

# **The Church of Scotland**

**Boat of Garten, Carrbridge and Kincardine  
Parish Church**

**Receipts and Payments Accounts**

**2018**

**Congregation No: 362124**

**Charity No: 008346**

## **Reference and Administrative Information 2018**

**Charity Name** Boat of Garten, Carrbridge and Kincardine Church of Scotland

**Charity Registration Number** SC008346

**Congregation Reference Number** 362124

**Contact Address** River View  
Morile Mhor  
Tomatin  
Inverness  
IV13 7YN

### **Trustees**

#### **Kirk Session**

Anne Baird	Lynn Benge
Helen Walker	Mollie Wilkie
Gloria Bruce	Peter Hooker
Gus Carnegie	Audrey Cruikshank
James Dunbar	William Cruickshank
Barbara Kuwall	Una Leitch
Pamela Macgillivray	Wilma Stirling
Olga Taylor	Tim Walker
David Ritchie	Ann Goodall From 28/10/18
	Helen Banks From 28/10/18

#### **Principal Office-bearers**

Minister:-	Rev. Donald Walker Up to 16/11/18
Interim Moderator	Rev. Bob Anderson From 17/11/18
Session Clerk	Mr Tim Walker
Deputy Session Clerk	Mr Gus Carnegie
Treasurer and Gift aid Secretary	Mr Ray Thomas

#### **Independent Examiner**

Mr Ken Malcolm Brackle Moss, Carrbridge

#### **Bankers**

Bank of Scotland  
1 The Square  
Grantown on Spey  
Morayshire  
PH26 3HG

## **Trustees Annual Report**

**Year ended 31<sup>st</sup> December 2018**

### **Governing Document**

The Church was 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 and 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, which meets as called by the Minister, is responsible for the oversight of all spiritual, financial and other affairs, within the Church. Much of the work being delegated to various sub groups.

A sub group comprises of at least one Kirk Session Member plus members of the congregation who are believed to have the necessary skills and commitment to contribute to the affairs of the Church. Congregational members who are office bearers, such as the Treasurer or Gift Aid Secretary, are appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting. The Rev. D Walker retired on the 16/11/18 and the vacancy was covered by the appointment of the Rev. B Anderson as Interim Moderator from the 17/11/18.

### **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 in Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

### **Achievements and Performance**

Following the conversion to the Unitary Constitution from the 4<sup>th</sup> May 2015 six working groups (Pastoral Care & Worship, Property, Finance, World Mission, Developing Faith, and Worship Support) have been set up. Each working group has held meetings as necessary and reported progress to the Kirk Session meetings. This has resulted in a more streamlined and efficient way of working.

A trial period was undertaken to have an Open Church policy during the summer weekdays of 2017 and 2018 to allow members of the public free access to the main body of the churches which has proved successful. To improve the quality of our routine inspections of the external fabric of our buildings a drone was employed with a high resolution camera which showed defects to the roof that needed attention but could not be seen from ground level.

## **Trustees Annual Report (cont.) Year ended 31st December 2018**

### **Reserves Policy**

It is the Trustees policy to hold reserves of approximately 6 months expenditure in designated funds. At present £31,875 is held for this purpose and is deposited in The Church of Scotland Growth Fund.

### **Financial Review**

#### **Investments**

In addition to the 6 months reserve fund we had a total of £46,980 deposited in The Church of Scotland Income Fund to further increase our interest income.

The balance of £3,173 remains in The Church of Scotland Investor Trust Deposit Account to deal with unforeseen immediate expenditure.

#### **Stewardship**

Despite a slight reduction in regular contributors of the congregation there has been a modest increase in giving by others again this year. We have been able to manage our finances within our bank balances without drawing on our deposit account. We have overspent by £446.00 due to unforeseen fabric repairs and ground maintenance offset by some planned work, still outstanding and yet to be invoiced, which carries over to 2019.

### **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 Investments (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,**



**Tim Walker  
Session Clerk**

**Dated 26<sup>th</sup> February 2019**

**Independent Examiner's Report to the Trustees of  
Boat of Garten, Carrbridge and Kincardine Parish Church.**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2018 which are set out on pages 6 to 11.

**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, 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 of the accounts 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: Accounting records have not been kept in accordance with Section 44(1) (a) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulation 2006


The accounts do not accord with these records.

The statement of accounts do not comply with any of the requirements of regulation 9 of the Charities Accounts (Scotland) regulations 2006.

- 2) To which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Name:** Ken Malcolm

**Address:** Brackie Moss, Carrbridge

**Signature** 

**Date** 27/02/2019

**Boat of Garten, Carrbridge and Kincardine**  
**Receipts and Payments Account**  
**Year ended 31<sup>st</sup> December 2018**

	Unrestricted Funds 2018	Restricted Funds 2018	Total 2018	Total 2017
	£	£	£	£
<b>Receipts</b> (see note 3, page 9)				
Donations	37,345		37,345	39,259
Bank & Deposit Interest	56		56	72
Investment Income	2,877		2,877	2,672
Investments Realised	0		0	0
Incoming Resources from Charitable activities				
Weddings & Funerals	1,750		1,750	3,392
Brayan Collections	0		0	34
	42,028		42,028	45,429
Rental of Premises	2,666		2,666	1,669
For Fabric Expenditure	460		460	437
<b>Total Receipts</b>	<b>45,154</b>		<b>45,154</b>	<b>47,535</b>
<b>Payments</b> (see note 4, page 10)				
Cost of generating funds	226		226	134
Charitable activities	45,314		45,314	46,426
Governance costs	60		60	60
<b>Total Payments</b>	<b>45,600</b>		<b>45,600</b>	<b>46,620</b>
<b>Excess of Receipts over Payments</b> <b>For the year before transfers</b>	<b>(446)</b>		<b>(446)</b>	<b>915</b>

**Boat of Garten, Carrbridge and Kincardine**

**Statement of Balances**

At 31<sup>st</sup> December 2018

	Unrestricted Funds 2018 £	Restricted Funds 2018 £	Total 2018 £	Total 2017 £
<b><u>Bank &amp; Deposit Balances</u></b>				
Bank & Deposit Balances brought forward	18,212		18,212	27,289
<b>Movement in the year:</b>				
Excess of Receipts over Payments	(446)		(446)	915
Investments Purchased	0		0	0
Bank & Deposit balances carried forward	17,766		17,766	28,204
<b><u>Investments</u></b>				
C o S Income Fund	46,981		46,981	36,989
C o S Growth Fund	26,000		26,000	26,000
	72,989		72,989	62,989
<b><u>Total Assets</u></b>	<b>90,747</b>		<b>90,747</b>	<b>91,193</b>

**Liabilities**

**0**

The accounts were approved by the Kirk Session on the **26/02/2019**

For and on behalf of the Kirk Session



Session Clerk



Treasurer

## Boat of Garten, Carrbridge and Kincardine

### Statement of Balances

#### Notes to the accounts

##### **Note 1) Trustee Remuneration and related Party Transactions.**

During the year, no Trustee received any remuneration.

The following expenses were paid on behalf of The Minister: Travel expenses £1,302, Council Tax £1,379 and Telephone expenses £365.

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.

##### **Note 2) Movement in funds**

	At 31 Dec 2017 £	Receipts £	Payments £	Transfers £	At 31 Dec 2018 £
<b>Unrestricted Funds</b>					
Fabric Fund Account	6,856	4,851	2,212	(2,000)	7,495
General Fund Account	8,183	40,303	43,388	2,000	7,098
General Purposes (Held by The Church of Scotland Investors Trust)	13,165			(9,992)	3,173
Church of Scotland Income Fund	36,989			9,992	46,981
Church of Scotland Growth Fund	26,000				26,000
	=====	=====	=====	=====	=====
<b>Total Funds</b>	<b>91,193</b>	<b>45,154</b>	<b>45,600</b>	<b>0</b>	<b>90,747</b>
	=====	=====	=====	=====	=====

#### Purpose of Designated funds

**Fabric Fund:** - The Trustees have set aside funds for the maintenance of Church property.

**C.o.S Investors Trust** – Primarily reserved for the payment of the Parish Deacon salary and expenses.

**C.o.S Income Fund** – To provide a better rate of return/ income to be used for Fabric repairs.

Valuation at 31/12/2017 - £48,701.12

**C.o.S Growth Fund** – Fund set aside as our Six month emergency reserve.

Valuation at 31/12/2017 - £30,750



## Boat of Garten, Carrbridge and Kincardine

### Analysis of 2018 Accounts

	Unrestricted Funds 2018 £	Transferred Funds 2018 £	Totals 2018 £	Totals 2017 £
<b>Note 3)</b>				
<b>Analysis of Donations</b>				
Gift Aid	22,160		22,160	24,622
FWO	2,134		2,134	1,400
Open Plate	5,015		5,015	5,340
Tax Recovered	7,681		7,681	7,713
Other Offerings, Donations etc.	355		355	184
	-----		-----	-----
	37,345		37,345	39,259
	=====		=====	=====
Donations Weddings/Funerals	1,750		1,750	3,392
Bank Interest	0		0	0
Deposit Fund Interest	56		56	72
Income Fund Interest	1,822		1,822	1,625
Growth Fund Interest	1,055		1,055	1,047
Rental of Premises	2,666		2,666	1,669
Special Fabric Fund Raising	460		460	437
Brayan Collections	0		0	34
Investments Realised	0		0	0
	-----		-----	-----
	7,809		7,809	8,276
	=====		=====	=====
<b>Total Receipts</b>	<b>45,154</b>		<b>45,154</b>	<b>47,535</b>
	=====		=====	=====

**Boat of Garten, Carrbridge & Kincardine  
Analysis of Accounts 2018 cont.**

**Note 4: Analysis of Payments**

	<b>Unrestricted 2018</b>	<b>Totals 2018</b>	<b>Totals 2017</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>4a. Cost of generating funds</b>			
Offering envelopes	226	226	134
	-----	-----	-----
	226	226	134
	=====	=====	=====
<b>4b. Charitable Activities</b>			
Cleaning costs	2,148	2,148	2,091
Rates & Water	1,236	1,236	1,379
Insurance	2,213	2,213	2,376
Light & Heat	4,729	4,729	4,325
Telephone	328	328	365
Postage & Stationery	693	693	810
Advertising	752	752	59
Ministries & Missions.	21,299	21,299	18,767
Presbytery Dues	1,380	1,380	1,456
Ministers Expenses	1,412	1,412	1,302
Locum Costs	0	0	9,424
Manse Expenses,	332	332	524
Organ Supply	1,891	1,891	2,095
Pulpit Supply	284	284	(350)
Fabric Repairs & Maint.	3,411	3,411	538
Music	14	14	45
Repairs & Renewals	0	0	0
Upkeep of Church Grounds	667	667	112
Miscellaneous	1,506	1,506	149
Professional Fees	1,005	1,005	959
Brayan Donations.	14	14	0
	-----	-----	-----
	45,314	45,314	46,426
	=====	=====	=====
<b>4c. Governance Costs</b>			
Independent Examiner Fee	60	60	60
<b>4d. Other Payments</b>			
Purchase of Income Fund units	0	0	0
	-----	-----	-----
	60	60	60
	=====	=====	=====
<b>Grand Total</b>	<b>45,600</b>	<b>45,600</b>	<b>46,620</b>

## Boat of Garten, Carrbridge & Kincardine

### **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, housing, and loan fund.

Minister's 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 £27,044 and the Maximum Stipend (in the 5<sup>th</sup> and subsequent years of service) was £33,234.

### **Collections for Third Parties**

	2018	2017
	£	£
Life & Work	301	301
Christian Aid	1,394	1,310
Earl Haig Fund	187	132
Compassion UK – Brayan	252	252
Mary's Meals	0	227
Tear Fund	0	335
Cross Reach.	212	0
MAF.	0	323
Scripture Union	0	323
Practical Action Zimbabwe	211	0
	<u>2,557</u>	<u>3,203</u>