

The Church of Scotland
KILTARLITY CHURCH of SCOTLAND

www.kiltarlityandkirkhill.org.uk

RECEIPTS AND PAYMENTS ACCOUNT
Year to 31 December 2019

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: Ian D. Morrison [Treasurer]
1 Cabrich,
Kirkhill,
Inverness,
IV5 7PJ
01463 782727 – patianmo@btinternet.com

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: Ian D. Morrison
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 31st. December 2019

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 11.30 AM and Holy Communion is celebrated at least twice each year.

Minister: the charge has been vacant since 16th. Sept. 2018. Rev. Seoras MacKenzie was appointed as Interim Moderator by Inverness Presbytery on 22nd. 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 is held within the church each Sunday apart from school holidays.

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 is 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.

d] The after-school "Friday Club" continues to operate very successfully, 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.

Achievements and Performance

Worship and funerals were conducted throughout the year. There were no baptisms.
No new members have been added to the communion roll which at year end stood at 55 with 19 adherents.
Several joint services were held with Kirkhill church. A service of remembrance was held on Armistice Sunday at Kiltarlity war memorial and a Watchnight service on Christmas Eve.
Special collections were made for Christian Aid week, Poppy Scotland and Blythswood Care.
Three House/Life groups promote worship, prayer, bible teaching and discussion.
Coffee and tea are served after worship to foster fellowship.
Tomnacross Primary School Easter and Christmas services were held in the church.
Jointly with Kirkhill we supported the holding of several successful “Messy Church” afternoons at Kirkhill.
Jointly with Kirkhill we promoted the “Try Praying” programme in both parishes.
As part of implementation of Local Church Review [5 year action plan] a working group was set up to explore a union of the linked congregations. Several meetings took place, some in conjunction with both Kirk Sessions and much time was spent on consideration and discussion of Inverness Presbytery’s 10 Year Plan. Presbytery and both congregations have now agreed that a union shall take place, that the new congregation may call a minister and that both Kiltarlity and Kirkhill church buildings shall remain in use for the lifetime of the Presbytery Plan.
A quarterly newsletter “The Anchor” is published serving both parishes.
Both parishes continue to operate the website www.kiltarlityandkirkhill.org.uk

Financial Review

The principal sources of income are weekly offerings, income tax recovered thereon and investment income. Offerings over the year were down by £4112. There are 33 people contributing through the Free Will Offering envelope scheme, 8 by bankers order and 35 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 £13279. 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 is anticipated in 2020.

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 2ND. March 2020

David Garvie, Session Clerk

Ian D. Morrison, 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 31st December 2019.

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.

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Name : David S. Scrimgeour

Address : Birchgrove, Kirkhill, Inverness, IV5 7PD

Date : 2020

Kiltarlity Church of Scotland
Receipts and Payments Account
Year ended 31 December 2019

		Unrestricted Funds 2019 £	Restricted Funds 2019 £	Endowment Funds 2019 £	Total 2019 £	Total 2018 £
<u>Receipts</u>	Note					
Donations	3	21260			21260	27385
Legacies						
Activities for Generating Funds						
Bank & Deposit interest						
Investment income		749	857	250	1856	1856
		<u>22009</u>	<u>857</u>	<u>250</u>	<u>23116</u>	<u>29241</u>
Receipts from local Fabric Fund						24004
<u>Total Receipts</u>		<u>22009</u>	<u>857</u>	<u>250</u>	<u>23116</u>	<u>53245</u>
<u>Payments</u>						
Cost of Generating Funds		159			159	147
Charitable Activities		19859			19859	44428
<u>Total Payments</u>		<u>20018</u>			<u>20018</u>	<u>44575</u>
Excess of Receipts over Payments for the year before transfers		1991	857	250	1991	8670
Transfers		1107	[857]	[250]	1107	-
Excess of Receipts over Payments for the year		<u><u>3098</u></u>		<u><u>-</u></u>	<u><u>3098</u></u>	<u><u>8670</u></u>

Kiltarlity Church of Scotland

Statement of Balances

At 31 December 2019

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2019 £	Total 2018 £
<u>Bank & Deposit Balances</u>						
Bank & deposit balances brought forward		10181			10181	1511
Movement in year:						
Excess of Receipts over Payments for the year		3098			3098	8670
Bank & deposit balances carried forward		<u>13279</u>	<u>-</u>	<u></u>	<u>13279</u>	<u>10181</u>
Investments at Market Value	7	<u>24575</u>	<u>24235</u>	<u>8197</u>	<u>57006</u>	<u>51202</u>
Total of Above		37853	24235	8197	70285	61383
Less:- Unrealised Profit/Loss		[17012]	[7459]	[1822]	[26293]	[20489]
Total Funds	2	<u>20841</u>	<u>16776</u>	<u>6375</u>	<u>43992</u>	<u>40894</u>
Assets						
Gift Aid Receivable		<u>4500</u>	<u></u>	<u></u>	<u>4500</u>	<u>5000</u>

The accounts were approved by the Kirk Session and Finance Committee on 2020

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

David Garvie, Session Clerk

Ian D. Morrison, 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 2019 £	Receipts £	Payments £		Transfers £	At 31 Dec 2019 £
Unrestricted funds						
Designated Reserve Fund	7,562	749			[749]	7,562
General Fund	10181	23116	20018			13279
	<u>17743</u>	<u>23865</u>	<u>20018</u>		<u>[749]</u>	<u>20841</u>
Restricted Funds (Locally held Fabric Fund)						
	16776	857			[857]	16776
Endowment funds						
Dr. Duncan Fraser Bequest	1627	64			(64)	1627
Ned Fletcher Bequest	4748	186			(186)	4748
	<u>6375</u>	<u>250</u>			<u>(250)</u>	<u>6375</u>
Total funds	<u>40893</u>	<u>24972</u>	<u>20018</u>		<u>[1856]</u>	<u>43992</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.

	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Endowment Funds 2019 £	Total 2019 £	Total 2018 £
3. Analysis of Donations					
WFO Scheme	14610			14610	17748
Gift Aid tax recovery	4849			4849	5016
VAT recovered					1846
Ordinary Offerings (Open Plate)	1101			1101	1648
Other Offerings, Donations etc	700			700	1127
	<u>21260</u>			<u>21260</u>	<u>27385</u>
4 Analysis of Payments					
Costs of generating funds					
Offering envelopes	159			159	147
	<u>159</u>			<u>159</u>	<u>147</u>
Charitable activities					
Ministries & Mission allocation	15817			15817	14122
Less vacancy allowance	[6611]			[6611]	[1712]
Less endowment income	[1810]			[1810]	[1773]
Presbytery dues	381			381	371
Minister's travel and other expenses					1020
Organ Supply	1350			1350	2100
Organ Maintenance	195			195	190
Manse costs	870			870	10157
Pulpit supply & Locum costs	1025			1025	2814
Ladies Night/Sun. Club/Youth Ch.	101			101	
Council Tax					1070
Parish Magazine	280			280	342
Young Life Project	250			250	
Stationery, cards etc.					289
Fabric repairs & maintenance	1020			1020	11217
Heat and light	2902			2902	1289
Insurance	3107			3107	1724
Licences, website, laptop	284			284	345
Life & Work	122			122	109
Other expenses	576			576	754
	<u>19859</u>			<u>19859</u>	<u>44428</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 £27585 and the maximum stipend (in the tenth and subsequent years) £33899.

2019 **2018**

£ **£**

6. Collections for Third Parties

Christian Aid	320	167
Poppy Scotland	20	41

Blythwood Care	80	171
	420	379

7. Investments Held

	Cost	Market Value 2019	Market Value 2018
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Reserve Fund			
4404 units C of S Investors Growth Fund	7,562	24574	21668

Locally held Fabric Fund			
6477/2103 units C of S Investors Growth Fund	5853	11735	10347
1161/1000 units C of S Investors Income Fund	10923	12500	11960
	16776	24235	22307

Endowment Funds			
Ned Fletcher Bequest - 1094 C of S Trust Growth units	4748	6105	5382
Dr. Duncan Fraser Bequest - 375 C of S Trust Growth units	1627	2093	1845

	6375	8198	7227
Total	30713	57007	51202

APPENDIX

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

	2019 £	2018 £
<u>CAPITAL ACCOUNT</u>		
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>27792</u>	<u>25375</u>
<u>REVENUE ACCOUNT</u>		
Opening Credit Balance	3835	2920
Income – Interest	904	915
Excess	<u>4739</u>	<u>3835</u>
Credit Balance at 31 December	<u>4739</u>	<u>3855</u>

YOUTH MINISTRY

Bank balance b/f @ 1 st . Jan 2019	£985 [970]	
Transfer from TCC a/c	307	1292
Less cost of prizes, equipment etc.		332

Bank balance c/f @ 31 st . Dec. 2019		960

BUDGET 2020

	Budget 2020	Budget 2019	Actual 2019
RECEIPTS			
Donations	18000	22000	16411
Tax recovery	4000	5000	4849
Investment income	1850	1800	1856
Receipts from Fabric/Reserve Funds	7360		
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	31210	28800	23116
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PAYMENTS

Cost of generating funds [FWO envelopes]	170	150	159
Ministries and Mission allocation	9050	7400	7396
Presbytery dues	420	370	381
Minister's expenses	300	300	
Organ supply	2600	2600	1350
Organ maintenance	250	200	195
Pulpit supply/locum	2600	2600	1025
Fabric repairs and Maintenance	10000	2000	1020
Heat and Light	2500	2000	2902
Insurance	250	1750	3107
Sunday Club/Fun Day	250		101
Life and Work	120	100	122
Manse costs	1000	1000	870
Magazine costs	300	350	280
Printing & stationery	100	200	
Other expenses	500	630	576
Council Tax	500		
Licences, website etc.	300	350	284
Young Life			250
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	31210	22000	20118
	-----	-----	-----