

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 2019

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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	
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	Milne, Mrs Rosemary
Bruce, Mrs Joyce	Morrice, Mr Hugh
Cadenhead, Mr Herbert	Morrison, Mr James
Christie, Mrs Hilda	Pawson, Mrs Kristine
Clark, Mr Charles	Smith, Mr Alastair
Conn, Mrs Molly	Stuart, Mrs Diana
Craggs, Rev Sheila A.	Tuach, Mr Kenneth
Dalgleish, Mr Thomas	Vernal, Mrs Maureen
Davidson, Mrs Sarah	Williams, Mrs Jean
Donaldson, Mr Peter	Young, Mr Robert
Duff, Mr Allan	Young, Mrs Alison
Fraser, Mrs Irene	

#### 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
Church Administrator	Mrs Linsey Stewart

**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 2019, St. Andrew's was under the guidance of an Interim Moderator appointed by Presbytery of Gordon. A Nominating Committee was put in place in 2016. St. Andrew's continued through 2019 to actively look to attract a new Minister. A Sole Nominee has been selected and is being processed by Presbytery of Gordon with the nominee projected to take office in January 2020.

The use of the Church facilities by external groups continued to be encouraged to increase income. Unfortunately, economic circumstances have driven a downturn rather than improve the income level with community groups diminished membership (venue rental no longer viable) and local authority funding withdrawals from community groups. This remains a concern and further campaigns have been implemented during Q4, 2019 to try and at least retain the current utilisation levels.

Givings from the Congregation is a significant area of income, received from Standing Orders, 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. A Stewardship campaign will be undertaken in Spring 2020.

Social Events continue to be a popular attraction within the Parish and provide a robust income contribution from a varied range of events.

Three TSB accounts have now been closed and the monies transferred to designated nominal codes within the main Church accounts bringing control of the monies under the current

Treasurer Account bank signatories. The purpose of the funds is unchanged and recorded in [Note 2](#) to the accounts.

As a consequence of:-

- Presbytery contribution of £10,000 towards Ministry and Missions debt (previous underpayments);
- General Trustees favourable consideration of an outstanding loan (£20,000);
- Receipt of three legacies;

St. Andrew's have been able to clear all outstanding debts as of 18 October 2019.

Expenditure during the year (excluding loan repayments from Church funds, continue to run at circa £8,000 per month. The monthly expenditure will increase in 2020, as a result of the successful process to induct a new Minister in January 2020, to a level of £11,000 per month (£3,000 per month increase).

## 2.6 Reserves Policy

It is the Trustees' policy to hold reserves of approximately four months expenditure including designated funds. This is re-affirmed for 2020 based on the projected higher expenditure level.

At 31 December 2018 the Church held unrestricted cash funds of £88,717 (which includes £1,500 designated for 2020 Social Committee functions).

Against a projection of reduced income but increased expenditure in 2020 in the order of £20,000, 2019 unrestricted cash funds must be set aside to meet the projected income deficit in the event of zero increases being realised from fundraising, Givings and Use of Premises. Of the remaining balance, four months of reserves will continue to be held (£44,000), the balance of £24,177 remaining for any unforeseen, unbudgeted items arising during 2020.


The Church also held £3,806 of restricted funds which have been provided for the purposes specified in Note 2.

## 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.

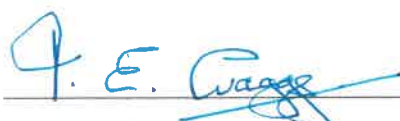
This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They 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 11 March 2020 and signed on their behalf,



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

11 March 2020



Thomas Craggs, St. Andrew's Parish Church Treasurer

11 March 2020

### 3. Independent Examiners Report

I report on the accounts of the charity for the year ended 31st December 2019 which are set out on pages 8 to 14.

#### 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:
  - 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: 11 March 2020

\* 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 2019	TOTAL AT DECEMBER 2018
Church Of Scotland Deposit Fund	4,824	3,775	0	8,599	8,532
General Treasurer Accounts Brought Forward	41,816		0	41,816	39,790
<b>TOTAL BROUGHT FORWARD AT 1 JANUARY 2019</b>	<b>46,640</b>	<b>3,775</b>	<b>0</b>	<b>50,415</b>	<b>48,322</b>
Excess of Receipts over Payments for 2019	42,077	31	0	42,109	2,093
<b>TOTAL FUNDS CARRIED FORWARD TO 2020</b>	<b>88,717</b>	<b>3,806</b>	<b>0</b>	<b>92,524</b>	<b>50,415</b>

#### Investments at Market Value

	UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2019	TOTAL AT DECEMBER 2018
(cost £ 9004.88)		13,706	-	13,706	12,243
<b>TOTAL ASSETS</b>	<b>88,717</b>	<b>17,512</b>	<b>0</b>	<b>106,230</b>	<b>62,658</b>

#### Liabilities

	UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2019
Loan to Church of Scotland 3352	0	0	0	0
Underpayment to Ministry and Mission	0	0	0	0
<b>TOTAL LIABILITIES</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

#### Bad Debtors

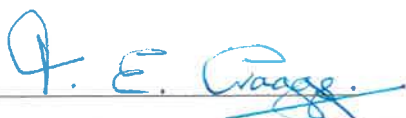
	UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2019
Slimmers Scotland (2009) Limited	354	0	0	354
<b>TOTAL BAD DEBTORS</b>	<b>354</b>	<b>0</b>	<b>0</b>	<b>354</b>

The accounts were approved by the Kirk Session and Financial Board on 11 March 2020. For and on behalf of the Kirk Session and Financial Board.



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

11 March 2020



Thomas Craggs, St. Andrew's Parish Church Treasurer

11 March 2020



## 5. Receipts and Payments

		UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2019	TOTAL AT DECEMBER 2018
Receipts						
	Activities for Generating Funds	19,365	0	0	19,365	10,277
	Bank and Deposit interest	422	31	0	453	419
	Donations	68,328	0	0	68,328	87,008
	Legacies	49,658	0	0	49,658	0
	<b>SUB TOTAL</b>	<b>137,773</b>	<b>31</b>	<b>0</b>	<b>137,804</b>	<b>97,705</b>
Receipts						
	Grants	0	0	0	0	0
	Other Receipts	9,056	0	0	9,056	3,450
	Rental of premises	17,795	0	0	17,795	21,246
	Sale of assets	0	0	0	0	
	Sale of investments	0	0	0	0	
	<b>SUB TOTAL</b>	<b>26,851</b>	<b>0</b>	<b>0</b>	<b>26,851</b>	<b>24,696</b>
<b>TOTAL RECEIPTS</b>		<b>164,624</b>	<b>31</b>	<b>0</b>	<b>164,656</b>	<b>122,401</b>
CofS Validation Check		TRUE				
Payments						
	Costs of generating funds	0	0	0	0	(2,864)
	Charitable activities	(105,095)	0	0	(105,095)	(117,444)
	Governance costs	(17,452)	0	0	(17,452)	
<b>TOTAL PAYMENTS</b>		<b>(122,547)</b>	<b>0</b>	<b>0</b>	<b>(122,547)</b>	<b>(120,308)</b>
CofS Validation Check		TRUE				
<b>Income/Expenditure Surplus/(Shortfall)</b>		<b>42,077</b>	<b>31</b>	<b>0</b>	<b>42,109</b>	<b>2,093</b>
CofS Validation Check		TRUE				

### Bank and Deposit Balances

	UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2019	TOTAL 31 DECEMBER 2018
Designated Social Fund	1,188	-	-	1,188	3,105
Designated Flower Fund	663	-	-	663	845
General (Treasurer) Account	27,901	-	-	27,901	16,890
Designated Kirk Session Fund	1,607	-	-	1,607	
Standing Order Account	48,786	-	-	48,786	20,977
Youth Savings Account	-	-	-	0	
Designated Grubb Trust Fund	36	-	-	36	
Designated Rev. James Black Fund	3,692	-	-	3,692	
Bequest Deposit Fund	-	-	-	0	
Renovations Deposit Fund	-	3,806	-	3,806	3,775
Music Deposit Fund	2,673	-	-	2,673	2,652
Fabric Fund	174	-	-	174	172
Improvement and Development Deposit Fund	2,000	-	-	2,000	2,000
<b>TOTAL BANK AND DEPOSIT BALANCES</b>	<b>88,719</b>	<b>3,806</b>	<b>0</b>	<b>92,525</b>	<b>50,415</b>

## 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

	JANUARY 2019	RECEIPTS	PAYMENTS	TRANSFERS	TOTAL 31 DECEMBER 2019
Designated Social Fund	3,105	0	(1,918)	0	1,188
Designated Flower Fund	845	345	(527)	0	663
General (Treasurer) Account	16,890	131,113	(120,102)	0	27,901
Kirk Session Savings Account	0	1,607	0	0	1,607
Standing Order Account	20,977	27,809	0	0	48,785
Youth Savings Account	0	0	0	0	0
Grubb Trust Savings Account	0	36	0	0	36
Rev. James Black Savings Account	0	3,692	0	0	3,692
Bequest Deposit Fund	0	0	0	0	0
Renovations Deposit Fund	3,775	31	0	0	3,806
Music Deposit Fund	2,652	22	0	0	2,674
Fabric Fund	172	1	0	0	173
Improvement and Development Deposit Fund	2,000	0	0	0	2,000
<b>TOTAL FUNDS</b>	<b>50,416</b>	<b>164,656</b>	<b>(122,547)</b>	<b>0</b>	<b>92,525</b>

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) Kirk Session Fund
  - For the benevolence of the needy in the Parish
- 5) Standing Order Account
  - To receive Church members Givings
- 6) Grubb Fund
  - For the benevolence of the needy in the Parish
- 7) Rev. James Black Fund
  - For improvements within the Church buildings
- 8) Renovation Fund
  - To provide funds for the Church Renovations
- 9) Music Fund
  - The Trustees have set aside funds for the purchase of music resources for use in worship
- 10) Fabric Fund
  - The Trustees have set aside funds for the maintenance of the Church property
- 11) Improvement and Development Fund
  - For Improvements within the Church Buildings

### Note 3-Analysis of Donations

	UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2019	TOTAL AT DECEMBER 2018
WFO Scheme Non Gift Aid	1,763	0	0	1,763	1,925
Gift Aid Donations	39,861	0	0	39,861	42,208
Tax Recovered	7,957	0	0	7,957	23,725
Ordinary Offerings	2,951	0	0	2,951	4,168
Other Offerings	0	0	0	0	68
WFO (Book 2) Gift Aid	5,176	0	0	5,176	5,409
Monthly Collection	5,634	0	0	5,634	5,080
Monthly Collection Gift Aid	4,497	0	0	4,497	4,390
Congregational Org	0	0	0	0	0
Chapel Votive Stand	0	0	0	0	0
Donations for Third Party	490	0	0	490	35
<b>TOTAL DONATIONS</b>	<b>68,328</b>	<b>0</b>	<b>0</b>	<b>68,328</b>	<b>87,008</b>
CofS Validation Check	TRUE	TRUE	TRUE	TRUE	

### Note 4-Charitable Activities Expenditure

	UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2019	TOTAL AT DECEMBER 2018
9999-Expenditure Miscellaneous	(4,704)	0	0	(4,704)	99
1201-Expenditure Ministries-Mission Allocation	(44,053)	0	0	(44,053)	(58,542)
1203-Expenditure Returned or uncashed payments	0	0	0	0	(1,140)
1208-Expenditure Mission and Renewal Fund	(14)	0	0	(14)	
1209-Expenditure Presbytery Dues	(695)	0	0	(695)	(254)
1214-Expenditure Ministry Travel expenses	0	0	0	0	(3)
1217-Expenditure Pulpit Supply	(3,132)	0	0	(3,132)	(2,554)
1223-Expenditure HMRC Tax & NI	(1,373)	0	0	(1,373)	(517)
1225-Expenditure Catering	0	0	0	0	(36)
1230-Expenditure CofS Renovation Fund	(14)	0	0	(14)	
1242-Expenditure Organist Salary	(4,000)	0	0	(4,000)	(4,095)
1244-Expenditure Administrator Salary	(11,065)	0	0	(11,065)	(12,105)
1246-Expenditure Cleaner Salary	(9,858)	0	0	(9,858)	(10,287)
1247-Expenditure Gardener Salary	(736)	0	0	(736)	(894)
1250-Expenditure Photocopier Lease	(1,491)	0	0	(1,491)	(2,163)
1251-Expenditure Stationery	(1,274)	0	0	(1,274)	(2,244)
1252-Expenditure Photocopying	(376)	0	0	(376)	(625)
1253-Expenditure Telephone	(889)	0	0	(889)	(955)
1255-Expenditure Computer Support	(303)	0	0	(303)	(451)
1262-Expenditure Life and Work Expenses	(214)	0	0	(214)	(191)
1264-Expenditure Training for Mission	0	0	0	0	(75)
1266-Expenditure Choir and Music Expenses	(681)	0	0	(681)	(560)
1267-Expenditure Worship Accessories	0	0	0	0	(421)
1269-Expenditure Ministers Discretion	(1,084)	0	0	(1,084)	(328)
1271-Expenditure Church Flowers	(527)	0	0	(527)	
1300-Expenditure Fabric Maintenance Church	(1,543)	0	0	(1,543)	(4,518)
1302-Expenditure Gas Church Building	(1,683)	0	0	(1,683)	(2,221)
1303-Expenditure Electricity Church Building	(1,822)	0	0	(1,822)	(2,014)
1307-Expenditure Insurance Church	(3,651)	0	0	(3,651)	(4,314)
1308-Expenditure Cleaning Materials	(504)	0	0	(504)	(529)
1309-Expenditure Upkeep of Grounds	(76)	0	0	(76)	(101)
1320-Expenditure Fabric Maintenance Manse	(3,963)	0	0	(3,963)	(2,102)
1340-Expenditure Fabric Maintenance Hall 1	(188)	0	0	(188)	(509)
1343-Expenditure Electricity New Hall	(2,406)	0	0	(2,406)	(1,831)
1360-Expenditure Fabric Maintenance Hall 2	(270)	0	0	(270)	(458)
1380-Expenditure Fabric Maintenance Hall 3	(98)	0	0	(98)	(505)
1394-Loan Repayments	(17,452)	0	0	(17,452)	
1395-Expenditure Donations to Third Parties	(490)	0	0	(490)	
5004-Expenditure Social Activities	(1,918)	0	0	(1,918)	(2,864)
<b>TOTAL EXPENDITURE</b>	<b>(122,547)</b>	<b>0</b>	<b>0</b>	<b>(122,547)</b>	<b>(120,307)</b>

### Governance Costs Included in Note 4-Expenditure

	UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2019	TOTAL 31 DECEMBER 2018
1280-Expenditure Accountancy Fees	0	0	0	0	0
1391-Expenditure Audit or Independent Exam	0	0	0	0	0
1392-Expenditure Preparation of Accounts	0	0	0	0	0
1393-Expenditure Legal Costs	0	0	0	0	0
1394-Expenditure Loan Repayments	(17,452)	0	0	(17,452)	(17,452)
<b>TOTAL COST OF GENERATING FUNDS</b>	<b>(17,452)</b>	<b>0</b>	<b>0</b>	<b>(17,452)</b>	<b>(17,452)</b>

### Note 5-Other Payments

	UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2019	TOTAL 31 DECEMBER 2018
Purchase of assets					
Purchase of investments					
<b>TOTAL OTHER PAYMENTS</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

### Note 6-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 7-Collection For Third Parties

No collections for Third parties occurred during 2019.

## Appendix 1-Funds Held by Church of Scotland

Intentionally Blank

## Appendix 2-Church of Scotland Investments

Intentionally Blank