

**The Church of Scotland**

**Applecross, Lochcarron and Torridon**

**RECEIPTS AND PAYMENTS ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2022**

**Congregation No: 422310  
Charity No: SC 032334**



## Reference and Administrative Information

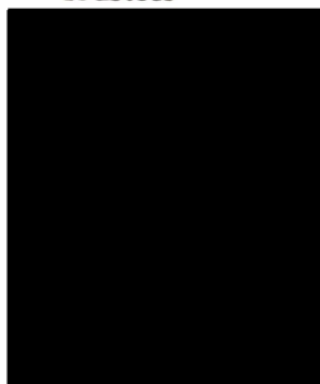
Charity Name: Applecross, Lochcarron and Torridon Church of Scotland

Charity Registration Number: SC032334

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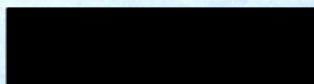
Contact Address: Cabarfeidh  
Toscaig  
Applecross  
Ross-shire  
IV54 8LY

### Trustees



Interim Moderator  
Kirk Session (retired January 2022)  
Kirk Session  
Kirk Session  
Kirk Session  
Kirk Session  
Congregational Board  
Congregational Board (resigned May 2022)  
Congregational Board (appointed January 2023)

Kirk Session Emeritus.



### Principal Office-bearers

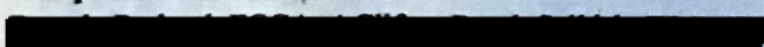
Session Clerk:

Church Treasurer:

Clerk to the Board:



### Independent Examiner



### Bankers

Bank of Scotland,  
Kyle of Lochalsh



## **Trustees' Annual Report Year ended 31 December 2022**

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

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 Church continues to feel some of the ongoing impact, in common with other bodies, of the Covid 19 Pandemic. The Reverend Stuart Smith continued as Interim Moderator during the year working with the support of the Board to steer the work of the Parish.

The Congregational Board consists of the Kirk Session and other members appointed from within the congregation. In more regular times, members of the congregation are encouraged 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. Two existing members of the Board stand for re-election at the Stated Annual Meeting each year on a rotational basis.

During the year in question the Congregational Board continued in office, a formal Annual Meeting took place, and there were no changes in responsibilities. In addition to the Annual Meeting every effort was made to share information on the Church's performance as widely as possible by the use of the Newsletter and the active Facebook page.

#### **Organisational Structure**

The Congregational Board was chaired in person or on Zoom by the Interim Moderator. It met on four occasions. The main responsibilities of the Board are to deal with the Church's financial and property management within the Parish, whilst the Kirk Session, is responsible for spiritual matters within the Church, and met similarly. In effect, these groups work largely as one and, allowing for smoother decision making and stronger support for the underlying objectives of the Church. The work of the Board was enhanced by the input from Mission and Ministry Development worker, Anne Sikorski.

### **Achievements and Performance**

ALT Church of Scotland exists to glorify God and to reach out to the local community with the good news about Jesus Christ. Services in 2022 were held on a rotational basis throughout the Parish. Services provided by the worship teams led by elders with occasional use of pulpit supply have been the routine in 2022. The content of the service is also shared fully in the Weekly Newsletter. Thanks are due to the Worship Teams for leading most of our services and to Rev Irene Munro and occasional others who provided pulpit supply. A Parish wide Communion was held in Lochcarron in May 2022.

The opening of Churches on a more regular basis has meant that income has begun to increase once more, although certainly not to pre-pandemic levels. Standing Order regular payments have held up well, and this in particular has allowed us to make a reasonable Gift Aid claim.

Fund raising for particular causes has been successful one again this year. The Church Board has



continued to support Christians against Poverty facilitated by [REDACTED] Christian Aid were a major beneficiary, not only of the substantial amount raised in Christian Aid week, but also as the result of the sale of house contents in Shieldaig. Together these initiatives raised a total of £1,883.

## **Trustees' Annual Report**

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

During the year the Board took the decision to link into the Skye and Lochalsh Foodbank to offer additional support locally. Although this specific work was for a very limited time, the idea is being further adapted into 2023. Similarly work began to strengthen activities with young people and again the main impact will be seen in 2023.

The Session participated in the planning process for Lochcarron Skye Presbytery which has to manage the allocation of a reduced number of Ministers across the area. The Presbytery Plan was approved in 2022, allocating two Ministers between the existing three mainland charges. This will see the south part of ALT (Lochcarron and Applecross) join with Glenelg, Kintail and Lochalsh as one Parish, and the north (Shieldaig, Torridon and Kinlochewe) join with Gairloch and Dundonnell as another. The process of bringing this about will be moved forwards in the coming year.

The major challenge of property matters was significantly progressed throughout the year. The sale of the Shieldaig Hall to the Community Association was successfully completed in early 2022. In the case of Applecross, the General Trustees of the Church of Scotland had declared the local Community Company preferred bidder and proposals were satisfactorily prepared for the General Trustees consideration, the sale nearing completion at the end of the year. The Church Board was supportive of the progress made in both cases.

The decision was also taken to extend the lease on the Lochcarron Manse, making good use of the building.

The Church also progressed the final elements of the replacement of the Lochcarron heating system. The funds for this have been contributed in part by the congregation and a grant of £18,000 from central Church of Scotland. Further Grant funds will be drawn down in 2023 now that all aspects of the work are complete. This large scheme, which has proved worthwhile, will in effect touch three financial years.

Although small in number the Church Guild continues to be active and contribute much to important causes. £100 was donated to Borderline in London and the same to Glasgow Lodging House Mission. A contribution was also sent to the Parish. Additionally the Guild supported Chocolate Haven and Hear our Voice, during the year. A summer Fayre in Shieldaig raised just under £500 for Green Canopy Malawi, and additionally at the same event, items were also sold for Fairtrade in Strathpeffer.

## **Financial Review**

Total unrestricted receipts for the year were £32,668, including £5,974 from Church of Scotland for the Shieldaig heating work (2021 - £43,251, including the £18,054 Church of Scotland heating system grant). The level of donations, including Gift Aid reclaimed, increased slightly to £23,124 (2021 - £22,675). Regular giving held up well at £16,126 (2020 - £16,306), Open Plate recovered to £2,636 (2021 - £1,589) and Gift Aid of £4,046 was reclaimed (2021 - £3,775). Income from use of church premises fell slightly to £1,038 (2021 - £1,173). Other income comprised funeral receipts of £300 and investment income of £109. There was no movement on the Youth Fund in the year.



Congregation's collections for 3<sup>rd</sup> party charities were £240 for Christians Against Poverty and £1,883 for Christian Aid

The cost of meeting our commitments as a congregation were reduced to £30,558, compared with £40,956 in 2021. Expenditure for the year included £7,258 balance for the heating system upgrade, £5,974 for Shieldaig heating work and our reduced Ministries and Mission costs of £5,124 (2021 - £7,193). The result was a surplus of £2,157 on unrestricted General and Fabric Funds (2021 - £2,295).

## **Trustees' Annual Report Year ended 31 December 2022**

As a congregation we will continue to focus on increasing our regular giving and maximising the benefits of Gift Aid, while at the same time seeking to rationalise and reduce our costs.

### **Reserves Policy**

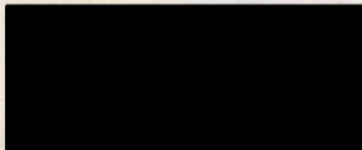
Our current financial position and balance mean that we are able to meet the Trustees' policy to hold reserves of approximately four months expenditure including the designated Fabric and Youth funds. At the year end the Church held unrestricted cash funds of £28,389 (£26,232 at 31<sup>st</sup> December 2021). This represents 11 months' core expenditure.

The Church also held £81.55 belonging to other Congregational organisations (Lochcarron Guild Fund), as set out in Note 2.

### **Statement of Trustees' Responsibilities**

The members of the Kirk Session / Congregational Board 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 / Congregational Board 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 28<sup>th</sup> March 2023



**Applecross, Lochcarron and Torridon Church of Scotland**  
**SC032334**

**Independent Examiner's Report to the Trustees of Applecross, Lochcarron and Torridon Church of Scotland**

I report on the accounts of the charity for the year ended 31 December 2022 which are set out on pages 7 to 12

**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**

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:
  - 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:

28<sup>th</sup> March 2023



**Applecross, Lochcarron and Torridon Church of Scotland****Scottish Charity number: SC032334****Receipts and Payments Account for the year ended 31 December 2022**

		Unrestricted	Unrestricted	Unrestricted	Restricted		
		General	Fabric	Youth	O.C.O	Total	Total
		Fund	Fund	Fund	Fund	Funds	Funds
		2022	2022	2022	2022	2022	2021
	Note	£	£	£	£	£	£
<b><u>Receipts</u></b>							
<b><u>General/ Fabric /Youth Funds</u></b>							
Donations	3	23,124	-	-	-	23,124	22,675
Church of Scotland Heating System		5,974		-	-	5,974	18,054
Investment income		109	47	-	-	156	73
<b><u>Other Congregational organisations</u></b>							
Income		-	-	-	853	853	416
		29,207	47	-	853	30,107	41,218
Use of premises	4	1,038	-	-	-	1,038	1,173
Donations - Congregational Organisation		-	-	-	-	-	-
Weddings/Funerals		300	-	-	-	300	350
Other Income		-	-	-	-	-	236
Other Receipts - Agency Collections	8	2,123	-	-	-	2,123	690
<b><u>Total Receipts</u></b>		<b>32,668</b>	<b>47</b>	<b>-</b>	<b>853</b>	<b>33,568</b>	<b>43,667</b>
<b><u>Payments</u></b>							
Costs of generating funds		-	-	-	-	-	-
Charitable activities	5	28,314	2,244	-	-	30,558	40,956
Other Congregational Organisations	6	-	-	-	886	886	400
<b><u>Total Payments</u></b>		<b>28,314</b>	<b>2,244</b>	<b>-</b>	<b>886</b>	<b>31,444</b>	<b>41,356</b>
Excess of receipts over payments for the year before transfers		4,354	- 2,197	- -	33	2,124	2,311
Transfers	2	14,054	- 14,054	-	-	-	-
<b>Surplus/deficit for the year</b>		<b>18,408</b>	<b>- 16,251</b>	<b>- -</b>	<b>33</b>	<b>2,124</b>	<b>2,311</b>



**Applecross, Lochcarron and Torridon Church of Scotland**

**Scottish Charity number: SC032334**

**Statement of Balances as at 31 December 2022**

		Unrestricted	Restricted		
		Funds	Funds	Total	Total
		2022	2022	2022	2021
	Note	£	£	£	£
<b><u>Bank &amp; Deposit Balances</u></b>					
Bank balances brought forward		26,232	114	26,346	24,035
<b>Movement in year:</b>					
Surplus/deficit for the year		2,157	- 33	2,124	2,311
Bank balances carried forward	2	<u>28,389</u>	<u>81</u>	<u>28,470</u>	<u>26,346</u>
<b><u>Investments at market value</u></b>					
Growth Fund (cost £145)		1,566	-	1,566	1,751
Income Fund (cost £485)		<u>1,024</u>	<u>-</u>	<u>1,024</u>	<u>1,211</u>
		<u>2,590</u>	<u>-</u>	<u>2,590</u>	<u>2,962</u>

The accounts were approved by the Kirk Session and Financial Board on 28<sup>th</sup> March 2023

For and on behalf of the Kirk Session and Financial Board

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Session Clerk

Treasurer



## **Applecross, Lochcarron and Torridon Church of Scotland**

### **Notes to the Accounts**

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

During the year, no members of the Kirk Session received payment for their services in providing pulpit supply or received travelling expenses. Payments for pulpit supply, locum salaries and travelling expenses were paid to visiting ministers and readers who took services or provided pastoral support in the Parish. Payments were in accordance with rates determined centrally by the Church of Scotland.

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 2022 £	Receipts £	Payments £	Transfers £	At 31 Dec 2022 £
<b>Unrestricted Funds</b>					
General Fund	5,706	32,668	28,314	14,054	24,114
Fabric Fund	19,260	47	2,244	14,054	3,009
Youth Fund	1,266	-	-	-	1,266
<b>Total unrestricted funds</b>	<b>26,232</b>	<b>32,715</b>	<b>30,558</b>	<b>-</b>	<b>28,389</b>
<b>Restricted Funds</b>					
Lochcarron Guild Fund	114	853	886	-	81
<b>Total Funds</b>	<b>26,346</b>	<b>33,568</b>	<b>31,444</b>	<b>-</b>	<b>28,470</b>

<b>Bank Balances</b>	<b>31.12.2022</b>	<b>31.12.2021</b>
General Fund	£ 24,114	£ 5,706
Fabric Fund	£ 3,009	£ 19,260
Youth Fund	£ 1,266	£ 1,266
<b>Total unrestricted fund balances</b>	<b>£ 28,389</b>	<b>£ 26,232</b>
 Restricted: Guild Fund	 £ 81	 £ 114
<b>Total Cash at Bank</b>	<b>£ 28,470</b>	<b>£ 26,346</b>

#### **Notes on restricted funds:**

**Lochcarron Guild Fund** – This is a fund to assist with the cost of the activities of the local Guild and to support the work of the Church of Scotland Guild charities and other charities.



## Applecross, Lochcarron and Torridon Church of Scotland

### Notes to the Accounts

#### 3. Analysis of Donations (Unrestricted)

	General Fund 2022 £	Fabric Fund 2022 £	Unrestricted Total 2022 £	Unrestricted Total 2021 £
Regular giving - standing orders	16,126	-	16,126	16,306
Ordinary offerings (Open plate)	2,636	-	2,636	1,589
Tax recovered under Gift Aid	4,046	-	4,046	3,775
Other offerings, donations, etc.	316	-	316	1,005
<b>Totals</b>	<b>23,124</b>	<b>-</b>	<b>23,124</b>	<b>22,675</b>

#### 4. Use of Premises

	General Fund 2022 £	Fabric Fund 2022 £	Unrestricted Total Funds 2022 £	Total Funds 2021 £
Income from use of premises	<u>1,038</u>	<u>-</u>	<u>1,038</u>	<u>1,173</u>

#### 5. Charitable Activities

	General Fund 2022 £	Fabric Fund 2022 £	Youth Fund 2022 £	Unrestricted Total Funds 2022 £	Total Funds 2021 £
Ministries & Mission allocation	5,124	-	-	5,124	7,193
Presbytery dues	1,291	-	-	1,291	745
Ministry expenses	-	-	-	-	-
Travel expenses	357	-	-	357	104
Pulpit supply	696	-	-	696	300
Fabric repairs & maintenance	728	-	-	728	867
Council Tax	-	-	-	-	-
Heat and light	3,867	-	-	3,867	4,481
Insurance	-	2,244	-	2,244	2,341
Cleaning	325	-	-	325	325
Church office expenses/ admin	471	-	-	471	99
Heating system upgrade	7,258	-	-	7,258	22,892
Shieldaig heating repair	5,974	-	-	5,974	-
Agency payments	2,123	-	-	2,123	982
Other expenses	100	-	-	100	627
	<b>28,314</b>	<b>2,244</b>	<b>-</b>	<b>30,558</b>	<b>40,956</b>



**Applecross, Lochcarron and Torridon Church of Scotland**

**Notes to the Accounts**

**6. Payments - other Congregational organisations**

	<b>Restricted Funds 2022 £</b>	<b>Total Funds 2022 £</b>	<b>Total Funds 2021 £</b>
Lochcarron Guild donations	<u>886</u>	<u>886</u>	<u>400</u>

**7. Minister's Stipend**

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and the employers 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 £28,137 and the maximum stipend in 5<sup>th</sup> and subsequent years of service was £34,577.

**8. Collections for Third Parties**

	<b>2022 £ Collected</b>	<b>2022 £ Paid out</b>	<b>2021 £</b>
Christian Aid	1,883	1,883	292
Vanuatu Appeal	-	-	450
Christians Against Poverty	<u>240</u>	<u>240</u>	<u>240</u>
<b>Total</b>	<u><b>2,123</b></u>	<u><b>2,123</b></u>	<u><b>982</b></u>



## APPENDIX A

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

	2022 £	2021 £
<b>CONSOLIDATED FABRIC FUND</b>		
<b>CAPITAL ACCOUNT</b>		
Credit balances held at 31 December - 4,224 units at cost	<u>4,236</u>	<u>4,236</u>
- at market value	<u>6,505</u>	<u>7,012</u>

### REVENUE ACCOUNT

Deposit Fund balance at 31 December	<u>45,846</u>	<u>2,587</u>
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