

GRACE COMMUNITY CHURCH KYLE OF LOCHALSH
OFFICE BEARERS REPORT AND FINANCIAL STATEMENTS

YEAR ENDING 31 DECEMBER 2020

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GRACE COMMUNITYCHURCH, KYLE OF LOCHALSH

Reference and Administrative Information

Name: Grace Community Church, Kyle of Lochalsh

Scottish Charity Number SC044793

Contact Address

Kirk Session

Principal Office Bearers

Moderator:

Treasurer:

Ruling Elders:

Trustees:

Church Accountants

Donald Rankin Business Services

Tigh An Oisean, Bridge Road

Portree, Isle of Skye, IV51 9ER

Independent Examiner

Bankers

Bank of Scotland

The Direct Business, Edinburgh EH1 1 YZ

GRACE COMMUNITYCHURCH, KYLE OF LOCHALSH

Office Bearers Report for the year ended 31 December 2020

Structure, Governance and Management

Grace Community Church (GCC), Kyle of Lochalsh is a congregation of the International Presbyterian Church (IPC), a Christ-centred, Biblical, Reformed, Presbyterian, Christian denomination. In spiritual matters, the church is overseen and led by the Kirk Session of Grace Church, Larbert, which itself is overseen by the IPC as a denomination. With regard to practical matters, such as finance, the church is overseen and led by the Church Council. The church exists as part of Christ's universal and apostolic church in Kyle of Lochalsh and the surrounding area.

Governing Document

The Church is governed by a Deed of Constitution, and was registered as a SCIO from 9 April 2014.

Recruitment and Appointment of Elders and the Church Council

The local congregation nominates Elders who are then examined and approved by the Presbytery of IPC as men of fit and proper standing. Once approved, these Elders are appointed to the Kirk Session to lead the Church in spiritual matters. The Church Council is nominated and appointed by the congregation. Members of the Church Council are also General Trustees.

Objectives

We believe that God has loved the world in the most amazing way, by giving His son Jesus Christ as the Saviour of all who would believe in Him.

We believe that the greatest need of all people is to know that God loves them, and to experience God's love and forgiveness in their own lives through Jesus.

Our desire is to share the Gospel (Good News) of Jesus Christ, through faithful Biblical witness and loving action, and to serve the community of South Skye and Lochalsh in Jesus' name. We have a deep longing to know and experience God more as we grow spiritually through the Word of God (the Bible), prayer, worship and fellowship.

Progress

GCC continues to meet for worship on Sunday mornings at 11 am in Kyle Primary School and for prayer and Bible study on Wednesday evenings in the home of [REDACTED] (Locum Minister. [REDACTED] appointment runs between March 2018 and March 2021.) Sunday School also meets during the Sunday worship. As a result of the ongoing vacancy, IPC Presbytery appointed [REDACTED] Grace Church, Larbert, as Moderator along with the Kirk Session of Grace Church, Larbert to act as the ruling eldership. [REDACTED] a former elder of Grace Church, Larbert, holds the post of Treasurer. The Church Council is currently made up of 5 members of the congregation and they, along with the elders of Grace Church, Larbert, are the General Trustees.

The Church continues to support the work of India Village Ministries and local youth work. We give thanks to God for His ongoing provision and blessing.

Financial Review

The Church received Gift Aid rebates and offerings totalling £14,734 (2019: £23,384) and spent £25,978 (2019: £24,563) on activities in furtherance of the Church's objectives, leaving a balance of £25 (2019: £11,268) at the end of the year. The Church has no Restricted Funds at the period end.

There has been a decrease in offerings due to the Covid-19 crisis and the church consequently not being able to meet for public worship for 75% of the year.

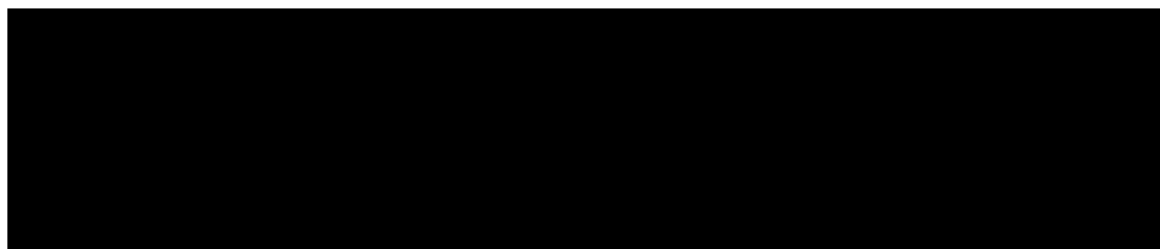
Reserves Policy

The Church, until the Covid pandemic, maintained a policy of having reserves to cover a minimum of 3 months' expenditure on basic running costs i.e. ministry, hire of school and other commitments in support of designated charities/missionary organisations. The amount calculated for reserves was currently three months' basic costs of operation.

Statement of Office Bearers' Responsibilities

The Treasurer and Church Council are responsible for maintenance of the Church's financial records throughout the period and are responsible for the preparation of the Financial Statements and their report as above after the period end. The Office Bearers confirm that all relevant and necessary information has been made available to the Independent Examiner for the purposes of his report, and have made him aware of any and all information which would assist him in his conclusions as to the validity of these Financial Statements.

Approved by the Church and signed on its behalf by the Office Bearers on *5 June 2021*



GRACE COMMUNITYCHURCH, KYLE OF LOCHALSH

Independent Examiner's Report to the Trustees of Grace Community Church, Kyle of Lochalsh for the year ended 31 December 2020.

I report on the accounts for the year ended 31 December 2020

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's 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 the independent examiner's report

My examination was 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 seeking explanations from you as 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 connection with 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 to comply with Regulation 8 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.

Donald Rankin Business Services

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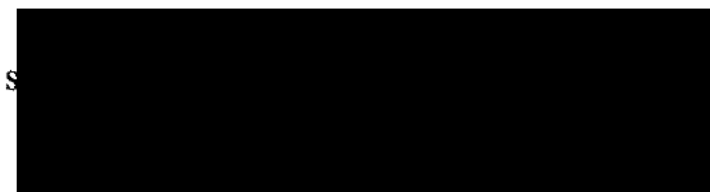
Bridge Road

PORTREE

Isle of Skye

IV51 9ER

Date 26th April 2021 .



GRACE COMMUNITYCHURCH, KYLE OF LOCHALSH

Receipts and Payments Account for the year ended 31 December 2020

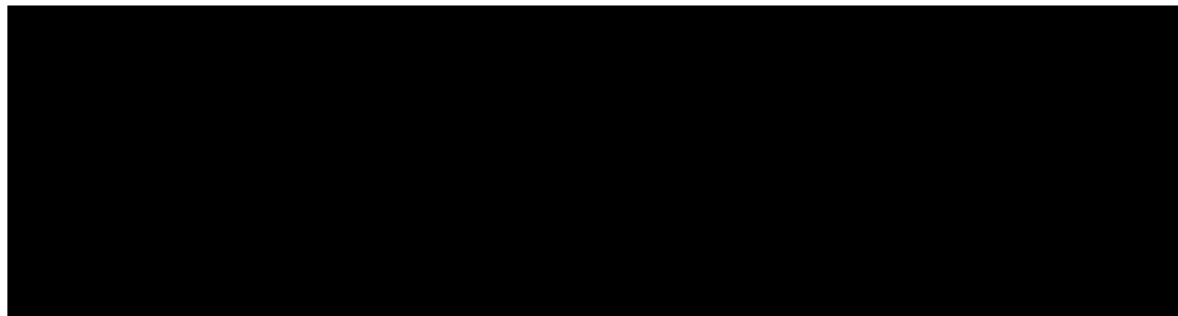
	Notes	Total	2019
<u>Receipts</u>			
Offerings		8,156	16,064
Donations		3,000	2,000
Gift Aid Reclaimed		3,578	5,320
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TOTAL		14,734	23,384
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<u>Payments</u>			
Pulpit Supply	4	70	140
Locum Honoraria	4	11,146	8,400
Manse Costs	5	6,784	6,315
Minister's Car	4	4,738	2,790
Car Insurance		285	376
School Rent		750	2,397
Travel Expenses	4	410	2,471
Presbytery Dues	3	0	1,000
Outreach Materials	2	973	114
Missionary Support		550	500
Admin Costs		80	0
Gifts		185	60
Bank Charges		7	0
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TOTAL		25,978	24,563
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Excess of Payments over Receipts		-11,244	-1,179
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GRACE COMMUNITYCHURCH, KYLE OF LOCHALSH

Statement of Balances for the year ended 31 December 2020

	General Fund	2019
<u>Bank & Deposit Balances</u>		
Bank of Scotland Current Account:		
Balance b/f 31 December 2019	11,269	12,448
Excess of Payments over Receipts	-11,244	-1,179
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Balance in Current Account c/f		
At year end		
	25	11,269
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Assets		NIL
Liabilities		NIL
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Approved by the Kirk Session, Grace Church, Larbert, and signed on their behalf on



GRACE COMMUNITYCHURCH, KYLE OF LOCHALSH

Notes to the Accounts for the year ended 31 December 2020

1 Summary of Funds

	Opening Balance	Receipts	Transfers	Payments	Closing Balance
General Fund	11,269	14,734	0	25,978	25
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Total Funds	11,269	14,734	0	25,978	25
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2 Equipment & Training Material

	Total	2019
Electrical Equipment	973	114
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	973	114
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3 Gifts & Donations

Congregational Gifts	185	60
India Village Ministry	550	300
Asialink (Platform 67)	0	200
IPC Presbytery	0	1,000
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	735	1,560
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4 Remuneration

In the period under review, [REDACTED] has received a monthly honorarium of £700. In addition, all his monthly housing costs are met from church funds (see below), as well as the use of a private dwelling donated for his exclusive use. A car for his personal and business use is provided by the church and his business mileage is paid at the standard rate. He has several long- distance trips to make each year on Presbytery Business and these travel and accommodation costs are also met by the church. Due to the church closing during the Covid-19 pandemic and the subsequent early return home to the US of [REDACTED] a closing gift of £4146 was paid to cover his relocation expenses.

5 Manse Utility Bills

On the appointment of [REDACTED] March 2018, it was agreed by the Church Council that the manse utility costs were to be paid by the church due to no costs of accommodation having to be met. These utility costs are: Council Tax, Liquid Gas (LPG) & Electricity and Telephone/Broadband. In addition, the church will pay for any minor repairs to the manse through normal wear and tear. Building Insurance is covered by the owner.