

Congregation Number 191265
Charity Number SC 002458

The Church of Scotland

Netherlorn (Church of Scotland)

RECEIPTS AND PAYMENTS ACCOUNTS

1st January 2023- 31st December 2023

Report of the Trustees for the year ended 31st December 2023

The Trustees present their report with the financial statements of the charity for the year ended 31st December 2023. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name: Netherlorn (Church of Scotland) Charity Registration

Number: SC 002458

Congregation Reference Number: 191265

Contact Address: Treasurer

Trustees

Kirk Session

The Trustees present their report with the financial statements of the charity for the year ended 31st December 2023. The Trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

Principal Office-bearers

Independent Examiner [REDACTED] Ainsley Smith & Co, 21 Argyll Square, Oban PA34 4AT

Bankers: Bank of Scotland, Station Square, Oban, Argyll PA34 4LL

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 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 is a member of the Kirk Session and is elected by the congregation and inducted by the Presbytery.

Organisational Structure

The Kirk Session meets at least four times a year and is normally chaired by the Minister. It is responsible for the oversight of spiritual, financial and practical matters within the congregation.

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 in various ecumenical bodies in Scotland and beyond. Specifically, we have welcomed closer worship with St John's Episcopal Church., joining together once a month. We have a committed worship team who meet regularly to plan worship across Netherlorn. We endeavour to hold hybrid meetings to avoid unnecessary miles and travel. We have two Elders who are trained in leading funerals.

On 1st January 2023 the union of Netherlorn came into effect. On 13th November 2023, the linkage with Colonsay and Oronsay came into effect with the Ordination and Induction of [REDACTED]

The purpose of the congregation is rooted in mission. The Congregation seeks at all times to be of service to the local community and visitors by providing personal support, encouragement and comfort during times of illness, bereavement and personal tragedies; and maintaining the church buildings so as to provide a meeting place for worship, weddings, funerals and other special family or community events. The congregation also organises public events in village halls and on hilltops to promote local and Christian culture, heritage, and tradition.

There are two services each week across Netherlorn: Kilbrandon and Kilchattan alternate weeks, as do Kilmelford and Craignish. Occasional services are held at Kilninver, for example, an Advent Communion and summer celebration. We endeavour to have united services when travel logistics allow.

Worship at Craignish is held in the Village Hall and follows a Café Style Church format. This has inspired the offering of coffee and tea before worship elsewhere.

Messy Church provides a place of worship for those who maybe don't feel comfortable with 'church style worship' and attracts families. We hold Messy Church in Seil village Hall, sometimes as stand-alone on a Saturday or as our regular diet of worship on a Sunday. Provision of a warm space, all age worship and a hot meal is really important to the Messy Church team, who are a mix of elders and members of the congregation. We hope to increase the regularity of Messy Church. It is advertised widely throughout the community and congregation.

XPlorers (a children's group with crafts, bible story, games, and snack) meets once a month in Kilmelford village hall, and occasionally in the church. In March, the children will be taking part in the children's service of the World Day of Prayer.

Safeguarding of vulnerable groups is uppermost in all worship and events, and all Elders have either completed or are undergoing Safeguarding training as have all helpers for groups. Similarly, PVGs for people involved in work in this area are either completed or in the process of being so. The Safeguarding co-ordinator and panel are well established, meeting as required throughout the year and providing help and support.

Reports from the Safeguarding committee are prepared and presented to the Kirk Session at each Kirk Session meeting.

Members of the congregation continue to support the work of 'Seed for Life Feed for life', who's focus has now moved to education and the support of students to attend University.

The Church Office continues to produce a two monthly newsletter 'The Link', which is distributed widely throughout the congregation. Our publicity officer assists in the promotion of Netherlorn through our website, social media presence and noticeboards as well as covering our licensing commitments.

Netherlorn continues to support fair trade. Fair trade goods have been on sale in Luig stores pre COVID and this has continued. They will be more regular stalls after such services on Luig and we continue to use fairtrade items for refreshments at gatherings. Fair trade Easter eggs all purchased for the local school and Messy Easter Trail helping Towards telling the Easter story.

The congregation continues to foster close links between the church and the wider community, in all villages and areas across Netherlorn.

Achievements and Performance

- a) All age worship is encouraged across the congregation.
- b) Three members of the congregation are fully accredited Godly Play leaders and regularly lead Godly Play within Easdale School (which serves Seil and Luing) We are keen to develop this wider, with a discovery day.
- c) In 2023 an Easter Trail was held in An Cala Garden on Seil, and was a huge success, we plan to repeat this in 2024.
- d) Longest night service was led by Rev Trudi Newton in advent this year, a hybrid service which was very well received. This is planned to be repeated in 2024.

Financial Review

Due to difficulties changing the name of the account, it was not possible to amalgamate the accounts of all the congregations at the start of the calendar year.

The total weekly offerings and donations received and deposited in the Netherlorn account in 2023 was £17,979 to this can be added £3,680 from the Kilmelford account prior to amalgamation giving a total of £21,659. This was an increase on 2022 (£14,724) representing the additional contributions of Kilbrandon, Kilninver and Craignish congregations.

The average monthly income taking these into account is approximately £2,543. The average monthly expenses are approximately £2,864, resulting in a deficit of approximately £321 per month. This is due in large part to the refurbishment of the manse at a cost of £14,507 as of 31st December 2023. £8,784 of these costs have already been drawn down from central funds and it is anticipated that most/all of the remaining costs will also be drawn down. If the cost of the manse refurbishment is factored out the result is a monthly surplus of approximately £888.

Note to accounts. No figures are available for 2022 as Netherlorn Congregation only came into existence on the 1st of January 2023.

It should also be noted that the new united congregation of Netherlorn utilises what was the current bank account held for the former Kilbrandon and Kilchattan Church.

Accordingly, the funds held on that account were not formally transferred by that church at the time of the union. Funds were transferred following union by Craignish, Kilninver and Kilmelford churches. The sum at credit for Kilbrandon and Kilchattan and duly then held for Netherlorn as of 1st January 2023 was £23,364.

Reserves Policy

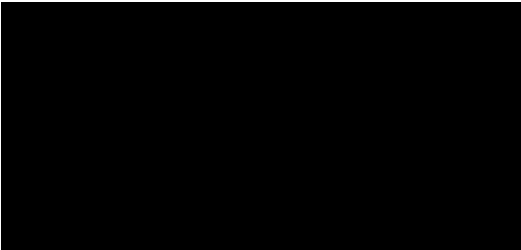
It is the Trustees' policy to hold reserves of approximately £6000. This represents approximately two months' expenditure.

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 Investment (Scotland) Act 2005, the Charities Accounts (Scotland) 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 by



Date 27th March 2024

Netherlorn (Church of Scotland)
 Receipts and Payments Accounts
 At 31st December 2023

	Notes	Unrestricted	Restricted	2023	2022
Receipts					
Voluntary Income		17,979		17,979	N/A
Annexe restricted funds			56,317	56,317	
Central Fabric Fund		8,784		8,784	N/A
Legacies		0		0	N/A
Activities generating funds		762		762	N/A
Misc		1,976		2494	N/A
Investment income		939		819	N/A
Transfer of accounts from Craignish and Kilmelford		41,423		41,424	
transfer of funds held by Kilbrandon and Kilchattan		23,364		64,787	
Receipts from charitable activities		0		0	N/A
		95,227	56,317	151,554	N/A

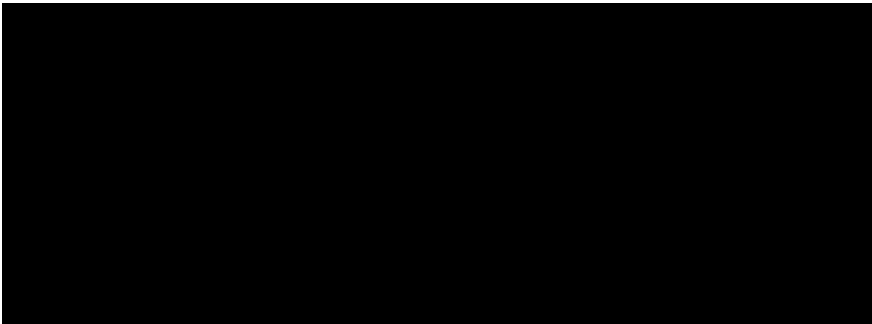
	Notes	Unrestricted	Restricted	2023	2022
Payments					
Cost of generating funds		351	2,290	2,290	N/A
Charitable activities		16,578		16,578	N/A
Repair of Manse		14,507		14,507	
Misc		637		637	N/A
Total payments		32,073	2,290	34,363	N/A
Transfers					
Net receipts/(payments)		63,154	54,027	117,181	N/A

Netherlorn (Church of Scotland)
Statement of Balances
At 31 December 2023

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
Bank and Deposit Balances				
Bank and Deposit balances	23,364			N/A
Movement in Year				
Surplus/(deficit)	39,790	54,027		N/A
Bank Balances c/f	63,154	54,027	117,181	N/A

The accounts were approved by the Kirk Session on **27th March 2024**

For and on behalf of the Kirk Session



Kilbrandon and Kilchattan Parish Church Notes to the accounts

1. Trustee remuneration and expenses

During the year no trustees received reimbursement of expenses with the exception of the property convener [REDACTED] in the sum of £93.

2 Movement in Funds

	As at January 2023	Receipts	Payments	Transfers	As at December 2023
General Funds	0	95,227	32,073		63,154
Restricted Funds		56,317	2,290		54,027
Total Funds		151, 544	34,363		117,181

	Unrestricted Funds £	Restricted Funds £	2023 Total £	2022 Total £
3 Analysis of Voluntary Income				
Freewill & Open Plate	6,723		6,723	N/A
Gift Aided	9,388	56,317	9,388	N/A
Donations/Legacies	1,868.19		58,185	N/A
Gift aid tax refund				
Total	17,979	56,317	74,296	N/A

Activities for Generating Funds

Kirk Office				
Ethical Trade	462		462	N/A
Sale of tea towels	300		300	
Total	762		762	N/A

The restricted funds consist of cash deposits held in the Netherlorn current account, which are to be used for the construction of an annexe at the Kilmelford worship space.

4. Analysis of payments	Unrestricted Funds	Restricted Funds	2023 Total	2022 Total
	£	£	£	£
Cost of Generating Funds				
Ethical trade	351		351	N/A
	351		351	N/A
Charitable Activities				
Ministry & Mission Contributions	-			N/A
Minister's Expenses	818		818	-
Presbytery Dues	845		845	N/A
Pulpit Supply	2,270		2,270	-
Ministry Expenses	3,545		3,545	N/A
Youth Activities	187		187	N/A
Internet	478		478	N/A
Fabric Repairs	14,652		14,652	N/A
Heat and Light	4,140		4,140	N/A
Insurance	4,150		4,150	N/A
License Fee				N/A
Sundry	637		637	N/A
	31,722		31,722	N/A

5. Minister's 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. As of 2023 the minimum stipend was £30,135 and the maximum stipend (in the fifth and subsequent years) £37,032.

APPENDIX

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

	2023	2022
INCOME FUND Value at 31 st December	£5,173.1	N/A
GROWTH FUND Value at 31 st December	£10,132.54	N/A
CONSOLIDATED FABRIC FUND Balance at 31 st December	£79,945.42	N/A
TEMPORARY FUNDS Balance at 31 st December	-£2,551.59	N/A

**Independent Examiner's Report to the Trustees of
Kilniver & Kilmelford Parish Church**

I report on the accounts for the year ended 31 December 2023

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's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) 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 the independent examiner's report

My examination was 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 seeking explanations from you as 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 connection with 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 to comply with Regulation 8 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.


Ainsley Smith & Co
Chartered Accountants
21 Argyll Square
Oban
Argyll
PA34 4AT

Date: 31/6/2024.....