

The Church of Scotland

Thurso St Peter's & St Andrew's

**RECEIPTS AND PAYMENTS ACCOUNTS
For the year ended 31 December 2021**

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 James M Hammerton
Froxfield
Hill of Forss
Thurso
Caithness

Trustees

See attached Schedule

Principal Office-bearers

Minister: Rev David S M Malcolm
Session Clerk: Gordon McLaren
Church Treasurer: Michael Hammerton

Independent Examiner

Mr N Innes Mrs N Innes

Bankers

Royal Bank of Scotland,
Olrig Street,
Thurso

Trustees' Annual Report

Year ended 31 December 2021

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 21st 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, 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 2021

Achievements and Performance

Church membership at the end of the year was 111. There are a further 107 adherents. Four baptisms, three weddings and sixty one funerals were conducted by the Minister during the year.

In common with the rest of society, Church activities were impacted by the Covid-19 epidemic and the associated public health restrictions. In-Church Sunday worship was however conducted for all but a few weeks of the year, with virtual services continuing to be uploaded via the church website and Facebook page throughout the year. Mid-week fortnightly personal prayer sessions developed to weekly prayer meetings as Covid restrictions were eased nationally.

Financial Review

The attached financial statement shows an excess of receipts over payments of £3,329 for the year to 31 December 2021, compared with an excess of receipts over payments of £15,464 in previous period 2020. Total receipts for the year amounted to £55,193 (2020 £70,631). The principal recurrent source of income is offerings / donations amounting to £54,773 in the period (2020 £49,737).

Total payments amounted to £51,864 (2020 £55,167).

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 31st December 2021 the total reserves amounted to £41,030, of which £20,600 were unrestricted and £20,430 restricted.

Trustees' Annual Report (cont)
Year ended 31 December 2021

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 30/07/2022

SCHEDULE OF TRUSTEES

1. **ELDERS**

Jasmine Reid

Judy Gordon

Michael Hammerton

Alexander Mackie

David Malcolm Snr

Donna Malcolm

Gordon McLaren

Helen McLaren

Anne Macleod

Christine Murray

Angus Oag

Charles Rigg

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 31ST December 2021 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

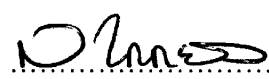
Our examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual 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.


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Mr N Innes


.....
Mrs N Innes

Address: Seaforth Lodge
 Olrigh Street
 Thurso

Seaforth Lodge
Olrigh Street
Thurso

Date: 30/07..... 2022

Thurso St Peter's and St Andrew's Church

Receipts and Payments Account

Year ended 31 December 2021

		Unrestricted Funds 2021	Restricted Funds 2021	Endowment Funds 2021	Total 2021	Total 2020
	Note	£	£	£	£	£
<u>Receipts</u>						
Donations	3	54,773	-	-	54,773	49,737
Legacies		-	-	-	-	-
Activities for Generating Funds		-	-	-	-	-
Bank & Deposit interest		8	17	-	25	15
Investment income		-	-	-	-	-
The Guild		-	-	-	-	-
Sunday Club		70	-	-	70	205
		54,851	17	-	54,868	49,957
Grants		-	-	-	-	500
Other Receipts	5	325	-	-	325	20,174
<u>Total Receipts</u>		55,176	17	-	55,193	70,631
<u>Payments</u>						
Costs of generating funds		-	-	-	-	-
Charitable activities	4	51,774	-	-	51,774	54,987
Governance costs		-	-	-	-	-
The Guild		-	-	-	-	-
Sunday Club		90	-	-	90	180
<u>Total Payments</u>		51,864	-	-	51,864	55,167
Excess of Receipts over Payments for the year before transfers		3,312	17	-	3,329	15,464
Transfers		-	-	-	-	-
Excess of Receipts over Payments for the year		3,312	17	-	3,329	15,464

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

At 31 December 2021

	Unrestricted Funds £	Restricted funds £	Endowment Funds £	Total 2021 £	Total 2020 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	17,288	20,413	-	37,701	22,237
Movement in year:					
Excess of Receipts over Payments for the year	3,312	17	-	3,329	15,464
Transfers			-	-	-
Bank & deposit balances carried forward	20,600	20,430	-	41,030	37,701
<u>Assets</u>					
Gift Aid Receivable (estimated)				-	-
<u>Liabilities</u>	-	-	-	-	-

The accounts were approved by the Kirk Session on

12th August 2022.

For and on behalf of the Kirk Session

Gordon McLaren, Session Clerk

Michael Hammerton, Treasurer

Thurso St Peter's and St Andrew's Church

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

During the year four (4) trustees received reimbursement of expenditure incurred totalling £774.
No remuneration was paid to the trustees.

2 Movements in Funds

	At 1 January			At 31 Dec	
	2021	Receipts	Payments	Transfers	2021
	£	£	£	£	£
Unrestricted funds					
Designated Fabric Fund	1,574	-	-	-	1,574
Designated Sunday Club Fund	48	70	(90)	-	28
General Fund	15,666	55,106	(51,774)	-	18,998
	<u>17,288</u>	<u>55,176</u>	<u>(51,864)</u>	<u>-</u>	<u>20,600</u>
Restricted funds					
Consolidated Fabric Fund	17,774	17	-	-	17,791
Church Trust Fund	2,639	-	-	-	2,639
	<u>20,413</u>	<u>17</u>	<u>-</u>	<u>-</u>	<u>20,430</u>
Total funds	<u><u>37,701</u></u>	<u><u>55,193</u></u>	<u><u>(51,864)</u></u>	<u><u>-</u></u>	<u><u>41,030</u></u>

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.

Purposes of Restricted Funds

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 old Manse.

Consolidated Fabric Fund: During 2020, the Church Manse was sold, and a replacement manse purchased. The surplus funds are held by the General Trustees in a Consolidated Fabric Fund and are available to the Congregation to fund fabric expenditure.

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Endowment Funds 2021 £	Total 2021 £	Total 2020 £
3. Analysis of Donations					
FWO Scheme (non-Gift Aid)	11,367	-	-	11,367	8,571
Gift Aid Donations	24,360	-	-	24,360	21,530
Tax Recovered	7,562	-	-	7,562	8,502
Ordinary Offerings (Open Plate)	10,817	-	-	10,817	9,689
Other Offerings, Donations etc	-	-	-	-	1,239
Weddings & Funeral Fees	667	-	-	667	206
	<u>54,773</u>	<u>-</u>	<u>-</u>	<u>54,773</u>	<u>49,737</u>

4 Analysis of Payments

Costs of generating funds

Offering envelopes	-	-	-	-	-
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Charitable activities

Ministries & Mission allocation	29,090	-	-	29,090	35,752
Presbytery dues	1,338	-	-	1,338	1,105
Ministry expenses	1,583	-	-	1,583	3,592
Pulpit supply	-	-	-	-	-
Other staffing costs	-	-	-	-	-
Fabric repairs & maintenance	2,598	-	-	2,598	3,281
Congregational Organisations	-	-	-	-	-
Heat and light	3,678	-	-	3,678	3,259
Water Charges & Insurance	3,971	-	-	3,971	4,253
Manse upkeep and restoration	1,608	-	-	1,608	-
Council Tax	2,906	-	-	2,906	1,758
Printing, stationery, and postage	1,746	-	-	1,746	1,209
Other expenses	3,256	-	-	3,256	778
Life & Work	-	-	-	-	-
	<u>51,774</u>	<u>-</u>	<u>-</u>	<u>51,774</u>	<u>54,987</u>

5 Consolidated Fabric Fund

During 2020, the Church manse was sold, and a replacement manse purchased. The surplus funds generated re held by the General Trustees of the Church of Scotland and invested in the Consolidated Fabric Fund on behalf of the Congregation. At 31st December 2021 the funds held by the General Trustees amounted to £17,791.

It is anticipated that the funds will enable the Trust to advance fabric projects within the Church building.

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 2021 the minimum stipend was £28,137 and the maximum stipend (in the fifth and subsequent years of service) £34,577.