

The Church of Scotland

Eaglais na h-Alba



Knock Parish Church of Scotland

Receipts and Payments Accounts

2023

Congregation Number – 442343

Charity Number – SC014492

Reference and Administrative Information

Charity name:	Knock Parish Church of Scotland
Charity Registration Number:	SC014492
Congregation Reference No:	442343
Contact Address:	Heather Macdonald 3 Macsween Terrace Aird Point Isle of Lewis HS2 0EP

TRUSTEES

Members of the Kirk Session

Rev. Gordon Macleod (Interim Moderator)
Rev. Iain Murdo Campbell (Session Clerk)
Calum Graham
Murdo Afrin (Assessor Elder)
Iain Macmillan (Assessor Elder)

Principal Office-bearers

Interim Moderator	Rev. Gordon Macleod
Session Clerk	Rev. Iain Murdo Campbell
Assessor Elder	Murdo Afrin
Assessor Elder	Iain Macmillan
Treasurer	Heather Macdonald

Independent Examiner

Jayne Macdonald CA, 22 Aignish, Point, Isle of Lewis, HS2 0PB

Bankers

Bank of Scotland
47 Cromwell Street
Stornoway
Isle of Lewis
HS1 2DD

Trustees' Annual Report

Year ended 31 December 2023

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the United Free Church 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. The Minister, who is Moderator of the Kirk Session, is elected by the congregation and inducted by Presbytery. The Deacons' Court is appointed from within the congregation and consists of individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church.

Organisational Structure

The Kirk Session, which is chaired by the Minister and consists only of Elders, meets as required throughout the year and is responsible for spiritual affairs within the congregation. The Deacons' Court is chaired by the Minister and consists of Elders and Deacons. This court meets as required throughout the year and deals primarily with matters of finance and fabric.

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

Services

Services are usually held every Sunday morning in the Church at Garrabost, commencing at 12 noon. During School term time, the Sunday School meets during the morning service every Sunday. A mid-week meeting for Bible study and prayer is held every Thursday at 7.00pm.

Communion Services

The Sacrament of the Lord's Supper is dispensed to the congregation twice each year – on the third Sunday in April and on the first Sunday in November. The Sacrament is preceded by a series of preparatory services on Thursday, Friday, and Saturday evenings. The Communion Season closes with a Service of Thanksgiving on the Monday Evening. There is provision for Gaelic worship during the Communion Season.

Achievements and Performance

Sabbath services are usually held regularly in the Church at Garrabost with approximately 25 morning attendances. The mid-week meeting is attended by approximately 10 worshippers.

The Communion Season, in April and November, is an important feature of congregational life with services being conducted by a visiting Minister and many visitors in attendance. Attendance at the main Communion Service on the Sunday morning is roughly 50.

The vacant manse continued to be let in the year to 31 December 2023.

Trustees' Annual Report (continued)

Year ended 31 December 2023

Financial Review

The principal source of congregational income is through the weekly Freewill Offering system and Gift Aid tax reclaimed therefrom. Historically, Gift Aid tax has been recovered in respect of the Tax Year, 6 April to 5 April. This will allow the congregation to become aligned to the national Church of Scotland policy of recovering Gift Aid tax on a calendar year basis.

Per capita giving within the congregation has always been, and continues to be, commendable. However, the congregation is not complacent at a time of increasing financial challenges and effective stewardship continues to be encouraged.

Fabric reserves are deemed sufficient as the Church building benefits from a comprehensive fabric repair programme carried out during the late 1990s.

Reserves Policy

It is the Trustees' policy to hold sufficient reserves to meet the cost of maintaining and repairing the main Church building and Manse at Garrabost along with other building related costs incurred during the year. At the year end, the congregation held unrestricted fabric funds of £36,774.70.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The members of the Kirk Session and Deacons' Court 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 and Deacons' Court are responsible for keeping proper accounting records which, on request, must reflect the financial position of the congregation 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,

Rev. I M Campbell
Session Clerk



Date: 25/03/2024.....

**Knock Parish Church of Scotland
SC014492**

Independent Examiner's Report to the Trustees of Knock Parish Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2023 which are set out on pages 6 to 10.

Respective responsibilities of the 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 my 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 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 aspect 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.



Name: Jayne Macdonald CA

Address: 22 Aignish, Point, Isle of Lewis, HS2 0PB

Date: 25 - 03 - 24

Knock Parish Church of Scotland
Receipts and Payments Account
Year ended 31 December 2023

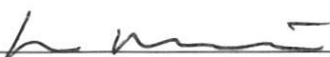
	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
<u>Receipts</u>						
Offerings: General & Fabric	3	16,529.00	0.00	0.00	16,529.00	19,905.15
Bank Interest		0.00	0.00	0.00	0.00	0.00
Consol. Fab. Fund - Rev		0.00	0.00	0.00	0.00	0.00
Consol. Fab. Fund – Cap (II)		0.00	0.00	0.00	0.00	0.00
Central Fab. Fund Grant		0.00	0.00	0.00	0.00	0.00
Rental Income - Manse		6,000.00	0.00	0.00	6,000.00	6,000.00
Gift Aid		3,091.64	0.00	0.00	3,091.64	3,168.05
Donations		250.00	0.00	0.00	250.00	640.00
Insurance		0.00	0.00	0.00	0.00	0.00
TOTAL RECEIPTS		25,870.64	0.00	0.00	25,870.64	29,713.20
<u>Payments</u>						
Costs of generating funds	4	224.56	0.00	0.00	224.56	237.79
Charitable activities		22,468.63	0.00	0.00	22,468.63	31,626.88
Governance costs		300.00	0.00	0.00	300.00	300.00
Other payments		562.33	0.00	0.00	562.33	945.88
TOTAL PAYMENTS		23,555.52	0.00	0.00	23,555.52	33,110.55
Surplus/(deficit) before transfers		2,315.12	0.00	0.00	2,315.12	(3,397.35)
Transfers		0.00	0.00	0.00	0.00	0.00
Surplus/(deficit) for year		2,315.12	0.00	0.00	2,315.12	(3,397.35)

Knock Parish Church of Scotland
Statement of Balances
Year ended 31 December 2023

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
Bank Balances					
Bank balances B/F at 1 January 2023	62,313.68	0.00	0.00	62,313.68	65,711.03
Movement in year					
Surplus/(deficit for year)	2,315.12	0.00	0.00	2,315.12	(3,397.35)
Bank balances C/F at 31 December 2023	<u>64,628.80</u>	<u>0.00</u>	<u>0.00</u>	<u>64,628.80</u>	<u>62,313.68</u>
Investments	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Assets					
Gift Aid Receivable	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Liabilities					
Outstanding loan	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>

The accounts were approved by the Kirk Session and Deacons' Court on

For and on behalf of the Kirk Session and Deacons' Court:

 Session Clerk

Heather MacDonald Treasurer

Knock Parish Church of Scotland

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

No trustee received any remuneration or reimbursement of expenses during the year.

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.

2. Movements in Funds

	At 01/01/23 £	Receipts £	Payments £	Transfers £	At 31/12/23 £
Unrestricted funds					
General Fund	25,372.23	25,870.64	23,555.52	0.00	27,687.35
Designated Fabric Fund	36,774.70	0.00	0.00	0.00	36,774.70
Designated Sunday School Fund	166.75	0.00	0.00	0.00	166.75
	<u>62,313.68</u>	<u>25,870.64</u>	<u>23,555.52</u>	<u>0.00</u>	<u>64,628.80</u>
Restricted funds	0.00	0.00	0.00	0.00	0.00
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Endowment funds	0.00	0.00	0.00	0.00	0.00
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
TOTAL FUNDS	<u><u>62,313.68</u></u>	<u><u>25,870.64</u></u>	<u><u>23,555.52</u></u>	<u><u>0.00</u></u>	<u><u>64,628.80</u></u>

Purposes of designated funds

Fabric Fund – the Trustees have set aside these funds for the maintenance of the Church and Manse

Sunday School Fund – the Trustees have set aside these funds to allow the operation of the Sabbath School

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2022 £	Total 2023 £	Total 2022 £
3. Analysis of donations					
Offerings (non Gift Aid)	8,369.00	0.00	0.00	8,369.00	8,276.15
Offerings (Gift Aid)	6,445.00	0.00	0.00	6,645.00	10,728.00
Tax recovered on above	3,091.64	0.00	0.00	3,091.64	3,168.05
Open plate offerings	1,715.00	0.00	0.00	1,715.00	901.00
	<u>19,620.64</u>	<u>0.00</u>	<u>0.00</u>	<u>19,620.64</u>	<u>23,073.20</u>

4. Analysis of Payments

Costs of Generating Funds

Offering envelopes	224.56	0.00	0.00	224.56	237.79
	<u>224.56</u>	<u>0.00</u>	<u>0.00</u>	<u>224.56</u>	<u>237.79</u>

Charitable activities

Ministries and Mission allocation	7,769.43	0.00	0.00	7,769.43	19,420.50
Presbytery dues	0.00	0.00	0.00	0.00	774.00
Pulpit supply	4,686.40	0.00	0.00	4,686.40	1,590.90
Communion Expenses	270.84	0.00	0.00	270.84	60.50
Fabric Repairs (General Fund)	3,645.62	0.00	0.00	3,645.62	2,332.43
Heat and light	3,650.83	0.00	0.00	3,650.83	6,175.58
Insurance	2,019.35	0.00	0.00	2,019.35	972.97
Outreach & Sunday School	426.16	0.00	0.00	426.16	300.00
Rates	0.00	0.00	0.00	0.00	0.00
	<u>22,468.63</u>	<u>0.00</u>	<u>0.00</u>	<u>22,468.63</u>	<u>31,626.88</u>

Governance costs

Independent examiner's fees	300.00	0.00	0.00	300.00	300.00
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Other payments

Sundry expenses	562.33	0.00	0.00	562.33	945.88
Bank charges	0.00	0.00	0.00	0.00	0.00
	<u>23,555.52</u>	<u>0.00</u>	<u>0.00</u>	<u>23,555.52</u>	<u>33,110.55</u>

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all minister's stipends and employer's contributions for national insurance, pension and 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 £30,135 and the maximum stipend (in the fifth and subsequent years) was £37,032.

APPENDIX

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

	2023	2022
	£	£
CAPITAL ACCOUNT		
Credit balances held at 31 December at cost	0.00	0.00
	0.00	0.00
REVENUE ACCOUNT		
Credit balance at 31 December	59.81	57.92
	59.81	57.92