The Church of Scotland Carnoustie Church

RECEIPTS AND PAYMENTS ACCOUNT

Year ended 31 December 2017

Congregation Number: 301791

Charity Number: SC015146

Reference and Administrative Information

Charity name: Carnoustie Church of Scotland **Charity Registration Number:** SC015146 **Congregation Reference Number:** 301791 **Contact Address:** The Acting Treasurer 1 Caesar Avenue Carnoustie Angus DD7 6DR **Trustees:** As listed at Appendix 1 **Principal Office Bearers:** Minister: Rev Michael S Goss Ordained Local Minister (OLM) Rev Dougal Edwards (retired 25/6/17) Session Clerk: Mrs Irene K Hoar Deputy Session Clerk: Treasurer: Acting Treasurer: Mrs Sandra H Dow **Independent Examiner:** Mrs Lesley Stirling 11 Douglas Gardens Carnoustie DD7 7DH **Bankers:** The Royal Bank of Scotland 286 Brook Street **Broughty Ferry** Dundee DD5 2AP Bank of Scotland 1D High Street

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Carnoustie DD7 6AN

Trustees' Annual Report

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 the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. Three Trustees resigned during the year.

Organisational Structure

Under the Unitary Constitution the functions of the Kirk Session, both spiritual and temporal, are delegated to a Kirk Session Executive appointed to meet up to nine times each year. The Executive is responsible for proposing policy changes as well as overseeing the life, worship and witness of the congregation. Six Teams, made up of elders and members of the congregation, carry out the detailed work of the church. The Teams are Worship, Mission & Discipleship, Pastoral, Property, Finance & Budgets, Youth & Children.. The Teams report to the Executive on a regular basis.

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.

Kirk Session and Executive

The Kirk Session has continued to meet regularly throughout the year with ten meetings. There were 3 extra meetings as we were happy to welcome 6 new members to our congregation this year. The Kirk Session Executive also met 5 times. The Teams all meet regularly and report to the Executive through their convenors, who are all members of the Executive. Members of the Kirk Session are Trustees of Carnoustie Church.

Trustees' Annual Report (continued)

Achievements and Performance

Property Focus Group

The Feasibility Study on reordering of the church interior was completed in May 2017 and the final sum due to Simpson & Brown, Architects, was settled. The Preferred Option was accepted by the Kirk Session and approved by the Congregation in September. A fundraising appeal to members of the Session and congregation has resulted in donations and pledges amounting, with anticipated Gift Aid, to over £100,000. Other sources of funding for the project are being researched. Meetings have been held with representatives of the General Trustees of the Church of Scotland and a visit by members of the Committee on Art & Architecture, whose approval is necessary for the scheme to go ahead, is imminent. A brief is being prepared for the professionals who will take the project forward.

Property Team

The Property Team is short of members and has been without a convener since Alan Ferguson moved to another church during 2017.

Essential day to day issues are being dealt with and two Property Team members are involved with the Property Focus Group which is planning a major internal refurbishment of the church.

Heating the church during the coldest winter months continues to be a problem.

Estimates are being sought for repairs to the church roof and stonework but it's reassuring to be told that both are generally in good condition for their age.

Mission and Discipleship

A new venture this year was a joint partnership with local churches to set up youth Dodgeball tournaments on a termly basis after the summer holidays. These were in conjunction with Christians in Sport, and involved games, some short videos and a Christian presentation. The first two have gone well with more planned for 2018.

Arising from this, a further joint venture was set up of fortnightly games afternoons aimed at high school young people with more in depth Christian teaching and challenge. Starting small with half a dozen young people at the end of the year, we hope to see these afternoon meetings grow in 2018.

A stall was held at the Gala Day and was a successful method of raising the profile of the Church at a very public event in the town. We hope to increase the footprint by involving other congregations in Carnoustie at the next Gala Day.

Christmas leaflets were again printed and distributed to every house in the town in partnership with the other Carnoustie Churches.

The Team continues to monitor and report on the newsletters for the Churches and is a good forum for partnership with Barry Church and with the wider Christian community in Carnoustie.

Trustees' Annual Report (continued)

Worship

Continuing to support the worship of the congregation, we took our usual overview of the normal arrangements for Easter, Christmas and other seasonal services, while another Meet Eat and Sing evening service was held with singers from other local congregations.

The joint summer services arrangements continue to work well. Communion was celebrated nine times. The joint organist and choirmaster arrangements with Peter Thornton and Pauline Robertson, with volunteer assistance from Rhona Goss, continues to work well and the choir has enjoyed renewed vigour under their leadership. Messy Church services continued to function well in the Church. We again enjoyed our partnership with the Carnoustie Baptist Church in the Holiday Club.

It was great to continue to welcome the boys, officers and helpers of The 1st Carnoustie Boys Brigade, and their families to services in Carnoustie Church, for their Awards at the end of session and then for their Enrolment at the start of the session in September. Celebrating the work of the Guild in the annual Guild Dedication service was another highlight of the year.

The Minister continues to lead services in Braehill Lodge each month, and he is supported by Elders at quarterly communion services in Brookfield, and occasional services are held in the Kinloch Centre and Willowbank as part of a rota with other local churches.

The year concluded with the special services for Advent and Christmas, sadly the brass quintet from the High School band had to call off from accompanying some of the carols at the Watchnight Service. We were however able to welcome the High School Brass Band, the town Choir and others to a major Carol Concert hosted by the Rotary Club.

Ministries Fund

The Kirk Session approved the setting aside of Funds received from the Duncan Trust as a new designated fund, for the purpose of providing support for Ministry materials and training.

Reports from Organisations

Flower Committee

There are at present 9 ladies on the flower committee including the flower convenor, Mrs Sandra Penman. Although flowers are placed in church for every service, and then delivered on to deserving members of the congregation every week, it is becoming more difficult due to a shortage of willing volunteers. More people are needed to contribute towards the cost of the flowers, to help arrange them and finally to deliver them to ensure this important Flower Ministry continues. It is important to acknowledge our thanks to those who do help in any way.

Trustees' Annual Report (continued)

Carnoustie Church Guild

The guild has a membership of 13. After a vote, it was decided to hold monthly rather than fortnightly meetings as a trial for this session, starting September and continuing until the AGM in April 2018. The members actively support Church of Scotland guild projects while following their motto of "Whose we are and Whom we serve".

Youth & Children

The Y&CT consisted of 6 members and the minster with responsibility for the Crèche, Funday Club (FDC), Youth Group (YG), Messy Church and providing support and chaplaincy for the local Boys' Brigade (BB) Company throughout the year.

The Crèche continued to be resourced each Sunday, although seldom required.

The **Funday Club** numbers remain low but stable with 4 to 8 attending each week led by 3 experienced teachers. The FDC again organised a fundraising 'coffee morning' in aid of CHAS.

The **YG** continued to be a partnership with Carnoustie Baptist Church (CBC). Facilitation was shared on a rota basis with leaders from each Church. Currently there are no regular attendees from Carnoustie Church with up to 5 attendees from CBC.

Kirk Session members completed pastoral visits to Creche, FDC, YG & BB and provided feedback to the Session and Y&CT

Messy Church continues as a regular feature with themed events again held during the year on Sunday afternoons.

All 3 sections of the **Boys' Brigade** Company received Chaplain visits and the annual Enrolment and Awards services were held in Church.

Children's Worship continues to be the focus of an inclusive approach to Sunday worship, prior to FDC & YG meeting in the Philip Hall.

Safeguarding is monitored by the Church Safeguarding Officer, who ensures appropriate processes, procedures and training are in place.

Friday Coffee Break

This group meets fortnightly in the Phillip Hall on the first and third Friday of the month from September to April. A rota of Church ladies provide coffee and home bakes which is greatly appreciated by all who support the coffee breaks. Money raised by donations from the group goes to a Christian charity and this year 2017 the sum of over £1500 was donated to the Scripture Union to help with their work in the Angus area.

Trustees' Annual Report (continued)

F.U.N. Group

The FUN Group was set up a number of years ago during a period of major fundraising for capital projects in order to create the opportunity within the congregation for fellowship, unity and nonsense. During 2017 events organised included a putting competition, quiz night and in December it celebrated its 30th Birthday with a combined Christmas and Birthday Party.

Church Cleaning Team

The Cleaning team is, as always, looking after the Church very well week by week but is however always looking for more helpers to share the load. The spring clean was carried out by many volunteers this year. It is the intention to continue to try and do the big clean in the summer of 2018 when the church is closed and we are worshipping at Barry.

Financial Review

2017 saw an increase in the regular contributions of 0.1% and expenditure decreased by 6.2% mainly due to a decrease in Mission and Aid contributions and salary expenditure.

As at 31 December 2017, 87 (87 - 2016) members (and their families) contributed by means of regular bank standing orders and of these 75 (79 - 2016) were made under the Gift Aid provisions. The total contributed by this method was £41,360 (£39,974).

The freewill offering scheme is also encouraged and during the year 25 (24) members contributed using monthly envelopes and 23 (22) using weekly envelopes. The total amount contributed through the envelope scheme was £13,181 (£13,616) of which £10,164 (£10,599) was under the Gift Aid provisions.

A number of members contribute by means of annual cheques.

The total amount contributed under the Gift Aid provisions amounted to £66,478 (£47,274) as this includes donations to funds other than the General Fund.

Gift Aid claims for period to 31 December 2017 to be received in 2018 amounted to £6,965 of which £4,174 is for the Church Project and the balance of £2,791 is in respect of the General Fund.

Membership: The number on the roll at the year-end was 300, a reduction of 8 or 2.6% on the previous year.

Trustees' Annual Report (continued)

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £100,348 of which £43,270 had been designated for church project fund, fabric funds and the organ fund. The remaining balance is higher than would normally be expected as a result of substantial legacies received in an earlier year. The Trustees are still considering an appropriate use(s) for the remaining funds.

The Church also held £11,440 of restricted funds which have been provided for the purposes specified in Note 2.

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.

Approved by the Trustees on 19 March 2018 and signed on their behalf by

(Signed) Irene K Hoar

Irene K Hoar Session Clerk

Independent Examiner's Report to the Trustees of Carnoustie Church

I report on the accounts of the charity for the year ended 31 December 2017 which are set out on pages 1 to 15.

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) Lesley Stirling

Name Lesley Stirling

Address 11 Douglas Gardens

Carnoustie

Date 2018

Receipts and Payments Account for the year ended 31 December 2017

		Unrestricted Funds 2017	Restricted Funds 2017	Endowment Funds 2017	Total Funds 2017	Total Funds 2016
	Note	£	£	£	£	£
Receipts						
Donations	4	79,705	21,751	0	101,456	82,766
Legacies		0	0	0	0	500
Activities for generating funds		0	1,821	0	1,821	1,415
Bank & deposit interest		14	19	0	33	293
Investment income	_	603	1,062	0	1,665	1,323
		80,322	24,653	0	104,975	86,297
Rental of premises		5,374	0	0	5,374	4,765
Sale of assets		0	0	0	0	0
Sale of investments		0	0	0	0	0
Grants		0	1,000	0	1,000	10,530
Receipts from General Trustees		0	0	0	0	0
Other receipts		0	0	0	0	0
Total receipts	-	85,696	25,653	0	111,349	101,592
Payments	5					
Cost of generating funds		106	0	0	106	131
Charitable activities		74,755	12,573	0	87,328	95,820
Governance costs		,	,	0	,	0
Total payments	-	74,861	12,573	0	87,434	95,951
Excess of receipts over payments		10,835	13.080	0	23,915	5,641
Transfers		0	0	0	0	0
Overall excess of receipts over payments	-	10,835	13,080	0	23,915	5,641

Statement of Balances as at 31 December 2017

	Unrestricted Funds 2017	Restricted Funds 2017	Endowment Funds 2017	Total Funds 2017	Total Funds 2016
	£	£	£	£	£
Bank & Deposit balances					
As at 1 January 2017	70,537	17,336	0	87,873	83,223
Movement in year					
Excess of receipts over payments	10,835	13,080	0	23,915	5,641
As at 31 December 2017	81,372	30,416	0	111,788	88,864
Investments at market value					
(Cost £16,056)	12,699	40,717	0	53,416	46,401
Fabric Fund – (Cost £241)	816			816	760
Reserve Fund – (Cost 3,511)	11,883			11,883	11,068
Benevolent Fund – (Cost £11,312)		39,597		39,597	34,575
Guild – (Cost £992)		1,120		1,120	1,000

The accounts were approved by the Kirk Session on 19 March 2018 For and on behalf of the Kirk Session

(Signed) Irene K Hoar

Irene K Hoar Trustee

(Signed) Sandra H Dow

Sandra H Dow Acting Treasurer

Notes to the Accounts

1. Trustee remuneration and related party transactions

Name of trustee or associate	Amount	Nature of payment
Rev M S Goss, Minister	£1,335	Reimbursement of travel expense claims
	£432	Manse telephone & broadband allowance (£216 recovered from Barry Church)
	£2,390	Manse Council Tax (£1,195 recovered from Barry Church)
	£583	Manse upkeep and insurance (£291 recovered from Barry Church)
Dr P W Thornton, Trustee	£2,615	Joint Organist

2. Movement in Funds

	At 1 Jan 2017	Receipts	Payments	Transfers	At 31 Dec 2017
	£	£	£	£	£
Unrestricted Funds					
General Fund	9,601	83,771	72,313	(10,227)	10,832
Designated Reserve Fund	41,962	603	440	0	42,125
Designated Fabric Fund	9,706	603	1,276	5,000	14,033
Designated Roof Fund	2,819	52	0	0	2,871
Designated Organ Fund	926	667	832	2,500	3,261
Designated Youth Fund	523	0	0	0	523
Designated Church Project Fund	5,000	0	0	2,000	7,000
Designated Ministries Fund	0	0	0	727	727
	70,537	85,696	74,861	0	81,372
Restricted Funds					
Benevolent Fund	3,771	1,016	560	0	4,227
Choir Fund	456	19	174	0	301
Annie Dean Fund	722	4	38	0	688
David Low Fund	1,222	6	103	0	1,125
The Guild	461	1,107	936	0	632
The Guild – Helping Hand	292	2	0	0	294
Sunday School (The Funday Club)	1,484	1,048	1,570	0	962
Flower Fund	1,450	65	110	0	1,405
F.U.N. Group	87	116	42	0	161
Friday Coffee Break	1,005	2,248	1,608	0	1,645
Church Project Fund	0	19,022	46	0	18,976
Feasibility Study Fund	0	1,000	1,000	0	0
Organ Fund	6,386	0	6,386	0	0
	17,336	25,653	12,573	0	30,416
Endowment Funds	0	0	0	0	0
Total Funds	87,873	111,349	87,434	0	111,788

Notes to the Accounts (continued)

Purposes of Unrestricted Funds

General Fund: This fund is used for the day to day running of the Church.

Purposes of Designated Funds

Reserve Fund: The Trustees have set aside funds from various legacies for purposes to be determined.

Fabric Fund: The Trustees have set aside funds for the ongoing maintenance of church property.

Roof Fund: The Trustees have set aside funds for the maintenance of the church roof.
Organ Fund: The Trustees have set aside funds for the maintenance of the pipe organ.
Youth Fund: The Trustees have set aside funds for young persons' special projects.
Ministries Fund: The Trustees have set aside funds for Ministry materials and training

Church Project Fund: The Trustees have set aside funds for internal Church refurbishment.

Purposes of Restricted Funds

Benevolent Fund: This is a fund to provide benevolence to people of need within the parish.

Choir Fund: This is a fund to be used towards the purchase of music etc.

Annie Dean Fund: This is a fund to be used towards the cost of Christian teaching materials.

David Low Fund: This is a fund to be used towards supporting congregational organisations.

The Guild: This fund is used in furthering the work of the Guild.

The Guild – Helping Hand: This fund is used by the Guild in supporting special projects.

The Funday Club: This fund is used in furthering the work of the Funday Club

Flower Fund: This is a fund to provide flowers for decorating the church during services of worship.

F.U.N. Group: This fund is used in furthering social activities within the congregation.

Friday Coffee Break: This fund is used in supporting the work of various Christian charities.

Organ Fund: This fund is to be used for major work on the organ.

Church Project Fund: This is a fund for monies received specifically for internal Church refurbishment.

3. Land and Buildings

The congregation's interest in the following properties is not reflected in these financial statements.

Carnoustie Church, Dundee Street, Carnoustie The Philip Hall, Dundee Street, Carnoustie Carnoustie Church Manse, 44 Terrace Road, Carnoustie

4. Analysis of donations

	Unrestricted Funds 2017	Restricted Funds 2017	Endowmen t Funds 2017	Total Funds 2017	Total Funds 2016
	£	£	£	£	£
Freewill offering scheme (non Gift Aid)	3,017	0	0	3,017	3,332
Gift Aid donations	48,125	18,353	0	66,478	47,274
Tax recovered on Gift Aid donations	16,035	425	0	16,460	11,882
Ordinary offerings (open plate)	2,155	0	0	2,155	2,330
Other offerings, donations etc	10,373	2,973	0	13,346	17,948
Total for year	79,705	21,751	0	101,456	82,766

Notes to the Accounts (continued)

5. Analysis of payments

	Unrestricted Funds 2017	Restricted Funds 2017	Endowment Funds 2017	Total Funds 2017	Total Funds 2016
	£	£	£	£	£
Costs of generating funds					
Investment Manager's fees	0	0	0	0	0
Offering envelopes & campaign material	106	0	0	106	131
Total for year	106	0	0	106	131
Charitable activities					
Ministries & Mission allocation	45,995	0	0	45,995	47,192
Presbytery dues	610	0	0	610	561
Voluntary additional stipend	0	0	0	0	0
Minister's expenses	1,551	0	0	1,551	1,520
Ministerial assistance	0	0	0	0	0
Pulpit supply	91	0	0	91	0
Other staffing costs	8,792	0	0	8,792	9,448
Repairs & maintenance	1,276	0	0	1,276	7,324
Feasibility Study	440	1,000	0	1,440	3,240
Council tax	1,195	0	0	1,195	1,080
Heat, light & water charges	5,275	0	0	5,275	6,042
Insurance	5,633	0	0	5.633	6,009
Other building costs	0	0	0	0	0
Church office expenses	0	0	0	0	0
Organ & music	1,264	6,386	0	7,650	5,640
Printing, stationery and postage	273	0	0	273	528
Other expenses	2,466	5,187	0	7,653	7,236
	74,81	12,573	0	87,434	95,820
Governance costs					
Independent examiner's fee	0	0	0	0	0
Other payments					
Purchase of assets	0	0	0	0	0
Purchase of investments	0	0	0	0	0
	0	0	0	0	0

Notes to the Accounts (continued)

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 the year under review the minimum stipend was £26,644; the maximum stipend in the fifth and subsequent years of service was £32,743.

7. Collections for Third Parties

	2017	2016
	£	£
Scottish Bible Society	252	162
Carnoustie Community Helpline	315	0
Angus Presbytery - Nurse for Panahatti	239	291
MAF	0	764
Church of Scotland HIV Programme	239	334
Crossreach	205	22
EMMS	0	161
Tear Fund	110	248_
	1,360	1,982
		

Appendix 1

P W Thornton

Members of Executive

Members of the Kirk Session

Minister	
Rev M S Goss	*
Elders	
M A M S Banks	
E Baker	
D H Blair	
S H Dow	*
A Edwards	
A L C Ferguson	(Resigned 29.5.17)
M Ferguson	(Resigned 29.5.17)
R A Gall	
A C Green	
A J Lindsay	(Retired 27.3.17)
I K Hoar	*
I R Johnston	
K P Mann	*
A McGill	*
N M Murdoch	
M E Ramsay	
M C Richardson	
A D Thornton	*
P A Thornton	