

COWAL KIRK (CHURCH OF SCOTLAND)
REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

COWAL CHURCH (CHURCH OF SCOTLAND)
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COWAL KIRK (CHURCH OF SCOTLAND)
LEGAL AND ADMINISTRATIVE INFORMATION

Charity Name: Cowal Kirk

Charity Registration Number: SC001976

Congregation Reference Number: 201292

Contact Address: Garmoyle
1 Kirn Gardens
Kirn
Dunoon

PA23 8HG

Trustees

Mrs Morag Allan	(deceased 24/05/2024)
Mr James Anderson	
Mrs Sharon Anderson	
Mrs Linda Ballard	
Dr Frank Barclay	
Mr Charles Black	(deceased 25/07/2025)
Mrs Grace Black	
Mr Iain Black	(non active 10/08/2023)
Mr Gordon Blair	(transferred lines 02/07/2023)
Mr George Boyd	(non active 10/08/2023)
Mrs Catherine Burgess	
Mr Allan Cameron	
Mr Kevin Campbell	(non active 05/06/2025)
Mrs Anne Carnegie	(deceased 29/01/2025)
Mrs Isobel Collier	(deceased 01/03/2022)
Mr Hector Connell	
Mrs Ann Cooper	
Mr Andrew Cook	(moved away 14/12/2023)
Mrs Margaret Cook	(moved away 14/12/2023)
Mrs Lynn Cotton	
Mrs Lorna Croucher	
Mr Matt Currie	(non active 01/09/2024)(deceased 28/05/25)
Mr Bill Dalziel	(retired 01/04/2024)
Mrs Kay Denman	
Mrs Elaine Downs	(non active 10/08/2023)(resigned 01/04/24)
Mr Matt Downs	(deceased 10/04/2024)
Ms Agnes Dunn	
Mrs Joan Ellis	
Mrs Jeanette Ferguson	
Mrs Anne Fletcher	
Mrs Janet Fletcher	(resigned 01/04/2024)
Mrs Morian Fletcher	
Mrs Mary Forbes	(non active 05/06/2025)

COWAL KIRK (CHURCH OF SCOTLAND)
LEGAL AND ADMINISTRATIVE INFORMATION

Mrs Marion Fyfe	
Mrs Mary Gilmore	(deceased 03/11/2022)
Rev Ruth Griffiths	
Dr J B Hamilton	(retired 29/06/2022)
Mr Richard Hamlet	
Mr Alex Hunter	(non active 10/08/2023)(deceased 04/11/24)
Mrs Janet Hunter	
Mr Lindsay Hunter	
Mrs Margaret Hunter	(deceased 15/12/2025)
Mr Stephen Hyde-Linaker	(non active 10/08/2023)(moved away 21/08/25)
Mrs Alison Ireland	
Mrs Moira Keddie	
Mrs Alison Jones	(deceased 10/12/2023)
Mr Callum Kennedy	(moved away 01/07/2023)
Mr Eric Large	
Mrs Andrea Lauffer	(non active 05/06/2025)
Mr John Leckie	(non active 15/16/2025)
Mr Ray Linklater	(non active 10/08/2023)(deceased 20/12/25)
Mr Douglas Lyon	(non active 10/08/2023)
Mr Colin McClelland	
Mrs Rhona McClelland	
Mr Grant McLure	(non active 10/08/2023)
Mrs Audrey McDiarmid	(deceased 03/01/2022)
Mrs Marion McLean	(deceased 07/11/2023)
Rev Alexander J MacPherson	
Miss Margaret McVicar	(non active 21/02/2024)
Mrs Margaret Malcolm	(non active 10/08/2023)
Mr Donald Manson	
Mr Robert Menzies	(non active 05/06/2025)
Mr Robert Mitchell	
Mr David Moore	(non active 10/08/2023)(deceased 19/03/26)
Mrs Joyce Muir	
Mrs Joan Murdoch	(deceased 28/07/2023)
Mrs Ann Mundell	(non active 10/08/2023)
Mrs Lynda Norris	
Mr Ronald Oliphant	
Mr John Paterson	
Mrs Pat Paterson	(non active 21/02/2024)
Mr John Pearce	
Mr Raymond Ponton	(non active 21/02/2024)
Mr William Ponton	(non active 05/06/2025)
Miss Anna Ritchie	(non active 10/08/2023)
Mrs Shona Ritchie	
Mrs Shirley Robins	(resigned 01/09/2024)
Mrs Jean Robison	

COWAL KIRK (CHURCH OF SCOTLAND)
LEGAL AND ADMINISTRATIVE INFORMATION

Mr Gerry Ross	
Mr John Russell	(non active 10/08/2023)
Mr Richard Seaton	
Mrs Margaret Smith	
Mr Alastair Stevenson	
Mrs Helen Stirling	(non active 10/08/2023)
Mr David Sutherland	(non active 05/06/2025)
Mrs Diana Taylor	(non active 10/08/2023)
Mrs Leonora Towart	
Mrs Marion Tudhope	
Mrs Christina Walsh	
Mr James Walsh	
Mr Barry White	
Mrs Mary Wilkie	(non active 21/02/2024)
Mrs Jeneffer Zielinski	

Principal Office

Garmoyle
1 Kirn Gardens
Kirn
Dunoon
PA23 8HG

Principal Office-bearers

Minister:	Rev Everisto Musedza
Session Clerk:	Mr James Anderson
Church Treasurer:	Mrs Leonora Towart

Independent Examiner

James R B Ross B.A., C.A.
80 Argyll Street
Dunoon, PA23 7NE

Bankers

Royal Bank of Scotland
70 John Street
Dunoon, PA23 8BL

COWAL KIRK (CHURCH OF SCOTLAND)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

The Trustees have pleasure in presenting their report for the period ended 31 December 2022. This report is prepared in accordance with the constitution and the recommendations of the Statement of Recommended Practice - Accounting and Reporting by charities and complies with applicable law.

Recruitment – 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.

Governing Documents

The Church is administered in accordance with the terms of the Deed of Constitution (or Deed of Constitution (Unitary Form)).

Objectives and Charitable Purposes –

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 in various ecumenical bodies in Scotland and beyond.

Mrs Alison Hay continues in the position of Interim Moderator. Throughout the year Sunday Services have been held regularly in two of the Churches each week, alternating among four Church buildings – Toward and Innellan Church, High Kirk, St Johns and Kirn and Sandbank Church - as well as fortnightly mid-week services held on Wednesday mornings. However, from March 2022 a combined joint Service is being held monthly in one Church building on a Sunday. When Covid restrictions were substantially reduced, it was a delight to have so many of our friends returning to worship on Sunday mornings. Innellan Church building has been put up for sale. The Cowal Kirk Flower Festival was successfully held again in August, theme this year 'All our Yesterdays'.

COWAL KIRK (CHURCH OF SCOTLAND)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

Activities & Achievements

The Youth Committee held a very successful Pizza and Play night for members of the Boys Brigade and Girls Association and their families. Around 50 adults and children attended the event in the High Kirk Hall. The Guild has been holding regular weekly meetings from January to March and from October to December with an interesting variety of Speakers. Cowal Kirk welcomed the Submariners Association to one of our Sunday Services in May. The Association has been coming to Dunoon for a number of years to remember HMS Vandal and HMS Untamed, two submarines which sank in the Clyde as well as a midget submarine which sank in Loch Striven. Voices of Argyll, a new and exciting women's choir, gave their first in person concert at St Johns in May.

Financial Review

The principal source of income is congregational income – weekly offerings and standing orders. However, there was a large task starting at the beginning of the year to move all our standing order offerings from St Johns, High Kirk and Toward bank accounts into Cowal Kirk's general bank account. These cannot be transferred automatically and every person who was giving by standing order had to manually complete a form and post or hand it into their Bank. By August 2022 over 100 standing orders had been transferred. There was no gift aid claims made in 2022 as all individual forms were being reviewed and updated where necessary. Toward bank accounts had been closed in November 2021, followed by High Kirk in August 2022 (apart from one account which holds Augusta Lamont Bequest Grants), and St Johns in December (apart from the Congregational bank account which was transferred in January 2023). In 2022 the majority of the restricted and designated bank accounts from the five churches were transferred into one Cowal Kirk Bank account. During the year £24,520 was received in grants from the Augusta Lamont Bequest covering Family Support through the local Primary Schools, Live Streaming Church Services, providing internet for High Kirk Hall, Cowal Kirk Newsletter, Microphones and Receivers, Christmas Cards and funds to employ a Families Worker. The Wee Shop, our charity shop, as well as being in the heart of our local community raised approximately £27,183 during the year.

Trustees Remuneration

During the period four Trustees received remuneration for providing services as follows:

Rev Ruth Griffiths received £1,080 for providing pulpit supply; Mrs Alison Ireland received £1,053.00, Mrs Lynda Norris received £390.00 and Dr Frank Barclay received £3,360 for providing their services as organists

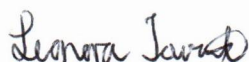
COWAL KIRK (CHURCH OF SCOTLAND)
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

Reserves

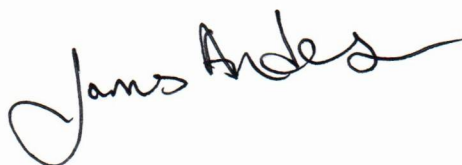
The General Fund represents unrestricted funds to the sum of £142,916. This fund is available to be used by the trustees subsequent to specific decision of the church members in furtherance of the charity's objectives.

Restricted Funds are shown on page 18, note 14.

Approved by the trustees and signed on their behalf by: -



Mrs Leonora Towart
Treasurer



Mr James Anderson
Session Clerk

07 September 2026

INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF
COWAL KIRK (CHURCH OF SCOTLAND)

I report on the accounts of the charity for the period ended 31st December 2022 which are set out on pages 1 to 19.

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 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 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 2006 Accounts Regulations. 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 explanation 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 Regulationshave 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.



James R B Ross B.A.,C.A.
80 Argyll Street
Dunoon
PA23 7NE

07 September 2026

COWAL KIRK (CHURCH OF SCOTLAND)
RECEIPTS AND PAYMENTS ACCOUNT FOR THE
YEAR ENDED 31 DECEMBER 2022

	<u>Notes</u>	<u>Unrestricted Funds</u>	<u>Restricted Funds</u> £	<u>2022 Total</u> £	<u>2021 Total</u> £
Offerings & Donations	5	146,143	27,252	173,395	208,226
Activities for Generating Funds	6	8,637	27,183	35,820	36,507
Investment Income		2,340	3	2,343	2,719
Other Income	7	16,997	-	16,997	275
Total Receipts		174,117	54,438	228,555	247,727
Payments					
Costs of generating funds	8	-	8,287	8,287	5,131
Charitable Activities	9	195,029	6,951	201,980	202,216
Governance Costs	9	830	-	830	1,230
Other Costs	10	62,279	-	62,279	-
Purchase of Fixed Assets	11	2,381	-	2,381	23,176
Total Payments		260,519	15,238	275,757	231,753
Excess of (Payments over Receipts)		(86,402)	39,200	(47,202)	15,974
Transfers to/(from) Funds		-	-	-	-
(Deficit)/Surplus for year		(86,402)	39,200	(47,202)	15,974
		=====	=====	=====	=====

COWAL KIRK (CHURCH OF SCOTLAND)
STATEMENT OF BALANCES
AS AT 31 DECEMBER 2022

	<u>Unrestricted</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>2021</u> <u>Total</u> £
<u>Bank and Deposits Balances</u>			
Brought Forward at 1 January 2022			
Cowal Kirk RBS	27,569	4,940	32,509
Cowal Kirk RBS Special Interest	-	60,998	60,998
Kirn & Sandbank Scottish Building Society	40,510	1,674	42,184
Kirn & Sandbank N S & I Bond	2,000	-	2,000
Cowal Kirk – Fabric account	124	-	124
Key Deposit Held	(85)	-	(85)
High Kirk No 1 account	10,777	7,890	18,667
High Kirk No 2 account	3,834	-	3,834
High Kirk Benevolent account	10,326	-	10,326
High Kirk Pastoral account	-	5,895	5,895
High Kirk Choir account	-	1,006	1,006
St John's Current account	6,307	-	6,307
St John's Fabric account	14,857	-	14,857
St John's Minibus account	6,116	-	6,116
St John's Organ account	11,516	-	11,516
St John's Bequest account	11,738	-	11,738
St John's Sunday School 1 account	-	722	722
St John's Sunday School 2 account	-	288	288
St John's Benevolent 1 account	842	-	842
St John's Flower account	-	1,434	1,434
St John's Guild account	-	103	103
	-----	-----	-----
	146,431	84,950	231,381
 <u>Movement in Year:</u>			
Excess of Payments over Receipts			
For the Year	(86,402)	39,200	(47,202)
	-----	-----	-----
	60,029	124,150	184,179
	=====	=====	=====

COWAL KIRK (CHURCH OF SCOTLAND)
STATEMENT OF BALANCES (CONT'D)
AS AT 31 DECEMBER 2022

	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>2022</u> <u>Total</u>	<u>2021</u> <u>Total</u>
	£	£	£	
Bank & Deposit Balances				
Carried forward at 31 December 2022				
Cowal Kirk RBS	5,244	23,682	28,926	32,509
Cowal Kirk RBS Special Interest	-	79,894	79,894	60,998
Cowal Kirk – Treasurer's Account	17,434	4,542	21,976	-
Cowal Kirk - Pastoral & Outreach	519	8,299	8,818	-
Kirn & Sandbank Scottish Building Society	-	-	-	42,184
Kirn & Sandbank N S & I Bond	2,000	-	2,000	2,000
Cowal Kirk – Fabric account	15,584	-	15,584	124
Key Deposit Held	(85)	-	(85)	(85)
High Kirk No 1 account	-	-	-	18,667
High Kirk No 2 account	4,695	6,622	11,317	3,834
High Kirk Benevolent account	10,349	-	10,349	10,326
High Kirk Pastoral account	-	-	-	5,895
High Kirk Choir account	-	1,006	1,006	1,006
St John's Current account	4,237	-	4,237	6,307
St John's Fabric account	-	-	-	14,857
St John's Minibus account	-	-	-	6,116
St John's Organ account	-	-	-	11,516
St John's Bequest account	-	1	1	11,738
St John's Sunday School 1 account	-	-	-	722
St John's Sunday School 2 account	-	1	1	288
St John's Benevolent 1 account	-	-	-	842
St John's Flower account	-	-	-	1,434
St John's Guild account	-	103	103	103
Guild – Cash on Hand	52	-	52	-
	-----	-----	-----	-----
	60,029	124,150	184,179	231,381
	-----	-----	-----	-----

Investments

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2021</u>
	£	£	£
Brought Forward at 1 January 2022			
Deposit Funds			
Bequest Fund – St John's	1,200	-	1,200
Benevolent Fund – St John's	300	-	300
Sunday School Fund – St John's	-	460	460
Church Purposes – St John's	6,500	-	6,500
Consolidated Funds - Innellan	5,698	-	5,698
General Fund Investment -High Kirk	5,000	-	5,000
Benevolent Fund – High Kirk	10,000	-	10,000
Sunday School Fund – Kirn & Sandbank	-	300	300

COWAL KIRK (CHURCH OF SCOTLAND)
STATEMENT OF BALANCES (CONT'D)
FOR THE YEAR ENDED 31 DECEMBER 2022

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2021</u>
	£	£	£
Growth Fund			
Fabric Fund (9811 units) – St John's	59,259	-	59,259
Bequest Purposes (2257 units) – St John's	13,633	-	13,633
Consolidated Funds (6513 units) - Innellan	38,700	638	39,338
Cooper & 150 th Funds (562 units)- Toward	2,399	995	3,394
Gen. Cong. Purposes(206units) - Toward	1,244	-	1,244
Gen. Purposes (190 units) – Kirn & Sandbank	1,148	-	1,148
Kirk Session Ben. Fd (30 units)-Kirn & Sandbank	181	-	181
Income Fund			
Fabric Fund (3000 units)- St John's	37,440	-	37,440
Bequest Fund (2,423 units) – St John's	30,239	-	30,239
Invest. Income (105) units- Sandbank & Kirn	1,310	-	1,310
	-----	-----	-----
	214,251	2,393	216,644
	=====	=====	=====

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2022</u>
	£	£	£
Investments			
Carried forward at 31 December 2022			
Deposit Funds			
Bequest Fund – St John's	1,200	-	1,200
Benevolent Fund – St John's	300	-	300
Sunday School Fund – St John's	-	460	460
Church Purposes – St John's	-	6,500	6,500
Consolidated Funds - Innellan	-	-	-
General Fund Investment -High Kirk	5,000	-	5,000
Benevolent Fund – High Kirk	10,000	-	10,000
Sunday School Fund – Kirn & Sandbank	-	300	300
Growth Fund			
Fabric Fund (9811 units) – St John's	-	52,979	52,979
Bequest Purposes (2257 units) – St John's	12,188	-	12,188
Consolidated Funds (4613 units) - Innellan	24,272	638	24,910
Cooper & 150 th Funds (562 units)- Toward	2,040	995	3,035
Gen. Cong. Purposes(206units) - Toward	1,112	-	1,112
Gen. Purposes (190 units) – Kirn & Sandbank	1,026	-	1,026
Kirk Session Ben. Fd (30 units)-Kirn & Sandbank	162	-	162
Kirn & Sandbank Legacy (5577 units)	-	30,116	30,116
Income Fund			
Fabric Fund (3000 units)- St John's	-	31,680	31,680
Bequest Fund (2,423 units) – St John's	25,587	-	25,587
Invest. Income (105) units- Sandbank & Kirn	-	1,109	1,109
Kirn & Sandbank Legacy (3,151 units)	-	33,275	33,275
	-----	-----	-----
	82,887	158,052	240,939
	=====	=====	=====

COWAL KIRK (CHURCH OF SCOTLAND)
STATEMENT OF BALANCES (CONT'D)
FOR THE YEAR ENDED 31 DECEMBER 2022

£
Estimated
WDV

Other Assets held at 31 December 2022
 Equipment

23,000
 =====

Toward Church and St John's Church & Grounds

The Title Deeds for St John's Church and Toward Church are both held at Church of Scotland, 121 George Street, Edinburgh, EH2 4YR.

Toward Church – Estimated value

80,000
 =====

St Johns - Estimated value

1,000,000
 =====

Liabilities at 31 December 2022
 Accounts Fee

1,000
 =====

Approved by the Trustees and signed on their behalf.



Mrs Leonora Towart
 Treasurer



Mr James Anderson
 Session Clerk

07 September 2026

COWAL KIRK (CHURCH OF SCOTLAND)
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

Principal Accounting Policies

These Financial Accounts have been prepared on a Receipts and Payments basis.

1. **Nature and Purpose of each Fund**

The nature and purpose of each fund is outlined in the report of the trustees for the year.

2. **Grants Paid**

There were no grants paid in the year.

3. **Remuneration**

The following trustees received remuneration as follows:

During the period four trustees received remuneration for providing services as follows:
 Rev Ruth Griffiths received £1,080 for providing pulpit supply; Mrs Alison Ireland received £1,053, Mrs Lynda Norris received £390 and Dr Barclay received £3,360 for providing their services as organists.

4. **Expenses**

There were no expenses paid to any charity trustee in the year.

5. **Analysis of Offerings & Donations**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2022</u> <u>Total</u>	<u>2021</u> <u>Total</u>
	£	£	£	£
FWO Donations	39,255	-	39,255	38,187
Gift Aid Donations	30,365	-	30,365	18,818
Tax Recovered on Gift Aid	-	-	-	40,520
Offerings/Open Plate	2,368	-	2,368	9,885
General Donations	18,620	35	18,655	8,368
Donations – Xmas Appeal	1,357	-	1,357	1,612
Donations – Appeal	-	654	654	-
Donations – D Moore	-	-	-	160
Donations – CHAS	-	308	308	200
Donations – Funerals/Weddings	3,128	-	3,128	-
Donations – Flowers	-	30	30	25
Donations – Minibus	-	161	161	-
D Thomas Estate	-	-	-	463
I Taylor Estate	-	-	-	500
Legacies	35,509	1,000	36,509	-
Church of Scotland – Fabric	1,275	-	1,275	12,608
Church of Scotland – Innellan Ins	-	-	-	714
Church of Scotland – AV Equipment	-	-	-	1,569
Augusta Lamont – AV System	-	-	-	35,000
Augusta Lamont – Gas Boilers	-	-	-	23,497
Church of Scotland – Fire Safety	-	-	-	9,721
Augusta Lamont – Xmas Cards	-	542	542	629
Augusta Lamont – Mission	-	11,520	11,520	-
Augusta Lamont – Family Worker Salary	-	13,000	13,000	-
Church of Scotland – IFUN	-	-	-	600
Church of Scotland – Xmas Appeal	-	-	-	1,000
Church of Scotland – Bequest	1,030	-	1,030	-
	-----	-----	-----	-----
Carried Forward	132,907	27,250	160,157	204,076

COWAL KIRK (CHURCH OF SCOTLAND)
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

Brought forward	132,907	27,250	160,157	204,076
Church of Scotland – The Haven	1,600	-	1,600	-
Church of Scotland	9,646	2	9,648	92
Grant towards Boiler				2,360
Guild Income	1,090	-	1,090	856
Benevolence Donations				842
Starter Packs	20	-	20	-
Share of Lighting Checks	360	-	360	-
Life Work	520	-	520	-
	-----	-----	-----	-----
	146,143	27,252	173,395	208,226
	=====	=====	=====	=====

6. **Activities for Generating Funds**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2022</u> <u>Total</u>	<u>2021</u> <u>Total</u>
	£	£	£	£
Hall Hire	5,723	-	5,723	4,617
Shop Income	-	27,183	27,183	29,758
Tree Festival	516	-	516	616
Flower Festival	714	-	714	-
Sale of Pews	1,270	-	1,270	-
Carol Services	15	-	15	-
Teas/Coffees	384	-	384	-
Other Fundraising Activities	15	-	15	1,516
	-----	-----	-----	-----
	8,637	27,183	35,820	36,507
	=====	=====	=====	=====

7. **Other Income**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2022</u> <u>Total</u>	<u>2021</u> <u>Total</u>
	£	£	£	£
RBS Compensation	-	-	-	150
NW Compensation	300	-	300	-
Sundry Income	42	-	42	125
Insurance Claim	12,034	-	12,034	-
VAT Reclaim	2,620	-	2,620	-
Sale of Investments	2,001	-	2,001	-
	-----	-----	-----	-----
	16,997	-	16,997	275
	=====	=====	=====	=====

COWAL KIRK (CHURCH OF SCOTLAND)
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

8. Cost of Generating Funds

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2022</u> <u>Total</u>	<u>2021</u> <u>Total</u>
	£	£	£	£
Shop Costs	-	8,287	8,287	5,003
Other Costs	-	-	-	128
	-----	-----	-----	-----
	-	8,287	8,287	5,131
	=====	=====	=====	=====

9. Charitable Activities

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2022</u> <u>Total</u>	<u>2021</u> <u>Total</u>
	£	£	£	£
Ministry and Mission Costs	24,107	-	24,107	36,412
Staffing Costs	4,696	-	4,696	1,569
Locum Costs	10,927	-	10,927	4,717
Organ Costs	9,270	-	9,270	3,613
Organist	7,778	-	7,778	4,645
Life and Work	540	-	540	432
Pulpit Supply & Costs	3,090	-	3,090	1,005
Manse Costs	1,705	-	1,705	8,830
Boiler Costs	-	-	-	25,330
Repairs & Fabric	51,862	-	51,862	18,129
General Repairs	8,118	-	8,118	-
Heat and Light	16,311	-	16,311	9,582
Insurance	22,081	-	22,081	13,205
St John's - Roof Repair	-	-	-	11,317
Kirn & Sandbank Building Costs	-	-	-	20,283
Augusta Lamont - Microphones	-	2,000	2,000	-
Augusta Lamont - Newsletters	-	807	807	-
Augusta Lamont - Roof Repairs	-	-	-	5,928
Augusta Lamont - Mission Costs	-	-	-	7,960
ALB Fund	4,200	-	4,200	-
ALB The Haven	1,600	-	1,600	-
ALB AV Services	-	400	400	-
Primary School Expenses	-	2,100	2,100	-
Photocopier/Printer Costs	-	186	186	-
Fire Safety Costs	-	-	-	9,721
Website Costs	763	-	763	888
Presbytery Dues	2,313	-	2,313	4,682
Donation - Food Bank	930	-	930	-
Other Donations	513	-	513	-
Gift - D Moore	-	-	-	160
Gift - Flowers	300	541	841	50
Gift - Starter Packs	250	-	250	7
Gift - Dr Hamilton	55	-	55	-
Minibus Costs	2,274	117	2,391	1,332
Post/Stationery & Admin	1,005	-	1,005	2,369
	-----	-----	-----	-----
Carried Forward	174,688	6,151	180,839	192,166

COWAL KIRK (CHURCH OF SCOTLAND)
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

Brought Forward	174,688	6,151	180,839	192,166
Phone/Internet Costs	1,217	-	1,217	297
Sundry Expenses	943	-	943	1,733
Advertising	7,165	-	7,165	4,041
Licences	-	-	-	881
CCLI	1,150	-	1,150	453
Cleaning Costs	1,272	-	1,272	812
Guild Costs	219	-	219	198
Summer Camp Expenses	-	150	150	-
Family Travel Christmas Appeal	713	-	713	-
Christmas Appeal (West Coast Cinemas)	1,070	-	1,070	1,635
Junior Badminton Costs	570	-	570	-
Youth Events	63	-	63	-
COS – Investor Fund Fabric Costs	5,959	-	5,959	-
C Thomson – HK Project	-	650	650	-
	-----	-----	-----	-----
	195,029	6,951	201,980	202,216
	=====	=====	=====	=====

COWAL KIRK (CHURCH OF SCOTLAND)
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

9. Cont'd

Governance Costs

Accountancy Fee	630	-	630	1,230
Auditor Fee	200	-	200	-
	-----	-----	-----	-----
	830	-	830	1,230
	=====	=====	=====	=====

10. **Other Costs**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2022</u> <u>Total</u>	<u>2021</u> <u>Total</u>
	£	£	£	£
Purchase of Investments	62,279	-	62,279	-
	=====	=====	=====	=====

11. **Purchase of Fixed Assets**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2022</u> <u>Total</u>	<u>2021</u> <u>Total</u>
	£	£	£	£
Audio/Visual Equipment	-	-	-	20,679
Laptops	706	-	706	2,497
Costs – Sale on Innellan Church	1,675	-	1,675	-
	-----	-----	-----	-----
	2,381	-	2,381	23,176
	=====	=====	=====	=====

12. **Movements in Funds**

	<u>At 1 Jan</u> <u>2022</u>	<u>Receipts</u>	<u>Payments</u>	<u>Inc/(dec)</u> <u>in Invest.</u>	<u>Transfers</u>	<u>At 31 Dec</u> <u>2022</u>
	£	£	£	£	£	£
Unrestricted Funds						
General Fund	360,682	174,117	260,519	(131,364)	-	142,916
Restricted Funds	87,343	54,438	15,238	155,659	-	282,202
Endowment Fund	-	-	-	-	-	-
	-----	-----	-----	-----	-----	-----
Total Funds	448,025	228,555	275,757	24,295	-	425,118
	=====	=====	=====	=====	=====	=====

13. **Fletcher Bequest**

An investment held in The Church of Scotland Investors Trust for the Fletcher Bequest has not been included in the list of Investments at 31 December 2022.

Details of this investment are as follows:

1500 Units, Cost £750, Market Value £8,100.

COWAL KIRK (CHURCH OF SCOTLAND)
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

14. **Funds**

Restricted Funds

Restricted funds held at 31 December 2022 are:

	£
St John's - Flower Fund	1,081
St John's - Collection	308
St John's - Guild	103
St John's - Sunday School	1,013
Kirn & Sandbank - Parrish Mission	703
Kirn & Sandbank - Christian Education	127
Kirn & Sandbank - Morrison bequest	844
Kirn & Sandbank - Printer Fund	334
Kirn & Sandbank - Minibus/Tailgate Fund	4,464
Kirn & Sandbank - Building Fund	79,894
ALB - Mission Plan	1,350
ALB - Architect	1,200
ALB - Roof Repairs	4,072
ALB - Priority Area Family Support	1,900
ALB - Live Streaming Services	1,600
ALB - Hanover St Hall	1,600
ALB - Cowal Kirk Newsletter	1,113
ALB - Christmas Cards	559
ALB - Family Worker Salary	13,000
High Kirk - Organ Fund	380
High Kirk - Flower Fund	100
High Kirk - Pastoral Fund	5,745
High Kirk - Choir Legacy	1,006
L Sands - Legacy	1,000
Primary Schools Pastoral & Outreach	654
St John's - Sunday School fund	460
St John's - Church Purposes	6,500
St Joh's - Growth Fabric Fund	52,979
St John's - Income Fund Fabric	31,680
Kirn & Sandbank - Sunday School	300
Kirn & Sandbank - Growth Fund Legacy	30,116
Kirn & Sandbank - Invest. Income	1,109
Kirn & Sandbank - Income Fund Legacy	33,275
Innellan - Mulanje Hospital	638
Toward - Inverchaolin Graves	995

	282,202
	=====

COWAL KIRK (CHURCH OF SCOTLAND)
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2022

Designated Funds

Designated funds held at 31 December 2022 are:

Bequest (St John's)	848
Fabric Fund (St John's)	-
Minibus Fund (St John's)	9,365
Organ Fund (St John's)	-
Benevolent Fund (St John's)	844
Fabric Fund (Kirn & Sandbank)	-
Organ Fund (Kirn & Sandbank)	348
Legacy Fund (Kirn & Sandbank)	32,270
Benevolent/General Fund (Kirn & Sandbank)	1,498
Sunday School (Kirn & Sandbank)	3,652
Fabric Fund (High Kirk)	-
Guild Fund (High Kirk)	1,790
Fabric Fund (Toward)	-
Sunday School (Toward)	336
Youth Club (Toward)	303
Guild - Petty Cash	52

	51,306
	=====

COWAL KIRK (CHURCH OF SCOTLAND)

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

	2022 £	2021 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	158,114	68,180
Market Value of Balances at 31 December	159,096	70,860
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	2,148	1,380
<u>TEMPORARY ACCOUNT</u>		
Credit Balance at 31 December	2,813	95,841

Notes

- 1. If any of the above lines do not apply to your congregation for both of the years being reported then the can be removed from the note.*
- 2. The note only requires the year end figure for each year to be shown. Detailing the movements is n necessary but can be shown as additional disclosure if considered appropriate.*
- 3. The note only requires the year end figure for each year to be shown. Detailing the movements is n necessary but can be shown as additional disclosure if considered appropriate.*