

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

**Congregational Accounts to 31st December 2019**

**Congregation No. 160852**

**Scottish Charity No. SC000835**

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

The trustees present the annual report and accounts for Campsie Parish Church of Scotland for the year ended 31 December 2019

### **Reference and Administration Information**

Charity Name	:	Campsie Parish Church of Scotland
Charity Registration Number	:	SC000835
Congregation Reference Number	:	160852
Contact Addresses	(1)	: 31 Glenward Avenue Lennoxtown Glasgow G66 7EP
	(2)	: 22 Crofton Square Renfrew PA4 8YY

### **Trustees**

#### **Kirk Session :**

Marjory Adam, Alister Boyle, Christine Boyle, Ian Cairns, Catrina Cameron, David Irvine, Sheila Jones, George Kelly, Jim Thomson, Robert Neilson, Jardine Smith, Lynzi Stirling, Joan Thomson, Margaret Tindall, Andrew Wale, Andrew Waugh, Alice Wilson, Elspeth Wright,

<b>Minister</b>	:	Rev. Jane Denniston
<b>Session Clerk</b>	:	George Kelly
<b>Church Treasurers</b>	:	Andrew Waugh (1)
		Rosemary Kell (2)

<b>Independent Examiner</b>	:	Philip Hutchison C.A. B5 Whitecrook Centre 75 Whitecrook Street Clydebank Glasgow G81 1QF
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<b>Bankers</b>	:	The Royal Bank of Scotland plc 116 Cowgate Kirkintilloch Glasgow G66 4RW
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# **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 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 2019**

### **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.

During the year a loan was provided by the General Trustees to purchase a replacement Manse, prior to the sale of the existing property. The loan will be repaid upon the sale of the Manse at Redhills View.

During the year significant sums were invested in Manse at Redhills View in preparation for sale. An offer has been made and accepted. The sale is expected to complete in the early part of 2020. We expect the invested sums will be recovered in full. Additional running expense for the period during which the Manse remains unsold are expected to be recovered.

The Trustees do not anticipate any additional major expenditure during 2020 but recognise the need to budget for important repairs and updates to the church buildings.

### **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 £15,999 representing about three months expenditure. While this represents a smaller reserve than normal, the return of the above noted manse expense is expected to increase these funds back to around six months in reserve or approximately £26,000

The church also held £7,678 (at 31 December 2019) of restricted funds which have been provided for the purposes specified.

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

### **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      31 MARCH 2020



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

## **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 2019 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 2019**

	Note	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Endowment Funds 2019 £	Total 2019 £	Total 2018 £
<b>Receipts</b>						
Donations	3	49,575	-	-	49,575	54,091
Activities for generating funds	4	7,116	-	-	7,116	3,416
Investment income	5	1,952	70	-	2,022	1,978
Other Charitable activities	6	390	-	-	390	86
<b>Total Receipts</b>		<b>59,033</b>	<b>70</b>	<b>-</b>	<b>59,103</b>	<b>59,571</b>
<b>Payments</b>						
Costs of generating funds	7	-	-	-	-	-
Charitable activities	7	72,403	-	-	72,403	59,262
Governance Costs	7	-	-	-	-	-
Assets and Liabilities	7	-	-	-	-	-
<b>Total Payments</b>		<b>72,403</b>	<b>-</b>	<b>-</b>	<b>72,403</b>	<b>59,262</b>
<b>Excess of receipts over payments for the year before transfers</b>		<b>(13,370)</b>	<b>70</b>	<b>-</b>	<b>(13,300)</b>	<b>309</b>
<b>Transfers between funds</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Excess of receipts over payments for the year</b>		<b>(13,370)</b>	<b>70</b>	<b>-</b>	<b>(13,300)</b>	<b>309</b>

**Campsie Parish Church of Scotland**  
**Statement of Balances**  
**As at 31 December 2019**

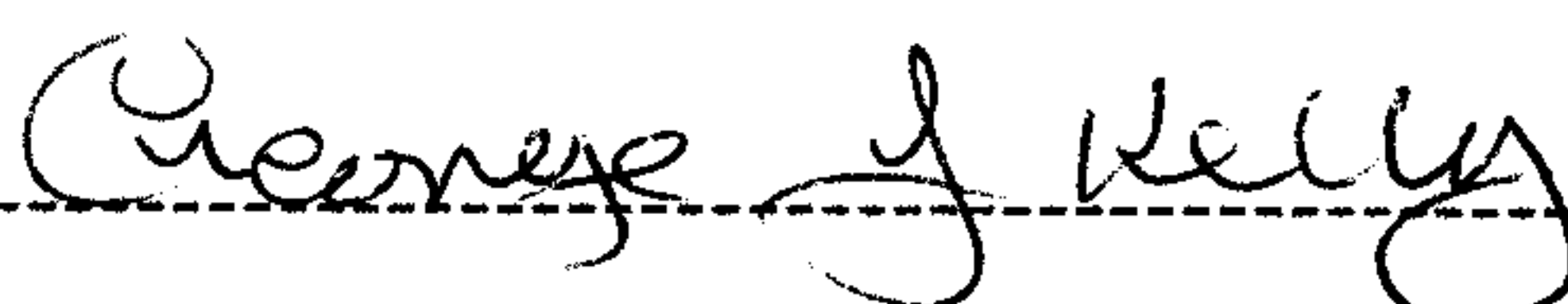
	Note	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Endowment Funds 2019 £	Total 2019 £	Total 2018 £
<b>Bank &amp; Deposit Balances</b>						
Bank & Deposit balances brought forward		29,369	7,608	-	36,977	36,668
<b>Movement in year</b>						
Excess of receipts over payments for the year		(13,370)	70	-	(13,300)	309
Bank & Deposit balances carried forward	2	15,999	7,678	-	23,677	36,977
<b>Investments at Market Value</b>						
	10	-	-	65,433	65,433	57,797
<b>Other Assets</b>						
	11	-	-	-	-	1,686
<b>Liabilities</b>						
		-	-	-	-	-

The Accounts were approved by the Kirk Session on :

31 MARCH 2020

----- 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 2019**

**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**

	At 1 Jan 2019 £	Receipts 2019 £	Payments 2019 £	Transfers 2019 £	At 31 Dec 2019 £
Unrestricted Funds					
General Fund	29,369	59,033	(72,403)	-	15,999
Restricted Funds					
Ferrie Bequest	7,608	70	-	-	7,678
Endowment Funds					
None	-	-	-	-	-
Total Cash Funds	36,977	59,103	(72,403)	-	23,677

**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 2019**

	<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 Donations</b>					
Offerings	42,472	-	-	42,472	43,191
Tax recovered on Gift Aid	7,103	-	-	7,103	5,900
Legacies	-	-	-	-	5,000
Contributions from Congregational Organisations	-	-	-	-	-
Other	-	-	-	-	-
	<u>49,575</u>	<u>-</u>	<u>-</u>	<u>49,575</u>	<u>54,091</u>
<b>4 Activities for Generating Funds</b>					
Regular Fundraising Events	4,749	-	-	4,749	3,316
Use of Premises	1,445	-	-	1,445	100
Other	922	-	-	922	-
	<u>7,116</u>	<u>-</u>	<u>-</u>	<u>7,116</u>	<u>3,416</u>
<b>5 Investment Income</b>					
Deposit Interest	-	15	-	15	-
Bank Interest	-	-	-	-	-
Dividend Income (General Purpose)	972	-	-	972	972
Dividend Income (Oswald)	914	-	-	914	914
Dividend Income (Charitable Bequests)	66	-	-	66	66
Dividend Income (Charitable Purposes)	-	55	-	55	26
	<u>1,952</u>	<u>70</u>	<u>-</u>	<u>2,022</u>	<u>1,978</u>
<b>6 Other Charitable Activities</b>					
Baptisms, Weddings and Funerals	390	-	-	390	86
Other	-	-	-	-	-
	<u>390</u>	<u>-</u>	<u>-</u>	<u>390</u>	<u>86</u>

**Campsie Parish Church of Scotland**  
**Notes forming part of the Financial Statements**  
**Year Ended 31 December 2019**

	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Endowment Funds 2019 £	Total 2019 £	Total 2018 £
<b>7 Analysis of Payments</b>					
Costs of Generating Funds	-	-	-	-	-
Ministries and Mission Allocation (net)	35,819	-	-	35,819	34,451
Presbytery Dues	1,876	-	-	1,876	1,844
Locum Fees	0	-	-	0	0
Minister's Expenses	1,966	-	-	1,966	848
Insurance	2,025	-	-	2,025	1,837
Pulpit Supply (Net)	0	-	-	0	420
Other Salary Costs	7,221	-	-	7,221	7,766
Fabric Repairs and Maintenance	3,339	-	-	3,339	3,359
Council Tax	3,378	-	-	3,378	3,083
Payroll Taxes	940	-	-	940	596
Other Building Costs (Utilities)	3,431	-	-	3,431	2,995
Church Office Expenses	1,467	-	-	1,467	1,810
Other Expenses	493	-	-	493	665
Manse Expense	10,440	-	-	10,440	150
Bank Charges (REFUND)	8	-	-	8	(562)
	<u>72,403</u>	<u>-</u>	<u>-</u>	<u>72,403</u>	<u>59,262</u>
<i>Governance Costs</i>					
Independent Examiner's Fee	-	-	-	-	-
<i>Assets and Liabilities</i>					
Purchase of Fixed Assets	-	-	-	-	-
Total	<u>72,403</u>	<u>-</u>	<u>-</u>	<u>72,403</u>	<u>59,262</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 £3,378 was paid in respect of the Manse.

Travel expenses at the rate of £1,966.50 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 2019**

**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 £27,585 and the maximum stipend (in the fifth and subsequent years) £33,899.

**10 Investments**

	Market Value At 1 Jan 2019 £	Purchases 2019 £	Disposals 2019 £	Gain/ Loss on Revaluation 2019 £	Market Value At 31 Dec 2019 £
COSIT Growth Fund	56,482	-	-	7,576	64,058
COSIT Income Fund	1,315	-	-	60	1,375
	<u>57,797</u>	<u>-</u>	<u>-</u>	<u>7,636</u>	<u>65,433</u>
Cost	<u>22,957</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>22,957</u>
<b>Held in respect of :</b>					
<b>Endowment Funds</b>					
General Purposes	28,142	-	-	3,775	31,917
Oswald Bequest (Charitable Purposes)	26,430	-	-	3,546	29,976
Charitable Purposes	3,225	-	-	315	3,540
	<u>57,797</u>	<u>-</u>	<u>-</u>	<u>7,636</u>	<u>65,433</u>
	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>

**11 Other Assets**

	2019 £	2018 £
Tangible Fixed Assets (Note 12)	-	1,686
Debtors ( <i>no material items</i> )	-	-
	<u>-</u>	<u>1,686</u>
	<u>=====</u>	<u>=====</u>

**12 Tangible Fixed Assets**

<b>Equipment</b>	2019 £	2018 £
NBV at 1 January	1,686	3,370
Additions	-	-
Less Depreciation	(1,686)	(1,684)
	<u>-</u>	<u>1,686</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 2019**

**13 Collections for Third Parties**

	<b>2019</b>
	<b>£</b>
Christian Aid	655
Maggies	405
Rainbow Café (Various)	520
Ronald McDonald	370
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	1950
	=====