

**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 31st December
2018**



St Andrew's Parish Church, Inverurie Annual Report and Accounts for Year Ending 31st December 2018

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
Dalgleish, 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

Session Clerk

Clerk to the Board

Treasurer

Administrator/Book-keeper

Rev. Sheila A. Craggs

Mr Kenneth Tuach

Mrs Joyce Lawson

Mr. Tom Craggs

Mrs Jackie Reith

Independent Examiner

Louise Wood

Bankers

Bank of Scotland

Garioch Centre

Inverurie

AB51 4SB



St Andrew's Parish Church, Inverurie

Annual Report and Accounts for Year Ending 31st December 2018

Trustees' Annual Report

Structure, Governance and Management

Governing Document

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

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.

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.

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 10am. 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.

Christian Education for Children is provided through our Children's Club called "Time Out" which meets once per month during term time. There is also a Boys' Brigade Company attached to the Church which maintained three sections for the year and met weekly. A unit of the Girl Guides and a unit of Rainbows also uses the premises weekly.

Other activities that use the Church Buildings include Fitness Classes, Music Groups, Toddler and Playgroups and other Churches of different denominations that do not have fixed places of worship in Inverurie.

The buildings are also used for regular Church activities such as funerals and weddings, and for social events organised by the Church to support both the Church and local or national charitable causes, such as the Trussell Trust or Christian Aid.

Achievements and Performance

During 2018, St. Andrew's has been 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.

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.

Reserves Policy

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

At the year end the Church held unrestricted cash funds of £46,467 (which includes £1,500 designated for 2019 Social Committee functions). The remaining balance of £xxxx represents about four months expenditure which is in line with that planned.

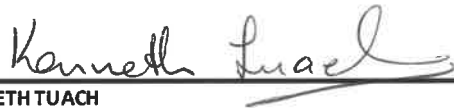
The Church also held £17,357 of restricted funds which have been provided for the purposes specified in Note 2.

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 and signed on their behalf,



KENNETH TUACH

Kirk Session Clerk

Date Monday, 25 February 2019



THOMAS CRAGGS

Treasurer

Date Monday, 25 February 2019



St Andrew's Parish Church, Inverurie
Annual Report and Accounts for Year Ending 31st December 2018

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

I report on the accounts of the charity for the year ended 31st December 2018 which are set out on pages 8 to 13.

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

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 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: 25 February 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.



St Andrew's Parish Church, Inverurie
Annual Report and Accounts for Year Ending 31st December 2018

Receipts and Payments

	Note	Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	Funds		
		2018	2018	2018	2018	2017
		£	£	£	£	£
Receipts						
Donations	3	64,528	0	0	64,528	74,820
Legacies		0	0	0	0	0
Activities for Generating Funds		32,976	0	0	32,976	24,928
Flower Fund		0	304	0	304	0
Social Fund		0	0	0	0	0
Bank & Deposit interest		352	0	0	352	349
Investment income		0	0	0	0	2,989
		97,856	304	0	98,160	103,086
Grants		0	0	0	0	750
Weddings and funerals		4,678	0	0	4,678	2,420
Other Receipts		0	0	0	0	6,993
Receipts from General Trustees (Manse)		0	0	0	0	0
Rental of premises		21,246	0	0	21,246	24,352
Returned Cheques		16,069	0	0	16,069	0
Sale of assets		0	0	0	0	0
Sale of investments		0	0	0	0	0
Receipts Miscellaneous		15,358	0	0	15,358	3,700
		57,351	0	0	57,351	
Total Receipts		155,207	304	0	155,511	141,301
Payments	4					
Costs of generating funds						
Charitable activities		(127,021)	0	0	(127,021)	(128,862)
Governance costs		(4,505)	0	0	(4,505)	(3,428)
Other Payments		(17,896)	0	0	(17,896)	(4,990)
175th. Anniversary and Social		(2,864)	0	0	(2,864)	(6,032)
		(152,285)	0	0	(152,285)	(143,312)
Total Payments		(152,285)	0	0	(152,285)	(143,312)
Excess of Receipts over Payments for the year before transfers		2,922	304	0	3,226	(2,011)
Transfers		0	0	0	0	0
Excess of Receipts over Payments for the year after transfers		2,922	304	0	3,226	(2,021)



St Andrew's Parish Church, Inverurie
Annual Report and Accounts for Year Ending 31st December 2018

Statement of Balances

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	2018	2018	2018	2018	2017
Note	£	£	£	£	£
Bank & Deposit Balances					
CoS Deposit Fund	4,824	4,028	-	8,852	8,532
General Account	20,763	13,328	-	34,091	76,376
Standing Order Account	20,977	-	-	20,977	Not shown separately in 2017
Total brought forward	46,564	17,356	-	63,920	84,908
Movement in year:					
Excess of Receipts over Payments for year after transfers	2,922	304	0	3,226	(2,011)
Bank and deposit Balances carried forward	49,728	17,660	0	67,146	82,897
Investments at market value (cost £ 9592.41)	867	11,831	0	12,698	12,837
Assets	50,595	29,491	0	79,844	95,734
Liabilities					
Loan to Church of Scotland 3306	0			0	
Loan to Church of Scotland 3311	0			0	
Loan to Church of Scotland 3352	20,000			20,000	20,000
Underpayment to Ministry and Mission	28,648	0	0	28,648	28,648
	48,648	0	0	48,648	48,648

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

Session Clerk	
Name (in BLOCK CAPITALS)	KENNETH TUACH
Signature	
Treasurer	
Name (in BLOCK CAPITALS)	THOMAS CRAGGS
Signature	



St Andrew's Parish Church, Inverurie
Annual Report and Accounts for Year Ending 31st December 2018

Notes To Accounts

1. Trustee Remuneration and Related Party Transactions

The Interim Moderator were paid zero in travel and phone expenses for the year
 No other trustee received any remuneration or reimbursement of expenses
 No trustee or a person related to a trustee had any personal interest in any

2. Movements in Funds

	At 1 Jan				At 31 Dec
	2018	Receipts	Payments	Transfers	2018
	£	£	£	£	£
Unrestricted funds					
Designated 175 Anniversary Funds	10,585	0	0	(10,585)	0
Designated Fabric Fund	172	0	0	0	172
Designated Music Fund	2,624	28	0	0	2,652
Designated Social Fund	5,969	0	(2,864)	0	3,105
General Congregational Purposes Fund	867	0	(31)	0	836
General Fund	11,035	155,207	(149,421)	0	16,821
Improvement and Development Fund	2,000	0	0	0	2,000
Standing Order Account	22,221	38,513	0	(39,757)	20,977
	55,473	193,748	(152,316)	(50,342)	46,563
Restricted funds					
Chapel Enhancement Fund	2,601	0	(92)	0	2,509
Consolidate Fabric Fund	11,262	0	(11,252)	0	10
Flower Fund	565	304	0	0	869
Grubb Mortification Fund	5	0	(5)	0	0
Kirk Session Trust Fund	2,560	0	(90)	0	2,470
Miss C Maghrays Trust	153	0	(5)	0	148
Miss H M Gray Trust	153	0	(5)	0	148
Renovation Fund	3,736	39	0	0	3,775
Rev James Black Trust Fund	0	0	0	0	0
Temporary Funds	0	243	0	0	243
The Bass Trust Fund	6,364	0	(232)	0	6,132
Youth Account	25	0	(25)	0	0
Bardays Wealth management Grubb Trust	0	1,053	0	0	1,053
	27,424	1,639	(11,706)	0	17,357
Total funds	82,897	195,386	(164,022)	(50,342)	63,920

Purposes of Designated Funds

Designated Fabric Fund
 Designated Music Fund
 Designated Social Fund

The Trustees have set aside funds for the maintenance of the Church property
 The Trustees have set aside funds for the purchase of music resources for use in worship.
 The Trustees have set aside £4000 to fund social events

Purposes of Restricted Funds

Chapel Enhancement Fund
 Consolidated Fabric Fund
 Flower Fund
 Grubb Mortification Fund
 Kirk Session Trust Fund
 Miss C Maghrays Trust
 Miss H M Gray Trust
 Renovation Fund
 Rev James Black Trust Fund
 The Bass Trust Fund
 Youth Account

To provide funds to enhance the Chapels
 Maintenance of the Manse
 To provide flowers for worship
 For the benevolence of the needy in the Parish
 For the benevolence of the needy in the Parish
 For Development of Youth Work
 For Development of Youth Work
 To provide funds for the Church Renovations
 For Improvements within the Church Buildings - Closed for improvements to
 For the maintenance of Family Monuments
 To fund the Christian Education of Youth

3.		Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	Funds		
		2018	2018	2018	2018	2017
		£	£	£	£	£
	Analysis of Donations					
	Donations For Third Party	35	0	0	35	
	Gift Aid Donations	3,696	0	0	3,696	3,475
	Gift Aid Through Standing Order Transfers	39,757	0	0	39,757	38,106
	Monthly Collection Gift Aid	4,390	0	0	4,390	4,823
	Monthly Collection Non Gift Aid	5,080	0	0	5,080	7,230
	Ordinary Offerings (Open Plate)	4,168	0	0	4,168	3,130
	Other Offerings, Donations	68	0	0	68	271
	WFO Scheme (non Gift Aid)	1,925	0	0	1,925	2,520
	WFO Scheme Gift Aid Donations	5,409	0	0	5,409	5,802
		64,528	0	0	64,528	65,357

4.		Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	Funds		
		2018	2018	2018	2018	2017
		£	£	£	£	£
	Analysis of Payments					
	Costs of generating funds					
	Governance Costs	-	-	-	-	-
		-	-	-	-	-

	Unrestricted	Restricted	Endowment	Total	Total	
	Funds	Funds	Funds			
	2018	2018	2018	2018	2017	
	£	£	£	£	£	
	Charitable activities					
	Administrator Salary	12,105	0	0	12,105	12,897
	Advertising and publicity	-	0	0	0	800
	Catering	18	0	0	18	
	Church office expenses	-	0	0	0	
	Church office expenses Copier Costs	625	0	0	625	974
	Church office expenses Copier Lease	2,163	0	0	2,163	3,543
	Church office expenses Telephone	955	0	0	955	923
	Cleaner Salary	10,287	0	0	10,287	10,823
	Cleaning Materials	529	0	0	529	356
	Computer/IT Support	451	0	0	451	533
	Council Tax Manse	-	0	0	0	519
	Electricity Church	2,014	0	0	2,014	2,003
	Electricity New Hall	1,831	0	0	1,831	1,793
	Electricity to Manse	-	0	0	0	
	Equipment Repairs	-	0	0	0	155
	Fabric repairs & Church Maintenance	4,518	0	0	4,518	9,736
	Fabric repairs to Halls	1,472	0	0	1,472	1,405
	Gardener Costs	894	0	0	894	1,065
	Gas Church	2,221	0	0	2,221	2,383
	HMRC & NI	517	0	0	517	743
	Insurance church	4,314	0	0	4,314	4,094
	Life and Work Expenses	191	0	0	191	218
	Maintenance to Manse	17,896	0	0	17,896	2,087
	Minister's expenses (travel)	3	0	0	3	
	Ministers Discretion	328	0	0	328	1,050
	Ministries & Mission allocation	58,451	0	0	58,451	54,701
	Miscellaneous	451	0	0	451	3,362
	Organ & music	560	0	0	560	
	Organist Salary	4,095	0	0	4,095	3,820
	Presbytery dues	254	0	0	254	1,429
	Printing, stationery and postage	2,244	0	0	2,244	2,142
	Pulpit supply	2,554	0	0	2,554	2,911
	Regular Fundraising	2,864	0	0	2,864	
	Returned Payments	16,934	0	0	16,934	
	Training for Mission	75	0	0	75	
	Upkeep of grounds	51	0	0	51	
	Worship Accessories	421	0	0	421	1,598
		152,285	0	0	152,285	128,063

Governance costs

Independent examiner's fees	0	0	0	0	0
Returned payments	0	0	0	0	0
Loan Repayments	0	0	0	0	3,428
	0	0	0	0	3,428

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	2018	2018	2018	2018	2017
	£	£	£	£	£
Other payments					
Purchase of assets	0	0	0	0	0
Purchase of investments	0	0	0	0	0
Stewardship	0	0	0	0	0
Youth Expenditure	0	0	0	0	0
	0	0	0	0	0

5. 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.

	2018	2017
	£	£
6. Collections for Third Parties		
Disaster Appeals	0	0
	0	0