

The Church of Scotland

New St Andrew's Parish Church, Coatbridge



Trustees' Annual Report

and Accounts

Year ended 31 December 2013

Congregation No: 171097

Scottish Charity No: SC 013521

Registered Charity Name: Coatbridge New St Andrew's Parish Church of Scotland

**The Stated Annual Meeting of the Congregation
will follow the 11am Service on Sunday 23 March 2014**

Trustees' Annual Report

Year ended 31 December 2013

The trustees present the annual report and accounts for the Coatbridge New St Andrew's Parish Church of Scotland for the year ended 31 December 2013.

Reference and Administrative Information

Charity Name: Coatbridge New St Andrew's Parish Church of Scotland

Charity Registration Number: SC013521

Congregation Reference No: 171097

Contact Address: 3 Manor Drive
Coatbridge
ML5 1RR

Trustees

Kirk Session

Rev Fiona Nicolson	Mary Graham	Nan McMath
Stewart Alston	Jean Grant	Irene Milligan
David Ardrey	Nessie Hall	Jim Murray
Jane Armour	Tom Hall	Jack Neill
John Armour	Jean Harrold	Anne Owens
Morag Baxter	Helen Hay	Alex Palmer
Sandra Burns	Willie Hunter	Andrew Paterson (died 1/8/13)
Mary Cairns	George Imrie	Pat Price
Isabel Campbell	Jan Johnston	Gavin Rankin
Russell Cartwright	Sam Johnston	Jean Reid
Sarah Cartwright	Moira Kyle	Jessie Rock
Anne Clemenson	John Llewellyn	Elizabeth Russell
Ann Collinson	Ann Loudon	Bill Russell
Alexis Crichton	Fiona Marwick	John Scougall
Douglas Crichton	Robin Marwick	Ian Seymour
Bill Duncan	Joyce McClelland	Iain Sinclair
Dorothy Dunlop	Jean Macdonald	Jim Smith
Jim Elliot	George McCall	Matt Sprott
Les English	Moira McCall	Marion Stone
Jenny Ferguson	Janie McDonald	Arthur Thom
Tom Ferguson	Archie McDougall	Hugh Thomson
Sam Finnigan	Stuart McDougall	Sandra Thomson
Sheena Finnigan	Jim McGuire	Anna Tweedie
Ann Garry	Lynn McKean	Alan Walker
Tom Gillespie	Hugh McKee	John Williamson
Alf Gordon (died 30/5/13)	Jillian McKee	Colin Wotherspoon
	John Mackenzie	

Congregational Board

May Ardrey (until 18/3/13)
Ian Brown
Irene Callum
Carol Campbell
Scott Cornfield
Jim Elder (until 24/3/13)
David Frame

Emma Garvie
Georgia Gillespie
Joan Hamilton
Nan James
Jim MacInnes
Christine McCrone
Susan McDougall (until 18/3/13)

David McKirdy (Deacon)
Christine Nelson
May Paton
Margaret Rolls
Janice Seymour
Ian Tennant
Morag White (from 19/3/13)

Principal Office-bearers

Minister:	Rev Fiona Nicolson
Session Clerk:	John Williamson
Deputy Session Clerk:	Dorothy Dunlop
Clerk to the Board:	Matthew Sprott
Church Treasurer:	Hugh McKee
Property Convener:	Robin Marwick

Independent Examiner

Mrs Audrey Wolfson CA
Cahill Jack Associates Ltd
91 Alexander Street
Airdrie
ML6 0BD

Bankers

Royal Bank of Scotland plc
80 Main Street
Coatbridge
ML5 3DZ

Trustees' Annual Report

Year ended 31 December 2013

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Church of Scotland Model Deed of Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board are the charity's 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.

Under the terms of the Model Deed of Constitution and the Basis of Union that led to the formation of the charity, the Congregational Board comprises up to 40 elders appointed by the Kirk Session and up to 32 members elected by the congregation with the number of elected members never to exceed the number of elders. 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 appointed at the Stated Annual Meeting or co-opted between Stated Annual Meetings and confirmed at the next Stated Annual Meeting. Board Members serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting if they wish to remain on the Congregational Board.

The Kirk Session appoints the Session Clerk. The Clerk to the Congregational Board and the Treasurer are elected by the Congregational Board.

Organisational Structure

The Kirk Session which has five scheduled meetings per year is responsible for spiritual affairs within the church and in the parish. The Kirk Session appoints appropriate committees from time to time which carry out specific activities, for example, oversight of the uniformed organisations.

Kirk Session elders visit and, along with the Minister, support the members of the congregation particularly in times of need.

The Congregational Board is chaired by the Minister and has five scheduled meetings per year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

Objectives and Activities

Coatbridge New St Andrew's Parish Church of Scotland is a congregation within the Church of Scotland. 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.

Achievements and Performance

Worship

The church is well attended with a good spread of age groups although a fair number could be classed as older. Regular worship takes place on Sunday mornings at 11am with a fairly traditional format. There is a large Sunday School which attends for part of the service and then goes out to do its own activities. This means that the first part of the service is more geared to youngsters but is well received by young and old alike. The service generally lasts about an hour with the main diet of worship and praise coming from the CH4 hymnbook. We have purchased a Christian Copyright Licence which does allow us to use praise from alternative hymnbooks and this is generally well received. We follow the Christian Year and have special Sundays for different festivals and themes.

In addition to the weekly Sunday morning service we have evening or afternoon services on some Sundays in the year, some of which are of a less traditional format and are organised and led by a group of church members who are guided by the minister. Formal communion services are held on the first Sunday of March, June and September and on the last Sunday in November with informal communions being held following the 11am service on one Sunday of some other months.

Services are held at other times, sometimes in conjunction with other Church of Scotland congregations and sometimes with churches of other denominations.

Organisations

The Sunday School and Bible Class meet during the 11am service on every Sunday of the year except during the school summer holidays when a Children's Club meets. In addition we have Boys' Brigade, Girls' Brigade and Guide companies who play a full part in our congregation. The Kirk Session takes its responsibilities for the safety of children seriously. All adults working with children must be approved through their uniformed organisation or the church with an elder operating as the Safeguarding Co-ordinator. The uniformed youth organisations parade to the church on several occasions in the year with the children and adult leaders playing a significant part in the worship on these days.

Our adult organisations are the Choir, the Guild, the Men's Club, the Thursday Club and the Bible Study Group.

All of the youth and adult organisations maintain links with the Kirk Session through liaison elders.

Support for the Community and for other Charities

Our halls are used heavily during the week and often provide the venue for coffee mornings and other social events at the weekend. These events are generally for church related organisations but in addition facilities are provided for various other organisations including the Royal National Lifeboat Institution, Macmillan Nurses and Rotary. We have also been pleased to provide facilities during 2013 for Alcoholics Anonymous (three sessions each week), Club Net - a mental health support group (one session per week) and Home Comforts, the local committee of Scottish Churches Housing Action (monthly meetings plus storage facilities for “starter packs” for homeless people who have recently been given accommodation). Unfortunately Club Net lost its funding during 2013 and ceased meeting.

Through the involvement of members as volunteer workers the Congregation supports the work of Helping Hands which is an organisation providing assistance for those in the community who are homeless or otherwise disadvantaged.

The charity through 2013 raised funds for a number of other charities (per note 14).

Statistics

The adult membership of the Church fell from 763 to 734 during 2013 (767 to 763 during 2012).

Nine individuals, all children, were baptised in the congregation in 2013 (eleven in 2012, all children).

Five weddings were held in the church building during 2013 (four in 2012).

Thirty funerals of members and parishioners were conducted by the Minister in 2013 (thirty-four in 2012).

Stewardship

As part of the National Stewardship Programme we carried out a Stewardship Programme focussing on money which took place during May and June 2013. A Planning Group organised a programme of meetings, some of which were attended by Edith Scott, Stewardship Consultant. The focus in 2014 will be on talents.

Summary

The church is a healthy, happy and well balanced one with lots of potential for the future.

Fabric Review

The charity aims to keep its buildings in good order and has done so over a period of years through a programme of renewal. The church building is 175 years old and is expensive to maintain. The halls were built in the 1960s and extended in the 1990s and, whilst less expensive to maintain, still require an ongoing programme.

Much of the regular work is completed by a work squad of volunteer members of the Church thanks to whose efforts much potential fabric expense has been saved.

Financial Review

The total funds of the charity increased during 2013 to £151,948 (2012 £151,273). £114,285 of these funds is held as unrestricted designated funds, particularly in the Fabric Fund. The remainder are held in restricted and endowment funds.

Total incoming resources in 2013 were £142,647 compared with £134,164 in 2012.

The principal source of normal income of the congregation is regular giving through weekly freewill offerings and standing orders which in 2013 amounted to £86,264 (2012 £78,502).

The second largest source of normal income in 2013 was tax reclaimed under Gift Aid which amounted to £14,140 (2012 £11,000). We continued to make the Gift Aid Scheme available during 2013.

In 2013 we had fundraising activity with income from this source amounting to £3,280 (2012 £5,898). The activity comprised a range of different events throughout the year, as detailed in Note 4 to the Accounts.

The principal expense for the congregation is the Ministries & Mission payment to the Church of Scotland which was £73,474 in 2013 (2012 £75,305). This expense is made by ten monthly standing order payments of equal amount in the months February to November inclusive.

Total expenses in 2013 were £142,743 (2012 £132,920). The only significant area of movement from 2012 to 2013 was an increase in expenditure on the fabric of our buildings.

In 2013 the total combined salaries of the organist, beadle, hall keeper and church cleaner were £7,718 (2012 £7,116).

Reserves Policy

It is the Trustees' policy to hold minimum reserves (including those held in designated funds) of not less than three months' normal expenditure which equates to approximately £32,500. In addition the Trustees aim to hold further reserves as follows

- £20,000 for major remedial property work should it be required noting that the need for such could arise at any time due to the age of the Church building
- £7,500 for major remedial work to the organ should it be required noting the organ is a pipe organ of significant age
- £40,000 for major redecoration of the Church which is required approximately once every thirty years and which has not occurred since 1988

In total the Trustees' aim to hold reserves of approximately £100,000 and at 31 December 2013 the charity held unrestricted funds of £114,285 of which £103,130 was designated as Fabric Fund. The vast majority of the surplus or deficit arising in the General Fund in any year is transferred to or drawn from the Fabric Fund which, although designated for fabric purposes, forms the only reserve fund. Full details of designated funds are given in note 13 to the accounts.

In addition the charity held £2,349 in restricted funds and £35,314 in endowment funds at 31 December 2013.

Trustees' Annual Report (cont)
Year ended 31 December 2013

Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and The Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf on 17 February 2014

.....

John Williamson

Session Clerk

.....

Dorothy Dunlop

Deputy Session Clerk

**Coatbridge New St Andrew's Parish Church of Scotland
SC 013521**

Independent Examiner's Report to the Trustees of Coatbridge New St Andrew's Parish Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2013 which are set out on pages 10 to 20.

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 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 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 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.

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 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.

.....

Audrey Wolfson CA
Cahill Jack Associates Ltd
91 Alexander Street
Airdrie

18 February 2014

Statement of Financial Activities

Year ended 31 December 2013

	Note	Unrestricted Funds 2013 £	Restricted Funds 2013 £	Endowment Funds 2013 £	Total 2013 £	Total 2012 £
<u>Incoming Resources</u>						
Incoming resources from generated funds						
Voluntary income	1	131,981	1,750	0	133,731	121,234
Activities for generating funds	2	977	0	0	977	1,505
Investment income	3	1,450	42	1,673	3,166	3,703
Incoming resources from charitable activities	4	4,773	0	0	4,773	7,722
Other incoming resources		0	0	0	0	0
<u>Total Incoming Resources</u>		<u>139,181</u>	<u>1,792</u>	<u>1,673</u>	<u>142,647</u>	<u>134,164</u>
<u>Resources Expended</u>						
Costs of generating funds	5	580	0	0	580	693
Charitable activities	5	139,693	1,750	0	141,443	131,507
Governance costs	5	720	0	0	720	720
<u>Total Resources Expended</u>		<u>140,993</u>	<u>1,750</u>	<u>0</u>	<u>142,743</u>	<u>132,920</u>
Net incoming/outgoing resources before transfers		(1,812)	42	1,673	(96)	1,244
Transfers between funds		1,673	0	(1,673)	0	0
Net incoming/outgoing resources before other recognised gains and losses		(139)	42	0	(96)	1,244
Unrealised Gain/(Loss) on revaluation of investments		23	0	748	771	4,149
Net movement in funds		<u>(116)</u>	<u>42</u>	<u>748</u>	<u>675</u>	<u>5,393</u>
Total funds brought forward		114,400	2,307	34,566	151,273	145,881
<u>Total funds carried forward</u>		<u><u>114,285</u></u>	<u><u>2,349</u></u>	<u><u>35,314</u></u>	<u><u>151,948</u></u>	<u><u>151,273</u></u>

Balance Sheet

At 31 December 2013

		2013	2012
	<u>Note</u>		
Fixed Assets			
Tangible Fixed assets	8	0	0
Investments	9	<u>60,924</u>	<u>60,153</u>
		60,924	60,153
Current Assets			
Debtors	10	12,000	19,500
Bank and cash		<u>81,894</u>	<u>76,220</u>
		93,894	95,720
Creditors			
Falling due within one year	11	<u>2,870</u>	<u>4,600</u>
Net Current Assets		91,024	91,120
Net Assets		<u><u>151,948</u></u>	<u><u>151,273</u></u>
Unrestricted Funds	13		
General funds		11	219
Designated funds		<u>114,274</u>	<u>114,181</u>
		114,285	114,400
Restricted Funds	13	2,349	2,307
Endowment Funds	13	35,314	34,566
Total Funds		<u><u>151,948</u></u>	<u><u>151,273</u></u>

The accounts were approved by the Kirk Session and Congregational Board on 17 February 2014.

Signed for and on behalf of the Kirk Session and Congregational Board on the same date.

.....

John Williamson

Session Clerk

.....

Hugh B. McKee

Treasurer

Coatbridge New St Andrew's Parish Church of Scotland

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

The charity has adopted the requirements of the Statement of Recommended Practice: Accounting and Reporting by Charities (issued February 2005).

Basis of preparation

The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, modified to reflect the inclusion of investments at market value, and in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006, the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Statement of Recommended Practice: Accounting and Reporting by Charities (2005).

Funds

Funds are classified as restricted funds, endowment funds or unrestricted funds, defined as follows.

- Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority, or created through legal processes, but still within the wider objects of the charity.
- Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income therefrom is used for the purpose defined in accordance with the objects of the charity.
- Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Incoming resources

All donations and gifts are included within incoming resources under restricted funds, endowment funds or unrestricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty. Donations and gifts in kind are brought into the accounts at their market value to the charity.

Resources expended

Expenditure is recognised on an accruals basis as the liability is incurred.

Coatbridge New St Andrew's Parish Church of Scotland

Accounting Policies (continued)

Tangible fixed assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets including the

- Church, halls and manse of Coatbridge New St Andrew's
- retirement home of Mrs Nan Dunn (widow of Rev James F. Dunn) in Hamilton
- retirement home of Rev and Mrs Ian McBain in Baillieston.

All of these properties are vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the statement of financial activities in the period in which the liability arises.

All tangible fixed assets costing in excess of £2,000 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. The charity held no such assets at any point during the year ended 31 December 2013.

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Coatbridge New St Andrew's Parish Church of Scotland is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

The charity is entitled under Section 13(2) of the Charities and Trustee Investment (Scotland) Act 2005 to describe itself as a Scottish Charity.

**Notes forming part of the financial statements
for the year ended 31 December 2013**

	Unrestricted	Restricted	Endowment	Total	Total
	Funds	Funds	Funds	2013	2012
	2013	2013	2013	2013	2012
	£	£	£	£	£
1 Voluntary income					
WFO Offerings	86,264	0	0	86,264	78,502
Open Plate	3,056	0	0	3,056	3,508
Tax recovered on Gift Aid	14,140	0	0	14,140	11,000
Special Appeal	1,365	0	0	1,365	3,475
Contributions from Uniformed Organisations (see note 15)	400	0	0	400	350
Collection Boxes	932	0	0	932	1,158
Donations (see note 16) Organisations' Income (see note 13)	8,550	1,750	0	10,300	12,000
Other	10,020	0	0	10,020	11,241
	7,254	0	0	7,254	0
	<u>131,981</u>	<u>1,750</u>	<u>0</u>	<u>133,731</u>	<u>121,234</u>
2 Activities for Generating Funds					
Use of Premises	977	0	0	977	1,505
	<u>977</u>	<u>0</u>	<u>0</u>	<u>977</u>	<u>1,505</u>
3 Investment income					
Bank interest	6	9	0	15	8
Distributions	1,444	33	1,674	3,151	3,695
	<u>1,450</u>	<u>42</u>	<u>1,674</u>	<u>3,166</u>	<u>3,703</u>
4 Incoming Resources from Charitable Activities					
Weddings and Funerals	1,493	0	0	1,493	1,824
St Andrews Day Coffee Morning	1,218	0	0	1,218	0
Sponsored Walk	921	0	0	921	1,552
Daffodil Tea	645	0	0	645	0
Quiz	176	0	0	176	0
Dress Down Day	163	0	0	163	217
Easter Breakfast	157	0	0	157	123
Silent Auction	0	0	0	0	1,641
Winter Coffee Afternoon	0	0	0	0	1,408
Spring Coffee Afternoon	0	0	0	0	677
Scots Night	0	0	0	0	280
	<u>4,773</u>	<u>0</u>	<u>0</u>	<u>4,773</u>	<u>7,722</u>

**Notes forming part of the financial statements
for the year ended 31 December 2013**

	Unrestricted	Restricted	Total	Total
	Funds	Funds	2013	2012
	2013	2013	2013	2012
	£	£	£	£
5 Analysis of Resources Expended				
Costs of Generating Funds				
Offering Envelopes	580	0	580	693
Collection Boxes	0	0	0	0
	580	0	580	693
Charitable Activities				
Ministries & Mission Allocation	73,474	0	73,474	75,305
Presbytery Dues	0	0	0	1,745
Voluntary Additional Stipend	0	0	0	0
Employer's NI on VAS	0	0	0	0
Minister's Expenses	2,738	0	2,738	2,311
Ministerial Assistance	0	0	0	0
Pulpit Supply	185	0	185	540
Other salary costs	8,078	0	8,078	7,966
Fabric Repairs & Maintenance	29,244	0	29,244	16,870
Manse Council Tax	1,627	0	1,627	1,616
Insurance	5,759	0	5,759	6,321
Gas and Electricity	8,423	0	8,423	8,502
Church Office Expenses	1,044	1,750	2,794	899
Organ & Music	709	0	709	428
Clifton buildings costs	0	0	0	176
Organisations' Expenses (see note 13)	7,427	0	7,427	8,137
Other expenses	985	0	985	691
	139,693	1,750	141,443	131,507
Governance Costs				
Independent Examiner's Fee	720	0	720	720
	720	0	720	720
Total	140,993	1,750	142,743	132,920

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

**Notes forming part of the financial statements
for the year ended 31 December 2013**

	2013	2012
	£	£
6 Staff costs and numbers		
Salaries and wages	<u>8,263</u>	<u>8,506</u>

No Social Security costs were incurred during 2012 or 2013.

The average number of employees during the year, calculated on the basis of a head count, was as follows:

	2013	2012
	Number	Number
Ministerial support	0	0
Administration	0	0
Music staff	1	1
Premises maintenance	<u>2</u>	<u>2</u>
	<u>3</u>	<u>3</u>

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. For the year under review the minimum stipend was £25,253 (£24,427 in 2012) and the maximum stipend (in the fifth and subsequent years) £31,035 (£31,035 in 2012 in ninth and subsequent years).

7 Trustee Remuneration and Related Party Transactions

During the year the Minister received no Voluntary Additional Stipend but did receive reimbursement of expenses of £4,365 including £1,627 Manse Council Tax (£3,927 in 2012 including £1,616 Manse Council Tax). None of the other trustees received any reimbursement of expenses.

In addition during the year

Mr Stewart Alston who is a member of the Kirk Session received £3,054 for providing his services as organist.
Mr Tom Gillespie who is a member of the Kirk Session received £656 for providing his services as beadle.
Mrs Georgia Gillespie who is a member of the Congregational Board received £4,008 for providing her services as hall keeper and for cleaning the church.

**Notes forming part of the financial statements
for the year ended 31 December 2013**

8 Tangible Fixed Assets

	Buildings	Office Equipment	Total
Cost			
At 1 January 2013	0	0	0
Additions	0	0	0
Disposals	0	0	0
At 31 December 2013	0	0	0
Accumulated Depreciation			
At 1 January 2013	0	0	0
Charge for year	0	0	0
Eliminated on Disposals	0	0	0
At 31 December 2013	0	0	0
Net Book Value			
At 31 December 2013	0	0	0
At 31 December 2012	0	0	0

All buildings are vested in the General Trustees and are not therefore reflected in these accounts

9 Investments

	2013	2012
	£	£
Market value at 1 January	60,153	56,004
Unrealised gain / (loss) on revaluation	771	4,149
Market value at 31 December	60,924	60,153

The following investments were held at 31 December 2012 and 31 December 2013

1200 units in the Church of Scotland Investors Trust Growth Fund
5088 units in the Church of Scotland Investors Trust Income Fund

**Notes forming part of the financial statements
for the year ended 31 December 2013**

10 Debtors

	2013	2012
	£	£
Provision for Gift Aid Tax Recovery		
1/1/13 to 31/12/13	12,000	0
6/4/11 to 5/4/12	0	11,000
6/4/12 to 31/12/12	0	8,500
	<u>12,000</u>	<u>19,500</u>

11 Creditors

	2013	2012
	£	£
Independent Examiner's Fee	720	720
Gas and Electricity	2,150	2,000
Electrical Work	0	1,880
	<u>2,870</u>	<u>4,600</u>

12 Analysis of Net Assets Among Funds

	<u>Unrestricted</u>		Restricted	Endowment	Total
	General	Designated			
	£	£	£	£	£
Fixed Assets	0	0	0	0	0
Investments	0	25,036	594	35,294	60,924
Current Assets	2,881	89,238	1,755	20	93,894
Current Liabilities	<u>2,870</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,870</u>
Net assets at 31 Dec 2013	<u>11</u>	<u>114,274</u>	<u>2,349</u>	<u>35,314</u>	<u>151,948</u>

**Notes forming part of the financial statements
for the year ended 31 December 2013**

13 Movements in Funds

	At 1 January 2013 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 December 2013 £
Endowment funds					
Rev T J Johnstone Fund	30,310	1,503	0	(1,475)	30,338
Dick Memorial Fund	4,256	918	0	(198)	4,976
	<u>34,566</u>	<u>2,421</u>	<u>0</u>	<u>(1,673)</u>	<u>35,314</u>
Restricted funds					
Gregor Grant Fund	1,338	33	0	0	1,371
Bell Bequest	969	9	0	0	978
Photocopier	0	1,750	1,750	0	0
	<u>2,307</u>	<u>1,792</u>	<u>1,750</u>	<u>0</u>	<u>2,349</u>
Unrestricted funds					
General Fund	219	129,185	133,566	4,173	11
Designated Funds					
Fabric Fund	104,930	0	0	(1,800)	103,130
Flower Fund	3,802	1,622	1,652	0	3,772
Sunday School Fund	2,945	2,141	2,228	0	2,858
Guild Fund	397	1,534	1,362	0	569
Men's Club Fund	784	437	19	(200)	1,002
Thursday Club Fund	465	2,401	2,109	(500)	257
Office-bearers Fund	175	0	0	0	175
Sunday Teas Fund	683	1,885	57	0	2,511
	<u>114,400</u>	<u>139,205</u>	<u>140,993</u>	<u>1,673</u>	<u>114,285</u>
Total funds	<u>151,273</u>	<u>143,418</u>	<u>142,743</u>	<u>0</u>	<u>151,948</u>

Endowment Fund	Rev T J Johnstone Fund : income is to be used for fabric purposes Andrew and Helen Dick Memorial Fund: income is to be used for the general charitable activities of the congregation.
Restricted Funds	Gregor Grant Fund : income and capital to be used for church chimes Bell Bequest : income and capital to be used for Sunday School purposes Photocopier : a donation was received to enable replacement of our photocopier
General Fund	The majority of the charity's incoming and outgoing resources are transacted through this unrestricted fund.

**Notes forming part of the financial statements
for the year ended 31 December 2013**

Designated Funds Various unrestricted funds have been designated by the trustees for specific purposes as follows

Fabric Fund: for the maintenance of the church property.

Flower Fund: for the purchase of flowers for the church services and to be delivered to the sick and elderly following services.

Sunday School Fund: for the operation of the Sunday School.

Guild Fund: for the operation of the Guild.

Men's Club Fund: for the operation of the Men's Club.

Thursday Club Fund: for the operation of the Thursday Club.

Office-bearers Fund: for the purchase of flowers etc to mark notable occasions.

Sunday Teas Fund: for the provision of tea and coffee after the Sunday services.

14 Collections for Third Parties	2013	2012
	£	£
The Scottish Poppy Appeal	451	561
Christian Aid	423	190
Macmillan Nurses	344	255
Scottish Bible Society	315	336
St Andrew's Hospice	243	369
Children in Need	215	171
Erskine Hospital	110	0
Helping Hands	0	291
	<u>2,101</u>	<u>2,173</u>

15 Donations from Uniformed Organisations	2013	2012
	£	£
Boys' Brigade	200	200
Guides and Brownies	200	150
	<u>400</u>	<u>350</u>

These donations were received by the charity in addition to the donations transferred to the congregation General Fund from the Thursday Club and Men's Club shown in Note 13.

16 Donations	2013	2012
	£	£
Bequest	6,000	10,000
Anonymous	1,750	2,000
Other	2,550	0
	<u>10,300</u>	<u>12,000</u>

APPENDIX

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

	2013	2012
	£	£
<u>CAPITAL ACCOUNT</u>		
Market Value of Balances at 31 December	<u>137,229</u>	<u>153,599</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>2,178</u>	<u>2,045</u>