General	Bank Charges	-
General	Professional fees	-
General	Other Fees	-
Special	Transfers between funds	-
General	Transfers between funds	-
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2023	2022
14268.66	6097.09
944.18	933.77
301.47	301.47
156.53	156.53

16,934.95

15670.84 7488.86

16,476.95 2547.9

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- 8,180.60

50,921.57

53459 - 2,537.43

- 59,102.17

1,284.65

- 8,180.60

4,566.63 - 3,613.97

-

8,180.60

8,180.60

-

68919.49

-1266.25

600

1266.25

-600

-6626.25

62293.24

Bank Accounts

2021	2020	2019	2018	2017
1532.31 -	16,328.44	-16328.44	4556.86	2547.9
931.92	950.00	950	3114.32	1508.74
301.47	6,156.25	6156.25	301.47	301.47
156.53	333.00	333	156.53	156.53
	4,296.16	11135.44	8,129.18	4,514.64
	215.35	215.35	15671	3812
-	124.93	-124.93 -	7,541.82	702.64
	6,638.48	6638.48		
	5,085.00	5085		
-	4,091.49	-4091.49		
-	625.43	-625.91		
	566.52	566.52		
-	80.00	-80		
2922.23	2990.47	9829.27		

2990.47

20034.43

12,931.38

7235.78

8761.905

61.36
69.03
130.39

- 59,102.17

50,921.57

- 59,102.17	-	11,853.83	260.78
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