

The Church of Scotland  
**KILTARLITY CHURCH of SCOTLAND**

[www.kiltarlityandkirkhill.org.uk](http://www.kiltarlityandkirkhill.org.uk)

**RECEIPTS AND PAYMENTS ACCOUNT**  
**Year to 31 December 2020**

**Congregation No: 372152**

**Charity No: SC 014918**

## Reference and Administrative Information

Charity Name: Kiltarlity Church of Scotland  
Charity Registration Number: SC 014918  
Congregation Reference No: 372152  
Contact Address: Claire Bradley [ Treasurer ]  
Amon Sul  
Kiltarlity  
Beauly  
IV4 7HT  
[treasurer@kiltarlityandkirkhill.org.uk](mailto:treasurer@kiltarlityandkirkhill.org.uk)

## Trustees

Rev. Seoras MacKenzie, 165 Drumossie Avenue, Inverness IV2 3SN [interim moderator]  
David Garvie [ Elder ], Bracken House, Hughton, Kiltarlity, IV4 7JJ  
Hamish D. MacLennan [ Elder], 3 Megstone, Kiltarlity IV4 7HW  
Mrs. Sheila J. Moir [Elder] Larach, Kiltarlity IV4 7HT  
Ian D. Morrison [ Elder ], 1 Cabrich, Kirkhill, Inverness, IV4 7PJ  
Mrs. Ellenor J. Thomas [ Elder], 8 Priory crescent, Beauly IV4 7GE  
Les Bradley [Elder ], Amon Sul, Foxhole, Kiltarlity IV4 7HT

## Principal Office-bearers

Interim Moderator : Rev. Seoras MacKenzie  
Session Clerk: David Garvie,  
Clerk to and Chair of Property & Finance Committee : Hamish D. MacLennan  
Treasurer: Claire Bradley  
Safeguarding Coordinator : Ian D. Morrison

## Independent Examiner

David S. Scrimgeour esq.,  
Birchgrove,  
Kirkhill,  
Inverness IV5 7PD

## Bankers

Royal Bank of Scotland,  
High Street,  
Dingwall IV15 9HF

## **Trustees Annual report for year ended 31<sup>st</sup>. December 2020**

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

#### **Governing Document**

The Church is administered in accordance with the terms of the Unitary constitution.

#### **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 chosen from those members of the church who are considered to have the appropriate gifts and skills. Elders are ordained for life. The Minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery of Inverness. The interim moderator is appointed by the Presbytery of Inverness. The Property & Finance Committee is appointed by the Kirk Session from within the congregation and comprises individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church. Committee members serve until removal, retirement or resignation.

#### **Organisational Structure**

The Kirk Session is responsible for regulating the church finances, managing and maintaining church property and overseeing the administration and spiritual affairs of the church and congregation. The Kirk Session has the authority to delegate any or all of these duties to a committee or sub-committee. The Kirk Session, chaired by the minister or interim moderator, meets approximately five times per year. The Property & Finance Committee, reporting to the Kirk Session is chaired by its clerk and meets approximately five times a year. Certain responsibilities are delegated to the Treasurer and the Clerk as appropriate.

The church is linked to and shares a minister with Kirkhill [Congregation 372153]. The respective Kirk Sessions and Property & Finance Committees meet together twice 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 and various ecumenical bodies in Scotland and beyond.

**Worship:** a service of worship is held each Sunday at 10.45 AM and Holy Communion is celebrated at least twice each year.

**Minister:** the charge has been vacant since 16<sup>th</sup>. Sept. 2018. Rev. Seoras MacKenzie was appointed as Interim Moderator by Inverness Presbytery on 22<sup>nd</sup>. September 2018 and continues in office. The manse has been let with net income being shared equally between each congregation.

**Education :** a) Sunday Club for children was held within the church each Sunday until suspended w.e.f. 31/03/2020 to comply with Covid 19 restrictions.

b) The committee formed jointly with Kiltarlity Free Church and Kirkhill church in partnership with "Young Life" [a Christian organisation with a remit to reach unchurched youth] remains in office. Richard Dahl of Young Life remains in post as a youth worker, residing in Kiltarlity and serving both parishes along with Kilmorack and Erchless [Beaully].

c) "Open the Book" programme was presented to Tomnacross primary school by a team of volunteers from the congregation each week. This spreads the Gospel message through story and drama to children in P1 to 5. Activities were suspended w.e.f. 31/03/2020 to comply with Covid 19 restrictions.

d) The after-school "Friday Club" continued to operate very successfully until 31/03/2020, led by Elder Sheila Moir assisted by a team of members, adherents, the "Open the Book" team and some parents. About 12 primary school age children attend for games, crafts, art and music with a Christian content. This provides a service to parents and encourages use and awareness of our church building with some of the children participating in church activities. Activities were suspended w.e.f. 31/03/2020 to comply with Covid 19 restrictions.

### **Achievements and Performance**

Worship was conducted as usual up to 31/03/2020 when the church building was closed to comply with Covid 19 regulations. Within several weeks worship resumed through the internet medium of "Zoom". This enabled both Kiltarlity and Kirkhill congregations to attend church virtually. In September the church building reopened but on a restricted basis to allow social distancing and in accordance with a booking system and the Health and Safety protocol of The Church of Scotland. In December closure had again to take place to comply with Scottish Government lockdown regulations but Zoom services continue.

No funerals or baptisms were conducted throughout the year.

No new members have been added to the communion roll which at year end stood at 52 with 18 adherents.

A "Christingle" virtual service was held on Christmas Eve.

Until 31/03/2020 coffee and tea were served after worship to foster fellowship.

Jointly with Kirkhill we promoted the "Try Praying" programme in both parishes and support for this continues.

The congregation united with Kirkhill congregation w.e.f. 31/12/2020 in accordance with a Basis of Union agreed by the Kirk Sessions of each congregation and approved by the Presbytery of Inverness. In anticipation of this a Nominating Committee was elected and a new minister for the united congregation is now being sought.

A quarterly newsletter "The Anchor" is published serving both parishes.

Both parishes continue to operate the website [www.kiltarlityandkirkhill.org.uk](http://www.kiltarlityandkirkhill.org.uk)

### **Financial Review**

The principal sources of income are donations and weekly offerings, income tax recovered thereon and investment income. Offerings over the year were down by £1562. There are 17 people contributing through the Free Will Offering envelope scheme, 17 by bankers order and 33 through the Gift Aid scheme. Advantage is being taken of the Gift Aid Small Donations Scheme.

### **Reserves Policy**

The trustees aim to hold cash reserves of at least six months general expenditure. At the year end the church held unrestricted cash funds of £8993. The locally held Reserve Fund has been designated for property maintenance and general purposes and has been invested in Growth units with The Church of Scotland Investors Trust. The locally held Fabric Fund is invested partly in Growth units and partly in income units with the Trust. Funds held on behalf of the congregation by C of S General Trustees are shown in the Appendix to these accounts and can be applied only to maintenance and repair of the church and manse and related expenditure as approved by the General Trustees. No extraordinary fabric expenditure on Kiltarlity church is anticipated in 2021.

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

The members of the Kirk Session / Property & Finance Committee 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 / Property & Finance Committee 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 on 15<sup>th</sup> March 2021

**David Garvie, Session Clerk**

**Claire Bradley, Treasurer**

**Independent Examiner’s Report to the Trustees of Kiltarlity Church of Scotland**

I report on the accounts of the charity for the year ended 31<sup>st</sup> 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 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.
  
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

.....

Name : David S. Scrimgeour  
Address : Birchgrove, Kirkhill, Inverness, IV5 7PD  
Date : 16th March 2021



**Kiltarlity Church of Scotland**

**Statement of Balances**

**At 31 December 2020**

	<b>Note</b>	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Endowment funds £</b>	<b>Total 2020 £</b>	<b>Total 2019 £</b>
<b><u>Bank &amp; Deposit Balances</u></b>						
Bank & deposit balances brought forward		13279			13279	10181
<b>Movement in year:</b>						
Excess of Payments over Receipts for the year		[4286]			[4286]	3098
Bank & deposit balances carried forward		<u>8993</u>	<u>-</u>	<u></u>	<u>8993</u>	<u>13279</u>
<b>Investments at Market Value</b>	<b>7</b>	<u>23649</u>	<u>24003</u>	<u>7889</u>	<u>55541</u>	<u>57006</u>
<b>Total of Above</b>		<b>32642</b>	<b>24003</b>	<b>7889</b>	<b>64334</b>	<b>70285</b>
<b>Less:- Unrealised Profit/Loss</b>		<b>[16087]</b>	<b>[7227]</b>	<b>[1514]</b>	<b>[24828]</b>	<b>[26293]</b>
<b>Total Funds</b>	<b>2</b>	<u>16555</u>	<u>16776</u>	<u>6375</u>	<u>39706</u>	<u>43992</u>
<b>Assets</b>						
Gift Aid Receivable		<u>4500</u>	<u></u>	<u></u>	<u>4500</u>	<u>4500</u>

The accounts were approved by the Kirk Session and Finance Committee on 15<sup>th</sup>. March 2021

For and on behalf of the Kirk Session and Property & Finance Committee

\_\_\_\_\_  
**David Garvie, Session Clerk**

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**Claire Bradley, Treasurer**

**Kiltarlity Church of Scotland**  
**Notes to the Accounts**

**1 Trustee Remuneration and Related Party Transactions**

During the year no trustee received reimbursement of any expenses or any remuneration.

No trustee or any 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 January 2020 £	Receipts £	Payments £		Transfers £	At 31 Dec 2020 £
<b>Unrestricted funds</b>						
Designated Reserve Fund	7562	753			[753]	7562
General Fund	13279	21492	25778			8993
	<u>20841</u>	<u>22245</u>	<u>25778</u>		<u>[753]</u>	<u>16555</u>
<b>Restricted Funds (Locally held Fabric Fund)</b>						
	<b>16776</b>	<b>583</b>			<b>[583]</b>	<b>16776</b>
<b>Endowment funds</b>						
Dr. Duncan Fraser Bequest	1627	50			( 50 )	1627
Ned Fletcher Bequest	4748	145			( 145 )	4748
	<u>6375</u>	<u>195</u>			<u>( 195 )</u>	<u>6375</u>
<b>Total funds</b>	<u><b>43992</b></u>	<u><b>23023</b></u>	<u><b>25778</b></u>		<u><b>[1531]</b></u>	<u><b>41237</b></u>

Purposes of Designated Funds

Reserve and locally held Fabric Fund: The Trustees have set these funds aside for the maintenance of the Church and manse and for general purposes.

Purposes of Endowment Funds

Income from the endowment funds is to be used for whatever purpose the Trustees, in their discretion may determine.



	<b>Unrestricted Funds 2020 £</b>	<b>Restricted Funds 2020 £</b>	<b>Endowment Funds 2020 £</b>	<b>Total 2020 £</b>	<b>Total 2019 £</b>
<b>3. Analysis of Donations</b>					
WFO Scheme	13529			13529	14610
Gift Aid tax recovery	3928			3928	4849
VAT recovered	1183			1183	
Ordinary Offerings (Open Plate)	320			320	1101
Other Offerings, Donations etc	1000			1000	700
	<u>19960</u>			<u>19960</u>	<u>21260</u>
<b>4 Analysis of Payments</b>					
<b>Costs of generating funds</b>					
Offering envelopes	153			153	159
	<u>153</u>			<u>153</u>	<u>159</u>
<b>Charitable activities</b>					
Ministries & Mission allocation	17596			17596	15817
Less vacancy allowance	[6752]			[6752]	[6611]
Less endowment income	[1782]			[1782]	[1810]
Presbytery dues	420			420	381
Organ Supply	350			350	1350
Organ Maintenance	195			195	195
Manse costs	110			110	870
Pulpit supply & Locum costs	304			304	1025
Sun. Club/Youth Ch.	412			412	101
Parish Magazine	253			253	280
Young Life Project					250
Fabric repairs & maintenance	9752			9752	1020
Heat and light	2331			2331	2902
Insurance	1649			1649	3107
Licences, website, laptop	455			455	284
Life & Work	122			122	122
Other expenses	210			210	576
	<u>25625</u>			<u>25625</u>	<u>19859</u>

## 5 Ministers 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 £28137 and the maximum stipend (in the tenth and subsequent years) £34577.

**2020**                      **2019**

**£**                                      **£**

## 6. Collections for Third Parties

Christian Aid - donations made individually on line		167
Poppy Scotland	30	41
The Childrens Fund - donations made individually on line		

Blythswood Care		171
	30	379

	<b>Cost</b>	<b>Market Value 2020</b>	<b>Market Value 2019</b>
<b>7. Investments Held</b>			
Reserve Fund			
4404 units C of S Investors Growth Fund	<b>7,562</b>	<b>23649</b>	<b>24574</b>
Locally held Fabric Fund			
6477/2103 units C of S Investors Growth Fund	5853	11293	11735
1161/1000 units C of S Investors Income Fund	10923	12710	12500
	<b>16776</b>	<b>24003</b>	<b>24235</b>
Endowment Funds			
Ned Fletcher Bequest - 1094 C of S Trust Growth units	4748	5875	6105
Dr. Duncan Fraser Bequest - 375 C of S Trust Growth units	1627	2014	2093
	<b>6375</b>	<b>7889</b>	<b>8198</b>
<b>Total</b>	<b>30713</b>	<b>55541</b>	<b>57007</b>

APPENDIX

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

	2020	2019
	£	£
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 1 January at cost	17379	17379
Credit Balances held 31 December at cost	<u>17379</u>	<u>17379</u>
Market Value of Balances at 31 December	<u>27101</u>	<u>27792</u>
<b><u>REVENUE ACCOUNT</u></b>		
Opening Credit Balance	4739	3835
Income – Interest & Dividends	694	904
Excess	<u>5433</u>	<u>4739</u>
Credit Balance at 31 December	<u>5433</u>	<u>4739</u>

YOUTH MINISTRY

<b>Bank balance b/f @ 1<sup>st</sup>. Jan 2020</b>	<b>960</b>
<b>Bank balance c/f @ 31<sup>st</sup>. Dec. 2020</b>	<b>960</b>