

# **Benbecula Church of Scotland**

## **Annual Report for 2014**

[for the year-ending 31<sup>st</sup> Dec 2014]

**Congregation No: 432321**

**We are registered as a charity in Scotland -**

**- our charity Registration Number is SC 002191**

[23 March 2015]

## Reference and Administrative Information

Charity Name: Benbecula Church of Scotland

Charity Registration Number: SC 002191

Congregation Reference No: 432321

Contact Address: (Acting) Session Clerk  
Heatherburn Cottage  
Rhughasinish  
Isle of South Uist  
HS8 5PE

Email Address: [wilson@mckinlayclan.fsnet.co.uk](mailto:wilson@mckinlayclan.fsnet.co.uk)

Treasurer  
28A Muir of Aird  
Benbecula  
Isle of Benbecula  
HS7 5LT

Assistant Treasurer  
'Am Fasgadh'  
22 Griminish  
Isle of Benbecula  
HS7 5QA.

Email Address: [ayagill@orpheusmail.co.uk](mailto:ayagill@orpheusmail.co.uk)

Church Website: [www.benbeculaparishchurch.org](http://www.benbeculaparishchurch.org)  
[www.facebook.com/benbeculachurchofscotland.org](https://www.facebook.com/benbeculachurchofscotland.org)

## Trustees:

- 1) Elders:** Helen MacDonald, Katie MacRury, Mary Robertson, Katie MacGillivray, Annie MacGillivray (until 15/09/14), Cherrie McKinlay, Norman MacDonald, Graham MacIntosh, Wilson McKinlay.
- 2) Congregational Board Members:** Joan MacDonald (Vulnerable Groups Co-ordinator), Morag MacLean, Catherine MacLennan (Education Convenor), Ronnie MacDonald, James MacKay, Robert Elliott (Property Convenor - until 25/03/14).
- 3) Adviser to the Property Committee:** Archie MacDonald

## Principal Office-bearers

Minister: charge vacant since 1/09/13

Session Clerk: Cherrie McKinlay [Acting Session Clerk from 4/09/14]

Clerk to the Congregational Board: W. Wilson McKinlay

Church Treasurer: Alexander J. MacGillivray

Assistant Treasurer: Iain Macdonald [from 02/11/14]

## Independent Examiner:

Miss Archina MacKinnon, "Dunruadh", Torlum, Isle of Benbecula, HS7 5PP

## Bankers

Bank of Scotland, Balivanich, Isle of Benbecula HS7 5LA

# **Trustees' Annual Report Year ended 31 December 2014**

## **Structure, Governance and Management**

### **Governing Document**

The Church is administered in accordance with the terms of the Model Deed of Constitution, and all members of the Kirk Session and of the Congregational Board are the charity trustees.

### **Recruitment and Appointment of Trustees**

The **Kirk Session Trustees** 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. The **Congregational Board Trustees** are appointed from within the congregation, and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then formally appointed at the Stated Annual Meeting and serve for a period of three years after which they may seek re-election, if they wish to continue as Trustees, at the next appropriate Stated Annual Meeting. Vacancies to the Board are temporarily filled during the year as needs arise, by co-option following nomination/invitation.

### **Organisational Structure**

The Congregational Board is usually chaired by the minister (in the vacancy by Presbytery appointed locum) and meets about four times during the year. The Board's administrative duties are under the supervision of the Clerk to the Congregational Board. Certain responsibilities are delegated to the Property Committee, [usually of an investigative nature, preparing of proposals, procuring quotations, etc.] which then reports back to the full Board.

The Kirk Session, which meets six to eight times a year, is responsible for the spiritual affairs within the church.

### **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 works with other Churches in various ecumenical activities locally, in Scotland, and further afield.

Public services of worship are held on Sundays at 11-00am. Tea and coffee is offered after the morning service each Sunday to allow an opportunity for informal fellowship, to which visitors and regular attendees are cordially invited. During the second half of the morning service, Sunday Club for Primary School-aged children meets. There is a Bible Club, for older children. The crèche also meets every Sunday morning.

A range of activities, all non-denominational, open to all members of the public of the appropriate ages, with small subscription/admission charges or suggested donations, are

organised during the week: The Guild, Babies and Toddlers, Youth Club (meeting in Balivanich Primary School), Grinish Taigh Ceilidh (for people 60 years and over), Bible Study and Prayer Meeting. Details of times, etc. are available on the church weekly intimation sheets, parish newsletters, and on our Facebook Page or Web page as well as from elders, parish visitors or any member of the church family.

The church halls are used regularly for church activities, by community-based groups and organisations, statutory bodies, Open University, etc. An hourly charge of £10.00 for the hall and £5.00 for the small hall is charged [towards heating and lighting costs, wear and tear, etc.] for community and similar groups.

The administration of the hall's activities, maintenance, etc., is the responsibility of the Property Committee, with particular reference to dovetailing with the Renewable Energy project undertaken by the Board.

**Linkage** - Charge of Benbecula linked with Carinish.

The linkage of Benbecula Church of Scotland with Carinish Church of Scotland became official on 21<sup>st</sup> September, 2014. Under the terms of the linkage both congregations retain their own Kirk Sessions and Congregational Boards.

## **Trustees' Annual Report (cont.): Year ended 31 December 2014**

### **Achievements and Performance**

#### **1. Worship**

Worship of God has been at the heart of our congregational life throughout this past year. We met every Sunday for worship at 11:00 am, with a time for Praise, Prayer and Bible Study on 2<sup>nd</sup> and 4<sup>th</sup> Wednesdays.

##### **1.1 Sunday Morning Worship**

Throughout the year an average of 40-50 people attended Sunday morning worship. The format of the service was contemporary / traditional with worship songs, prayers and Kidzone around the preaching of a Bible passage. A continuing benefit to worship was the weekly involvement of members of the congregation in our services. A welcome team extended greetings at the front door, various members and adherents read the Scripture lesson and the Acting Session Clerk opened each morning service with welcome and intimations.

Children participated weekly in Kidzone at the front of the church – a focus on God's word for children sometimes with *Power Point* visuals, appropriate praise and a short child-focused prayer. *Power Point* digital projection was available and used occasionally to enhance morning service.

Praise was led with music from keyboard and from time to time with a small praise group. A mixture of traditional and contemporary praise was used: from *The Church Hymnary 4th Editions*– CH4, *Songs of Fellowship* 1-5, *Mission Praise* 1 & 2 and *Junior Praise* 1 & 2.

During our vacancy we were privileged to have locum ministry from Rev Tony Foreman for the first 9 months of the year and for 3 months we were served by a Locum interim moderator, the Very Rev John Miller, who helped to facilitate the linkage of our own church with Carinish into the Charge of Benbecula linked with Carinish. We were also able to call upon the able assistance of our Ordained Local Minister, Rev. Ishie MacDonald, throughout the year.

A united Presbytery Service was held at the end of August in Clachan Church with the Rt Rev John Chalmers, Moderator to the General Assembly of the Church of Scotland preaching.

A service was held in our church in November to mark the linkage of the Charge of Benbecula linked with Carinish which became official on the 21<sup>st</sup> September 2014.

### **1.2 Sunday Evening Worship**

Evening service was discontinued and members were encouraged to attend evening services at Church of Scotland at Clachan.

### **1.3 Wednesday Bible Study**

The Ladies Bible Study combined with the mid-week praise, Bible study and prayer meeting and met the first and third Wednesday mornings of each month. Throughout the year an average of 8 people attended. Bible study was followed by an open time of prayer and intercession.

### **1.4 Christmas and Easter Worship**

We marked Christmas and Easter with special worship services on Christmas Eve, Good Friday and Easter Sunday respectively. Sunday Club, Bible Club and Crèche children and teachers led our Christmas Family Sunday worship.

### **1.5 Celebration of Holy Communion**

We celebrated the Sacrament of Holy Communion twice during the year: the two formal Communion Seasons were held in March and September.

Preparation for Communion took the form of a Thursday evening English service and a Friday evening Gaelic service. Communion was concluded with the celebration of the Lord's Supper on the Sunday morning.

### **1.6 Ecumenical Services**

In March we were joined by friends from St Mary's RC church to mark the *World day of Prayer*.

Two joint services (Church of Scotland, Roman Catholic and Free Church with members of the uniformed Services) were held at Benbecula War Memorial: St Valery memorial service in June and Remembrance Day service in November.

Our annual Community Carol Service took place in Balivanich Primary School.

### **1.7 World and National Mission**

During the year we had representatives of **WEC** (*World Evangelisation for Christ*) and Rose of Sharon Ministries leading worship and giving presentations on their mission work. Our **Harvest Thanksgiving** service in November focused on the work of **Tear Fund**.

The Moderator of the Presbyterian Church of East Africa, the Right Reverend David Gathanju, visited following the General Assembly and took our morning service. Five members of our twinned church, Jerusha Kanyua Memorial Church from Chuka in Kenya visited us for two weeks from end of May.

## 2. Church Groups and Activities

Throughout the year the following groups and organisations contributed to congregational life, to local mission and to community care (see the relevant group reports for further details):

The **Sunday Club** (primary) and **Bible Club** (teens) met weekly in the church hall from 11:30 am, leaving morning worship following the *Kidzone* spot. (From June the Bible Club teens attended the morning service in the church.)

The **Crèche** met weekly on Sundays in the small hall from 11:30 am, leaving morning worship after the *Kidzone* spot.

**Informal after-church fellowship** took place around coffee and cake each Sunday from 12:15 pm in the church hall. Several fellowship meals took place after the Sunday service during the year.

**The Guild** met regularly on Mondays from 7:30 pm in the small hall until September when the meeting times altered to 2:00 pm.

**The Baby and Toddlers** group met weekly during school terms on Tuesdays from 10:30 am in the church hall.

The **Junior Youth Club** met weekly in Balivanich Primary School during school terms on Tuesdays from 6:30 pm.

**Griminish Taigh Ceilidh** (over 60s group) met twice a month in the church hall during school terms on Wednesdays from 2:00 pm, with occasional excursions throughout the year to places/events of interest.

The Ladies **Bible study** combined with the evening Prayer, Praise and Bible Study and met fortnightly on Wednesday mornings in the small hall.

Members of our congregation led a lunch-time **Scripture Union** group in Balivanich Primary School from 1:00 pm each Friday during school terms.

On Saturday 9<sup>th</sup> August **The Guild** organised a **flower festival** in the church followed on the Sunday morning by **Summer Songs of Praise** led by members of the congregation.

Our **Congregational Newsletter** was distributed to members and adherents throughout the parish on three occasions (usually four) during the year (spring, summer and winter) and posted to families associated with the church further afield.

Since 2010 our congregation has been twinned with **Jerusha Kanyua Memorial Church** in Chuka, Kenya with support from the World Mission Council. A second group of 5 visited from Kenya for two weeks in May/June.

## 3. Membership

Our congregation's membership declined by four during the year (2 by death, 1 by certificate of transference, 1 by withdrawal of membership); this means a current church membership roll of 59 members, 134 adherents, and 41 children associated with the congregation. The roll of communicant members - was revised in February in order determine those eligible to vote on the linkage. [The membership register – communicant members and adherents will be due for revision early in 2015, as part of the Vacancy procedures]

#### **4. Baptisms, weddings and funerals**

During the year five infants/toddlers were baptised. There were seven funerals and two weddings.

Cherrie L McKinlay  
(Acting) Session Clerk

#### **Christian Education report for 2014**

We continue to be encouraged by the number of children attending crèche (7 on a regular basis). They enjoy planned activities suitable to their age and stage. These include a bible story, song and art/craft activity.

The number of children and young people attending Sunday club and Bible club remain stable, even if on the low side. However, we are thankful for the commitment of those parents and grandparents who support and encourage the young people's Christian journey. During 2014, Sylvia stepped down from teaching duties with the Bible Club and we are grateful for her many year of service in this capacity. She however remains available to help with children's activities.

Children participated in the Harvest Thanksgiving service which supported the work of Tearfund. The children with parents & grandparents led readings for each of the Sundays in Advent. The children also led the All- age Service at Christmas, with help from members of the congregation. This was followed by a Family Lunch and gifts for the children.

The children also continue to support Mary's Meals through a weekly offering and £71 was donated during the year.

The 'Light' programme produced by Scripture Union is the core resource used in Crèche/Sunday Club and Bible Club. The programme offers a wide choice of activities for each age group with attractive and interesting activity sheets which the children can take home. The programme also has additional material such as downloadable web resources, Bible cards and photocopiable resources. The material is of high quality and we are grateful that the Church continues to fund these excellent resources.

*Catherine MacLennan*

#### **Benbecula Guild 2014**

The prescribed themes for 2014 were:

- ***A Fellowship to Build***
- ***A World to Serve***

To enable us to consider these themes, we set up an interesting programme. Unfortunately, due to inclement weather at the beginning of the year we had to cancel two meetings.

All our meetings are opened with an act of worship and blessing.

At the beginning of March we were joined by our friends from St Mary's Church and the South Uist and Benbecula Free Church to celebrate ***World Day of Prayer***. The service was prepared by the

women of Egypt and the theme was *Streams in the Desert*. We enjoyed informal fellowship over tea and 'goodies' in our church hall afterwards.

Our ***Daffodil Tea*** was very successful and well-attended.

We were delighted to share our ***annual walk and buffet*** in May with our Kenyan visitors. Everyone enjoyed the lively entertainment afterwards, kindly provided by some of the members of the South Uist and Benbecula Accordion and Fiddle Club; and the memorable piping recital provided by Calum Craib.

In August we admired many beautiful and imaginative floral exhibits, with their thoughtful captions, during our annual ***Flower Festival***.

It was a privilege to welcome our Interim Moderator, the Very Reverend John Miller in November to lead us in the discussion topic *How to Share*- in which he shared some of his experiences in Castlemilk, Glasgow and in Malawi.

In December we heard progress reports of our projects and watched the very harrowing DVD '*With What Remains*'.

The annual joint lunch with our linked congregation Carinish, was held in The Stepping Stone, and enjoyed by all.

Once again we acknowledge God's goodness in helping us meet our financial commitments:

- Sponsorship for Sylvia Akula at Dwelling Places in Uganda
- Guild Projects- *Passage from India* and *Comfort Rwanda*
- Fellowship of the Least Coin
- Donation of £750 to the congregation towards the work supported by the General Fund

Our grateful thanks once again to all Guild members and the wider church family for faithfully supporting the work, by providing delicious food, attending meetings, contributing financially, sending cards, visiting homes, hospital and care homes and supporting the bereaved.

Special thanks to Mary who so efficiently and meticulously looks after the accounts, to Dolly for graciously sending cards, and to Cherrie for her sterling secretarial services.

It would be lovely to welcome more members of the church family to our meetings, including younger folk, who would bring fresh ideas and suggestions for future meetings and activities.

Annie MacGillivray



### **Oasis Junior Youth Club Report for 2014**

Oasis Junior Youth Club continues to meet weekly on a Tuesday evening in Balivanich School from 6:30-8:00 pm. We enjoy using the facilities in the school and in particular the all weather pitch for outdoor games when weather permits.

During the year we started each session with active team and relay games before sitting down together for a Christian based talk, the leaders taking it in turn to give the talk. Then we all participate in various table games, crafts, baking, etc. followed by a healthy snack and more active games.

In 2014 we had 22 members on the register with 12-15 attending each week.



We bade farewell to Darren Beaton, who started as a youth club member in 2006, then did his Duke of Edinburgh before serving as junior leader, at our end of year outing to the Stepping Stone. We are grateful to Howard, Sylvia and Cherrie who continue to serve as leaders with Erin and Emilie Warner and Douglas Muncaster as junior leaders. Also during their time with us both Rev Tony Foreman and Rev John Miller helped with the youth club which was very much appreciated.

Youth club members attended a family road safety event at Balivanich Hall in March and at the end of November we held a Family Volunteering Fair sponsored and organized by the Volunteer Centre with 43 in attendance. Also during the year, in cooperation with the Volunteer Centre, one member, Ronan MacPhee and two junior leaders, Emilie Warner and Darren Beaton, earned Callanish and Saltire awards for planning, organizing and implementing a team volunteering event serving soup lunch and teas at a Saturday Market held at Nunton Steading.

Terms and conditions for our use of the school continue as before and we are grateful for the use of the school with no charge to us.

Anyone who would like to help with either of the Youth Clubs, even on an occasional basis, please contact one of the leaders. Your prayerful support of this outreach of our church is appreciated.

Cherrie McKinlay, Sylvia Norton and Howard Warner –Youth Club Leaders  
20<sup>th</sup> March 2015



### **Balivanich Primary School Scripture Union Group 2014**

Between 6 and 8 (1 boy & 7 girls) meet in Balivanich School on a Friday lunchtime to share the good news and read the Bible and enjoy drama, songs, games and prayers.

During the year we used materials from Andy Robb's **Professor Bumblebrain's Bonkers Book of Bible Heroes** and then started looking at some of Jesus **Parables**.

Alan Myles, our SU area worker visited in early March with gap year student Calum. Due to a cancelled ferry, they enjoyed an extra night's stay! We really appreciate these encouraging visits.

Cherrie McKinlay, Sylvia Norton  
SU leaders  
20<sup>th</sup> March 2015

**Baby and Toddlers** Group meets weekly on Tuesday mornings from 10:30 – 12:00. Mums, grannies, carers and preschool aged children meet in the hall for play, chat and a cup of tea. We started the year with as many as 12 adults and 15 children attending but with mums returning to work and wee ones "graduating" to nursery by the end of the year we averaged 6 adults with 6 children.

Story time begins by singing "Jesus Loves Me" with the children taking it in turns to lead the singing by being the puppeteer. Following a story or another song the children make a related craft to take home. This year's themes centered around "Who put the Colours in the Rainbow" and "God is there, 'cause He is Everywhere".

We share a special Christmas lunch with gifts for the mums and children as well as an end of session lunch in June.

Visitors are always welcome to come and share a morning with us.

Very special thanks to grannies Mary, Margaret and Chrissie for all their help each week. .

Cherrie McKinlay and Annie MacGillivray

### **Taigh Ceildh – over 60s group.**

We started the year with 17 members most of whom regularly attend our varied meetings on the 1<sup>st</sup> and 3<sup>rd</sup> Wednesday of the month from 2:00-4:00 pm. Visitors are always welcome. We have enjoyed several outings always including the chance for a cup of tea and a chat.

Activities for 2014 included: Rev Tony Foreman speaking about his work in Sri Lanka, Winter Olympics, Pancake making, Favourite Songs from the 50s/60s/70s, visit to Loch Duart Salmon, sharing plant cuttings, Commonwealth Games Tea (with our visitors from Chuka), visit to Berneray Historical Society, visit to Clachan Cottage to see Mick's masterpiece, Bonfire Tea, making cards and calendars, The Cold North Lands with Mike Townsend and our annual Christmas lunch.

This year's bulbs were twice uprooted by strong winds and a third time the containers blew away!

Sylvia Norton, Alasdair & Annie MacGillivray and Cherrie McKinlay  
20<sup>th</sup> March 2015

### **Morning Bible Study**

Eight (+ or -) continue to meet the 2<sup>nd</sup> and 4<sup>th</sup> Wednesdays of each month in the church vestry. Following a "cuppa" we study a passage from the Bible and then join in intercessory prayer for ourselves and others - in particular WEC and other missionaries. During the year we studied "Encounters on the Road to the Cross" and the book of Ecclesiastes. CLM

### **Church Web-site and Sermon Loan Ministry**

The current church newsletter and weekly intimations can usually be found at [www.benbeculaparishchurch.org](http://www.benbeculaparishchurch.org) or

alternatively [www.facebook.com/benbeculachurchofscotland](https://www.facebook.com/benbeculachurchofscotland) where reminders of each day's activities or any cancellations can be found.

Weekly morning services are recorded, copied and available for loan either on CD or by use of small USB Speakers and audio/visual memory sticks. Sermons can now be forwarded by email via Dropbox.com. Nearly all morning services were recorded in 2014 and most are available in the church library in the vestry or from Cherrie. CLM

### **GRIMINISH CHURCH HALL**

The church hall continues to be widely used both for church activities and by organisations within the community. Refreshments after the Sunday morning service enable us to meet our brothers and sisters informally, and get to know the visitors to the islands who come to the

service. Baby and Toddler Group, Griminish Taigh Ceilidh (Over 60s Day Club) and the Accordion and Fiddle Club meet regularly in the hall and Open University exams are held from time to time.

The turbine again provided electricity both for the church and the national grid. A total of 14,267 kWh of electricity was produced a drop of some 780 units on the previous year. This was the result of a fault in December which has subsequently been rectified.

Feed in tariff (FIT) payments from the turbine to church funds was just over £5k.

A tithe from the income of the turbine is donated quarterly and during the past year these donations went to DEC Syria Appeal and to purchase medical equipment at Chuka JKMC children's centre. Suggestions for recipients would be appreciated.

*W. Wilson McKinlay*

## **Twinning Report**

We were delighted host a group from our twin church in Kenya. Ben, Christine, Alphan, Dorcas and Ida arrived toward the end of May for a fortnight. As on the previous occasion, our brothers and sisters from Kenya brought the good weather with them.

The weekend before they arrived we were delighted to welcome to our pulpit the Rt Rev David Gathanju the Moderator of the Presbyterian Church of East Africa. David then accompanied our welcoming party to Glasgow to meet the Kenyans on their arrival, much to their surprise.

As on the previous occasion, the party was piped off the ferry on their arrival at Lochmaddy.

Their followed a very busy schedule of visits and activities during which our guests visited local schools, churches and businesses. A walk to the woods on the Lochmaddy road enabled the Kenyans to see our wildlife in the form of the wooden statute of Hercules the bear.

A beach barbecue was held in glorious weather more akin to Mombasa than the Uists.

We were able once again thanks to the generosity of the local community and the Thrift Shop to send 5 suitcases back to Kenya for the children at the school run by JKMC for AIDS orphans and vulnerable children.

As with the previous visit, we were extremely blessed by this experience and praise God for this opportunity to meet again with our brothers and sisters from Kenya.

A report on their visit written by the Kenyans is available on the church website [www.benbeculaparishchurch.org](http://www.benbeculaparishchurch.org)

## Financial Review 2014

Once again it is my duty and privilege to provide a brief overview of where we are placed at the end of the financial year- this is a slightly enlarged version of the report issued in early January 2015. Thanks to everyone's good stewardship and committed, regular support, and for God's goodness to us, we are once again in a relatively healthy position as we move from one year to the next, with a sense of hope and optimism.

- 1) General Fund:** we ended the year 2014 with our General Fund (the fund which looks after the day-to-day running costs of the parish) with a robust credit balance of £6,000- (£2,500 more than we had at this time last year). Although our Gift Aided offerings were some £4,000 less than for 2013, our Gift Aid tax refunds were over £4,000 more [partly due to the actual date of receipt of Income Tax refunds from HMRC, and to the fact that 2014 was a full year vis-à-vis the new Gift Aid Small Donations Scheme (GASDS)] - a 'bonus' which helped us to keep our heads well above water, and our total general income was only 7% down on the previous year. Once again our grateful thanks to The Guild for its very generous donation of £750 towards the work of the church.

### Analysis of Giving and Other Income: 2013/2014

Giving	2013	2014	Change +/-; %
Freewill Offering (FWO)	4,449	2,924	-1,525; -34%
Open Plate (OP)	2,329	1,940	-389; -17%
Gift Aid (GA) / GASDS	22,022	17,678	-4,344; -20%
Income Tax for GA and GASDS	3,887	8,299	+4,412; +114%
<b>Total Offerings</b>	<b>32,687</b>	<b>30,841</b>	<b>-1,846; -6 %</b>
<b>Donations</b>			
General Donations	593	250	-343; -58%
Guild	880	750	-
Hall Fund	750	-	-
<b>Other Income</b>			
FIT Payments (Turbine)	4,937	5,199	+262; +5%
<b>TOTAL</b>	<b>39,847</b>	<b>37,040</b>	<b>-2,807; -7%</b>

We would seek to encourage all the members of our church family who pay Income Tax to use the Gift Aid Scheme which allows our offerings to be augmented by 25% at no additional cost to ourselves; the envelope offering system also encourages regular committed giving- the work of the church continues even if we are not able to attend each Sunday. Sadly, as costs rise, the number of willing givers is growing steadily smaller.

Towards the end of the year we became aware that Gift Aid tax refunds could be claimed under the Gift Aid Small Donations Scheme (GASDS) for church funds other than the General Fund, including The Guild, for all qualifying cash donations of £20 or less, subject to a total annual maximum claim of £1,250 (25% of £5,000).

- 2) Fabric Fund:** as one would expect after a major roof repair and re-slating project, totalling £48,600 (including VAT) our Fabric Fund is rather frail, and required a short-term transfer of £2,000 from the General Fund near the end of the year to help keep it out of the red. We are awaiting the refund of £5,339 VAT under the Government's *Listed Places of Worship Grant Scheme*, which should help this particular fund perk up a little, and allow repayment of this advance from the General Fund. *We give thanks that such a major project has been completed*

satisfactorily, and to such a high standard of workmanship, and that we were able to meet all the associated financial commitments.

<b>Roof Repairs/ Re-slating</b>	<b>48,600</b>
Insurance contribution	(16,566)
General Trustees (grants)	(17,300)
Legacy	(2,000)
Local fundraising, Fabric Fund, etc.	(7,395)
Refund of VAT	(5,339)
Balance	00

The total replacement cost of the new church carpet (not included in the above table) was met entirely by *The Church of Scotland Insurance Company*.

<b>Fabric Fund</b>	Balance Jan 1 2014	Income for 2014	Expenditure for 2014	Balance 31 Dec 2014
	21,348	18,069	40,940	+477
				[-£1,523 before transfer from General Fund]

- 3) Parish Account:** this ‘umbrella’ fund covers Sunday Club, Bible Club, Taigh Ceilidh, Babies and Toddlers, Twinning Fund, etc., none of which place any strain on the churches’ general finances, as they are supported by members of the congregation and supporters of/ participants in the various activities.

	Balance Jan 1 2014	Income for 2014	Expenditure for 2014	Balance at Dec 31
<b>Designated Funds:</b>				
Praise Fund	2,366	00	1,100	1,266
Educ. and Mission	6,652	1,232	463	7,420
Twining Fund	2,004	5,203	5,140	2,067
<b>Restricted Funds:</b>				
Babies and Toddlers	331	106	00	437
Griminish Taigh Ceilidh (Over 60s Club)	331	242	206	367
	<b>11,684</b>			<b>11,558</b>

- 4) Assistant Church Treasurer:** on a more personal note, and on behalf of the church family, I’m delighted to welcome Iain MacDonald, Griminish who has kindly offered his services as Assistant Treasurer from January 2015- Iain will be looking after (collating, banking, etc.) the Sunday offerings for the General Fund; I will be continuing with all the other functions associated with this office, including preparation of the Annual Accounts, *for the time being, at least!*
- 5) Independent Examiner:** My thanks also to Miss Sheena MacKinnon who so graciously, and efficiently, acts as our Independent Examiner every year, examining and scrutinising the annual accounts and the church’s books, bank statements, etc.

[Alasdair MacGillivray: 05/03/2015]

**Trustees' Annual Report (cont.): Year ended 31 December 2014**

**Statement of Trustees' Responsibilities**

The Trustees, as members of the Kirk Session and the Congregational Board, 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 Congregational Board 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,

Signed:.....*Cherrie L McKinlay*

(Acting) Session Clerk

Date: 16<sup>th</sup> March 2015

**Benbecula Church of Scotland**

Charity registration number: SC 002191

**Report of the Independent Examiner**

**Respective responsibilities of trustees and examiner**

The charity trustees consider that an independent examination is needed under section 44(1) (c) of the Charities and Trustee Investment (Scotland) Act 2005. It is my responsibility to examine the accounts 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**

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 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 accounts.

**Independent examiner’ statements**

In the course of my examination of the statement of account for the year ended 31 December 2014, no matter has come to my attention 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) Regulations 2006
- the accounts do not accord with those records
- the statement of account do not comply with any of the requirements of Regulation 9 of The Charities Accounts (Scotland) Regulations 2006

Signed: ..... *Archina MacKinnon*

Independent Examiner      Date: 19th March 2015  
‘Dun Ruadh’, Torlum, Isle of Benbecula, HS7 5PP [Tel: 01870-602058]

## Benbecula Church of Scotland ~ Receipts and Payments Account

Year ended 31<sup>st</sup> December 2014

	Unrestricted Funds	Designated Funds	Restricted Funds	Total for 2013	Total for 2014
	£	£	£	£	£
<b>Receipts</b>					
Donations	31,841	7,204	274	50,393	39,319
Legacies				2,000	
Activities for Generating Funds					
Bank & Deposit interest					
Investment income					
Rental of premises					
Sale of investments					
Grants			75	105	75
Receipts from General Trustees		17,300			17,300
Other receipts: 1) FITs	5,199			4,937	5,199
2) Insurance Payments		00		24,428	
3) Magazines	568				568
<b>Total Receipts</b>	<b><u>37,608</u></b>	<b><u>24,504</u></b>	<b><u>349</u></b>	81,863	<b><u>62,461</u></b>
<b>Payments</b>					
Costs of generating funds					
Charitable activities	35,172	47,643	206	62,969	83,021
Governance costs					
<b>Total Payments</b>	<b><u>35,172</u></b>	<b><u>47,643</u></b>	<b><u>206</u></b>	62,969	<b><u>83,021</u></b>
<b>Excess of Receipts over Payments for the year, before transfers</b>	2,436	(23,139)	143	18,894	(20,560)
<b>Transfers</b>	(2,000)	2,000	-	00	00
<b>Excess of Receipts over Payments for the year</b>	<b><u>436</u></b>	<b><u>(21,139)</u></b>	<b><u>143</u></b>	18,894	<b><u>(20,560)</u></b>

*[All amounts have been rounded up/ down to the nearest £1: thus some totals may show a variation of +/- £1]*



**Benbecula Church of Scotland ~ Statement of Balances  
at 31<sup>st</sup> December 2014**

	<b>Unrestricted Funds</b>	<b>Designated Funds</b>	<b>Restricted Funds</b>	<b>Total for 2013</b>	<b>Total for 2014</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Bank &amp; Deposit Balances:</b> brought forward (1 <sup>st</sup> Jan 2014)	<b>3,583</b>	<b>32,370</b>	<b>662</b>	17,720	<b>36,615</b>
<b>Movement in Year:</b> Excess of Receipts over Payments for the year	436	(21,139)	142	18,894	(20,561)
<b>Bank &amp; Deposit Balances:</b> Carried forward (31 <sup>st</sup> Dec 2014)	<b>4,019</b>	<b>11,231</b>	<b>804</b>	36,615	<b>16,054</b>
<b>Investments at market value:</b>	00	00	00	00	00
<b>Assets: 1)</b> Gift Aid to be received;	345	31	-	2,708	376
<b>2)</b> VAT Refund: (LPOWG Scheme)		5,339			5,339
<b>Liabilities:</b>	00	00	00	7,862	00

The accounts were approved by Kirk Session and Congregational Board on: 16<sup>th</sup> March 2015

For and on behalf of the Kirk Session and Congregational Board

Signed:..... Cherrie L McKinlay (Acting) Session Clerk

## Reserves Policy

The Trustees do not aim to hold large reserves of cash within the different funds, other than within the two main funds:

- 1) **General Fund:** to avoid cash flow difficulties during the traditionally 'leaner' times (such as summer holidays), a cushion of at least £5,000 to £6,000 is maintained if at all possible, equivalent to almost two months' normal income. To spread the load and try to diminish the effects of crests and troughs, as many as possible of the significant recurring costs such as Ministries and Mission contributions, energy, property and contents insurance, Council Tax, etc. are spread throughout the year by 10- or 12-monthly Standing Order or Direct Debit payments.
- 2) **Fabric Fund:** the Trustees' policy is to aim to hold reserves, if at all possible, in the region of £5,000 to £6,000 for sudden building and maintenance demands, so that urgent remedial works can be undertaken immediately, if required, without first having to resort to fundraising. Major fabric projects usually require major fund-raising ventures before the work can proceed.

## Benbecula 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. The Council Tax (including water charge) due for the Manse during the financial year 2014, because of vacancy/single occupancy of the Manse was reduced to £440 (normally £1,210) by the Local Authority, and was paid from the General Fund.

### 2. Movements in Funds

	at 1 Jan 2014	Receipts	Payments	Transfers	at 31 Dec 2014
<b>Unrestricted Fund</b>					
General Fund	3,583	37,608	35,172	(2,000)	4,019
<b>Designated Funds</b>	32,370	24,504	47,643	2,000	11,231
<b>Restricted Funds</b>	662	349	206	-	804
<b>Total Funds</b>	<b><u>36,615</u></b>	<b><u>62,461</u></b>	<b><u>83,021</u></b>	<b><u>00</u></b>	<b><u>16,054*</u></b>

\* As all amounts have been rounded up/down to the nearest £1, some totals may show a variation of +/- £1

3. Analysis of Donations	Unrestricted Funds		Designated Funds		Restricted Funds		2013 Total £	2014 Total £
	£		£		£			
WFO Scheme	2,924						4,449	2,924
Gift Aid Donations	17,678		3,750		109		26,397	21,537
Tax Recovered on Gift Aid	8,299		1,034		21		5,355	9,354
Ordinary Offerings (Open Plate)	1,940						2,329	1,940
Other Receipts, Donations, etc.	6,199		2,420		219		18,905	8,839
Insurance Payments	00						24,428	
Magazines	568							568
General Trustees			17,300					17,300
	<b>37,608</b>		<b>24,504</b>		<b>349</b>		<b>81,863</b>	<b>62,461</b>

4. Analysis of Payments	Unrestricted Funds		Designated Funds		Restricted Funds	2013 Total £	2014 Total £
	£		£				
Cost of generating funds							
<b>Charitable Activities</b>							
Ministries and Mission Allocation	12,650					20,461	12,650
Presbytery Dues	100					239	100
Minister's Travel	n/a					1,741	00
Locums/Pulpit Supply ( incl. travel)	8,535					3,340	8,535
Organists' Honorariums	100		1,100			1,000	1,200
Repairs and Maintenance			890				890
Plumbing, etc.			84				84
Hall: Building Maintenance							
Hall: Supplies	74					332	74
Storm Damage			40,260			16,836	40,260
Council Tax	440					1,211	440
Energy (Church , Halls, Manse)	5,473					2,970	5,473
Insurance	2,210					2,232	2,210
Grounds/Glebe			30			2,457	30
IT/AV equipment, etc.						70	
Office Supplies/Services	2,472					1,860	2,472
Magazines	347		72				419
Educational Resources						357	
Fire Protection, H+ S	234					318	234
Events, Excursions					206	324	206
Hall/Turbine Project	1,000					500	1,000
Twinning: Exchange Visits			4,657			3,782	4,657
Donations: Charities/Organisations	474		350			1,698	824
Sundries	59					77	59
Miscellaneous	1,004		200			1,164	1,204
<b>TOTAL</b>	<b>35,172</b>		<b>47,643</b>		<b>206</b>	<b>62,969</b>	<b>83,021</b>

**5. Minister's Stipend:** All Church of Scotland congregations make a 'Ministries and Mission' contribution 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, 2014, the minimum stipend was £25,607 and the maximum stipend in the fifth and subsequent years of service was £31,469.

**6. Collections/Fundraising for Charities**

Scottish Bible Society	48
World Day of Prayer	145
Tearfund (Harvest Thanksgiving Service)	433
Arise Conference	250
Tagsa Uibhist (Community Carol Service)	112
Highland Theological College UHI	100
<i>Mary's Meals [per Education and Mission Fund]</i>	71
TOTAL	<b>1,159</b>

**7. (a) Donations were also made to the following Charities:**

Highland Theological College UHI (to augment collection above)	<b>200</b>

**7. (b) Donations were 'tithed' from FIT (Wind Turbine) income to the following charities:**

DEC Syria Appeal	100
JKMU Chuka, Kenya (for children's centre equipment)	174
TOTAL	<b>274</b>

**Appendix 1: Benbecula Church of Scotland Griminish Hall Fund 2014**

Balance B/F (1 Jan 2014)	1,088		
<b>Income</b>		<b>Expenditure</b>	
Refund from Liquidator	566	Turbine servicing	(420)
Hall Rents	385	Hall Fire Door replacement	(824)
Turbine Maintenance Contingency (from Gen Fund)	1,000	TOTAL	<b>(1,244)</b>
TOTAL	<b>1,951</b>	Credit Balance C/F (31 Dec 2014)	<b>1,795</b>

***End of 2014 Report: Benbecula Church of Scotland***

## Benbecula Church of Scotland: General Fund Budget for 2015

INCOME	Projected 2015	Actual 2014
<b>Offerings:</b>	<b>£</b>	<b>£</b>
Gift Aid Donations	20,000	17,678
Tax Refunds on Gift Aid and GASDS donations	7,000	8,299
WFO Envelopes	3,000	2,924
Open Plate	2,000	1,940
Donations (General)	500	250
<b>Total Offerings</b>	<b>32,500</b>	31,091
<b>Other General Income:</b>		
FIT (Turbine) Income	5,000	5,199
Congregational Organisations ?		750
Magazines	200	568
<b>TOTAL ORDINARY GENERAL INCOME</b>	<b><u>37,700</u></b>	<u>37,608</u>
<b>EXPENDITURE</b>		
Ministries and Mission Contribution ( National Stipend)	*17,300	12,650
Minister's Travel (Mileage + Monthly Allowance)	-	-
Presbytery Dues	100	100
<b>Local staffing Costs</b>		
Pulpit Supply/Locum Fees (incl.travel)	8,000	8,535
<b>Local Congregational Overheads</b>		
Heating and Light (Church and Halls)	2,500	2,552
Heating and Light (Manse)	3,000	2,921
Council Tax (incl. Water Charge)	500	440
Property and Contents Insurance	2,200	2,210
Office Supplies /Services, etc.	2,000	2,472
Hall: supplies.	100	74
Fire Protection/ Health and Safety	300	234
FIT income 'tithes' /donations to charities	500	274
Miscellaneous	200	1,710
Contingencies [ Turbine maintenance]	1,000	1,000
<b>TOTAL ORDINARY GENERAL EXPENDITURE</b>	<b><u>37,700</u></b>	<u>35,172</u>
<b><i>Projected General Fund Surplus/ Deficit</i></b>	<b><i>00</i></b>	<b><i>2,436</i></b>

Approved by the Church Trustees at their meeting on 16<sup>th</sup> March 2015,

held in Benbecula Church of Scotland Manse, Griminish.

Signed: [Alexander J MacGillivray], Treasurer

\* Based on our National Stipend allocation as a **linked vacant charge** [£24,551 less Endowment income of £1,720, less Vacancy Allowance of £5,527 (0.5 of £11,054)]

AJMG 17/03/2015