

**The Church of Scotland**  
**Campsie Parish Church of Scotland**

**Congregational Accounts to 31st December 2018**

**Congregation No. 160852**

**Scottish Charity No. SC000835**

## **Trustees' Annual Report Year Ended 31 December 2018**

The trustees present the annual report and accounts for Campsie Parish Church of Scotland for the year ended 31 December 2018

### **Reference and Administration Information**

Charity Name : Campsie Parish Church of Scotland  
Charity Registration Number : SC000835  
Congregation Reference Number : 160852  
Contact Address : 31 Glenward Avenue  
Lennoxton  
Glasgow G66 7EP

### **Trustees**

#### **Kirk Session :**

Marjory Adam, Alister Boyle, Christine Boyle, Ian Cairns, Catrina Cameron, Sheila Jones, George Kelly, Jim Thomson, Joan Thomson, Margaret Tindall, Andrew Wale, Andrew Waugh, Alice Wilson, Elspeth Wright.

Admitted 24.03.2019 : David Irvine, Robert Neilson, Jardine Smith, Lynzi Stirling

**Minister** : Rev. Jane Denniston  
**Session Clerk** : Andrew Wale  
**Church Treasurer** : Andrew Waugh

**Independent Examiner** : Philip Hutchison C.A.  
B5 Whitecrook Centre  
75 Whitecrook Street  
Clydebank  
Glasgow G81 1QF

**Bankers** : The Royal Bank of Scotland plc  
116 Cowgate  
Kirkintilloch  
Glasgow G66 4RW

# **Trustees' Annual Report Year Ended 31 December 2018**

## **Structure, Governance and Management**

### **Governing Document**

The Church is administered in accordance with the terms of the Unitary Constitution.

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

Members of the Kirk Session 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 appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

### **Organisational Structure**

The Kirk Session is chaired by the Minister and meets with appropriate committees. The Kirk Session meets six times a year.

### **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.

## **Trustees' Annual Report Year Ended 31 December 2018**

### **Achievements and Performance**

The Church in Campsie continues to preach the Gospel of Christ in faith and belief that Christ's Blessing is open for all.

The Church continues to support its mission financially, and provides facilities to many youth groups within the Parish. To this end the Church supports the wider community, not just the Church membership; Campsie Parish Church is a vital local resource.

### **Financial Review**

The financial position of Campsie Parish Church remains satisfactory.

One legacy of £5000 was received during the year.

Post year-end significant sums were expended on the Manse in preparation for sale. It is expected these will be recovered in full.

The Trustees do not anticipate any additional major expenditure during 2019 but are budgeting for important repairs and updates to the church buildings as they become necessary.

### **Reserves Policy**

It is the Trustees' policy to hold sufficient reserves to cover expected expenditure, including designated funds. At the year end the church held unrestricted funds of £29,369 representing about six months expenditure.

The church also held £7,608 (at 31 December 2018) of restricted funds which have been provided for the purposes specified.

## **Trustees' Annual Report Year Ended 31 December 2018**

### **Statement of Trustees' Responsibilities**

The trustees must prepare financial statements for each financial year which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year.

The trustees 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 2016.

They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and / or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

Session Clerk

Date

# **Trustees' Annual Report Year Ended 31 December 2018**

## **Campsie Parish Church SC000835**

### **Independent Examiner's Report to the Trustees of Campsie Parish Church**

I report on the accounts of the charity for the year ended 31st December 2017 which are set out on pages 7 to 13.

#### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the account in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

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**

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 (as amended), and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended) 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 : Philip Hutchison C.A.  
Professional Qualification /Professional Body : ICAS  
Address : B5 Whitecrook Business Centre, Clydebank, G81 1QF  
Date :

**Campsie Parish Church of Scotland**  
**Receipts and Payments Account**  
Year Ended 31 December 2018

		Note	Unrestricted	Restricted	Endowment	Total	Total
			Funds	Funds	Funds	2018	2017
			2018	2018	2018	2018	2017
			£	£	£	£	£
<b>Receipts</b>							
Donations	3		54,091	-	-	54,091	53,926
Activities for generating funds	4		3,416	-	-	3,416	9,563
Investment income	5		1,952	26	-	1,978	2,072
Other Charitable activities	6		86	-	-	86	184
			-----	-----	-----	-----	-----
Total Receipts			59,545	26	-	59,571	65,745
			-----	-----	-----	-----	-----
<b>Payments</b>							
Costs of generating funds	7		-	-	-	-	-
Charitable activities	7		59,262	-	-	59,262	62,536
Governance Costs	7		-	-	-	-	-
Assets and Liabilities	7		-	-	-	-	-
			-----	-----	-----	-----	-----
<b>Total Payments</b>			59,262	-	-	59,262	62,536
			-----	-----	-----	-----	-----
<b>Excess of receipts over payments for the year before transfers</b>			283	26	-	309	3,209
<b>Transfers between funds</b>			-	-	-	-	-
			-----	-----	-----	-----	-----
<b>Excess of receipts over payments for the year</b>			283	26	-	309	3,209
			-----	-----	-----	-----	-----

**Campsie Parish Church of Scotland**  
**Statement of Balances**  
As at 31 December 2018

	Note	Unrestricted Funds 2018 £	Restricted Funds 2018 £	Endowment Funds 2018 £	Total 2018 £	Total 2017 £
<b>Bank &amp; Deposit Balances</b>						
Bank & Deposit balances brought forward		29,086	7,582	-	36,668	33,459
<b>Movement in year</b>						
Excess of receipts over payments for the year		283	26	-	309	3,209
Bank & Deposit balances carried forward	2	29,369	7,608	-	36,977	36,668
<b>Investments at Market Value</b>	10	-	-	57,797	57,797	59,916
<b>Other Assets</b>	11	1,686	-	-	1,686	3,370
<b>Liabilities</b>		-	-	-	-	-

The Accounts were approved by the Kirk Session on :

----- Date

For and on behalf of the Kirk Session :

----- Session Clerk

----- Treasurer



**Campsie Parish Church of Scotland**  
**Notes forming part of the Accounts**  
**Year Ended 31 December 2018**

**1 Basis of Accounting**

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016.

**2 Movements in Cash Funds**

	<b>At 1 Jan 2018 £</b>	<b>Receipts 2018 £</b>	<b>Payments 2018 £</b>	<b>Transfers 2018 £</b>	<b>At 31 Dec 2018 £</b>
Unrestricted Funds					
General Fund	29,086	59,545	(59,262)	-	29,369
Restricted Funds					
Ferrie Bequest	7,582	26	-	-	7,601
Endowment Funds					
None	-	-	-	-	-
Total Cash Funds	36,668	59,571	(59,262)	-	36,977

**Purpose of Funds**

*Unrestricted Funds*

General Fund : The Fund represents the free reserves of the congregation which can be used in the furtherance of the Church's objectives.

*Restricted Funds*

Ferrie Fund : The bequest assists the poor and needy of the parish

*Endowment Funds*

See Investment Note

**Campsie Parish Church of Scotland**  
**Notes forming part of the Accounts**  
Year Ended 31 December 2018

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Endowment</b>		
	<b>Funds</b>	<b>Funds</b>	<b>Funds</b>	<b>Total</b>	<b>Total</b>
	<b>2018</b>	<b>2018</b>	<b>2018</b>	<b>2018</b>	<b>2017</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>3 Donations</b>					
Offerings	43,191	-	-	43,191	42,834
Tax recovered on Gift Aid	5,900	-	-	5,900	10,892
Legacies	5,000	-	-	5,000	-
Contributions from Congregational Organisations	-	-	-	-	200
Other	-	-	-	-	-
	-----	-----	-----	-----	-----
	54,091	-	-	54,091	53,926
	=====	=====	=====	=====	=====
<b>4 Activities for Generating Funds</b>					
Regular Fundraising Events	3,316	-	-	3,316	2,843
Use of Premises	100	-	-	100	385
Other	-	-	-	-	6,335
	-----	-----	-----	-----	-----
	3,416	-	-	3,416	9,563
	=====	=====	=====	=====	=====
<b>5 Investment Income</b>					
Deposit Interest	-	-	-	-	94
Bank Interest	-	-	-	-	-
Dividend Income (General Purpose)	972	-	-	972	958
Dividend Income (Oswald)	913	-	-	913	900
Dividend Income (Charitable Bequests)	66	-	-	66	65
Dividend Income (Charitable Purposes)	-	26	-	26	55
	-----	-----	-----	-----	-----
	1,952	26	-	1,978	2,072
	=====	=====	=====	=====	=====
<b>6 Other Charitable Activities</b>					
Baptisms, Weddings and Funerals	86	-	-	86	184
Other	-	-	-	-	-
	-----	-----	-----	-----	-----
	86	-	-	86	184
	=====	=====	=====	=====	=====

**Campsie Parish Church of Scotland**  
**Notes forming part of the Financial Statements**  
**Year Ended 31 December 2018**

	<b>Unrestricted Funds 2018 £</b>	<b>Restricted Funds 2018 £</b>	<b>Endowment Funds 2018 £</b>	<b>Total 2018 £</b>	<b>Total 2017 £</b>
<b>7 Analysis of Payments</b>					
Costs of Generating Funds	-	-	-	-	-
Ministries and Mission Allocation (net)	34,451	-	-	34,451	34,896
Presbytery Dues	1,844	-	-	1,844	1,863
Locum Fees	0	-	-	0	120
Minister's Expenses	848	-	-	848	1,843
Insurance	1,837	-	-	1,837	1,812
Pulpit Supply (Net)	420	-	-	420	0
Other Salary Costs	7,766	-	-	7,766	6,615
Fabric Repairs and Maintenance	3,359	-	-	3,359	5,240
Council Tax	3,083	-	-	3,083	3,048
Other Building Costs (Utilities)	2,995	-	-	2,995	3,096
Church Office Expenses	1,810	-	-	1,810	1,608
Other Expenses	665	-	-	665	2,076
Manse Expense	150	-	-	150	120
Bank Charges (REFUND)	-562	-	-	-562	-28
	<u>59,262</u>	<u>-</u>	<u>-</u>	<u>59,262</u>	<u>62,536</u>
<i>Governance Costs</i>					
Independent Examiner's Fee	-	-	-	-	-
<i>Assets and Liabilities</i>					
Purchase of Fixed Assets	-	-	-	-	-
<b>Total</b>	<u>59,262</u>	<u>-</u>	<u>-</u>	<u>59,262</u>	<u>62,536</u>

**8 Trustee Remuneration and Related Party Transactions**

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.

Council Tax of £3,083 was paid in respect of the Manse.

Travel expenses at the rate of £719.40 were paid to the minister via the Church of Scotland.

Mrs. Sheila Jones, who is a member of the Kirk Session, received £780 for providing her services as organist during the year.

**Campsie Parish Church of Scotland**  
**Notes forming part of the Financial Statements**  
**Year Ended 31 December 2018**

**9 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 the year under review the minimum stipend was £27,044 and the maximum stipend (in the fifth and subsequent years) £33,234.

**10 Investments**

	<b>Market Value At 1 Jan 2018</b>	<b>Purchases 2018</b>	<b>Disposals 2018</b>	<b>Gain/Loss on Revaluation 2018</b>	<b>Market Value At 31 Dec 2018</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
COSIT Growth Fund	58,548	-	-	(2,066)	56,482
COSIT Income Fund	1,368	-	-	(53)	1,315
	<u>59,916</u>	<u>-</u>	<u>-</u>	<u>(2,119)</u>	<u>57,797</u>
Cost	<u>22,957</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>22,957</u>

**Held in respect of :**

**Endowment Funds**

General Purposes	29,172	-	-	(1,030)	28,142
Oswald Bequest (Charitable Purposes)	27,297	-	-	(967)	26,430
Charitable Purposes	3,347	-	-	(122)	3,225
	<u>59,916</u>	<u>-</u>	<u>-</u>	<u>(2,119)</u>	<u>57,797</u>
	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>

**11 Other Assets**

	<b>2018</b>	<b>2017</b>
	<b>£</b>	<b>£</b>
Tangible Fixed Assets (Note 12)	1,686	3,370
Debtors ( <i>no material items</i> )	-	-
	<u>1,686</u>	<u>3,370</u>
	<u>=====</u>	<u>=====</u>

**12 Tangible Fixed Assets**

<b>Equipment</b>	<b>2018</b>	<b>2017</b>
	<b>£</b>	<b>£</b>
NBV at 1 January	3,370	5,054
Additions	-	-
Less Depreciation	(1,684)	(1,684)
	<u>1,686</u>	<u>3,370</u>
	<u>=====</u>	<u>=====</u>

Equipment is included at cost less straight line depreciation based on its useful life (estimated as 5 years). No value is included for the Church, halls and manse which are vested with the Church of Scotland General Trustees. No charge is made for their use. Payments for repairs and maintenance are charged in the R&P A/c as they arise.

**Campsie Parish Church**  
**Notes forming part of the Financial Statements**  
**Year Ended 31 December 2018**

**13 Collections for Third Parties**

	<b>2018</b>
	<b>£</b>
Christian Aid	529
CLIC Sargent	400
Poppy Scotland	210
Red Cross	375
Samaritans Purse	210
Open Doors – Syria	155
	-----
	1879
	=====

		<b>Budget 2019</b>
<b>Income</b>	Plate, FWO and Direct Giving	44000.00
	Tax Reclaim - Gift Aid	9000.00
<b>Other Income</b>	Congregational Organisations	200.00
	Donations In	3000.00
	Regular Fund Raising (Inc.L&W)	3000.00
	Weddings & Funerals	200.00
	Investments & Deposits	2000.00
	Use of Premises	400.00
	Manse Let	0.00
	<b>Income Grand Total</b>	<b>61800.00</b>
<b>Outgoings</b>	Ministry & Stewardship (Net of Glebe)	35000.00
	Presbytery Dues	1844.00
	<b>Sub-Total</b>	<b>36844.00</b>
<b>Local Staffing Costs</b>	MINISTER TRAVEL EXPENSES	960.00
	MINISTER TELEPHONE EXPENSES	130.00
	SALARY COSTS	0.00
	MINISTER PULPIT SUPPLY	150.00
	EMPLOYEES - CHURCH ORGANIST	2000.00
	EMPLOYEES - CHURCH CLEANER	3600.00
	EMPLOYEES - CHURCH OFFICER	3100.00
	MINISTER EXPENSES	210.00
	<b>Sub-Total</b>	<b>10150.00</b>
<b>Outgoings Other</b>	BANK CHARGES	0.00
	COUNCIL TAX - MANSE	3200.00
	DONATIONS OUT	2000.00
	EXPENSES - CONSUMABLES	200.00
	EXPENSES - SUNDAY SCHOOL (OSWALD FUND)	0.00
	EXPENSES - COMMUNICATIONS	2000.00
	EXPENSES - OTHER	200.00
	EXPENSES - KITCHEN PROVISIONING	120.00
	PROPERTY - CHURCH - GENERAL MAINTENANCE	2000.00
	PROPERTY - CHURCH - H&V EXPENSE	500.00
	PROPERTY - CHURCH - OTHER	0.00
	PROPERTY - CHURCH - HOUSEKEEPING	0.00
	PROPERTY - AV SYSTEM	0.00
	PROPERTY - CHURCH UTILITIES - GAS	1900.00
	PROPERTY - CHURCH UTILITIES - ELECTRICITY	700.00
	PROPERTY - CHURCH - INSURANCE	1836.00
	PROPERTY - MANSE - GENERAL	10000.00
	PHONE EXPENSE - CHURCH	400.00
	OTHER (Inc. L&W)	300.00
	<b>Sub-Total</b>	<b>25356.00</b>
	<b>Outgoings Grand Total</b>	<b>72350.00</b>
	<b>Income</b>	<b>61800.00</b>
	<b>Income Less Outgoings (Deficit in RED)</b>	<b>-10550.00</b>