

**CHURCH OF SCOTLAND**

**LOCHGILPHEAD**

Congregation No 191247

Charity No SC016311

**RECEIPTS AND PAYMENTS ACCOUNTS  
FOR YEAR TO 31ST DECEMBER 2018**

**Reference and Administration Information****CHARITY NAME:****LOCHGILPHEAD CHURCH OF SCOTLAND****Charity Registration No: SCO16311****Congregation Reference No: 191247****CONTACT ADDRESS:**

Mrs M N MacDonald  
Tolomar  
3 Wilson Road  
Lochgilphead  
Argyll  
PA31 8TR

**TRUSTEES:**

Rev H C Smith, Mrs E Armstrong, Mrs J Cranston, Mr I Davidson, Mrs M Davidson, Miss F Fleming, Mrs F Gillies, Miss M Jacobsen, Mr W Kennedy, Mr J Logie, Mrs M MacDonald, Mr M MacFadyen, Mrs P McGuire, Mr J Morrison, Mrs E Munro, Mr A Taylor, Mrs M Taylor, Mr W Young.

**PRINCIPAL OFFICE BEARERS:**

Minister: Rev Hilda Smith  
Session Clerk: Mr A S Taylor  
Treasurer: Mrs M N MacDonald  
Gift Aid Convener: Mrs E Armstrong

**INDEPENDENT EXAMINER:**

Mr David E Renwick  
2 Duntrune Place  
Lochgilphead  
PA31 8RR

**BANKERS:**

Clydesdale Bank PLC  
Poltalloch Street  
Lochgilphead  
PA31 8LL

## **Trustees' Annual Report – Year ended 31<sup>st</sup> December 2018**

### **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, who 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 Kirk Session is chaired by the Minister and meets six or seven times a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. This body is responsible for spiritual affairs within the church.

#### **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 cooperates with other Churches in various ecumenical bodies in Scotland and beyond.

Children are part of the congregation and sit at tables at the front of the church with an adult volunteer and take part in activities related to the Children's Address. Tea and coffee organised by members of the congregation, is served in the Church Hall after all Sunday Services and everyone is invited to attend.

A Midweek Reflection, a short informal service, is held in church at lunchtime on the last Wednesday of the month, to coincide with the Church Cafe opening hours.

The Church Hall is the venue for most social activities organised by the Church. These include a weekly Drop In Cafe, run by volunteers, which has been very successful in our aim of reaching out to the community and which also benefits the local people. Messy Church sessions are held on the last Thursday monthly and are popular with the children and generally well attended. We also have a Knit and Natter Group which meets fortnightly.

Social events are organised by the Social Committee, the main events being a Burns Supper, a Harvest Lunch and a Christmas Lunch. All these events are very well attended. An Open Garden Day was held by two parties this summer, both of which were very successful and this will continue next year with other members. The Social Fund contributes mainly to the Project Renewal Fund and the General Fund when necessary.

The Guild meets on the 2<sup>nd</sup> and 4<sup>th</sup> Tuesday of the Month and is thriving. It presently has 26 members. The Guild Strategy for 2018-2021 is ONE JOURNEY MANY ROADS and the Theme for 2018 is SEEKING THE WAY. The project our Guild has chosen for 2018 is Malawi Fruits. The Guild has distributed funds raised at Coffee Mornings and collections to various charities. These include the Church Flower Fund, Crossreach, Mercy Ships, Leprosy Mission, Seamans Mission, and several local charities, as well as giving substantially to the Fabric Fund.

## **Fabric Fund**

The Fabric Fund covers all maintenance work to Church Properties and is funded by a quarterly Retiring Offering at Sunday Service, Coffee Mornings and transfers from the Project Renewal Fund when necessary.

## **Financial Review**

Our principal source of income is from weekly offerings, Gift Aid donations and by Standing Order. General Fund income this year amounts to £37,515 against expenses of £38,789 leaving a deficit of £1,274 for 2018. Income includes £6,118 reclaimed for Gift Aid Tax for General Fund (we depend heavily on this refund of tax each year) and a further £221 split between Fabric and Guild. Despite a lower level of income this year, expenditure has also been less and the deficit has reduced by £1,820 from 2017.

The **General Fund** is responsible for payments for Stipend and related costs; Heat, Light and Power, Insurance etc. Most members use FWO envelopes and/or Standing Orders and where relevant, have signed a Gift Aid Declaration. There is a slight decrease in offerings from 2017.

**The Project Renewal Fund** is held solely for the future development and refurbishment of the Hall and Church and is funded by social events, donations and retiring offerings. These are restricted funds.

## **Reserves Policy**

We do not have sufficient funds to create annual reserves. We are mostly in a position of holding a balance of one or two months expenditure in General Fund. It should be noted that we are not fully funding stipend. In 2018 the cost of a Parish Minister with five years' service, employers National Insurance and Pension contribution was £33,234, leaving us with a shortfall of £11,186.

## **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

**A S Taylor**  
**Session Clerk**

**Date .....**

**LOCHGILPHEAD CHURCH OF SCOTLAND**

## **SCO 16311**

### **Report of Independent Examiner**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2018.

### **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 an independent examination is needed under Section 44(1) (c) of the Charities and Trustee Investment (Scotland) Act 2005. It is my responsibility to examine the accounts under Section 44(1) l(c) of the Act and to state whether particular matters have come to my attention.

### **Basis of independent examiner's statement -**

My 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 of disclosure in the accounts, and seeking 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 accounts

### **Independent examiner's statement**

In the course of my examination of the statement of account for the year ended 31<sup>st</sup> December 2018 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.

David E.Renwick,  
2 Duntrune Place  
LOCHGILPHEAD  
PA31 8RR

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Date:.....

<b>3 Analysis of Donations</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>Total 2018</b>	<b>Total 2017</b>
FWO Scheme	2270		2270	4216
Gift Aid Donations	16402		16402	18199
Tax recovered on G/A donations	6183	156	6339	6629
Ordinary offerings (open plate)	4513	91	4604	3232
Ret Offering	441	295	736	512
Donations etc.	3338	1250	4588	3373
Hire of Hall		4760	4760	5694
Manse Rental				475
Interest	32	102	134	132
Life & Work	399		399	429
Funerals and Weddings	180		180	410
EMMS			0	312
Earl Haig			0	124
Social Fund Events		2024	2024	2442
Fundraising	3367	1367	4734	4366
Café		12586	12586	13614
Pulpit Supply Reimbursed - POR etc	390		390	88
Rental Excess at '121'		1508	1508	1126
Council Tax Refund			0	472
Youth Fund		356	356	735
Guild	1196		1196	1259
Guild Flowers		100	100	0
Property Insurance Claim		830	830	
	<b>38711</b>	<b>25425</b>	<b>64136</b>	<b>67839</b>

#### **4 Analysis of Payments**

##### **Cost of generating funds**

Offering envelopes	207	0	207	207
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##### **Charitable Activities**

Ministry & Mission	22048		22048	21858
Pres. Dues	959		959	951
Telephone	806		806	965
Ministers Expenses - Travel	1185		1185	2483
Pulpit Supply	720		720	275
Pulpit Travel	102		102	33
Organ Maintenance/Music	312		312	25
Fabric Repairs & Mtce		1665	1665	3203
Licences	76		76	74
Council Tax	1628		1628	2911
Heat & Light	2436		2436	3960
Insurance	2666		2666	2672
Path of Renewal Yr1 Fees	750		750	0
Printing & Stat.	567		567	794
Manse Rent Arrears	3250		3250	3125
Guild Expenses & Alicns	1337		1337	1620
Benevolent Fund				0
Social Group Expns		1362	1362	2215
Guild Flower Fund		165	165	110
Renewal Fund		1200	1200	7786
Life & Work	328		328	362
Advertising	45		45	231
Café		5083	5083	5204
Hall		3238	3238	2435
Retiring Offerings & Appeals	440		440	436
Grass Cutting		590	590	360
Miscellaneous	264		264	652
Manse Rent Deposit Repaid			0	454
Youth Fund		128	128	1261

Total Charitable Activities	39919	13431	53350	66455
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<b>Total Payments</b>	<b>40126</b>	<b>13431</b>	<b>53557</b>	<b>66662</b>
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**Lochgilphead Parish Church**  
**Notes To Accounts**

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

Rev H C Smith received £1,185.45 for travelling Expenses, and £1,627.74 for Council Tax.  
 Arrears of rent for Ardmore Manse amounting to £3,250 were also paid.

**2. Movement in Funds**

**Unrestricted Funds**

	Balance 1st Jan 2018	Receipts	Payments	Transfers	Balance 31st Dec 2018
General Fund	6175	37450	38789		4836
Benevolent Fund	46				46
Guild Fund	465	1261	1337		389
	<u>6686</u>	<u>38711</u>	<u>40126</u>	<u>0</u>	<u>5271</u>

**Restricted Funds**

Social Fund	3820	19470	9683	-10700	2907
Fabric Fund	2175	2093	2255	1700	3713
Consol Fabric Fund @ 121	1126	1508			2634
Renewal Project	34671	1367	1200	9000	43838
Guild Flower Fund	353	100	165		288
Youth Fund	292	887	128		1051
	<u>42437</u>	<u>25425</u>	<u>13431</u>	<u>0</u>	<u>54431</u>

<b>Total Funds</b>	<u>49123</u>	<u>64136</u>	<u>53557</u>	<u>0</u>	<u>59702</u>
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**Purpose of Designated Funds:**

**Fabric Fund:** This fund is for the ongoing maintenance of the Church/Hall/Manse

**Social Fund:** This fund is to offset the running of social events in the Church and also donates to special purposes,etc - Fabric Fund & Project fund

**Project Fund:** This fund is held solely for the future development and refurbishment of the Hall and Church and is funded by social events and other fundraising activities

**Lochgilphead Parish Church****Receipts and Payments Account for year to 31st December 2018**

<b>Receipts</b>	<b><u>Unrestricted</u></b>	<b><u>Restricted</u></b>	<b><u>Total 2018</u></b>	<b><u>Total 2017</u></b>
Donations	35312	17688	53000	54670
Legacy			0	2000
Bank & Deposit interest	32	102	134	133
Investment Income	<u>35344</u>	<u>17790</u>	<u>53134</u>	<u>56803</u>
Rental of Premises	0	4760	4760	5694
Other Receipts	0	1508	1508	1126
Fund Raising	<u>3367</u>	<u>1367</u>	<u>4734</u>	<u>4366</u>
	3367	7635	11002	11186
<b>Total Receipts</b>	<u>38711</u>	<u>25425</u>	<u>64136</u>	<u>67989</u>
<b>Payments</b>				
Cost of Generating funds	207		207	207
Charitable Activities	39919	13431	53350	66472
Governance Costs	<u></u>	<u></u>	<u></u>	<u></u>
<b>Total Payments</b>	<u>40126</u>	<u>13431</u>	<u>53557</u>	<u>66679</u>
Excess of receipts over payments	<u>-1415</u>	<u>11994</u>	<u>10579</u>	<u>1311</u>



**Lochgilphead Parish Church**

**Statement of Balances as at 31st December 2018**

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total 2018</u>	<u>Total 2017</u>
<b>Bank and Deposit Balances Brought Forward</b>	6686	42437	49123	47812
<b>Transfers</b>				0
<b><u>Movement in Year:-</u></b>				
<b>Excess of Receipts over Payments for the year</b>	-1415	11994	10579	1311
<b>Bank and Deposit Balances Carried Forward</b>	<u>5271</u>	<u>54431</u>	<u>59702</u>	<u>49123</u>
<b><u>Investments at Market Value</u></b>	<u>753</u>	<u>2952</u>	<u>3705</u>	<u>3844</u>
<b><u>Liabilities</u></b>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The Accounts were approved by the Kirk Session on

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For and on behalf of the Kirk Session:-

Session Clerk

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A S Taylor

Treasurer

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Mary MacDonald