

**The Church of Scotland**

**Thurso St Peter's & St Andrew's**

**RECEIPTS AND PAYMENTS ACCOUNTS  
For the year ended 31 December 2019**

**Congregation No: 412285**

**Charity No: SC 016691**

## **Reference and Administrative Information**

Charity Name: Thurso St Peter's and St Andrew's Church of Scotland  
Charity Registration Number: SC016691  
Congregation Reference No: 412285  
Contact Address: Mr A Mackie  
28 Ravenshill Road  
Thurso  
Caithness

### **Trustees**

See attached Schedule

### **Principal Office-bearers**

Minister: Rev David S M Malcolm  
Session Clerk: Gordon McLaren  
Church Treasurer: Alexander Mackie

### **Independent Examiner**

Mr N Innes Mrs N Innes

### **Bankers**

Royal Bank of Scotland,  
Olrig Street,  
Thurso

## **Trustees' Annual Report Year ended 31 December 2019**

### **Structure, Governance and Management**

#### **Governing Document**

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form). Previously the Church was administered under a traditional Deed of Constitution which required a Kirk Session and a Congregational Board. On 21<sup>st</sup> May 2015 the new Deed of Constitution (Unitary Form) was signed by the Principal Clerk of the Church of Scotland and on that date the Congregational Board was disbanded.

#### **Recruitment and Appointment of Trustees**

The Kirk Session are the charity trustees. Previously members of the Kirk Session and the Congregational Board were 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 Kirk Session is responsible for all material as well as spiritual matters working through six teams: Finance, Property, Pastoral, Hospitality, Outreach and Ministry. The members of the teams are drawn from the eldership, former members of the Congregational Board and other members of the congregation with the necessary gifts and skills.

#### **Organisational Structure**

The Kirk Session is chaired by the minister and meets four times in a year, with additional meetings as required.

#### **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.

The vision of the congregation of Thurso St Peter's and St Andrew's is to serve God in His church and, through Him, the community. Public worship on Sunday is the key activity of the church, with both morning and evening services being held. Organisations within and affiliated to the congregation include the Sunday School, Ladies Bible Study, Bible Study / Fellowship Groups, Learning Disabilities Group and midweek Prayer Meeting. The church periodically runs courses for those interested in finding out about the Christian faith (Alpha and Youth Alpha course).

## **Trustees' Annual Report (cont)**

### **Year ended 31 December 2019**

#### **Achievements and Performance**

Church membership at the end of the year was 120. There are a further 115 adherents. Three baptisms, ten weddings and forty-one funerals were conducted by the Minister during the year.

#### **Financial Review**

The attached financial statement shows an excess of receipts over payments of £3,556 for the year to 31 December 2019, compared with an excess of payments over receipts of £10,065 in previous period 2018. Total receipts for the year amounted to £65,333 (2018 £58,294). The principal recurrent source of income is offerings / donations amounting to £63,835 in the period (2018 £56,340).

At year end the gift aid tax recovery claim for 2019 was still in preparation.

Total payments amounted to £61,777 (2018 £68,359).

#### **Reserves Policy**

It is the Trustees' policy to rebuild appropriate reserves. This is medium to long term aspiration. The short-term objective is to balance total receipts with total payments.

At 31<sup>st</sup> December 2019 the Church held unrestricted cash funds of £19,598 and £2,639 of restricted cash funds.

**Trustees' Annual Report (cont)**  
**Year ended 31 December 2019**

**Statement of Trustees' Responsibilities**

The members of the Kirk Session 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 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 as amended by the Charities Accounts (Scotland) Amendment Regulations 2010 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2012. 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,



**Gordon McLaren**

**Session Clerk**

**Date ...14/06/2020...**

## **SCHEDULE OF TRUSTEES**

### 1. **ELDERS**

Robert Allan

Jasmine Reid

Judy Gordon

Michael Gordon

Michael Hammerton

Angela House

Alexander Mackie

David Malcolm Snr

Donna Malcolm

Gordon McLaren

Helen McLaren

Anne Macleod

Christine Murray

Angus Oag

Alexander Reid

Charles Rigg

Isabel Ross

Richard Sharp

Thomas Sutherland

**Thurso St Peter's and St Andrew's Church  
SC 016691**

**Independent Examiner's Report to the Trustees of Thurso St Peter's and St Andrew's Church**

We report on the accounts of the charity for the year ended 31<sup>ST</sup> December 2019 which are set out on pages 8 to 12.

**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 our responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to our attention.


**Basis of independent examiner's statement**

Our 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 we do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

In the course of our examination, no matter has come to our attention

1. which gives us 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 our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

  
.....  
Mr N Innes

  
.....  
Mrs N Innes

Address:      Seaforth Lodge  
  
                  Olrig Street  
  
                  Thurso

Seaforth Lodge  
  
Olrig Street  
  
Thurso

Date:          21<sup>st</sup> June..... 2020

**Thurso St Peter's and St Andrew's  
Church**

**Receipts and Payments Account**

**Year ended 31 December 2019**

		Unrestricted Funds 2019 £	Restricted Funds 2019 £	Endowment Funds 2019 £	Total 2019 £	Total 2018 £
<b><u>Receipts</u></b>	<b>Note</b>					
Donations	3	63,835	-	-	63,835	56,340
Legacies		-	-	-	-	-
Activities for Generating Funds		462	-	-	462	778
Bank & Deposit interest		27	-	-	27	23
Investment income		-	-	-	-	-
The Guild		-	-	-	-	459
Sunday Club		138	-	-	138	210
		64,462	-	-	64,462	57,810
Grants		-	-	-	-	-
Other Receipts		871	-	-	871	484
<b><u>Total Receipts</u></b>		65,333	-	-	65,333	58,294
<b><u>Payments</u></b>						
Costs of generating funds		-	-	-	-	-
Charitable activities	4	61,597	-	-	61,597	67,474
Governance costs		-	-	-	-	-
The Guild		-	-	-	-	705
Sunday Club		180	-	-	180	180
<b><u>Total Payments</u></b>		61,777	-	-	61,777	68,359
<b>Excess of Receipts over Payments for the year before transfers</b>		3,556	-	-	3,556	(10,065)
<b>Transfers</b>			-	-	-	-
<b>Excess of Receipts over Payments for the year</b>		3,556	-	-	3,556	(10,065)



**Thurso St Peter's and St Andrew's Church**  
**Statement of Balances**

**At 31 December 2019**

	Unrestricted Funds £	Restricted funds £	Endowment Funds £	Total 2019 £	Total 2018 £
<b><u>Bank &amp; Deposit Balances</u></b>					
Bank & deposit balances brought forward	9,046	9,635	-	18,681	28,746
<b>Movement in year:</b>					
Excess of Receipts over Payments for the year	3,556	-	-	3,556	(10,065)
Transfers	6,996	(6,996)	-	-	-
Bank & deposit balances carried forward	<u>19,598</u>	<u>2,639</u>	<u>-</u>	<u>22,237</u>	<u>18,681</u>
<b><u>Assets</u></b>					
Gift Aid Receivable (estimated)				-	-
<b><u>Liabilities</u></b>	-	-	-	-	-

The accounts were approved by the Kirk Session on *14<sup>th</sup> June* 2020.

For and on behalf of the Kirk Session

*Gordon McLaren*  
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*A Mackie*  
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**Gordon McLaren Session Clerk**

**Alexander Mackie Treasurer**

## **Thurso St Peter's and St Andrew's Church**

### **Notes to the Accounts**

#### **1 Trustee Remuneration and Related Party Transactions**

During the year seven (7) trustees received reimbursement of expenditure incurred totalling £1,670.

No remuneration was paid to the trustees.

#### **2 Movements in Funds**

	At 1 January			At 31 Dec	
	2019	Receipts	Payments	Transfers	2019
	£	£	£	£	£
<b>Unrestricted funds</b>					
Designated Fabric Fund	1,574	-	-	-	1,574
Designated Guild Fund	-	-	-	-	-
Designated Sunday Club Fund	65	138	(180)	-	23
General Fund	7,407	65,195	(61,597)	6,996	18,001
	<u>9,046</u>	<u>65,333</u>	<u>(61,777)</u>	<u>6,996</u>	<u>19,598</u>
<b>Restricted funds</b>					
Church Outreach Fund	5,777	-	-	(5,777)	-
Church Trust Fund	2,639	-	-	-	2,639
Organ Restoration Fund	1,219	-	-	(1,219)	-
	<u>9,635</u>	<u>-</u>	<u>-</u>	<u>(6,996)</u>	<u>2,639</u>
<b>Total funds</b>	<b><u>18,681</u></b>	<b><u>65,333</u></b>	<b><u>(61,777)</u></b>	<b><u>-</u></b>	<b><u>22,237</u></b>

#### **Purposes of Designated Funds**

**Fabric Fund:** The Congregation's policy for fabric expenditure is that normal repairs and maintenance are met from the General account whilst major fabric work is defrayed from this fund.

**Sunday Club Fund:** The Congregation makes contribution to the Sunday Club to help defray its running costs.

**The Guild Fund:** Guild activities ceased in the previous year.

#### **Purposes of Restricted Funds**

**Outreach Fund:** The fund was created for the purposes of advancing outreach work. It has been agreed with the original donor that these funds are for unrestricted use.

**Church Trust Fund:** For many years the interest earned from the bank deposit representing this fund was transferred to the Fabric Fund. However, having taken appropriate advice part of this fund was used to finance the renovation and extension at the Manse.

**Organ Restoration Fund:** The fund was created in 2011 for the purpose of restoring the Church organ. Given the overall financial challenges facing the congregation and the substantial restoration cost, the fund will not be required for its original purposes. Donors were offered the opportunity to have their gifts returned otherwise the fund would be transferred to unrestricted funds,

	<b>Unrestricted Funds 2019 £</b>	<b>Restricted Funds 2019 £</b>	<b>Endowment Funds 2019 £</b>	<b>Total 2019 £</b>	<b>Total 2018 £</b>
<b>3. Analysis of Donations</b>					
FWO Scheme (non-Gift Aid)	15,841	-	-	15,841	11,813
Gift Aid Donations	24,144	-	-	24,144	20,428
Tax Recovered	7,172	-	-	7,172	7,650
Ordinary Offerings (Open Plate)	13,539	-	-	13,539	12,946
Other Offerings, Donations etc	1,531	-	-	1,531	3,053
Weddings & Funeral Fees	1,608	-	-	1,608	450
	<u>63,835</u>	<u>-</u>	<u>-</u>	<u>63,835</u>	<u>56,340</u>

#### 4 Analysis of Payments

##### Costs of generating funds

Offering envelopes	-	-	-	-	-
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##### Charitable activities

Ministries & Mission allocation	36,731	-	-	36,731	35,898
Presbytery dues	1,600	-	-	1,600	1,956
Ministry expenses	4,443	-	-	4,443	4,864
Pulpit supply	329	-	-	329	502
Other staffing costs	1,809	-	-	1,809	2,291
Fabric repairs & maintenance	3,101	-	-	3,101	7,522
Congregational Organisations	113	-	-	113	709
Heat and light	4,763	-	-	4,763	4,503
Water Charges & Insurance	4,668	-	-	4,668	4,561
Manse upkeep and restoration	-	-	-	-	37
Council Tax	1,710	-	-	1,710	1,667
Printing, stationery and postage	1,374	-	-	1,374	1,299
Other expenses	864	-	-	864	1,583
Life & Work	92	-	-	92	82
	<u>61,597</u>	<u>-</u>	<u>-</u>	<u>61,597</u>	<u>67,474</u>

#### 5 Guild and Sunday School

In addition to the receipts and payment processed through the designated Sunday School accounts, the following transactions were administered through the Church General Fund.

	<b>Sunday School £</b>
Receipts	125
Payments	113

## **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, which is related to years of service. For 2019 the minimum stipend was £27,585 and the maximum stipend (in the fifth and subsequent years of service) £33,899.

## **7 Collections for Third Parties**

The funds raised from collections during the year, totalling £1,340, were directly remitted to the beneficiaries and did not pass through the Church general funds.