

# **The Church of Scotland**

## **New St Andrew's Parish Church, Coatbridge**



### **Trustees' Annual Report and Accounts**

**Year ended 31 December 2014**

**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 22 March 2015**

# Trustees' Annual Report

## Year ended 31 December 2014

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 2014.

### 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	Jean Grant	Robin Marwick
Stewart Alston	Nessie Hall	Ian Matheson (since 9/2/14)
David Ardrey	Tom Hall	Irene Milligan
Jane Armour	Jean Harrold	Jim Murray
John Armour	Helen Hay	Jack Neill
Morag Baxter	Willie Hunter	Anne Owens
Sandra Burns	George Imrie	Alex Palmer
Mary Cairns	Jan Johnston	Pat Price
Irene Callum (since 9/2/14)	Sam Johnston	Gavin Rankin
Isabel Campbell	Moira Kyle	Jean Reid
Russell Cartwright	John Leggatt	Jessie Rock
Sarah Cartwright	John Llewellyn	Elizabeth Russell
Anne Clemenson	Ann Loudon	Bill Russell
Ann Collinson	Joyce McClelland	John Scougall
Alexis Crichton	Jean Macdonald	Ian Seymour
Douglas Crichton	George McCall	Iain Sinclair
Bill Duncan	Moira McCall	Jim Smith
Dorothy Dunlop	Christine McCrone (since 9/2/14)	Matt Sprott
Jim Elliot	Janie McDonald	Karen Stewart (since 9/2/14)
Les English	Archie McDougall	Marion Stone
Jenny Ferguson (died 22/12/14)	Stuart McDougall	Arthur Thom
Tom Ferguson	Jim McGuire	Hugh Thomson
Sam Finnigan	Lynn McKean	Sandra Thomson
Sheena Finnigan	Hugh McKee	Anna Tweedie
Ann Garry	Jillian McKee	Alan Walker
Tom Gillespie (died 13/6/14)	John Mackenzie	John Williamson
Mary Graham	Nan McMath	Colin Wotherspoon
	Fiona Marwick	

## **Congregational Board**

Ian Brown	Ronald Grant (since 23/3/14)	Christine Nelson
Irene Callum *	Georgia Gillespie	May Paton
Carol Campbell	Joan Hamilton	Margaret Rolls
Linda Campbell (since 9/2/14)	Nan James	Janice Seymour
Scott Cornfield	Jim MacInnes	Ian Tennant
David Frame	Christine McCrone *	Morag White
Emma Garvie	David McKirdy (Deacon)	

\* Became a member of the Kirk Session on 9/2/14

## **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 2014**

### **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 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 2014 for Alcoholics Anonymous (three sessions each 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).

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 2014 raised funds for a number of other charities (per note 14).

## **Statistics**

The adult membership of the Church rose from 734 to 738 during 2014 (763 to 734 during 2013).

Six individuals, all children, were baptised in the congregation in 2014 (nine in 2013, all children).

Four weddings were held in the church building during 2014 (five in 2013).

Twenty-four funerals of members and parishioners were conducted by the Minister in 2014 (thirty in 2013).

## **Stewardship**

As part of the National Stewardship Programme we carried out a Stewardship Programme in 2014 focussing on talents. The focus in 2015 will be on time.

## **Summary**

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

We are delighted that our Minister is currently the Moderator of the Presbytery of Hamilton.

## **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 more than 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 2014 to £172,854 (2013 £151,948). £132,937 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 2014 were £144,092 compared with £142,647 in 2013.

The principal source of normal income of the congregation is regular giving through weekly freewill offerings and standing orders which in 2014 amounted to £94,918 (2013 £86,264).

The second largest source of normal income in 2014 was tax reclaimed under Gift Aid which amounted to £13,620 (2013 £14,140). We continued to make the Gift Aid Scheme available during 2014.

In 2014 we had fundraising activity with income from this source amounting to £3,268 (2013 £3,280). 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 £65,968 in 2014 (2013 £73,474). This expense is made by ten monthly standing order payments of equal amount in the months February to November inclusive.

Total expenses in 2014 were £127,042 (2013 £142,743). The only significant areas of movement from 2013 to 2014 were a reduction in the Ministries and Mission payment mentioned above and a reduction in expenditure on fabric.

In 2014 the total combined salaries of the organist, beadle, hall keeper and church cleaner were £7,468 (2013 £7,718).

### **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 2014 the charity held unrestricted funds of £132,937 of which £120,605 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 £2,425 in restricted funds and £37,492 in endowment funds at 31 December 2014.

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

**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 23 February 2015

.....

**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 2014 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

24 February 2015

## Statement of Financial Activities

<u>Year ended 31 December 2014</u>	Note	Unrestricted Funds 2014 £	Restricted Funds 2014 £	Endowment Funds 2014 £	Total 2014 £	Total 2013 £
<b><u>Incoming Resources</u></b>						
<b>Incoming resources from generated funds</b>						
Voluntary income	1	134,014	0	0	134,014	133,731
Activities for generating funds	2	1,312	0	0	1,312	977
Investment income	3	2,949	37	0	2,986	3,166
<b>Incoming resources from charitable activities</b>	4	5,780	0	0	5,780	4,773
<b>Other incoming resources</b>		0	0	0	0	0
<b><u>Total Incoming Resources</u></b>		<u>144,055</u>	<u>37</u>	<u>0</u>	<u>144,092</u>	<u>142,647</u>
<b><u>Resources Expended</u></b>						
<b>Costs of generating funds</b>	5	579	0	0	579	580
<b>Charitable activities</b>	5	125,663	0	0	125,663	141,443
<b>Governance costs</b>	5	800	0	0	800	720
<b><u>Total Resources Expended</u></b>		<u>127,042</u>	<u>0</u>	<u>0</u>	<u>127,042</u>	<u>142,743</u>
<b>Net incoming/outgoing resources before transfers</b>		17,013	37	0	17,050	(96)
<b>Transfers between funds</b>		0	0	0	0	0
<b>Net incoming/outgoing resources before other recognised gains and losses</b>		17,013	37	0	17,050	(96)
Unrealised Gain/(Loss) on revaluation of investments		1,639	39	2,178	3,856	771
<b>Net movement in funds</b>		<u>18,652</u>	<u>76</u>	<u>2,178</u>	<u>20,906</u>	<u>675</u>
<b>Total funds brought forward</b>		114,285	2,349	35,314	151,948	151,273
<b><u>Total funds carried forward</u></b>		<u><u>132,937</u></u>	<u><u>2,425</u></u>	<u><u>37,492</u></u>	<u><u>172,854</u></u>	<u><u>151,948</u></u>

## Balance Sheet

At 31 December 2014

		2014	2013
	<u>Note</u>		
<b>Fixed Assets</b>			
Tangible Fixed assets	8	0	0
Investments	9	64,779	60,924
		<u>64,779</u>	<u>60,924</u>
<b>Current Assets</b>			
Debtors	10	25,620	12,000
Bank and cash		84,755	81,894
		<u>110,375</u>	<u>93,894</u>
<b>Creditors</b>			
Falling due within one year	11	2,300	2,870
		<u>2,300</u>	<u>2,870</u>
<b>Net Current Assets</b>		108,075	91,024
		<u>108,075</u>	<u>91,024</u>
<b>Net Assets</b>		<u><b>£ 172,854</b></u>	<u><b>£ 151,948</b></u>
<b>Unrestricted Funds</b>	13		
General funds		193	11
Designated funds		132,744	114,274
		<u>132,937</u>	<u>114,285</u>
<b>Restricted Funds</b>	13	2,425	2,349
<b>Endowment Funds</b>	13	37,492	35,314
		<u>39,917</u>	<u>37,663</u>
<b>Total Funds</b>		<u><b>£ 172,854</b></u>	<u><b>£ 151,948</b></u>

The accounts were approved by the Kirk Session and Congregational Board on 23 February 2015.

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 2014.

#### **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 2014**

	Unrestricted	Restricted	Endowment	Total	Total
	Funds	Funds	Funds	2014	2013
	2014	2014	2014	£	£
	£	£	£		
<b>1 Voluntary income</b>					
WFO Offerings	94,918	0	0	94,918	86,264
Open Plate	3,863	0	0	3,863	3,056
Tax recovered on Gift Aid	13,620	0	0	13,620	14,140
Special Appeal	0	0	0	0	1,365
Contributions from Uniformed Organisations (see note 15)	400	0	0	400	400
Collection Boxes / Sunshine Bags	1,665	0	0	1,665	932
Donations (see note 16) Organisations' Income (see note 13)	5,200	0	0	5,200	10,300
	10,033	0	0	10,033	10,020
Other	4,315	0	0	4,315	7,254
	<u>134,014</u>	<u>0</u>	<u>0</u>	<u>134,014</u>	<u>133,731</u>
<b>2 Activities for Generating Funds</b>					
Use of Premises	1,312	0	0	1,312	977
	<u>1,312</u>	<u>0</u>	<u>0</u>	<u>1,312</u>	<u>977</u>
<b>3 Investment income</b>					
Bank interest	11	7	0	18	15
Distributions	2,938	30	0	2,968	3,151
	<u>2,949</u>	<u>37</u>	<u>0</u>	<u>2,986</u>	<u>3,166</u>
<b>4 Incoming Resources from Charitable Activities</b>					
Weddings and Funerals	2,512	0	0	2,512	1,493
Summer Fete	1,684	0	0	1,684	0
Spring Coffee Afternoon	575	0	0	575	0
St Andrew's Weekend	571	0	0	571	0
Got Talent	353	0	0	353	0
Easter Breakfast	85	0	0	85	157
St Andrews Day Coffee Morning	0	0	0	0	1,218
Sponsored Walk	0	0	0	0	921
Daffodil Tea	0	0	0	0	645
Quiz	0	0	0	0	176
Dress Down Day	0	0	0	0	163
	<u>5,780</u>	<u>0</u>	<u>0</u>	<u>5,780</u>	<u>4,773</u>

**Notes forming part of the financial statements  
for the year ended 31 December 2014**

	Unrestricted Funds 2014 £	Restricted Funds 2014 £	Total 2014 £	Total 2013 £
<b>5 Analysis of Resources Expended</b>				
Costs of Generating Funds				
Offering Envelopes	579	0	579	580
	<u>579</u>	<u>0</u>	<u>579</u>	<u>580</u>
Charitable Activities				
Ministries & Mission Allocation	65,968	0	65,968	73,474
Presbytery Dues	1,728	0	1,728	0
Minister's Expenses	2,301	0	2,301	2,738
Pulpit Supply	385	0	385	185
Other salary costs	8,243	0	8,243	8,078
Fabric Repairs & Maintenance	24,113	0	24,113	29,244
Manse Council Tax	1,635	0	1,635	1,627
Insurance	5,829	0	5,829	5,759
Gas and Electricity	6,657	0	6,657	8,423
Church Office Expenses	625	0	625	2,794
Organ & Music	331	0	331	709
Organisations' Expenses (see note 13)	6,564	0	6,564	7,427
Other expenses	1,284	0	1,284	985
	<u>125,663</u>	<u>0</u>	<u>125,663</u>	<u>141,443</u>
Governance Costs				
Independent Examiner's Fee	800	0	800	720
	<u>800</u>	<u>0</u>	<u>800</u>	<u>720</u>
<b>Total</b>	<b><u>127,042</u></b>	<b><u>0</u></b>	<b><u>127,042</u></b>	<b><u>142,743</u></b>

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 2014**

	<b>2014</b>	<b>2013</b>
	<b>£</b>	<b>£</b>
<b>6 Staff costs and numbers</b>		
Salaries and wages	<u>8,628</u>	<u>8,263</u>

No Social Security costs were incurred during 2013 or 2014.

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

	<b>2014</b>	<b>2013</b>
	<b>Number</b>	<b>Number</b>
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 £25,607 (£25,253 in 2013) and the maximum stipend in the fifth and subsequent years was £31,469 (£31,035 in 2013).

**7 Trustee Remuneration and Related Party Transactions**

During the year the Minister received no Voluntary Additional Stipend but did receive reimbursement of expenses of £3,936 including £1,635 Manse Council Tax (£4,365 in 2013 including £1,627 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 £2,720 for providing his services as organist. The late Mr Tom Gillespie who was a member of the Kirk Session received £334 for providing his services as beadle.

Mr Douglas Crichton who is a member of the Kirk Session received £334 for providing his services as beadle. Mrs Georgia Gillespie who is a member of the Congregational Board received £4,080 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 2014**

**8 Tangible Fixed Assets**

	<b>Buildings</b>	<b>Office Equipment</b>	<b>Total</b>
<b>Cost</b>			
At 1 January 2014	0	0	0
Additions	0	0	0
Disposals	0	0	0
At 31 December 2014	<u>0</u>	<u>0</u>	<u>0</u>
<b>Accumulated Depreciation</b>			
At 1 January 2014	0	0	0
Charge for year	0	0	0
Eliminated on Disposals	0	0	0
At 31 December 2014	<u>0</u>	<u>0</u>	<u>0</u>
<b>Net Book Value</b>			
At 31 December 2014	<u>0</u>	<u>0</u>	<u>0</u>
At 31 December 2013	<u>0</u>	<u>0</u>	<u>0</u>

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

**9 Investments**

	<b>2014</b>	<b>2013</b>
	<b>£</b>	<b>£</b>
Market value at 1 January	60,924	60,153
Unrealised gain / (loss) on revaluation	3,855	771
Market value at 31 December	<u>64,779</u>	<u>60,924</u>

The following investments were held at 31 December 2013 and 31 December 2014

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 2014**

**10 Debtors**

	<b>2014</b>	<b>2013</b>
	<b>£</b>	<b>£</b>
Provision for Gift Aid Tax Recovery		
1/1/13 to 31/12/13	13,620	12,000
1/1/14 to 31/12/14	12,000	0
	<u>25,620</u>	<u>12,000</u>

**11 Creditors**

	<b>2014</b>	<b>2013</b>
	<b>£</b>	<b>£</b>
Independent Examiner's Fee	800	720
Gas and Electricity	1,500	2,150
	<u>2,300</u>	<u>2,870</u>

**12 Analysis of Net Assets Among Funds**

	<u>Unrestricted</u>		<b>Restricted</b>	<b>Endowment</b>	<b>Total</b>
	<b>General</b>	<b>Designated</b>			
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Fixed Assets	0	0	0	0	0
Investments	0	26,675	633	37,472	64,779
Current Assets	2,493	106,069	1,792	20	110,374
Current Liabilities	<u>2,300</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,300</u>
<b>Net assets at 31 Dec 2014</b>	<u><b>193</b></u>	<u><b>132,744</b></u>	<u><b>2,425</b></u>	<u><b>37,492</b></u>	<u><b>172,854</b></u>

**Notes forming part of the financial statements  
for the year ended 31 December 2014**

**13 Movements in Funds**

	<b>At 1 January 2014 £</b>	<b>Incoming Resources £</b>	<b>Outgoing Resources £</b>	<b>Transfers £</b>	<b>At 31 December 2014 £</b>
<b>Endowment funds</b>					
Rev T J Johnstone Fund	30,338	1,986	0	0	32,324
Dick Memorial Fund	4,976	192	0	0	5,168
	<u>35,314</u>	<u>2,178</u>	<u>0</u>	<u>0</u>	<u>37,492</u>
<b>Restricted funds</b>					
Gregor Grant Fund	1,371	69	0	0	1,440
Bell Bequest	978	7	0	0	985
	<u>2,349</u>	<u>76</u>	<u>0</u>	<u>0</u>	<u>2,425</u>
<b>Unrestricted funds</b>					
General Fund	11	135,660	120,478	(15,000)	193
<b>Designated Funds</b>					
Fabric Fund	103,130	0	0	17,475	120,605
Flower Fund	3,772	1,175	1,247	0	3,700
Sunday School Fund	2,858	1,984	1,827	0	3,015
Guild Fund	569	2,022	1,258	(300)	1,033
Men's Club Fund	1,002	364	44	(200)	1,122
Thursday Club Fund	257	2,572	1,928	(400)	501
Office-bearers Fund	175	0	0	(175)	0
Sunday Teas Fund	2,511	1,917	260	(1,400)	2,768
	<u>114,285</u>	<u>145,694</u>	<u>127,042</u>	<u>0</u>	<u>132,937</u>
<b>Total funds</b>	<b><u>151,948</u></b>	<b><u>147,948</u></b>	<b><u>127,042</u></b>	<b><u>0</u></b>	<b><u>172,854</u></b>

**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

**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 2014**

**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. The fund was closed at the end of 2014.

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

<b>14 Collections for Third Parties</b>	<b>2014</b>	<b>2013</b>
	<b>£</b>	<b>£</b>
African Children's Choir	2,640	0
St Andrew's Hospice	749	243
The Scottish Poppy Appeal	487	451
Scottish Bible Society	345	315
CLIC Sargent	310	0
Children in Need	182	215
Christian Aid	0	423
Macmillan Nurses	0	344
Erskine Hospital	0	110
	<u>4,713</u>	<u>2,101</u>

  

<b>15 Donations from Uniformed Organisations</b>	<b>2014</b>	<b>2013</b>
	<b>£</b>	<b>£</b>
Boys' Brigade	200	200
Guides and Brownies	200	200
	<u>400</u>	<u>400</u>

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

<b>16 Donations</b>	<b>2014</b>	<b>2013</b>
	<b>£</b>	<b>£</b>
Bequest	2,000	6,000
Anonymous	3,000	1,750
Other	200	2,550
	<u>5,200</u>	<u>10,300</u>

## APPENDIX

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

	2014 £	2013 £
<b><u>CAPITAL ACCOUNT</u></b>		
Market Value of Balances at 31 December	<u>123,562</u>	<u>137,229</u>
<b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December	<u>2,264</u>	<u>2,178</u>