



The Church of Scotland

## **Carnoustie Church**

### **RECEIPTS AND PAYMENTS ACCOUNT**

**Year ended 31 December 2022**

**Congregation Number: 301791**

Carnoustie Church is a registered Scottish Charity  
Registered as Carnoustie Church of Scotland SC015146

# Carnoustie Church of Scotland

## Reference and Administrative Information

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**Charity name:** Carnoustie Church of Scotland

**Charity Registration Number:** SC015146

**Congregation Reference Number:** 301791

**Contact Address:** The Treasurer  
67 Chapman Drive  
Carnoustie DD7 6DY

**Trustees:** As listed at Appendix 1

### Principal Office Bearers:

Minister: Rev Michael S Goss

Session Clerk: Mrs Irene K Hoar

Deputy Session Clerk: Mrs Prudence Milne

Treasurer: Mrs Audrey C Duncan

Deputy Treasurer: Mrs Sandra H Dow

### Independent Examiner:

Mr Neil Russell  
35 Spencer Crescent  
Carnoustie DD7 6DQ

### Bankers:

The Royal Bank of Scotland  
286 Brook Street  
Broughty Ferry  
Dundee DD5 2AP

# **Carnoustie Church of Scotland**

## **Trustees' Annual Report**

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### **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.

#### **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**

Under the Unitary Constitution the functions of the Kirk Session are both spiritual and temporal with responsibility for proposing policy changes as well as overseeing the life, worship and witness of the congregation.

The Kirk Session held 10 meetings over the year and it was good to hold these meetings in person after 2 years of Zoom meetings.

The Church of Scotland changes to presbyteries and the recent review of church buildings has resulted in challenges to many congregations. In Carnoustie, it meant that representatives from the three Church of Scotland Kirk Sessions had to work together to provide a mission plan for the area which is to be included in the new Presbytery of Perth's working mission plan.

The proposed closure of some churches and halls as well as a reduction in ministries will result in future changes for many congregations and in Carnoustie plans to unite all three churches are under way. This will mean some changes for the congregations but not in our places of worship.

# **Carnoustie Church of Scotland**

## **Trustees' Annual Report (continued)**

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### **Achievements and Performance**

#### **Kirk Session (continued)**

There have been several planning meetings and it was good to have a social evening in December for all Kirk Session members to be able to meet and get to know one another in advance of creating a joint Kirk Session. The first pulpit exchange took place in December and this will happen more often in the coming months.

Thanks are due to all the elders for their continued support and willingness to embrace these changes and challenges and we all look forward to 2023 as we continue to work together in Christ's name for the future mission of the church.

#### **Presbytery Mission Plan and Presbytery Changes**

During the course of the year local and regional discussions led to the approval of a Presbytery Mission Plan for Angus, and also the final preparations towards the new Presbytery of Perth. The Mission Plan made provision for a Union to take place between Barry, Carnoustie and Carnoustie: Panbride congregations, to be served by two full-time Ministers of Word and Sacrament, therefore continuing with the current Ministerial complement. It was anticipated that this would be developed during the course of 2023. The buildings of the Newton Church at Panbride and Carnoustie Church are to be retained, while Carnoustie Church's Philip Hall is in the process of being marketed for sale. The future of Barry Church and Hall was to depend on discussions with Monifeith and Monikie/Newbigging/Murroes & Tealing churches that were also to be in some form of partnership with the Carnoustie union.

The General Assembly approved the union of the Presbyteries of Angus, Dunkeld & Meigle, Perth, Dundee and Stirling to form a new Presbytery of Perth, which would begin on January 1<sup>st</sup> 2023.

#### **Project Practical Group**

It was hoped that 2022 would see the roof repairs completed but unfortunately this has not been possible. The Vestry roof work was completed as arranged but the planned work on the West Aisle roof has been delayed because of unforeseen difficulties as well as an increase in costs resulting in the architect having to tender for a new builder to complete the work. The Kirk Session and architect are all doing their utmost to see this work completed as soon as possible.

The proposed sale of the Philip Hall is underway at last with the hope of a quick sale early in 2023.

# **Carnoustie Church of Scotland**

## **Trustees' Annual Report (continued)**

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### **Achievements and Performance**

#### **Project Practical Group (continued)**

The plans for the internal work are almost ready to go to the General Trustees and presbytery for final permission to put the work out for tender.

Finding funding has been difficult but applications to grant providers will become easier once full permission is in place.

Thanks are due as always to the congregation for the continued support shown over what has been another difficult year and it is hoped that 2023 will see our vision for the church begin to take place.

#### **Property Team**

Following the pandemic, the Philip Hall has not been let to outside organisations during 2022, with use being limited to midweek services of worship throughout the year and the local government elections in May. A December burst pipe in the hall's external boiler house brought the year to a close resulting in expenditure on the hall being minimal during the year in question. Activity in, and expenditure on the Church was a different story. Church services were back to normal and some significant issues were dealt with. Having unsuccessfully attempted to solve the problem the previous year, a small leak in one of the large internal heating pipes within the church was eventually dealt with by cutting out the leaking joint and bridging the resultant gap with a piece of recovered cast iron pipe and suitable clamps. Sincere thanks were expressed to the member's husband who undertook the work.

Slightly earlier in the year, a period of heavy rain caused a flood in the church's basement boiler house which caused a bit of damage to some of the electrical components in that area.

When examining the church's electrical supply in connection with renewing the Electrical Installation Condition Report (EICR) five years on from the last inspection, the electrician identified that some of the installation did not meet current standards which resulted in new distribution boards and circuit breakers having to be fitted.

Our Minister, Rev Mike Goss fitted new interlinked smoke and heat detectors in the Manse to ensure the Manse was fully compliant with new Scottish Government regulations regarding these safety items – the regulations having come into force in February 2022.

# **Carnoustie Church of Scotland**

## **Trustees' Annual Report (continued)**

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### **Achievements and Performance**

#### **Property Team (continued)**

Other minor repairs and maintenance issues were dealt with throughout the year and while the Property Team has not met during the year, the Fabric Convener is very appreciative of the work done by two other members who have dealt with property maintenance matters throughout the year.

Over £1,000 had to be spent during 2022 on repairs to the church boilers due to separate failures. Although the church building was out of use for part of 2022 the heating system required to be available for use, just in case there was a funeral or the boiler was called into action due to the frost thermostat activating the boiler during low temperatures. Sandbags have been placed at the door of the below ground church boiler house to protect the equipment from future flooding.

Some long overdue redecoration of a bedroom in the Manse was undertaken during the year, the cost being shared equally with Barry Church. With three properties (Church, Manse & Hall), ongoing property maintenance is part of the life of the congregation.

#### **Ministries Fund**

At the close of 2017 the Kirk Session approved the setting aside of Funds received from the Duncan Trust as a designated fund, for the purpose of providing support for Ministry materials and training.

#### **Prayer Group**

The Prayer Meeting continued, initially online before returning to in-person meetings in the Church for a number of months and then moving to the Manse as the weather turned colder. Meetings continued to be held on Monday mornings at 10.00. It is amazing how many places, people and events are taken to God in prayer in that short hour but as prayer is the powerhouse of the church, it is an important part of the life and worship of the church. The numbers attending continue to fluctuate but we know that those who cannot attend are with us in spirit and praying with us. It is always good to welcome new people along, just have a word with the minister and he will give you details of how we are meeting next. One or two new members have joined us over the past year.

No-one is pressured into speaking, joining in saying Amen at the end of each prayer can sometimes be all that is said but adding that voice is important.

# Carnoustie Church of Scotland

## Trustees' Annual Report (continued)

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### Achievements and Performance

#### Mission and Outreach Team

Established in March 2018, the Mission and Outreach (M&O) team has 8 members including one Barry Church member with good attendance maintained at meetings.

However, the continued delays with the Church Project to internally develop the building (necessitating the sale of the Philip Hall) has continued to impact significantly on progressing our plans.

'Covid' and Presbytery Restructuring (new Perth Presbytery January 2023) have also had a major influence with progress.

The Working Together Union (Barry, Carnoustie and Panbride) planning & implementation process has just commenced and will no doubt result in significant changes to teams, structures and objectives going forward.

The M&O team remit currently remains unchanged and includes:

- links with community, churches and organisations
- Website, Social Media and publicity
- Friday Coffee Break
- FUN Group
- Holiday Club, Youth & Children outreach including Messy Church
- Developing Links with youth organisations
- Follow up work from special events
- Creating links and support with/for local & overseas churches and charities

Five formal 'in person' meetings were held in 2022, with unfortunately activity in most of the remits suspended, or necessarily limited/restricted.

Funday Club meetings were again a casualty, although contact was maintained with children via the Church, Life & Worship team.

The local Boys' Brigade & Girls' Association, who have their own premises continue to be supported with regular Chaplain/Officer, Congregation input at Enrolment, Remembrance and Xmas Post.

Carnoustie Churches Youth Mission continues to be suspended and links/support with Schools

# **Carnoustie Church of Scotland**

## **Trustees' Annual Report (continued)**

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### **Achievements and Performance**

#### **Mission and Outreach Team (continued)**

unfortunately remain restricted, although Woodlands Primary held their Xmas Service in Church.

Although the Friday Coffee Break remains on hold, the GUILD again meet in person, continuing to practically support local and national COS projects.

The local Royal British Legion 'Foodbank' and Blythswood Xmas Shoebox Appeal were again both supported practically and financially.

Congregation and community outreach, although limited, has however continued with weekly Facebook/Website frequent transmissions, now including live streaming of Sunday Worship.

#### **Church Life & Worship Team**

During 2022 the UK vaccination programme saw the steady relaxation of restrictions in services which, by and large, returned to pre-pandemic patterns of worship by the summer.

Services continued to be shared in rota including the trained Worship Leaders and Mr Oxburgh, along with evening services broadcast from the Manse with a mixture of live and recorded elements. Substantial grants for Audio-visual equipment saw the installation of new mobile large screens at the front of the church, with monitors for the choir, along with remote cameras and a new control desk with streaming system including Wi-Fi router at the rear of the church.

Later in the year further grant aid allowed the purchase of a replacement sound system with new speakers, microphones and mixing desk. This equipment has improved the live-streaming of services from Carnoustie Church. It also meant that we were able to stream the broadcast of Her Majesty the Queen's Memorial at St Giles' and Funeral Service from Westminster for a small congregation who gathered for these services.

Shared services for Holy Week were able to resume this year and it was encouraging to return to services in the different town churches, together with the Good Friday Walk of Witness and Easter Day Sunrise service, all with a reasonable congregation in attendance.

As the year drew to a close, preparations began for a second bereavement service this time to be held at the start of 2023 at an afternoon time.

# **Carnoustie Church of Scotland**

## **Trustees' Annual Report (continued)**

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### **Achievements and Performance**

#### **Church Life & Worship Team (continued)**

Our organists continued to work hard in accompanying congregational praise and leading the choir. A huge thanks is due to Peter and Pauline for their enthusiastic and imaginative leading of the choir and congregation, and to Rhona for her playing for services.

Midweek services resumed in February on a monthly rota, still with a very small attendance. These continued in the Philip Hall until later in the autumn when they moved to the Church.

Children have again been contacted with worksheets and other materials on a regular basis, and we are grateful to Kirsty for maintaining this contact.

The Boys' Brigade Company and Girls' Association continued in-person. Following the sudden death of one of the officers, the Minister was appointed to officer duties in the Company section. It was great to be able to welcome the boys and girls, officers and helpers, and their families to the Enrolment service which resumed in September.

#### **Carnoustie Churches Youth Ministry**

This group was not able to resume as most of the town congregations were too engaged in resuming their local services and work, and also providing support via warm space and food banks to the community during the cost of living crisis and massively rising energy prices.

#### **Path of Renewal**

The Path of Renewal Team continued to meet during the course of 2022, discussing papers around the Five Marks of Mission and the challenges of online church. Towards the end of the year we discussed some of the challenges and potential opportunities of the new Presbytery Mission Plan and the move towards uniting Barry and Carnoustie with Panbride, under a shared Team Ministry between the two Ministers. In November it was agreed that the group would be wound up into the new process of working towards that union.

#### **Carnoustie Church Guild**

The Guild survived a more relaxed year when Covid instances had decreased but care had still to be taken because the Virus still remained.

# **Carnoustie Church of Scotland**

## **Trustees' Annual Report (continued)**

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### **Reports from Organisations**

#### **Carnoustie Church Guild (continued)**

January brought another Scots night which sadly had to be via Zoom but nevertheless it was a brilliant evening enjoyed by all despite not being in person. In February a member of the Guild kindly opened her house to allow members to meet face to face.

The Vine Trust project was one of those chosen for 2022 and a speaker explained what the Project was about. Homes are built by volunteers in Kazunzu, "a village of hope" for orphans who can then become members of a family.

Thereafter, because of Covid the last year's Christmas lunch had to be cancelled so the enterprising Guild members decided to celebrate Easter instead.

The year continued with speakers on various subjects including one from another Project, Beat. This year, thankfully, the Guild were able to enjoy their Christmas lunch in December.

The Committee have now completed the Syllabus for January to June 2023 which they hope will be enjoyed by all members.

#### **Fellowship and study group**

This off-shoot of the Guild meets every other Thursday morning. The members of the group enjoy fellowship together while studying various aspects of God's Word as it is applicable to us today. Although our meetings at the beginning of 2022 continued through Zoom, it was felt that meeting in person was important so we began to meet at a member's home. The nine studies of 'Praying the Psalms' began on 10<sup>th</sup> February followed after a short summer break by eight studies called 'Heroes of Faith'. They were challenging topics opening up many interesting and varied discussions highlighting the fact that the bible is still as relevant to us now as it was when written.

Our new study looking at the book of Ephesians begins on 12<sup>th</sup> January still meeting at a member's home with an open invitation welcoming anyone interested to come along. Collections taken at the meetings have been donated towards the chosen Guild project for the session.

#### **Friday Coffee Break**

Due to Covid19 the Friday Coffee Break did not reopen during 2021 or 2022 and the committee will reassess its future once felt safe to do so.

# **Carnoustie Church of Scotland**

## **Trustees' Annual Report (continued)**

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### **Reports from Organisations**

#### **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. A crazy golf competition followed by a BBQ in the manse gardens was held in August and in 2023 we will be helping the Project Fundraising team to raise funds.

#### **Flower Committee**

Since the pandemic it has been impossible for the important and very welcome flower ministry to continue and it has been missed by many. Once services began to be held in the church once more, it was decided to put an artificial display in the church and this has been a bright welcome back to those attending. Remembrance Sunday and Christmas saw the church decorated once more with a wonderful display of lights, candles and greenery. Every year the flower committee helps co-ordinate gifts of flowers or plants to members of the congregation who have suffered a loss or who are felt to be in need of comfort and this year the benevolent fund distributed 60 bowls of hyacinth bulbs.

#### **Church Cleaning Team**

The cleaning team consists of eight people working in pairs rotating week by week. The reduction of restrictions means that cleaning is a little simpler but care is still taken to ensure the building is safe for use by everyone.

Thanks are due to all the volunteers for stepping in when required if extra cleaning has been necessary and there will always be a welcome if anyone else wants to become part of this cheerful hard-working team.

### **Financial Review**

2022 saw an increase in the regular contributions of 1.1% and expenditure increased by 5.27%.

As at 31 December 2022, 73 (75 - 2021) members (and their families) contributed by means of regular bank standing orders and of these 60 (62 - 2021) were made under the Gift Aid provisions. The total contributed by this method was £44,573 (£45,084).

The freewill offering scheme is also encouraged and during the year 23 (27) members (and their families) contributed £8,007 (£6,806) of which £6,702 (£5,411) was under the Gift Aid provisions.

# Carnoustie Church of Scotland

## Trustees' Annual Report (continued)

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### Financial Review (continued)

A number of members contribute by means of annual cheques.

The total amount contributed under the Gift Aid provisions amounted to £57,997 (£81,596) as this includes donations to funds other than the General Fund.

Gift Aid claims for periods to 31 December 2022 to be received in 2023 amounted to £3,988 (£3,791) of which £3,616 (£3,312) is for the General Fund. At 31 December 2022 £1,394 was due to the Church of Scotland for costs incurred regarding the sale of the Philip Hall.

Membership: The number on the roll at the year-end was 241, a reduction of 5 or 2.03% on the previous year.

### 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 and designated cash funds of £62,826 of which £50,354 had been designated for fabric, roof, project and the organ funds. In previous years the remaining balance was higher than would normally be expected as a result of substantial legacies received. The Trustees decided during the year that an appropriate use for the legacies received in previous years was that £35,000 of cash reserves be transferred to the Project Fund as well as the investments held in the Reserve Fund's name. The Trustees also decided to transfer the investments held by the Reserve Fund to the Project Fund.

The Church also held £201,068 of restricted funds which have been provided for the purposes specified in Note 2.

# Carnoustie Church of Scotland

## Trustees' Annual Report (continued)

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### 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 27 February 2023 and signed on their behalf by

**[Redacted]**

Irene K Hoar  
Session Clerk

# Carnoustie Church of Scotland

## Independent Examiner's Report to the Trustees of Carnoustie Church

I report on the accounts of the charity for the year ended 31 December 2022 which are set out on pages 1 to 20.

### **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.

Name

[Redacted]

Neil Russell

Address

35 Spencer Crescent  
Carnoustie

Date

3 March 2023

# Carnoustie Church of Scotland

## Receipts and Payments Account for the year ended 31 December 2022

		Unrestricted Funds 2022	Designated Funds 2022	Restricted Funds 2022	Total Funds 2022	Total Funds 2021
	Note	£	£	£	£	£
<b>Receipts</b>						
Donations	4	71,693	0	9,925	81,618	126,402
Legacies		0	0	1,000	1,000	0
Activities for generating funds		0	202	3,575	3,777	84
Bank & deposit interest		0	166	2,225	2,391	2,305
Investment income		0	274	1,423	1,697	1,326
		<b>71,693</b>	<b>642</b>	<b>18,148</b>	<b>90,483</b>	<b>130,117</b>
Rental of premises		500	0	0	500	300
Sale of assets		0	0	0	0	0
Sale of investments		0	0	0	0	0
Grants		0	0	14,483	14,483	43,573
Receipts from General Trustees		0	0	0	0	0
Other receipts		0	0	0	0	0
<b>Total receipts</b>		<b>72,193</b>	<b>642</b>	<b>32,631</b>	<b>105,466</b>	<b>173,990</b>
<b>Payments</b>						
Cost of generating funds	5	60	0	0	60	68
Charitable activities		64,423	15,660	31,314	111,397	95,926
Governance costs		0	0	0	0	0
<b>Total payments</b>		<b>64,483</b>	<b>15,660</b>	<b>31,314</b>	<b>111,457</b>	<b>95,994</b>
<b>Excess of receipts over payments</b>		<b>7,710</b>	<b>-15,018</b>	<b>1,317</b>	<b>-5,991</b>	<b>77,996</b>
<b>Transfers</b>		<b>-7607</b>	<b>-44,652</b>	<b>52,259</b>	<b>0</b>	<b>0</b>
<b>Overall excess of receipts over payments</b>		<b>103</b>	<b>-59,670</b>	<b>53,576</b>	<b>-5,991</b>	<b>77,996</b>

# Carnoustie Church of Scotland

## Statement of Balances as at 31 December 2022

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	Unrestricted Funds 2022	Designated Funds 2022	Restricted Funds 2022	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
<b>Bank &amp; Deposit balances</b>					
As at 1 January 2022	5,907	116,486	147,492	269,885	191,889
<b>Movement in year</b>					
Excess of receipts over payments	103	-59,670	53,576	-5,991	77,996
<b>As at 31 December 2022</b>	<b>6,010</b>	<b>56,816</b>	<b>201,068</b>	<b>263,894</b>	<b>269,885</b>
<b>Investments at market value</b>					
(Cost £16,056)	<b>0</b>	<b>13,446</b>	<b>37,972</b>	<b>51,418</b>	<b>62,264</b>
Fabric Fund – (Cost £241)	0	864	0	864	966
Reserve Fund – (Cost £3,511)	0	0	0	0	14,073
Project Fund – (Cost £3,511)	0	12,582	0	12,582	0
Benevolent Fund – (Cost £11,312)	0	0	37,022	37,022	46,102
Guild – (Cost £992)	0	0	950	950	1,123

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The accounts were approved by the Kirk Session on 27 February 2023  
For and on behalf of the Kirk Session

[Redacted]

Irene K Hoar

Trustee

[Redacted]

Audrey C Duncan

Treasurer

# Carnoustie Church of Scotland

## 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		Reimbursement of travel expense claims
	£432	Manse telephone & broadband allowance (£216 recovered from Barry Church)
	£604	Laptop (£302 recovered from Barry Church)
Dr P W Thornton, Trustee	£2361	Joint Organist

### 2. Movement in Funds

	At 1 Jan 2022	Receipts	Payments	Transfers	At 31 Dec 2022
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Fund	5,907	72,193	64,483	7,607	6,010
<b>Designated Funds</b>					
Reserve Fund	40,807	436	0	-35,755	5,488
Fabric Fund	10,090	206	4,412	2,000	7,884
Roof Fund	48,076	0	0	-46,076	2,000
Organ Fund	4,628	0	0	-2,628	2,000
Youth Fund	523	0	0	0	523
Ministries Fund	1,385	0	941	7	451
Church Project Fund	10,977	0	10,307	37,800	38,470
	<b>122,393</b>	<b>642</b>	<b>15,660</b>	<b>-44,652</b>	<b>56,816</b>
<b>Restricted Funds</b>					
Church Project Fund	135,568	26,470	22,722	1,555	140,871
Roof Fund	0	2,295	5,496	46,076	42,875
Organ Fund	0	1,214	0	4,628	5,842
Benevolent Fund	5,492	1,222	924	0	5,790
Choir Fund	428	64	0	0	492
Annie Dean Fund	626	4	0	0	630
David Low Fund	1,092	6	0	0	1,098
The Guild	1,660	1,082	1,791	0	951
The Guild – Helping Hand	300	2	0	0	302
Sunday School (The Funday Club)	655	1	137	0	519
Flower Fund	1,350	175	148	0	1,377
F.U.N. Group	270	96	96	0	270
Friday Coffee Break	51	0	0	0	51
	<b>147,492</b>	<b>32,631</b>	<b>31,314</b>	<b>52,259</b>	<b>201,068</b>
<b>Endowment Funds</b>					
	0	0	0	0	0
<b>Total Funds</b>	<b>269,885</b>	<b>105,466</b>	<b>111,457</b>	<b>0</b>	<b>263,894</b>

# Carnoustie Church of Scotland

## Notes to the Accounts (continued)

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### 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 etc

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.

Organ Fund: This is a fund to be used for repair of the organ.

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 2022 £	Designated Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
Freewill offering scheme (non Gift Aid)	1,305	0	195	1,500	1,245
Gift Aid donations	50,663	0	7,334	57,997	81,596
Tax recovered on Gift Aid donations	12,887	0	2,000	14,887	34,901
Ordinary offerings (open plate)	1,319	0	0	1,319	1,300
Other offerings, donations etc	5,519	0	396	5,915	7,360
<b>Total for year</b>	<b>71,693</b>	<b>0</b>	<b>9,925</b>	<b>81,618</b>	<b>126,402</b>

# Carnoustie Church of Scotland

## Notes to the Accounts (continued)

### 5. Analysis of payments

	Unrestricted Funds 2022	Designated Funds 2022	Restricted Funds 2022	Total Funds 2022	Total Funds 2021
	£	£	£	£	£
<b>Costs of generating funds</b>					
Investment Manager's fees	0	0	0	0	0
Offering envelopes & campaign material	60	0	0	60	68
<b>Total for year</b>	<b>60</b>	<b>0</b>	<b>0</b>	<b>60</b>	<b>250</b>
<b>Charitable activities</b>					
Ministries & Mission allocation	45,488	0	0	45,488	40,705
Presbytery dues	645	0	0	645	607
Voluntary additional stipend	0	0	0	0	0
Minister's expenses	1,128	0	0	1,128	1,851
Ministerial assistance	0	0	0	0	0
Pulpit supply	0	0	0	0	180
Other staffing costs	4,722	0	0	4,722	6,441
Repairs and maintenance	0	4,412	0	4,412	2,982
Council tax	1,350	0	0	1,350	1,311
Heat, light & water charges	4,275	0	0	4,275	3,253
Insurance	5,284	0	0	5,284	5,153
Other building costs	0	10,307	28,218	38,525	29,502
Church office expenses	0	0	0	0	0
Organ & music	390	0	0	390	918
Printing, stationery and postage	106	0	0	106	69
Other expenses	1,035	941	3,096	5,072	2,954
	<b>64,423</b>	<b>15,660</b>	<b>31,314</b>	<b>111,397</b>	<b>95,926</b>
<b>Governance costs</b>					
Independent examiner's fee	0	0	0	0	0
<b>Other payments</b>					
Purchase of assets	0	0	0	0	0
Purchase of investments	0	0	0	0	0
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

# Carnoustie Church of Scotland

## Notes to the Accounts (continued)

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### 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 £28,700; the maximum stipend in the fifth and subsequent years of service was £35,269.

### 7. Collections for Third Parties

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Scottish Bible Society	133	0
Angus Presbytery - Nurse for Panihatti	158	209
Tearfund - Ukraine Appeal	1,112	0
Tear Fund	143	130
Crossreach	200	0
Carnoustie Foodbank*	<u>0</u>	<u>181</u>
	<b><u>1,746</u></b>	<b><u>520</u></b>

\*Carnoustie Foodbank received a donation of £100 from the Benevolent Fund plus weekly donations from members amounting to £623.

# Carnoustie Church of Scotland

## Appendix 1

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### Members of the Kirk Session

#### Minister

Rev M S Goss

#### Elders

E Baker

D H Blair

J Brown

S H Dow

A Edwards

R A Gall

A C Green

Retired 22.08.22

L G Hampton

I K Hoar

I R Johnston

K P Reid

A McGill

P Milne

N M Murdoch

M E Ramsay

M C Richardson

A D Thornton

P A Thornton

P W Thornton