

**The Church of Scotland
St. Andrew's Parish Church, Inverurie**



Receipts and Payments Accounts

Congregation No: 331972

Charity No: SC 008791

Annual Report and Accounts for Year Ending 31 December 2018

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Reference and Administrative Information

Charity Name: St Andrew's Parish Church of
Scotland Inverurie

Charity Registration Number: SC008791

Congregation Reference No: 331972

Contact Address: St Andrew's Church Office
High Street
Inverurie
Aberdeenshire
AB51 3QJ

Trustees

Kirk Session

Barrack, Mrs Elizabeth	Gale, Mrs Elizabeth
Binnie, Mrs Vera	Green, Mr Ralph
Bonnyman, Mr Alastair	Hepburn, Mrs Sandra
Brew, Mr Eric	Ingram, Mrs Jennifer
Bruce, Mr Graham	Keith, Mrs Moira
Bruce, Mrs Jill	Kelly, Mrs Anne
Bruce, Mrs Joyce	Milne, Mrs Rosemary
Cadenhead, Mr Herbert	Morrice, Mr Hugh
Christie, Mrs Hilda	Morrison, Mr James
Clark, Mr Charles	Pawson, Mrs Kristine
Conn, Mrs Molly	Smith, Mr Alastair
Craggs, Rev Sheila A.	Stuart, Mrs Diana
Dalglish, Mr Thomas	Tuach, Mr Kenneth
Davidson, Mrs Sarah	Vernal, Mrs Maureen
Donaldson, Mr Peter	Williams, Mrs Jean
Duff, Mr Allan	Young, Mr Robert
Fraser, Mrs Irene	Young, Mrs Alison

Board Members

Mrs Isabel Greig	Mr. Norman Peters
Mrs Joyce Lawson (Clerk)	Mrs Pat Wink

Principal Office Bearers

Interim Moderator	Rev. Sheila A. Craggs
Session Clerk	Mr Kenneth Tuach
Clerk to the Board	Mrs Joyce Lawson
Treasurer	Mr. Tom Craggs
Administrator/Book-keeper	Mrs Jackie Reith

Independent Examiner

Louise Wood

Bankers

Bank of Scotland
Garioch Centre
Inverurie
AB51 4SB

2. Trustees Annual Report

2.1 Structure, Governance and Management

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

2.2 Recruitment and Appointment of Trustees

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

The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

2.3 Organisational Structure

The Congregational Board is chaired by the Minister and meets at least five times in a year. Certain responsibilities are delegated to the Finance Committee and the Fabric Committee as appropriate.

The Kirk Session which meets at least five times a year is responsible for spiritual affairs within the church.

2.4 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 is conducted at St Andrew's on Sundays at 10:00 a.m. Additional services to celebrate aspects of the Christian Year are held in the course of the year, often in conjunction with other Inverurie Churches. There is an active choir taking part in worship and meeting regularly in practice.

2.5 Achievements and Performance

During 2018, St. Andrew's was under the guidance of an Interim Moderator appointed by Presbytery. A Nominating Committee was put in place in 2016. St. Andrew's continued through 2018 to actively look to attract a new Minister.

The use of the Church facilities by outside parties continued to be encouraged to increase income whilst, in parallel, trying to reduce our cost base wherever possible.

2.6 Financial Review

The majority of St. Andrew's income is from two sources, the first being Givings from the Congregation via Standing Order, Open Plate or envelopes and is a mixture of gift aid and non-gift aid. The income seen from this stream has been seen to steadily decrease in recent years.

To counter this, income from our second source, the rental of the premises to other bodies, has increased and this has maintained a relatively static income.

2.7 Reserves Policy

It is the Trustees' policy to hold reserves of approximately four months expenditure including designated funds.

At 31 December 2018 the Church held unrestricted cash funds of £46,640 (which includes £1,500 designated for 2019 Social Committee functions). The remaining balance represents about four (4) months expenditure.


The Church also held £3,775 of restricted funds which have been provided for the purposes specified in Note 2.

2.8 Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session / Congregational Board are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time.

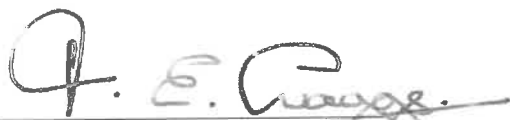
This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees 11 September 2019 and signed on their behalf,



Kenneth Tuach, St Andrew's Parish Church Kirk Session Clerk

13 September 2019



Thomas Craggs, St. Andrew's Parish Church Treasurer

13 September 2019

3. Independent Examiners Report

I report on the accounts of the charity for the year ended 31st December 2018 which are set out on pages 8 to 15.

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) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

An 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 [other than disclosed below*]

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - a. to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - b. to prepare accounts which accord with the accounting records and comply with Regulation 9 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.

Name: Louise Wood

Signature:

Louise Wood

Address:

21, Barratt Drive

Ellon

AB41 9EQ

Date: 13 September 2019

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

4. Statement of Balances

		UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER	TOTAL 2017
	Church Of Scotland Deposit Fund Brought Forward-REVISED See Reconciliation in Section 6 Note 2	4,796	3,736	0	8,532	8,532
	Treasurers Accounts Brought Forward from Prior Year-REVISED See Reconciliation in Section 6 Note 2	39,790		0	39,790	76,376
TOTAL		44,586	3,736	0	48,322	84,908
Excess of Receipts over Payments for 2018		2,054	39		2,093	(2,011)
TOTAL FUNDS CARRIED FORWARD TO 2019		46,640	3,775	0	50,415	82,897

Investments at Market Value

		UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2018	TOTAL 2017
	(cost £ 9592.41)	-	12,243	-	12,243	12,698
TOTAL ASSETS		46,640	16,018	0	62,656	95,595

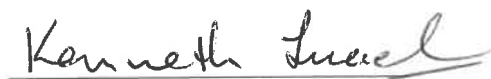
Liabilities

		UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2018	TOTAL 2017
	Loan to Church of Scotland 3352	20,000			20,000	20,000
	Underpayment to Ministry and Mission	28,648			28,648	28,648
TOTAL LIABILITIES		48,648	0	0	48,648	48,648

Bad Debtors

		UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2018	TOTAL 2017
	Slimmers Scotland (2009) Limited	354			354	0
TOTAL BAD DEBTORS		354	0	0	354	0

The accounts were approved by the Kirk Session and Financial Board on 13 September 2019. For and on behalf of the Kirk Session and Financial Board.



Kenneth Tuach, St Andrew's Parish Church Kirk Session Clerk
13 September 2019



Thomas Craggs, St Andrew's Parish Church Treasurer
13 September 2019

5. Receipts and Payments

		UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2018	TOTAL 2017
Receipts						
	Activities for Generating Funds	10,277	0	0	10,277	24,928
	Bank and Deposit interest	380	39	0	419	3,338
	Donations	87,008	0	0	87,008	74,820
	Legacies	0	0	0	0	
	SUB TOTAL	97,666	39	0	97,705	103,086
Receipts						
	Grants	0	0	0	0	750
	Other Receipts	3,450	0	0	3,450	13,113
	Receipts from General Trustees	0	0	0	0	
	Rental of premises	21,246	0	0	21,246	24,352
	Sale of assets	0	0	0	0	
	Sale of investments	0	0	0	0	
	SUB TOTAL	24,696	0	0	24,696	38,215
TOTAL RECEIPTS		122,362	39	0	122,401	141,301
Payments						
	Costs of generating funds	(2,864)	0	0	(2,864)	
	Charitable activities	(117,444)	0	0	(117,444)	(139,884)
	Governance costs	0	0	0	0	(3,428)
TOTAL PAYMENTS		(120,308)	0	0	(120,308)	(143,312)
Income/Expenditure Surplus/ (Shortfall)		2,054	39	0	2,093	(2,011)

6. Notes To Accounts

Note 1-Trustee Remuneration and Related Party Transactions

The Interim Moderator was paid zero in travel and phone expenses for the year. No other trustee received any remuneration or reimbursement of expenses during the year. 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.

Note 2-Movement in Funds

	AT 1 JANUARY 2018	RECEIPTS	PAYMENTS	TRANSFERS	TOTAL 31 DECEMBER 2018
Designated Social Fund	5,969	0	(2,864)	0	3,105
Designated Flower Fund	565	280	0	0	845
General (Treasurer) Account	11,035	123,298	(117,444)	0	16,890
Standing Order Account	22,221	(1,245)	0	0	20,977
Bequest Deposit Fund	0				0
Renovations Deposit Fund	3,736	39			3,775
Music Deposit Fund	2,624	28			2,652
Fabric Fund	172				172
Improvement and Development Deposit Fund	2,000				2,000
TOTAL FUNDS	48,322	122,401	(120,308)	0	50,415

In consultation with Church of Scotland and Presbytery of Gordon, 2018 accounts have been rationalised in respect of Bank and Deposit Balances and Movement in Funds where elements are not managed and controlled directly by St. Andrew's Parish Church.

As noted in the reconciliation table below, the previous accounting practices resulted in:-

- 175th. Anniversary Fund being incorrectly listed separately and is actually included in the Treasurer Account;
- Consolidated Fabric Fund incorrectly included when in fact these are Church of Scotland Funds and not St. Andrew's Parish Church.

The 2018 accounts reflect those rationalisations.

Only the following funds are reported in St. Andrew's Parish Church Accounts, the purposes of which are also noted.

- 1) Social Fund
 - The Trustees have set aside £1,500 to fund social events
- 2) Flower Fund
 - To provide flowers for worship
- 3) Treasurers Account
 - To manage daily income and expenditures of the Church
- 4) Standing order Account
 - To receive Church members Givings
- 5) Renovation Fund
 - To provide funds for the Church Renovations
- 6) Music Fund
 - The Trustees have set aside funds for the purchase of music resources for use in worship
- 7) Fabric Fund
 - The Trustees have set aside funds for the maintenance of the Church property
- 8) Improvement and Development Fund
 - For Improvements within the Church Buildings

As a consequence of the rationalisation then the Brought Forward from 2017 is adjusted downwards, the reconciliation of which is set out below.

	At 31 December 2017	REVISED Carried Forward to 2018	Commentary
Unrestricted funds			
Designated 175 Anniversary Funds	10,585		175th. Anniversary Fund double counted in prior years. Now only Included in Treasurers Account
Designated Fabric Fund	172	172	CHURCH OF SCOTLAND DEPOSIT FUND
Designated Music Fund	2,624	2,624	CHURCH OF SCOTLAND DEPOSIT FUND
Designated Social Fund	5,969	5,969	GENERAL TREASURERS ACCOUNTS
General Congregational Purposes Fund	867	Included in Investment	Included in Investment
General Fund	11,035	11,035	GENERAL TREASURERS ACCOUNTS
Improvement and Development Fund	2,000	2,000	CHURCH OF SCOTLAND DEPOSIT FUND
Standing Order Account	22,221	22,221	GENERAL TREASURERS ACCOUNTS
	55,473	44,021	
Restricted funds			
Chapel Enhancement Fund	2,601	Included in Investment	Included in Investment
Consolidate Fabric Fund	11,262	Included in Investment	Treated as income in prior years. Now only Included in Investment only
Flower Fund	565	565	GENERAL TREASURERS ACCOUNTS
Grubb Mortification Fund	5	Included in Investment	Included in Investment
Kirk Session Trust Fund	2,560	Included in Investment	Included in Investment
Miss C Maghrays Trust	153	Included in Investment	Included in Investment
Miss H M Gray Trust	153	Included in Investment	Included in Investment
Renovation Fund	3,736	3,736	CHURCH OF SCOTLAND DEPOSIT FUND
Rev James Black Trust Fund	-	Included in Investment	Included in Investment
The Bass Trust Fund	6,364	Included in Investment	Included in Investment
Youth Account	25	Included in Investment	Included in Investment
	27,424	4,301	
Total funds	82,897	48,322	

REVISED CARRIED FORWARD TO 2018	CHURCH OF SCOTLAND DEPOSIT FUND	8,532
	GENERAL TREASURERS ACCOUNTS	39,790
		48,322

Note 3-Analysis of Donations

	UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2018	TOTAL 2017
WFO Scheme Non Gift Aid	1,925	0	0	1,925	2,520
Gift Aid Donations	42,208	0	0	42,208	41,581
Tax Recovered	23,725	0	0	23,725	
Ordinary Offerings	4,168	0	0	4,168	3,130
Other Offerings	68	0	0	68	271
WFO (Book 2) Gift Aid	5,409	0	0	5,409	5,802
Monthly Collection	5,080	0	0	5,080	7,230
Monthly Collection Gift Aid	4,390	0	0	4,390	4,823
Donations for Third Party	35	0	0	35	
TOTAL DONATIONS	87,008	0	0	87,008	65,357

Note 4-Charitable Activities Expenditure

	UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2018	TOTAL 2017
9999-Miscellaneous	99	0	0	99	(3,362)
1201-Expenditure Ministries-Mission Allocation	(58,542)	0	0	(58,542)	(54,701)
1203-Expenditure Returned or uncashed paym	(1,140)	0	0	(1,140)	(1,429)
1209-Expenditure Presbytery Dues	(254)	0	0	(254)	
1214-Expenditure Ministry Travel expenses	(3)	0	0	(3)	0
1217-Expenditure Pulpit Supply	(2,554)	0	0	(2,554)	(2,911)
1223-Expenditure HMRC Tax & NI	(517)	0	0	(517)	(743)
1225-Expenditure Catering	(36)	0	0	(36)	
1242-Expenditure Organist Salary	(4,095)	0	0	(4,095)	(3,820)
1244-Expenditure Administrator Salary	(12,105)	0	0	(12,105)	(12,897)
1246-Expenditure Cleaner Salary	(10,287)	0	0	(10,287)	(10,823)
1247-Expenditure Gardener Salary	(894)	0	0	(894)	(1,065)
1250-Expenditure Photocopier Lease	(2,163)	0	0	(2,163)	(3,543)
1251-Expenditure Stationery	(2,244)	0	0	(2,244)	(2,142)
1252-Expenditure Photocopying	(625)	0	0	(625)	(974)
1253-Expenditure Telephone	(955)	0	0	(955)	(923)
1255-Expenditure Computer Support	(451)	0	0	(451)	(533)
1260-Expenditure Equipment	0	0	0	0	(155)
1262-Expenditure Life and Work Expenses	(191)	0	0	(191)	(218)
1263-Expenditure Publicity and Adverts	0	0	0	0	(800)
1264-Expenditure Training for Mission	(75)	0	0	(75)	
1266-Expenditure Choir and Music Expenses	(560)	0	0	(560)	
1267-Expenditure Worship Accessories	(421)	0	0	(421)	
1269-Expenditure Ministers Discretion	(328)	0	0	(328)	(1,050)
1300-Expenditure Fabric Maintenance Church	(4,518)	0	0	(4,518)	(9,736)
1302-Expenditure Gas Church Building	(2,221)	0	0	(2,221)	(2,383)
1303-Expenditure Electricity Church Building	(2,014)	0	0	(2,014)	(2,003)
1307-Expenditure Insurance Church	(4,314)	0	0	(4,314)	(4,094)
1308-Expenditure Cleaning Materials	(529)	0	0	(529)	(356)
1309-Expenditure Upkeep of Grounds	(101)	0	0	(101)	
1320-Expenditure Fabric Maintenance Manse	(2,102)	0	0	(2,102)	(2,606)
1340-Expenditure Fabric Maintenance Hall 1	(509)	0	0	(509)	(1,405)
1343-Expenditure Electricity New Hall	(1,831)	0	0	(1,831)	(1,793)
1360-Expenditure Fabric Maintenance Hall 2	(458)	0	0	(458)	
1380-Expenditure Fabric Maintenance Hall 3	(505)	0	0	(505)	
5004-Expenditure Social Activities	(2,864)	0	0	(2,864)	
TOTAL EXPENDITURE	(120,308)	0	0	(120,308)	(126,465)

Costs of Generating Funds

	UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2018	TOTAL 2017
1280-Expenditure Accountancy Fees	0	0	0	0	
1391-Expenditure Audit or Independent Exam	0	0	0	0	
1392-Expenditure Preparation of Accounts	0	0	0	0	
1393-Expenditure Legal Costs	0	0	0	0	
1394-Expenditure Loan Repayments	0	0	0	0	
TOTAL COST OF GENERATING FUNDS	0	0	0	0	0

Governance Costs

	UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2018	TOTAL 2017
Independent Examiner fees					0
Loan Repayment					3,428
TOTAL OTHER PAYMENTS	0	0	0	0	3,428

Note 5-Other Payments

	UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2018	TOTAL 2017
Purchase of assets					0
Purchase of investments					0
TOTAL OTHER PAYMENTS	0	0	0	0	0

Minister's Stipend

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.

Note 6-Collection For Third Parties

No collections for Third parties occurred during 2018.

Intentionally Blank

Intentionally Blank