

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 2020

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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 (to 31 August 2020)	Hepburn, Mrs Sandra
Brew, Mr Eric	Ingram, Mrs Jennifer
Bruce, Mr Graham (to 20 October 2020)	Irvine, Rev. Carl (from 31 January 2020)
Bruce, Mrs Jill (to 20 October 2020)	Keith, Mrs Moira
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. (to 30 January 2020)	Stuart, Mrs Diana
Dalglish, Mr Thomas (to 31 August 2020)	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 (to 30 January 2020)	Rev. Sheila A. Craggs
Minister (from 31 January 2020)	Rev. Carl Irvine
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 normally 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

Church of Scotland advice related to maintaining congregational funding "Some congregations have had the opportunity to create reserves over previous years. Now may well be the time for careful stewardship of these reserves and assessing if they could be used at this time, starting with restricted funds wherever possible."

To that end St. Andrew's have rationalised its various funds during 2020 releasing dedicated funds to the general fund as shown in [Section 6 Note 4](#).

St. Andrew's was under the guidance of an Interim Moderator, appointed by Presbytery of Gordon, until 30 January 2020 with a full time Minister inducted on 31 January 2020.

On 18 March 2020, under the guidance of Church of Scotland, the Church buildings were closed only reopening in September 2020 with limited use for Sunday Worship and limited Hall User groups. The downward financial impact on lettings has been quite significant.

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 severely disrupted however it is noted that some members have moved to Standing Orders, made arrangements to hand in their envelopes and in some cases made one-off donations.

Social Events, a significant financial contributor, have not been possible since March 2020.

Cumulatively, St. Andrew's have had to draw on its combined financial reserves in the sum of £34,189 in order to maintain its overheads obligations including Ministry and Mission contributions, Church Buildings insurance, utilities, staff costs and fabric maintenance of the Church Buildings and Manse.

Three designated nominal codes within the main Church accounts are now permanently closed as the purpose of the funds is no longer valid bringing control of the monies fully under the current General (Treasurer) accounting and control.

Expenditure during the year continue to run at circa £11,000 per month.

2.6 Reserves Policy

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

At 31 December 2020 the Church held unrestricted cash funds of £54,583. Given the uncertainties of COVID-19 and the restrictions it imposes on future income, the 2021 budget forecast indicates that this will all be used in order to meet our overheads even with the reduction in Ministry and Mission contributions, and insurance premium.

There will be fabric maintenance/repair of Church Buildings and the Manse during 2021 for which funds will not be immediately available. Recognising this and the ongoing Church of Scotland/Presbytery work in respect of church buildings, any significant commitments will be phased in the second half 2021.

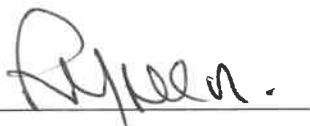
The Church also held £3,832 of restricted funds which have been provided for the purposes specified in Section 6 Note 4.

2.7 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 xx February 2021 and signed on their behalf,



Ralph Green, St Andrew's Parish Church Trustee

10 February 2021



Thomas Craggs, St. Andrew's Parish Church Treasurer

10 February 2021

3. Independent Examiners Report

I report on the accounts of the charity for the year ended 31st December 2020 which are set out on pages 8 to 17.

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: 10 February 2021

* 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

Statement of Balances	Notes		UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2020	TOTAL AT DECEMBER 2019
		Church Of Scotland Deposit Fund	4,847	3,806	0	8,653	8,599
		General Treasurer Accounts Brought Forward	83,884		0	83,884	41,816
TOTAL BROUGHT FORWARD AT 1 JANUARY 2020			88,731	3,806	0	92,537	50,415

Excess of Receipts over Payments for 2020			(34,189)	26	0	(34,162)	42,109
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TOTAL FUNDS CARRIED FORWARD TO 2021			54,542	3,832	0	58,375	92,524
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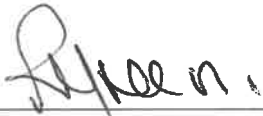
Investments at Market Value	Notes		UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2020	TOTAL AT DECEMBER 2019
(cost £ 9004.88)				13,305	0	13,305	13,706

TOTAL ASSETS			54,583	17,137	0	71,680	106,230
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Liabilities	Notes		UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2020
Loan to Church of Scotland 3352			0	0	0	0
Underpayment to Ministry and Mission			0	0	0	0
TOTAL LIABILITIES			0	0	0	0

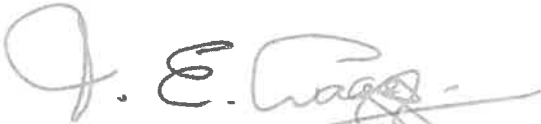
Bad Debtors	Notes		UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2020
Slimmers Scotland (2009) Limited			354	0	0	354
TOTAL BAD DEBTORS			354	0	0	354

The accounts were approved by the Kirk Session and Financial Board on xx February 2021. For and on behalf of the Kirk Session and Financial Board.



Ralph Green, St Andrew's Parish Church Trustee

10 February 2021



Thomas Craggs, St. Andrew's Parish Church Treasurer

10 February 2021

5. Receipts and Payments

		UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2020	TOTAL AT DECEMBER 2019
Receipts	Notes					
		6,349			6,349	19,365
	Activities for Generating Funds					
	Bank and Deposit interest	410	26		436	453
	Donations	80,328			80,328	68,328
	Legacies	0			0	49,658
	SUB TOTAL	87,086	26	0	87,112	137,804

Grants	600			600	0
Other Receipts	688			688	9,056
Rental of premises	9,344			9,344	17,795
Sale of assets	0			0	0
Sale of investments	0			0	0
SUB TOTAL	10,632	0	0	10,632	26,851

TOTAL RECEIPTS		97,718	26	0	97,744	164,655
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		UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2020	TOTAL AT DECEMBER 2019
Payments	Notes					
		(692)	0	0	(692)	0
	Costs of generating funds					
	Charitable activities	(131,214)			(131,214)	(105,095)
	Governance costs	0			0	(17,452)
TOTAL PAYMENTS		(131,906)	0	0	(131,906)	(122,547)

CofS Validation Check

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INCOME/EXPENDITURE SURPLUS/(SHORTFALL)	Notes	(34,189)	26	0	(34,162)	42,108
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CofS Validation Check

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Bank and Deposit Balances

Bank and Deposit Balances	Notes	UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2020	TOTAL 31 DECEMBER 2019
Designated Social Fund	3, 4	0	0	0	0	1,188
Designated Flower Fund	3, 4	0	0	0	0	663
General (Treasurer) Account	3, 4	49,676	0	0	49,676	27,901
Designated Kirk Session Fund		0	0	0	0	1,607
Standing Order Account	3, 4	0	0	0	0	48,786
Designated Grubb Trust Fund	3, 4	0	0	0	0	36
Designated Rev. James Black Fund	3, 4	0	0	0	0	3,692
Bequest Deposit Fund		0	0	0	0	0
Renovations Deposit Fund			3,832	0	3,832	3,806
Music Deposit Fund		2,692	0	0	2,692	2,673
Fabric Fund		175	0	0	175	174
Improvement and Development Deposit Fund		2,000	0	0	2,000	2,000
TOTAL BANK AND DEPOSIT BALANCES		54,542	3,832	0	58,375	92,525

CofS Check

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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-Previous Error Correction

The 2019 accounts contained a computational error of £55. The Carried Forward figures have been corrected to reflect this error.

Note 3 Bank and Deposit Balances

The previously designated funds in respect of Kirk Session, Grubb Trust and Rev. James Black were permanently closed on 1 January 2020 and monies transferred to the general (Treasurer) account.

Note 4-Movement in Funds

Movement In Funds	Notes	Jan-20	RECEIPTS	PAYMENTS	TRANSFERS	TOTAL 31 DECEMBER 2020
Designated Social Fund			0	0	0	0
Designated Flower Fund			0	0	0	0
General (Treasurer) Account		78,538	97,698	(131,906)	5,346	49,676
Kirk Session Savings Account		1,610	0	0	(1,610)	0
Standing Order Account						0
Youth Savings Account		0	0	0	0	0
Grubb Trust Savings Account		36	0	0	(36)	0
Rev. James Black Savings Account		3,700	0	0	(3,700)	0
Bequest Deposit Fund		0	0			0
Renovations Deposit Fund		3,806	26			3,832
Music Deposit Fund		2,673	19			2,692
Fabric Fund		174	1			175
Improvement and Development Deposit Fund		2,000	0			2,000
TOTAL FUNDS		92,537	97,744	(131,906)	0	58,375

In keeping with Church of Scotland COVID-19 advice on use of reserves “Some congregations have had the opportunity to create reserves over previous years. Now may well be the time for careful stewardship of these reserves and assessing if they could be used at this time, starting with restricted funds wherever possible.” The opportunity was taken to rationalise the accounts and codes to bring everything under the General (Treasurer) accounting and control as of 31 March 2020 including the Standing Order, Social and Flower funds. The reconciliation is set out below.

	2019	2020
Treasurer	27,901	26,823
Standing order donation	48,786	21,460
Flower	1,188	584
Social	663	809
	78,538	49,676

In addition, and with Board agreement the following unrestricted funds were closed and funds transferred to the General (Treasurer) accounting and control:-

- Kirk Session savings
- Grubb Trust savings
- Rev. James Black savings

Only the following funds are now identified separately in St. Andrew’s Parish Church Accounts, the purposes of which are also noted.

- 1) Treasurers Account
 - To manage daily income and expenditures of the Church including standing order donations, floral decoration and social events
- 2) Renovation Fund
 - To provide funds for the Church Renovations
- 3) Music Fund
 - The Trustees have set aside funds for the purchase of music resources for use in worship
- 4) Fabric Fund
 - The Trustees have set aside funds for the maintenance of the Church property
- 5) Improvement and Development Fund
 - For Improvements within the Church Buildings

Note 5-Analysis of Donations

Analysis of Donations	Notes	UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2020	TOTAL AT DECEMBER 2019
WFO Scheme Non Gift Aid		1,144	0	0	1,144	1,763
Gift Aid Donations		42,938	0	0	42,938	39,861
Tax Recovered		20,641	0	0	20,641	7,957
Ordinary Offerings		2,459	0	0	2,459	2,951
Other Offerings		1,065	0	0	1,065	0
WFO (Book 2) Gift Aid		3,429	0	0	3,429	5,176
Monthly Collection		4,351	0	0	4,351	5,634
Monthly Collection Gift Aid		4,300	0	0	4,300	4,497
Donations for Third Party		0	0	0	0	490
TOTAL DONATIONS		80,328	0	0	80,328	68,328

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Note 6-Charitable Activities Expenditure

Analysis of Payments	Notes	UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2020	TOTAL AT DECEMBER 2019
9999: Miscellaneous Adjustments		748	0	0	(748)	(4,704)
1201: Ministries-Mission Allocation		61,470	0	0	(61,470)	(44,053)
1208-Expenditure Mission and Renewal Fund		0	0	0	0	(14)
1209: Presbytery Dues		285	0	0	(285)	(695)
1214: Ministry Travel expenses		608	0	0	(608)	0
1215: Minister's Telephone and Internet Services		608			(608)	
1217: Pulpit Supply, Pastoral Cover		590	0	0	(590)	(3,132)
1219: Ministers Removal and Disturbance		1,131	0	0	(1,131)	
1223: HMRC Tax & NI		3,782	0	0	(3,782)	(1,373)

Analysis of Payments	Notes	UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2020	TOTAL AT DECEMBER 2019
1230: CofS Renovation Fund		0	0	0	0	(14)
1242: Organist Salary		2,409	0	0	(2,409)	(4,000)
1244: Administrator Salary		11,039	0	0	(11,039)	(11,065)
1246: Cleaner Salary		10,779	0	0	(10,779)	(9,858)
1247: Gardener Salary		0	0	0	0	(736)
1250: Photocopier Lease		1,491	0	0	(1,491)	(1,491)
1251: Stationery, Postage, Office Supplies		1,014	0	0	(1,014)	(1,274)
1252: Photocopying		177	0	0	(177)	(376)
1253: Church Telephone		1,116	0	0	(1,116)	(889)
1255: Church Computer Support		835	0	0	(835)	(303)
1262: Life and Work Expenses		183	0	0	(183)	(214)
1266: Choir and Music Expenses		587	0	0	(587)	(681)
1267: Worship Accessories		960	0	0	(960)	0
1269: Ministers Discretion		0	0	0	0	(1,084)
1300: Fabric Maintenance Church		6,310	0	0	(6,310)	(1,543)
1302: Gas Church Building		1,725	0	0	(1,725)	(1,683)
1303: Electricity Church Building		2,970			(2,970)	
1307: Insurance Church		4,308	0	0	(4,308)	(3,651)
1308: Church Cleaning Materials		1,137	0	0	(1,137)	(504)
1309: Upkeep of Grounds		0	0	0	0	(76)
1320: Fabric Maintenance Manse		5,904	0	0	(5,904)	(3,963)
1321: Electricity Manse		285	0	0	(285)	
1322: Gas Manse		15	0	0	(15)	
1325: Council Tax Manse		3,615	0	0	(3,615)	
1360: Fabric Maintenance New Hall		5,134	0	0	(5,134)	(188)
1343-Expenditure Electricity New Hall		0	0	0	0	(2,406)
1360: Fabric Maintenance Old Hall		0	0	0	0	(270)
1380-Expenditure Fabric Maintenance Hall 3		0	0	0	0	(98)

Analysis of Payments	Notes	UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2020	TOTAL AT DECEMBER 2019
1394: Loan Repayment		0	0	0	0	(17,452)
1395: Donations to Third Parties		0	0	0	0	(490)
5000: Flower Fund		35			(35)	
5004: Social Activities		657	0	0	(657)	(1,918)
TOTAL EXPENDITURE		131,906	0	0	(131,906)	(122,547)

Governance Costs Included in Note 5-Expenditure

Governance Costs	Notes	UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2020	TOTAL 31 DECEMBER 2019
1280-Expenditure Accountancy Fees		0	0	0	0	0
1391-Expenditure Audit or Independent Exam		0	0	0	0	0
1392-Expenditure Preperation of Accounts		0	0	0	0	0
1393-Expenditure Legal Costs		0	0	0	0	0
1394-Expenditure Loan Repayments		0	0	0	0	(17,452)
TOTAL COST OF GENERATING FUNDS		0	0	0	0	(17,452)

Note 7-Other Payments

Other Payments	Notes	UNRESTRICTED	RESTRICTED	ENDOWMENT	TOTAL 31 DECEMBER 2020	TOTAL 31 DECEMBER 2019
Purchase of assets						
Purchase of investments						
TOTAL OTHER PAYMENTS		0	0	0	0	0

Note 7-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 8-Collection For Third Parties

No collections for Third parties occurred during 2020.

Appendix 1-Funds Held by Church of Scotland (Exclude from OSCR Submission)

Intentionally Blank

Appendix 2-Church of Scotland Investments (Exclude from OSCR Submission)

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