

BEITH PARISH CHURCH OF SCOTLAND

**RECEIPTS AND PAYMENTS ACCOUNTS
AND TRUSTEES' ANNUAL REPORT
2022**

Congregation No: 120651

Scottish Charity No: SC 004660

BEITH PARISH CHURCH OF SCOTLAND

Trustees' Annual Report Year ended 31 December 2022

Reference and Administrative Information

Charity Name: BEITH PARISH CHURCH OF SCOTLAND
Charity Registration Number: SC004660
Congregation Reference No: 120651
Contact Address: Treasurer

Main Bankers Bank of Scotland
Independent Examiner Fiona Christie,

Principal Office Bearers

Minister -
Deacon - Fiona Blair
Session Clerk -Dr Gordon Isbister
Asst. Session Clerk -Linda McCormack
Treasurer- John R Barrett

Trustees

Sandra Adams	Jean Hamilton	Kathryn Turner
Tommy Anderson	Dorothy Irving	Catherine Wilson
John Barrett	Dr Gordon Isbister	Pam Wilson
Elizabeth Barrett	Robert Jamieson	Gordon Young
Margaret Barrett	Lorna Lawson	Rev R Macdonald(to Sept)
George Bell	William Lawson	
Sandy Bruce	Stewart Lindsay	
Margaret Broster	Vivienne Macdonald	
Georgina Bryson	Catherine McCarter	
Margaret Cooper	Linda McCormack	
Susan Darroch	Kay McPhee	
Audrey Davison	Tom Magee	
Shirley Denovan (to March)	Isobel Monahan	
Edna Duncan	Willie Monahan	
Sandra Duncan	Emma O'Donnell	
Mary Elliott	Allan Richardson	
Sandra Fletcher	Peigi Robb	
Willie Fletcher	Kay Robertson	
Brian Gemmell	Martha Russell	
Margaret Gibson(to May)	May Sinclair	
Jean Gilbert	John Smith	
Margaret Greenwood	Margaret Smith	
Lorna Grieve	Derek Turner	

BEITH PARISH CHURCH OF SCOTLAND

Trustees' Annual Report (continued) **Year ended 31 December 2022**

The Trustees' present their annual report and financial statements of the charity for the year ended 31st December 2022. The financial statements have been prepared in accordance with the accounting policies set out in note 8 to the accounts.

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.

Beith Parish Church is ecumenical in outlook, and supports many Charities through local ecumenical activities, in particular involvement with the Christian Action thrift shop and continued support of the North Ayrshire foodbank. Beith Parish Church holds weekly Church Services with an early morning additional family service held monthly on a trial basis. There is a Junior Sunday Club for Pre School and Primary age children which also meets weekly and A Sunday Club is operated for Secondary age pupils. Services are frequently held in Local Care Homes. "Messy Church" events continue to encourage wider community outreach by involvement in these initiatives. The Guild meet regularly. A Social Committee organises various functions throughout the year.

Achievements and Performance

Attendance at Communion Services was around 90 with an average weekly attendance at Church of approx 65. The numbers have not recovered to the pre pandemic levels. The streaming of Services online continues thanks to the new AV system and the volunteers trained to operate it. Since the minister retired in September 2022 an excellent job has been done by volunteer elders taking Sunday services. A rolling programme has been ongoing, in line with the National Stewardship campaign with a month being dedicated each year. In 2022 we focused on talents with a themed service. 2023 is due to focus on money but discussion will take place how to approach this in the current economic climate.

Trustees' Annual Report (continued)
Year ended 31 December 2022

Financial Review

The principal source of income is weekly offerings, either by WFO envelope, Standing order or open plate, with as many members as possible contributing by Gift Aid. These weekly offerings are up 0.6% at £65.8k in 2022, against the 2021 figure of £65.2k, mainly due to an increase in open plate with members returning. The Social Committee Events have not yet returned to pre pandemic levels. The General accounts are down by £19,476. This was due to planned expenditure on Property to install new hall boilers and new rear windows at a combined cost of £24,000. A reduction by Edinburgh on Mission and Ministry due to vacancy helped offset. 2023 will be a challenge to consolidate our normal income level as tax reclaimed will fall due to reduced Gift Aid givings. The impact on Finances of a prolonged vacancy is uncertain.

Investment Policy and Performance

The charity Investment objectives are to protect capital and maximise income. The investments are in Church of Scotland Investment Trust Deposits and Income Fund.

Risk Management

There is an ongoing concern that with the congregation reducing in numbers due to age profile, that a gap of general expenditure over income will transpire. Mitigation for this is our participation in the rolling Stewardship campaign focusing alternately on Time, Talents and Money to make best use of resources available. Expenditure under our control is closely monitored.

Reserves Policy

It is the Trustees policy to hold reserves of at least six months general expenditure (£50k for coming year) not including organisations designated funds as they operate own accounts. At the year end the Church held unrestricted cash funds of £92,228. This comprises £79,175 for general purposes and £3,025 designated for Property maintenance. There is £10,028 in Church Organisations designated accounts operated by them. Whilst this represents greater than six months expenditure, it is anticipated that Reserves will be allocated for work required to the manse prior to the vacancy being filled. We will then be operating at minimum finance levels.

The Church also hold £14,457 of restricted cash funds and Endowment investments of £5,460 which have been provided for the purposes specified in Note 2

Trustees' Annual Report (continued)
Year ended 31 December 2022

Structure, Governance and Management

The Congregation is a registered charity, number SC004660 and is administered in accordance with the Unitary constitution and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland

Members of the Kirk Session are the charity trustees. The Kirk Session members are the Ordained 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 meets at least 6 times per year and is responsible for the Temporal and spiritual affairs within the Church. Certain responsibilities are delegated to the Finance and Property Committee as appropriate

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 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. 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.

Session Clerk

Date : 1st February 2023

BEITH PARISH CHURCH OF SCOTLAND

Independent Examiner's Report to the Trustees of Beith Parish Church

I report on the accounts of the charity for the year ended 31st December 2022 which are set out on the foregoing pages.

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 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

An 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 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, 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 my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed ; Fiona Christie

Beith Parish Church
Receipts and Payments Account
Year ended 31 December 2022

	Note	Unrestricted Funds		Restricted Endowment Funds		Total 2022	Total 2021
		Church	Organisations	Funds	Funds		
		2022	2022	2022	2022		
<u>Receipts</u>		£		£	£		
Donations	3	81739			81739	82889	
Legacies		0			0	0	
Bank & Deposit interest		341		1	342	66	
Investment income				202	202	190	
Social Fundraising Activities		741			741	129	
Grants (Incl HMRC JRS)		0			0	616	
LPWS Vat recovered		0			0	3848	
Insurance Claim		7115			7115	0	
Guild Activities			2273		2273	2129	
Fellowship Activities			0		0	127	
3,5,6 Youth Group Activities			0		0	0	
Messy Church Activities			1354		1354	1179	
Beith Theatre Group			10725		10725	3404	
		89936	14352	203	0	104491	94577
Contributions - Church Organisations	7	700			700	200	
Contributions - Non Church Organisations		1165			1165	1590	
Other: Funeral/Weddings		2815			2815	3234	
<u>Total Receipts</u>		94616	14352	203	0	109171	99601
<u>Payments</u>	4						
Costs of generating funds		139			139	196	
Charitable activities		113543	18145	2189	133877	111667	
Purchase of Assets					0	0	
Governance Costs		410			410	410	
<u>Total Payments</u>		114092	18145	2189	0	134426	112273
Excess of Receipts over Payments for the year before transfers		-19476	-3793	-1986	0	-25255	-12672
Transfers					0	0	
Excess of Receipts over Payments for the year		-19476	-3793	-1986	0	-25255	-12672

Beith Parish Church
Statement of Balances
At 31 December 2022

	Unrestricted Funds		Restricted Funds	Endowment Funds	Total	Total
	Church	Organisations	Funds	Funds	2022	2021
Note	2022	2022	2022	2022	2022	2021
	£	£	£	£	£	
<u>Bank & Deposit Balances</u>						
Bank & deposit balances b/fwd	101676	13821	16443		131940	144612
Movement in year:						
Excess of Receipts over Payments for the year	-19476	-3793	-1986		-25255	-12672
Bank & deposit balances carried forward	82200	10028	14457	0	106685	131940
<u>Investments at Market value</u>						
Charity Fund-Endowments						
(C of S Income Fund 475 Units cost £5,001)				5016	5016	5928
The Guild Patrick Bequest Endowment						
(C of S Income Fund 42 Units cost £500)				444	444	524
	0	0	0	5460	5460	6452
<u>Assets</u>						
Gift Aid Tax Receivable		0	0	10500	10500	11228
<u>Liabilities</u>						
Work carried out not yet paid	0	0	0	0	0	0

The accounts were approved by the Kirk Session on 1st February 2023

For and on behalf of the Kirk Session

Session Clerk

Treasurer

Beith Parish Church

Statement of Balances 2022

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

During the year the Minister received reimbursement of expenses including council tax, Other related parties received remuneration for services provided.

2 Movements in Funds

	At 1 Jan 2022 £	Receipts £	Payments £	Transfers £	At 31 Dec 2022 £
Unrestricted funds					
General Fund	99914	94616	81355	-34000	79175
Designated Property Fund	1762	0	32737	34000	3025
3,5,6, Youth Group	93	0	0		93
Messy Church	1384	1354	1779		959
Beith Theatre Group	10880	10725	14269		7336
The Guild	1464	2273	2097		1640
	<hr/> 115497	<hr/> 108968	<hr/> 132237	<hr/> 0	<hr/> 92228
Restricted funds					
Flower Fund	1313	0	307		1006
Charity Fund	2716	203	1450		1469
Property Fund	1905	0	432		1473
John Marshall Floodlight Fund	10509	0	0		10509
	<hr/> 16443	<hr/> 203	<hr/> 2189	<hr/> 0	<hr/> 14457
Total bank and Deposit balances	<hr/> 131940	<hr/> 109171	<hr/> 134426	<hr/> 0	<hr/> 106685
Endowment Funds					
Investment -Charity Fund	5928			-912	5016
Investment- The Guild	524			-80	444
	<hr/> 6452	<hr/> 0	<hr/> 0	<hr/> -992	<hr/> 5460
TOTAL FUNDS	<hr/> 138392	<hr/> 0	<hr/> 109171	<hr/> -992	<hr/> 112145

Designated Funds

General Fund is the main operating account for church funds

Property Fund: The Trustees record separately for the maintenance costs of the Church property.

Messy Church Fund: Designated Account operated by Church Organisation

3,5,6 Youth Group: Designated Account operated by Church Organisation

The Guild : Designated Account operated by Church Organisation

Beith Theatre Group : Designated Account Operated by Church Organisation. Name changed from Beith Amateur Dramatics

Purposes of Restricted Funds

Flower Fund: This is a fund to provide flowers for church purposes.

Charity Fund : Income from the Charity Endowments for use for the poor and ill of the Parish

Property Fund: The Trustees have received funds restricted for Church property spend.

John Marshall Floodlight Fund: a Legacy received for installation running cost and maintenance of floodlighting

Purposes of Endowment Funds

Income from the Patrick Bequest Investment is to be used for Guild purposes.

Income from the Charity Investments is to be used to provide support to the poor and ill of the Parish

	Unrestricted Funds		Restricted Funds		Endowment Funds	Total	Total
	Church	Organisations	Funds	Funds	Funds	2022	2021
	2022	2022	2022	2022	2022	2022	2021
	£		£	£	£	£	£
3 Analysis of Donations							
WFO Scheme (non Gift Aid)	10376					10376	11357
Gift Aid Donations	48212					48212	50559
Tax Recovered on Gift Aid Donations	14617					14617	14977
Ordinary Offerings (Open Plate)	7192					7192	3304
Other Offerings, Donations etc	1342					1342	2692
	<u>81739</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>81739</u>	<u>82889</u>
4 Analysis of Payments							
Costs of generating funds							
Offering envelopes	139					139	196
	<u>139</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>139</u>	<u>196</u>
Charitable activities							
Ministries & Mission allocation	47646					47646	50349
Presbytery dues	1462					1462	2196
Minister's expenses	2142					2142	2099
Deacons Expenses	1802					1802	2029
Other staffing costs	6992					6992	5932
Vacancy Costs	191					191	0
Property repairs & maintenance	32737		432			33169	17499
Office Equipment repairs & renewals	0					0	50
Professional Fees	0					0	6081
Council Tax	1758					1758	2843
Heat and Light	7591					7591	5994
Insurance	6877					6877	6539
Life & Work	216					216	267
Printing, Stationery and Postage	1245					1245	700
Miscellaneous Other expenses	1472					1472	906
Copier Lease	735					735	734
Donations to Charity			1450			1450	1200
Bank Charges	99					99	99
Sunday Club Activities	578					578	464
Water Rates	0					0	1560
Purchase of Flowers			307			307	104
Fellowship Activities		0				0	165
The Guild Activities		2097				2097	1930
Messy Church Activities		1779				1779	292
Beith Theatre Group Activities		14269				14269	1635
	<u>113543</u>	<u>18145</u>	<u>2189</u>	<u>0</u>	<u>0</u>	<u>133877</u>	<u>111667</u>
Governance costs							
Examination Fees	410					410	410
Other payments							
Purchase of assets						0	0
Purchase of investments						0	0
	<u>410</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>410</u>	<u>410</u>
TOTAL	114092	18145	2189	0	0	134426	112273

5 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 service. For the year under review the minimum stipend was £28,700 and the maximum stipend (in the fifth and subsequent years) £35,269.

	2022	2021
	£	£
6 Collections for Third Parties		
Christian Aid	462	438
Poppy Scotland	325	264
North Ayrshire Womens Aid	0	160
Beith Community Larder	270	
North Ayrshire Foodbank	340	
Rev R MacDonald Retiral	2040	
Ukraine Appeal	918	
	<u>4355</u>	<u>862</u>

7 Contributions from Organisations using hall

CHURCH ORGANISATIONS

Beith Amateur Dramatics	300	0
The Guild	400	200
	<u>700</u>	<u>200</u>

NON CHURCH ORGANISATIONS

3rd Beith Rainbows	150	0
Orr Park Neighbourhood Watch	150	150
North Ayrshire Council	720	1440
Beith Guides	120	0
Beith Farmers Society	25	0

1165 1590

8 ACCOUNTING POLICY

- (A) THE ACCOUNTS ARE PREPARED ON A CASH BASIS (RECEIPTS AND PAYMENTS)
- (B) HERITABLE PROPERTIES VESTED IN THE GENERAL TRUSTEES, CONSISTING OF CHURCH, HALL, AND MANSE ARE NOT RECORDED IN THE ACCOUNTS
- (C) BUILDINGS REPAIRS AND MAINTENANCE ARE CHARGED TO PROPERTY ACCOUNT WITH THE EXCEPTION OF ORGAN AND OFFICE EQUIPMENT MAINTENANCE WHICH ARE CHARGED TO GENERAL ACCOUNT