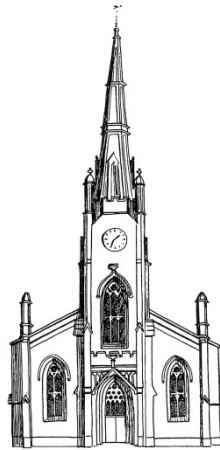


The Church of Scotland

New St Andrew's Parish Church, Coatbridge



Trustees' Annual Report

And Accounts

Year ended 31 December 2015

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 3 April 2016**

New St Andrew's Parish Church of Scotland

Trustees' Report

Year ended 31 December 2015

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2015. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

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 2015 for Alcoholics Anonymous (two 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) whilst also supporting an interdenominational food bank.

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 2015 raised funds for a number of other charities (per note 17).

Achievements and Performance

Statistics

The adult membership of the Church fell from 738 to 707 during 2015 (734 to 738 during 2014).

Four individuals, all children, were baptised in the congregation in 2015 (six in 2014, all children).

Two weddings were held in the church building during 2015 (four in 2014).

Twenty-eight funerals of members and parishioners were conducted by the Minister in 2015 (twenty-four in 2014).

Stewardship

As part of the National Stewardship Programme we carried out a Stewardship Programme in 2015 focussing on time. The focus in 2016 will be on money.

Summary

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

Financial Review

The total funds of the charity rose during 2015 to £186,201 (2014 £172,854). £147,086 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 2015 were £158,888 compared with £158,535* in 2014.

The principal source of normal income of the congregation is regular giving through weekly freewill offerings and standing orders which in 2015 amounted to £92,148 (2014 £94,918).

The second largest source of normal income in 2015 was tax reclaimed under Gift Aid which amounted to £19,706 (2014 £13,620). We continued to make the Gift Aid Scheme available during 2015.

In 2015 we had fundraising activity with income from this source amounting to £5,771 (2014 £3,268). The activity comprised a range of different events throughout the year, as detailed in Note 2 to the Accounts.

The principal expense for the congregation is the Ministries & Mission payment to the Church of Scotland which was £67,292 in 2015 (2014 £65,968). This expense is made by ten monthly standing order payments of equal amount in the months February to November inclusive.

Total expenses in 2015 were £143,973 (2014 £141,485*). There were no major differences between 2014 and 2015,

In 2015 the total combined salaries of the organist, beadle, hall keeper and church cleaner were £8,912 (2014 £7,468).

* both income and expenses restated from the 2014 Accounts to include £14,443 transfer from funds held by the General Trustees of the Church of Scotland which was spent on fabric repairs and maintenance. This adjustment is reflected elsewhere in these accounts.

Investment Policy and Performance

The charity is a congregation of the Church of Scotland and has the ambition of existing in perpetuity to bring the Grace of our Lord to the people of Coatbridge. The policy of the charity is to keep sufficient assets available on deposit to meet short and medium term commitments and only to invest longer term the remaining funds. Other than bank accounts the charity only invests in the funds of the Church of Scotland Investor Trust.

Risk Management

The main risks of the charity are

- Old church building – the church building is more than 170 years old and in addition to needing ongoing maintenance it can require major expenditure related to repairs or decoration from time to time. To mitigate the risk we have an ongoing programme of maintenance to restrict deterioration and to identify problems early.
- Insufficient income – although we have reasonable reserves it is important that the charity has sufficient income each year to meet its costs. In order to generate income we aim to grow our membership and attendance, run regular stewardship campaigns and engage in fund raising whilst also maintaining close controls on our expenditure.
- Vulnerable members – as a charity open to all people of all ages we have many vulnerable members. To ensure that we treat them appropriately we have a Safeguarding Coordinator, maintain close oversight of our organisations (whose leaders must be approved) and a zero tolerance policy towards any inappropriate behaviour.

New St Andrew's Parish Church of Scotland

Trustees' Report (cont)

Year ended 31 December 2015

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 £35,000. In addition the Trustees aim to hold further reserves as follows

- £25,000 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
- £10,000 for major remedial work to the organ should it be required noting the organ is a pipe organ of significant age
- £50,000 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 £120,000 and at 31 December 2015 the charity held unrestricted funds of £147,086 of which £135,355 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 15 to the accounts.

In addition the charity held £2,446 in restricted funds and £36,669 in endowment funds at 31 December 2015.

Structure, Governance and Management

Governing Document

The congregation is a registered charity, number SC013521 and is administered in accordance with the terms of the Model Deed of Constitution and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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.

Reference and Administrative Information

Trustees

Kirk Session

Rev Fiona Nicolson	Jean Harrold	Ian Matheson
Stewart Alston	Helen Hay	Irene Milligan
David Ardrey	Willie Hunter	Jim Murray
Jane Armour	George Imrie	Jack Neill
John Armour	Jan Johnston	Anne Owens
Morag Baxter	Sam Johnston	Alex Palmer
Sandra Burns	Moira Kyle	Pat Price
Mary Cairns	John Leggatt	Gavin Rankin
Irene Callum	John Llewellyn	Jean Reid
Isabel Campbell	Ann Loudon	Jessie Rock
Russell Cartwright	Joyce McClelland	Elizabeth Russell
Sarah Cartwright	Jean Macdonald	Bill Russell
Anne Clemenson	George McCall	John Scougall
Ann Collinson	Moira McCall	Ian Seymour
Alexis Crichton	Christine McCrone	Iain Sinclair
Douglas Crichton	Janie McDonald	Jim Smith (died 22/5/15)
Bill Duncan (died 3/7/15)	Archie McDougall	Matt Sprott
Dorothy Dunlop	Stuart McDougall	Karen Stewart
Jim Elliot	Jim McGuire	Marion Stone
Les English	Jim MacInnes (from 31/5/15)	Ian Tennant (from 31/5/15)
Tom Ferguson	Lynn McKean	Arthur Thom
Sam Finnigan	Hugh McKee	Hugh Thomson
Sheena Finnigan	Jillian McKee	Sandra Thomson
Ann Garry	John Mackenzie	Anna Tweedie
Mary Graham	Nan McMath	Alan Walker
Jean Grant	Fiona Marwick	John Williamson
Nessie Hall	Robin Marwick (died 10/5/15)	Colin Wotherspoon
Tom Hall		

Congregational Board

Ian Brown	Georgia Gillespie	Christine Nelson
Carol Campbell	Ronnie Grant	May Paton
Linda Campbell (until 19/10/15)	Joan Hamilton	Margaret Rolls
Scott Cornfield	Nan James	Janice Seymour
David Frame	Jim MacInnes *	Ian Tennant *
Emma Garvie	David McKirdy (Deacon)	Morag White

* Until becoming a member of the Kirk Session on 31/5/15

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 until his death Sandy Stewart from 7/12/15

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

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' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements 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;
- 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 (as amended). 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,

.....

John Williamson

Session Clerk

22 February 2016

.....

Dorothy Dunlop

Deputy Session Clerk

**New St Andrew's Parish Church of Scotland
Independent Examiner's Report to the Trustees of New St Andrew's Parish Church
Year ended 31 December 2015**

I report on the accounts of the charity for the year ended 31 December 2015 which are set out on pages 10 to 21.

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 (as amended).

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 (as amended). 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 (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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

23 February 2016

New St Andrew's Parish Church of Scotland

Statement of Financial Activities

<u>Year ended 31 December 2015</u>	Note	Unrestricted Funds 2015	Restricted Funds 2015	Endowment Funds 2015	Total 2015	Total 2014 restated
		£	£	£	£	£
Income and endowments from:						
Donations and legacies	1	128,176	0	0	128,176	134,014
Charitable activities	2	6,956	0	0	6,956	5,780
Other trading activities	3	703	0	0	703	1,312
Investments	4	3,059	38	0	3,097	2,986
Other	5	19,956	0	0	19,956	14,443
Total income		<u>158,850</u>	<u>38</u>	<u>0</u>	<u>158,888</u>	<u>158,535</u>
Expenditure on:						
Raising funds	6	580	0	0	580	579
Charitable activities		142,493	0	0	142,493	140,106
Other		900	0	0	900	800
Total expenditure		<u>143,973</u>	<u>0</u>	<u>0</u>	<u>143,973</u>	<u>141,485</u>
Net income/(expenditure) before gains and losses on investments		<u>14,877</u>	<u>38</u>	<u>0</u>	<u>14,915</u>	<u>17,050</u>
Net gains/(losses) on investments		(728)	(17)	(823)	(1,568)	3,856
Net income/(expenditure)		<u>14,149</u>	<u>21</u>	<u>(823)</u>	<u>13,347</u>	<u>20,906</u>
Transfers between Funds		0	0	0	0	0
Net movement in funds		<u>14,149</u>	<u>21</u>	<u>(823)</u>	<u>13,347</u>	<u>20,906</u>
Reconciliation of funds:						
Total funds brought forward		132,937	2,425	37,492	172,854	151,948
Total funds carried forward		<u>147,086</u>	<u>2,446</u>	<u>36,669</u>	<u>186,201</u>	<u>172,854</u>

New St Andrew's Parish Church of Scotland

Balance Sheet at 31 December 2015

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds 2015	Prior Year 2014
		£	£	£	£	£
Fixed Assets:						
Tangible assets	9	0	0	0	0	0
Investments	10	25,946	616	36,649	63,211	64,779
Total Fixed Assets		<u>25,946</u>	<u>616</u>	<u>36,649</u>	<u>63,211</u>	<u>64,779</u>
Current Assets:						
Debtors	11	14,000	0	0	14,000	25,620
Cash at bank and in hand		109,540	1,830	20	111,390	84,755
Total Current Assets		<u>123,540</u>	<u>1,830</u>	<u>20</u>	<u>125,390</u>	<u>110,375</u>
Liabilities						
Creditors falling due within one year	12	2,400	0	0	2,400	2,300
Net Current Assets		<u>121,140</u>	<u>1,830</u>	<u>20</u>	<u>122,990</u>	<u>108,075</u>
Creditors falling due after more than one year		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net Assets		<u>147,086</u>	<u>2,446</u>	<u>36,669</u>	<u>186,201</u>	<u>172,854</u>
The funds of the charity:						
Endowment funds	15	0	0	36,669	36,669	37,492
Restricted income funds		0	2,446	0	2,446	2,425
Unrestricted income funds		147,086	0	0	147,086	132,937
Total charity funds	15	<u>147,086</u>	<u>2,446</u>	<u>36,669</u>	<u>186,201</u>	<u>172,854</u>

The accounts were approved by the trustees on 22 February 2016 and signed on their behalf by:

.....
John Williamson

Session Clerk

.....
Hugh B. McKee

Treasurer

New St Andrew's Parish Church of Scotland

Statement of Cash Flows

<u>Year ended 31 December 2015</u>	Note	Total Funds 2015 £	Total Funds 2014 £
Net cash used in operating activities	16	23,538	(125)
Cash flows from investing activities:			
Interest and dividends		3,097	2,986
Purchase of fixed assets		0	0
Proceeds from sale of investments		0	0
Net cash provided by investing activities		3,097	2,986
Cash flows from financing activities:			
Repayment of borrowings		0	0
Net cash provided by financing activities		0	0
Change in cash and cash equivalents in the year			
Cash and cash equivalents brought forward		26,635	2,861
Cash and cash equivalents carried forward		111,390	81,894

New St Andrew's Parish Church

Year ended 31 December 2015

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.

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities accounts (Scotland) Regulations 2006 (as amended)

Fund accounting

Funds are classified as either restricted 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 there from 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

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

New St Andrew's Parish Church Year ended 31 December 2015

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 £5,000 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 2015.

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

New St Andrew's Parish Church 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.

New St Andrew's Parish Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2015

	Unrestricted Funds 2015	Restricted Funds 2015	Endowment Funds 2015	Total 2015	Total 2014 restated
	£	£	£	£	£
1 Donations and Legacies					
Offerings	92,148	0	0	92,148	94,918
Open plate	3,129	0	0	3,129	3,863
Tax recovered on Gift Aid	19,706	0	0	19,706	13,620
Contributions from Uniformed Organisations (see note 18)	400	0	0	400	400
Collection boxes / sunshine bags	898	0	0	898	1,665
Donations	3,300	0	0	3,300	5,200
Organisations' Income (see note 15)	8,585	0	0	8,585	10,033
Legacies	0	0	0	0	0
Value of donated goods	0	0	0	0	0
Other	10	0	0	10	4,315
	<u>128,176</u>	<u>0</u>	<u>0</u>	<u>128,176</u>	<u>134,014</u>
2 Income from charitable activities					
Weddings and funerals	1,185	0	0	1,185	2,512
Summer Fete	1,012	0	0	1,012	1,684
Coffee mornings	3,370	0	0	3,370	575
Easter Breakfast	104	0	0	104	85
Soup and Sandwich	278	0	0	278	0
Concerts	750	0	0	750	0
Dress Down Day	257	0	0	257	0
Other	0	0	0	0	924
	<u>6,956</u>	<u>0</u>	<u>0</u>	<u>6,956</u>	<u>5,780</u>
3 Income from other trading activities					
Use of premises	703	0	0	703	1,312
	<u>703</u>	<u>0</u>	<u>0</u>	<u>703</u>	<u>1,312</u>
4 Investment income					
Dividends received	3,039	30	0	3,069	2,968
Deposit interest	20	8	0	28	18
	<u>3,059</u>	<u>38</u>	<u>0</u>	<u>3,097</u>	<u>2,986</u>
5 Other income					
Receipts from General Trustees	19,956	0	0	19,956	14,443
	<u>19,956</u>	<u>0</u>	<u>0</u>	<u>19,956</u>	<u>14,443</u>

New St Andrew's Parish Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2015

	Unrestricted Funds 2015 £	Restricted Funds 2015 £	Total 2015 £	Total 2014 restated £
6 Analysis of Expenditure				
Costs of Generating Funds				
Offering Envelopes	580	0	580	579
	<u>580</u>	<u>0</u>	<u>580</u>	<u>579</u>
Charitable Activities				
Ministries & Mission Allocation	67,292	0	67,292	65,968
Presbytery Dues	1,799	0	1,799	1,728
Voluntary Additional Stipend	0	0	0	0
Employer's NI on VAS	0	0	0	0
Minister's Expenses	2,281	0	2,281	2,301
Ministerial Assistance	0	0	0	0
Pulpit Supply	500	0	500	385
Other salary costs	9,297	0	9,297	8,243
Fabric Repairs & Maintenance	35,636	0	35,636	38,556
Manse Council Tax	1,641	0	1,641	1,635
Insurance	5,946	0	5,946	5,829
Gas and Electricity	6,300	0	6,300	6,657
Church Office Expenses	3,752	0	3,752	625
Organ & Music	341	0	341	331
Organisations' Expenses (see note 15)	6,444	0	6,444	6,564
Other expenses	1,264	0	1,264	1,284
	<u>142,493</u>	<u>0</u>	<u>142,493</u>	<u>140,106</u>
Governance Costs				
Independent Examiner's Fee	900	0	900	800
	<u>900</u>	<u>0</u>	<u>900</u>	<u>800</u>
Total	<u>143,973</u>	<u>0</u>	<u>143,973</u>	<u>141,485</u>

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 2015**

	2015	2014
	£	£
7 Staff costs and numbers		
Salaries and wages	9,797	8,628
Social security costs	0	0
 Total	<u>9,797</u>	<u>8,628</u>

The average number of employees during the year was as follows:

	2015	2014
	Number	Number
Ministerial support	0	0
Administration	0	0
Music staff	1	1
Premises maintenance	2	2
	<u>3</u>	<u>3</u>

No employee had employee benefits in excess of £50,000 (2014 nil)

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 £26,119 and the maximum stipend (in the fifth and subsequent years) £32,098.

8 Trustee Remuneration and Related Party Transactions

During the year the Minister received no Voluntary Additional Stipend but did receive reimbursement of expenses of £3,922 including £1,641 Manse Council Tax (£3,936 in 2014 including £1,635 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 £3,372 for providing his services as organist.
Mr Douglas Crichton who is a member of the Kirk Session received £1,400 for providing his services as beadle.
Mrs Georgia Gillespie who is a member of the Congregational Board received £4,140 for providing her services as hall keeper and for cleaning the church.

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

During the year a total of £47,711 was donated to the congregation by trustees.

**Notes forming part of the financial statements
for the year ended 31 December 2015**

9 Tangible Fixed Assets

	Buildings	Office Equipment	Total
Cost			
At 1 January 2015	0	0	0
Additions	0	0	0
Disposals	0	0	0
At 31 December 2015	<u>0</u>	<u>0</u>	<u>0</u>
Accumulated Depreciation			
At 1 January 2015	0	0	0
Charge for year	0	0	0
Eliminated on Disposals	0	0	0
At 31 December 2015	<u>0</u>	<u>0</u>	<u>0</u>
Net Book Value			
At 31 December 2015	<u>0</u>	<u>0</u>	<u>0</u>
At 31 December 2014	<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

10 Investments

	2015	2014
	£	£
Market value at 1 January	64,779	60,924
Unrealised gain / (loss) on revaluation	(1,568)	3,855
Market value at 31 December	<u>63,211</u>	<u>64,779</u>

The following investments were held at 31 December 2014 and 31 December 2015

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 2015**

11 Debtors

	2015	2014
	£	£
Provision for Gift Aid Tax Recovery		
1/1/13 to 31/12/13	0	13,620
1/1/14 to 31/12/14	0	12,000
1/1/15 to 31/12/15	14,000	0
	<u>14,000</u>	<u>25,620</u>

The actual amounts received in 2015 in respect of 2013 and 2014 were £13,713 and £17,613 respectively.

12 Creditors

	2015	2014
	£	£
Independent Examiner's Fee	900	800
Gas and Electricity	1,500	1,500
	<u>2,400</u>	<u>2,300</u>

13 Analysis of Net Assets Among Funds

	<u>Unrestricted</u>		Restricted	Endowment	Total
	General	Designated			
	£	£	£	£	£
Fixed Assets	0	0	0	0	0
Investments	0	25,946	616	36,649	63,211
Current Assets	2,407	121,133	1,830	20	125,390
Current Liabilities	<u>2,400</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,400</u>
Net assets at 31 Dec 2015	<u><u>7</u></u>	<u><u>147,079</u></u>	<u><u>2,446</u></u>	<u><u>36,669</u></u>	<u><u>186,201</u></u>

14 Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

**Notes forming part of the financial statements
for the year ended 31 December 2015**

15 Movements in Funds

	At 1 January 2015 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 December 2015 £
Endowment funds					
Rev T J Johnstone Fund	32,324	(883)	0	0	31,441
Dick Memorial Fund	5,168	60	0	0	5,228
	<u>37,492</u>	<u>(823)</u>	<u>0</u>	<u>0</u>	<u>36,669</u>
Restricted funds					
Gregor Grant Fund	1,440	13	0	0	1,453
Bell Bequest	985	8	0	0	993
	<u>2,425</u>	<u>21</u>	<u>0</u>	<u>0</u>	<u>2,446</u>
Unrestricted funds					
General Fund	193	149,536	137,530	(12,192)	7
Designated Funds					
Fabric Fund	120,605	0	0	14,750	135,355
Flower Fund	3,700	1,101	1,280	0	3,521
Sunday School Fund	3,015	1,798	1,729	0	3,084
Guild Fund	1,033	1,363	1,314	(500)	582
Men's Club Fund	1,122	341	0	(200)	1,263
Thursday Club Fund	501	2,344	1,927	(450)	468
Sunday Teas Fund	2,768	1,639	193	(1,408)	2,806
	<u>132,937</u>	<u>158,122</u>	<u>143,973</u>	<u>0</u>	<u>147,086</u>
Total funds	<u>172,854</u>	<u>157,320</u>	<u>143,973</u>	<u>0</u>	<u>186,201</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

General Fund The majority of the charity's incoming and outgoing resources are transacted through this unrestricted fund.

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.

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

16 Reconciliation of net movement in funds to net cash flow from operating activities

	2015	2014
	£	£
Net movement in funds	13,347	20,906
Add back depreciation charge	0	0
Deduct interest income	(3,097)	(2,986)
Deduct gains/ add back losses on investments	1,568	(3,855)
Decrease (Increase) in debtors	11,620	(13,620)
Increase (Decrease) in creditors	100	(570)
Net cash used in operating activities	<u>23,538</u>	<u>(125)</u>

17 Collections for Third Parties

	2015	2014
	£	£
Christian Aid	925	0
Nepal	634	0
The Scottish Poppy Appeal	381	487
Marie Curie	377	0
Home Comforts	357	0
Scottish Bible Society	235	345
Children in Need	191	182
African Children's Choir	0	2,640
St Andrew's Hospice	0	749
CLIC Sargent	0	310
	<u>3,100</u>	<u>4,713</u>

18 Donations from Uniformed Organisations

	2015	2014
	£	£
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 15.

APPENDIX

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

	2015 £	2014 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>93,875</u>	<u>2,384</u>
Market Value of Balances at 31 December	<u>93,963</u>	<u>2,729</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>2,407</u>	<u>2,264</u>
<u>TEMPORARY ACCOUNT</u>		
Credit Balance at 31 December	<u>0</u>	<u>120,832</u>