

St Ernan's by the Loch
Receipts and Payments Accounts

SC051441

For the period from 01/01/23 to 31/12/23

Statement of receipts and payments

	Unrestricted funds	Restricted funds FiCS	Restricted funds RIC	Restricted funds SLF	Restricted funds COF	Restricted Funds Waterfall Fund	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
Receipts						1,000	3,945	4,996
Donations	2,945	-	-	21,286	8,736		30,022	7,900
Grants							179	755
Receipts from fundraising activities	179						289	273
Gross trading receipts	289						-	-
Gross receipts from other charitable activities								
Total Receipts	3,413	-	-	21,286	8,736	1,000	34,435	13,924
Payments							75	34
Expenses for fundraising activities			75				101	69
Gross trading payments			101					
Payments relating directly to charitable activities		714	2,989	21,286	8,736		33,725	5
Governance costs:								
Hire of Hall for Trustees meetings		40					40	40
Total Payments	-	754	3,164	21,286	8,736	-	33,940	148
Net receipts / (payments)	3,413	(754)	(3,164)	-	-	1,000	495	13,776
Surplus / (deficit) for year	3,413	(754)	(3,164)	-	-	1,000	495	13,776

Statement of balances as at 31 December 2023

	Unrestricted funds	Restricted funds FiCS	Restricted funds RIC	Restricted funds SLF	Restricted funds COF	Restricted Funds Waterfall Fund	Total current period	Total last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
Bank and Cash							13,776	-
Cash and bank balances at start of year	5,921	2,955	4,900	-	-	-		
Surplus / (deficit) shown on receipts and payments account	3,413	(754)	(3,164)			1,000	495	13,766
Cash and bank balances at end of year	9,334	2,201	1,736	-	-	1,000	14,271	13,766

Signed by two trustees on behalf of all the trustees

Signature

Linda Cameron
Eleanor B. Wagstaff

Print Name

LINDA CAMERON
ELEANOR B. WAGSTAFF

Date of approval

23.5.24
23.5.24

For the period from 01/01/2023 to 31/12/2023

Notes to the Accounts

1. Nature and purpose of restricted funds Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity.

Restricted funds may only be used for the purposes detailed in our grant applications and are:

FICS: Faith in Community Scotland William Grant Foundation - grant to cover hall hire, secretarial expenses and contribute towards cost of consultants to enable purchase of St Ernan's Church.

RIC: Rural & Island Communities Ideas into Action Fund - grant to contribute towards cost of consultants/architects to enable purchase of St Ernan's Church.

SLF: Scottish Land Fund - grant to carry out a Feasibility Study for the purchase of St Ernan's Church and to obtain a valuation on the property.

COF: Community Ownership Fund Support Programme - to assist in our application to the Community Ownership Fund.

Waterfall Fund - awarded to The Way Forward group to cover the cost of connecting St Ernan's to the water supply. This was passed on to St Ernan's by the Loch in 2023 from Church of Scotland.

2. Trustee remuneration No trustees received any remuneration during the year.

3. Trustee expenses No trustees received any expenses during the year.

4. Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)
Linda Cameron (Chair) owns Linda's Catering Services	Linda's Catering Services supplied catering services at Jenny Earle's retirement lunch in Creich Hall on 25/8/23	£75	0

5. Donations

	Unrestricted funds to nearest £	Restricted funds FICS to nearest £	Restricted funds RIC to nearest £	Restricted funds SLF to nearest £	Restricted funds COF to nearest £	Restricted Funds Waterfall	Total current period to nearest £	Total last period to nearest £
Individual donations	189						189	4,330
Transfer from 'The Way Forward for St. Ernan's' group	2,756					1,000	3,756	666
Total	2,945	-	-				3,945	4,996

St Ernan's by the Loch

SC051441

For the period from 01/01/2023 to 31/12/2023

6. Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds FICS to nearest £	Restricted funds RIC to nearest £	Restricted funds SLF to nearest £	Restricted funds COF to nearest £	Restricted Funds Waterfall to nearest £	Total current period to nearest £	Total last period to nearest £
Business Plan Consultancy (Helen Terry)				7,000			7,000	n/a
Feasibility Study (AGL Architects)				11,801			11,801	
Structural Inspection Report			1,338				1,338	
Topographic Survey			1,140				1,140	
Website design and hosting			511				511	
Condition report (rot and damp)		660					660	
Valuation & Building Survey				2,485			2,485	
Printing and binding of AGL Feasibility Study		54					54	
Revised costings for proposed works					816		816	
Review of St. Ernan's by the Loch VAT position					7,920		7,920	
Total	-	714	2,989	21,286	8,736	-	33,725	-

Independent examiner's report on the accounts

v2

Report to the trustees/members of
Registered charity number
On the accounts of the charity for the period

Set out on pages

Charity name ST. ERNAN'S BY THE LOCH						
Registered charity number SC051441						
Period start date			to	Period end date		
Day	Month	Year		Day	Month	Year
01	01	2023		31	12	2023
Set out on pages 1 to 9						(remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner

Basis of independent examiner's statement

Independent examiner's statement

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). 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.

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 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 view given by the accounts.

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]

- 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 Regulations

have not been met, or

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

Signed:

Name:

Relevant professional qualification(s) or body (if any):

Address:

Martin Caldwell

Date:

24.05.2024

MARTIN CALDWELL

MIC.

**Taigh Gael,
Beach Park,
PA66 6BL**

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose

[This area contains a large, faint watermark or bleed-through text that is illegible. It appears to be a standard disclaimer or legal notice, possibly related to the Accountants and Actuaries Regulation Board.]

Signed:
Name:
Registered professional
member/holder of body
(if any):
Address: