

The Church of Scotland
Campsie Parish Church of Scotland

Congregational Accounts to 31st December 2021

Congregation No. 160852

Scottish Charity No. SC000835

Trustees' Annual Report Year Ended 31 December 2021

The trustees present the annual report and accounts for Campsie Parish Church of Scotland for the year ended 31 December 2021.

Reference and Administration Information

Charity Name : Campsie Parish Church of Scotland
Charity Registration Number : SC000835
Congregation Reference Number : 160852
Contact Address : 130 Main St, Lennoxton G66 7DA

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,

Minister : Rev. Dr. Jane Denniston
Session Clerk : George Kelly
Church Interim Treasurer : William Gray

Independent Examiner : Hugh M Biggans B.A.,C.A.
9 Glenelg Cres.
Kirkintilloch
G66 2PG

Bankers : Virgin Money
110 Cowgate
Kirkintilloch
Glasgow G66 1JU

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 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 usually 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 2021

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 is not currently satisfactory.

The financial effects of the Covid-19 pandemic, from February 2020 to the end of 2021 and beyond will take a considerable time to recover from.

Costs resulting from employment of staff were offset by the Job Retention Scheme (furlough) which paid approx. 80% of wage costs after tax for part of the year reducing gradually to nil at end of September.

During the year approx. £17,000 was drawn down from money held by the General Trustees to offset expenditure in the previous year and to cover unplanned repairs to the roof, floor and boundary wall.

A Gift Aid claim for the period 1 October 2020 to 31 March 2021 totalling £5,200 was submitted but administrative delays mean the funds are expected to be received in 2022 and are therefore not included in the receipts and payments account for the period to 31 December 2021. A further claim for a similar amount is pending for the remainder of 2021.

During the period, a final statement and cash transfer was received from our previous banker R.B.S. Our current Bankers, Clydesdale Bank rebranded as Virgin Money.

The Trustees do not anticipate any additional major expenditure during 2022 but as always 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 £11,874 representing about two months expenditure. This represents a much smaller reserve than normal. Payment of outstanding Gift Aid claims will reflate cash funds to about 4 months reserve or approximately £20,000.

The church also holds £6,206 in the current account of a restricted fund for a specific purpose.

Trustees' Annual Report Year Ended 31 December 2021

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 (as amended) 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,

George Kelly
Session Clerk

Date **26 March 2022**

Trustees' Annual Report Year Ended 31 December 2021

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 2021 which are set out on pages 7 to 14.

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 : Hugh M Biggans

Professional Qualification
/Professional Body : Institute of Chartered Accountants of Scotland

Address : 9 Glenelg Crescent, Kirkintilloch G66 2PG

Date : 28 March 2022

Campsie Parish Church of Scotland
Receipts and Payments Account
Year Ended 31 December 2021

		Note	Unrestricted	Restricted	Endowment	Total	Total
			Funds	Funds	Funds	2021	2020
			2021	2021	2021	2021	2020
			£	£	£	£	£
Receipts							
Donations	3		49,394	-	-	49,394	52,692
Activities for generating funds	4		60	-	-	60	635
Investment income	5		1,421	-	-	1,421	1574
Other Charitable activities	6		-	-	-	-	-
Other Incoming Resources	7		8,935	-	-	8,935	11,557
Drawdown from General Trustees			17,172			17,172	-
			<u>76,982</u>	<u>-</u>	<u>-</u>	<u>76,982</u>	<u>66,458</u>
Total Receipts			76,982	-	-	76,982	66,458
Payments							
Costs of generating funds			-	-	-	-	-
Charitable activities	8		71,889	-	-	71,889	73,120
Governance Costs			-	-	-	-	-
Assets and Liabilities	8		4,028	-	-	4,028	-
			<u>75,917</u>	<u>-</u>	<u>-</u>	<u>75,917</u>	<u>73,120</u>
Total Payments			75,917	-	-	75,917	73,120
Excess of receipts over payments for the year			<u>1,065</u>	<u>-</u>	<u>-</u>	<u>1,065</u>	<u>(6,662)</u>

Campsie Parish Church of Scotland
Statement of Balances
As at 31 December 2021

	Note	Unrestricted Funds 2021	Restricted Funds 2021	Endowment Funds 2021	Total 2021	Total 2020
		£	£	£	£	£
Bank & Deposit Balances						
Bank & Deposit balances brought forward		10,809	6,206	-	17,015	23,677
Movement in year						
Excess of receipts over payments for the year		1,065	-	-	1,065	(6,662)
Bank & Deposit balances carried forward	2	11,874	6,206	-	18,080	17,015
Investments at Market Value	11	-	-	70,710	70,710	63,045
Other Assets	12	-	-	-	-	-
Liabilities		-	-	-	-	-

The Accounts were approved by the Kirk Session on :

Date: 26 March 2022

For and on behalf of the Kirk Session :

----- George Kelly, Session Clerk

----- Jane Denniston, Minister

----- William Gray, Interim Treasurer

Campsie Parish Church of Scotland
Notes forming part of the Accounts
Year Ended 31 December 2021

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 2021 £	Receipts 2021 £	Payments 2021 £	Transfers 2021 £	At 31 Dec 2021 £
Unrestricted Funds					
General Fund	10,809	76,982	(75,917)	-	11,874
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Restricted Funds					
Ferrie Bequest	6,206	-	-	-	6,206
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Endowment Funds					
None	-	-	-	-	-
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total Cash Funds	17,015	76,982	(75,917)	-	18,080
	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>	<u>=====</u>

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 2021

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2021	2021	2021	2021	2020
	£	£	£	£	£
3 Donations					
Offerings	43,437	-	-	43,437	42,788
Tax recovered on Gift Aid	-	-	-	-	9,904
Legacies	-	-	-	-	-
Contributions from Congregational Organisations	-	-	-	-	-
National Giving Day	5,957	-	-	5,957	-
	<u>49,394</u>	<u>-</u>	<u>-</u>	<u>49,394</u>	<u>52,692</u>
	=====	=====	=====	=====	=====
4 Activities for Generating Funds					
Regular Fundraising Events	-	-	-	-	15
Use of Premises	60	-	-	60	620
Other	-	-	-	-	-
	<u>60</u>	<u>-</u>	<u>-</u>	<u>60</u>	<u>635</u>
	=====	=====	=====	=====	=====
5 Investment Income					
Deposit Interest	-	-	-	-	-
Bank Interest	-	-	-	-	-
Dividend Income (General Purpose)	686	-	-	686	758
Dividend Income (Oswald)	645	-	-	645	712
Dividend Income (Charitable Bequests)	46	-	-	46	76
Dividend Income (Charitable Purposes)	44	-	-	44	28
	<u>1,421</u>	<u>-</u>	<u>-</u>	<u>1,421</u>	<u>1,574</u>
	=====	=====	=====	=====	=====
6 Other Charitable Activities					
Baptisms, Weddings and Funerals	-	-	-	-	-
Other	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	=====	=====	=====	=====	=====
7 Other Incoming Resources					
Coronavirus Job Retention Scheme	3,232	-	-	3,232	3,022
CCAF Grant (Secondary Glazing)	5,703	-	-	5,703	8,555
	<u>8,935</u>	<u>-</u>	<u>-</u>	<u>8,935</u>	<u>11,557</u>
	=====	=====	=====	=====	=====

Campsie Parish Church of Scotland
Notes forming part of the Financial Statements
Year Ended 31 December 2021

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Endowment Funds 2021 £	Total 2021 £	Total 2020 £
8 Analysis of Payments					
Costs of Generating Funds	-	-	-	-	-
Ministries and Mission Allocation (net)	30,148	-	-	30,148	35,000
Presbytery Dues	1,530	-	-	1,530	1,846
Locum Fees	-	-	-	-	-
Minister's Expenses	1,305	-	-	1,305	720
Insurance	1,706	-	-	1,706	1,745
Pulpit Supply (Net)	60	-	-	60	-
Other Salary Costs	6,609	-	-	6,609	6,011
Fabric Repairs and Maintenance	22,368	-	-	22,368	13,471
Council Tax	2,641	-	-	2,641	3,826
Payroll Taxes	1,039	-	-	1,039	1,012
Other Building Costs (Utilities)	1,124	-	-	1,124	3,216
Church Office Expenses	1,487	-	-	1,487	1,976
Other Expenses	1,320	-	-	1,320	3,833
Manse Expense	550	-	-	550	464
Bank Charges (REFUND)	-	-	-	-	-
	<u>71,889</u>	<u>-</u>	<u>-</u>	<u>71,889</u>	<u>73,120</u>
<i>Governance Costs</i>					
Independent Examiner's Fee	-	-	-	-	-
<i>Assets and Liabilities</i>					
Purchase of Fixed Assets	4,028	-	-	4,028	-
Total	<u>75,917</u>	<u>-</u>	<u>-</u>	<u>75,917</u>	<u>73,120</u>

9 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 £2,641 was paid in respect of the Manse.

Travel expenses at the rate of £1,305 were paid to the minister via the Church of Scotland and recharged to the charity.

Mrs. Sheila Jones, who is a member of the Kirk Session, received £845 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 2021

10 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 £28,700 and the maximum stipend (in the fifth and subsequent years) £35,269.

11 Investments

	Market Value At 1 Jan 2021 £	Purchases 2021 £	Disposals 2021 £	Gain/Loss on Revaluation 2021 £	Market Value At 31 Dec 2021 £
COSIT Growth Fund	61,647	-	-	7,691	69,338
COSIT Income Fund	1,398	-	-	(26)	1,372
	-	-	-	-	-
	<u>63,045</u>	<u>-</u>	<u>-</u>	<u>7,665</u>	<u>70,710</u>
	=====	=====	=====	=====	=====
Cost	22,957	-	-	-	22,957
Held in respect of:					
Endowment Funds					
General Purposes	30,716	-	-	3,832	34,548
Oswald Bequest (Charitable Purposes)	28,848	-	-	3,599	32,447
Charitable Purposes	1,398	-	-	(26)	1,372
Charitable Bequests	2,083	-	-	260	2,343
	<u>63,045</u>	<u>-</u>	<u>-</u>	<u>7,665</u>	<u>70,710</u>
	=====	=====	=====	=====	=====

12 Other Assets

	2021 £	2020 £
Tangible Fixed Assets (Note 12)	-	-
Debtors (no material items)	-	-
	<u>-</u>	<u>-</u>
	=====	=====

13 Tangible Fixed Assets

Equipment	2021 £	2020 £
NBV at 1 January	-	-
Additions	4,028	-
Less Depreciation	(805)	-
	<u>3,223</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 of Scotland
Notes forming part of the Financial Statements
Year Ended 31 December 2021

13 Collections for Third Parties

	2021	2020
	£	£
Christmas Meals	-	850
Kidney Kids	-	780
East Dunbartonshire Food Bank	-	110
	-----	-----
	-	1,740
	=====	=====

Campsie Parish Church of Scotland

Appendix

Funds Held on Behalf of the Congregation by the Church of Scotland General Trustees

Capital Account	2021 £	2020 £
Credit Balances at 31 December at cost	9,467	26,639
Market Value of Balances at 31 December	<u>9,467</u>	<u>26,639</u>

Campsie Parish Church of Scotland

Budget for the year to 31 December 2022

	£	£
INCOME		
Plate, FWO and direct gifting	44,000	
Gift aid	15,000	
Congregational organisations	100	
Donations	500	
Regular fundraising	1,000	
Weddings & funerals	200	
Investment & deposits	1,500	
Hall rent	200	
TOTAL		62,500
EXPENDITURE		
Ministry & Stewardship	32,000	
Presbytery dues	1,140	
Minister travel	1,300	
Minister telephone	150	
Pulpit supply	0	
Church organist	0	
Church cleaner	3,700	
Church officer	3,200	
Minister incidental expenses	100	
Manse council tax	2,800	
Donations	1,000	
Consumables	200	
Office costs – telephone, broadband etc	2,100	
Kitchen provisioning	120	
Church utilities	3,500	
Church insurance	1,900	
Fabric – Church	2,500	
Fabric – Manse	1,000	
TOTAL		56,710
Surplus/(Deficit)		5,790