

# Carnoustie Church of Scotland

## 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 DD7 6DR

**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:

Acting Treasurer: Mrs Sandra H Dow

### Independent Examiner:

Mr Neil Russell  
35 Spencer Crescent  
Carnoustie DD7 7DQ

### Bankers:

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

Bank of Scotland  
82 Marketgate  
Arbroath DD11 1AT

TSB  
94 High Street  
Carnoustie DD7 6AE

# **Carnoustie Church of Scotland**

## **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. One Trustee resigned and three were appointed during the year.

#### **Organisational Structure**

Under the Unitary Constitution the functions of the Kirk Session are both spiritual and temporal with responsibility for proposing and implementing policy changes as well as overseeing the life, worship and witness of the congregation. At the Congregational Annual Meeting (CAM) held on 25<sup>th</sup> March 2018, the moderator explained that the Kirk Session had chosen to re-shape the way our church worked and new standing orders were presented. The K S Executive team was disbanded and 4 teams instead of 8 were now in place. The teams are Property, Finance, Church Life and Worship and Mission and Outreach with members of Barry Church being welcomed into the last 2 teams. There are also sub teams working on the property development project. Since then, the teams have met regularly with reports going to Kirk Session meetings.

#### **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 met 9 times since the CAM plus a joint meeting with Barry Kirk Session following instruction from the General Assembly. There were 2 extra meetings to accept the ordination of 3 new elders to the Kirk Session which took place on 16<sup>th</sup> September. Members of the Kirk Session are Trustees of Carnoustie Church.

# **Carnoustie Church of Scotland**

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

---

### **Achievements and Performance**

#### **Property Focus Group**

Representatives of the Church of Scotland's Committee on Church Art & Architecture visited the church early in 2018 and gave a favourable interim opinion on the proposed alterations to the sanctuary. Following a competitive tendering exercise, Nicoll Russell Studios of Broughty Ferry were appointed as architects to take the project forward, and a team of associated professionals has been assembled. A full condition survey of the church building has been carried out, including a stained glass survey and aerial photography of roofs and walls using a drone-mounted camera. A structural engineer's report on some specific areas is awaited. Issues identified to date have been categorised as "Urgent", "Necessary" and "Desirable", and costed by a quantity surveyor. These will be incorporated in the Property Team's plan for repair and maintenance and, when this has been approved by the Kirk Session and budgetary implications are clear, detailed design and costing for re-ordering of the church interior will be progressed. The Property Focus Group's remit will then have been fulfilled and the development will be taken forward by the Project Practical Group that has been appointed by the Kirk Session. Two Fundraising Teams are envisaged to work in parallel: on internal initiatives such as concerts, quizzes and games nights; and on securing sources of external funding, grants etc.

The money received for the Project during 2018 amounted to £33,183 which included pledges of £21,761, fundraising events which raised £4,246 and £3,537 from Church organisations.

#### **Property Team**

Due to all Fabric Team members being on the Project Practical Group, the Property Team has not met for some time but essential repairs are being attended to. A blocked external drain remained uncleared at the year end.

Planning for the Church Project has delayed the preparation of a routine five year maintenance programme due to it being unclear at the moment whether certain repairs should be carried out and funded as part of the church project or require to be met from regular income.

#### **Ministries Fund**

At the close of 2017 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. In the first year it has been used to pay the congregation's portion of the costs of the Path of Renewal.

# **Carnoustie Church of Scotland**

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

---

### **Achievements and Performance**

#### **Mission and Discipleship**

Following the introduction of new team structures at the Congregation AGM in March 2018, the Mission and Outreach (M&O) team was one of 4 established with a membership currently of 10 including nine Carnoustie and one Barry Church members.

The M&O team remit includes:

- links with community, churches and organisations
- Website, Social Media and publicity
- Carnoustie's Friday Coffee Break and Barry's Good Neighbours Drop in Cafe
- 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

The first formal meeting of 5 or 6 anticipated annually was held on 7<sup>th</sup> May 2018, with, convenor, minute secretary and members confirmed, including one from Barry.

Much of the initial focus was on direct support for the Carnoustie Churches Youth Mission (CCYM) initiative aimed at outreach to the town's youth, working with Christians in Sport and establishing regular Dodgeball events and a fortnightly Friday afternoon Sports & Crosses Club for secondary aged youth. Potential cooperation with Scripture Union is currently under consideration.

A holiday club was run in partnership with Carnoustie Baptist Church in August, followed in September by a Messy Church event and the Boys Brigade Enrolment.

Armistice Bell Ringing on 11<sup>th</sup> November evening was carried out by 2 young people. These events recognised and complemented the national YOYP 2018 project. It was most encouraging that the Friday Coffee Break raised £2400 for the Church Building Project while proceeds from the special summer Coffee & Chat at Barry benefitted national projects and charities (e.g. MAF). Crossreach, Carnoustie Medical Transport Helpline, Tearfund, Scottish Bible Society. Panihati Missionary Nurse were all recipients of the congregation's annual retiring offerings. It is recognised that the team will have an increasing role in complementing Carnoustie Church Building Project with mission and outreach activity.

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

Following discussion in the Teams and the Kirk Session, it was agreed that we consolidate four of our Teams into two – the Worship, Youth & Children, Mission & Development and Pastoral Teams were merged into the new Church Life & Worship and Mission & Outreach Teams. From the Youth & Children's Team, the Sunday morning children's work – the Funday Club and Youth Group – are now the responsibility of the Church Life & Worship Team, while Messy Church, Holiday Clubs and other children's and young people's outreach work are now the responsibility of the Mission & Outreach Team.

With the arrival of severe winter weather at the end of February along with some struggles to ensure that heating was provided in the Church, we moved into the Philip Hall for morning services during

# **Carnoustie Church of Scotland**

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

---

### **Achievements and Performance**

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

Lent. This worked very well, and it was later agreed to move into the Philip Hall between 6<sup>th</sup> January and 31<sup>st</sup> March 2019. Thanks are due to all who helped with the arrangements for these services.

During Holy Week we again joined with the other local churches for Holy Week services, hosting the Tuesday evening service in Carnoustie, leading in the Good Friday Walk of Witness which was joined by representatives of all the local churches, and enjoying the Dawn Service on Easter Day followed by bacon rolls in the Philip Hall.

The joint summer services arrangements continue to work well. Communion was celebrated nine times in the morning, and on a further two occasions in the evening, but the evening service communion was discontinued after the April service due to very low numbers attending.

The joint organist and choirmaster arrangements with Peter Thornton and Pauline Robertson, with volunteer assistance from Rhona Goss, continues to work well; with smaller numbers in some sections there has been imaginative use of three-part harmonies and some unison works in addition to new and traditional choir items for regular introits and anthems for special services.

It was great to continue to welcome the boys, officers and helpers of The 1<sup>st</sup> 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; occasional services continue to be 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; once again the brass quintet from the High School band had to call off from accompanying some of the carols at the Watchnight Service, and transport late on Christmas Eve seems to be the problem. We were again able to welcome the High School Brass Band, the town Choir and others to a major Carol Concert hosted by the Rotary Club.

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

During the year the partnership with other churches saw some turmoil which resulted in a reduction in the number of churches working together in youth outreach; however, by the close of the year the Sports and Crosses events which had begun to meet fortnightly with 6-10 members were proposed to meet weekly during term time for 2019. There has also been three Dodgeball Tournaments for this age group, largely drawing on the Boys Brigade Company Section whose support has been very welcome, along with seniors from Scouts and Guides in the town.

# **Carnoustie Church of Scotland**

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

---

### **Reports from Organisations**

#### **Flower Committee**

There are at present 8 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.

#### **Carnoustie Church Guild**

This session the committee decided to revert to fortnightly meetings as members felt last year with meeting only on a monthly basis they lost a vital link with others. At present we have 18 paid members, a healthy increase on last year but unfortunately due to ill health we have lost three ladies.

Our syllabus is full with speakers on a variety of subjects including two practical evenings – card making and flower arranging. During Guild Week we hosted a joint afternoon tea with ladies from Barry when our guest was Karen Gillon, associate secretary form Guild headquarters.

We are supporting two projects this session-

The Boys' Brigade and Empowering Teenage Mothers in Zambia.

#### **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 2018 the sum of over £2,400 was donated to the Church Project.

#### **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 2018 events organised included a treasure hunt and BBQ and an outing to Crathes Castle. The FUN Group also helped with a coffee morning for Crossreach and the Church Project Curry and Games Night.

#### **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 including Euan Turner who was a great help.

# **Carnoustie Church of Scotland**

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

---

### **Financial Review**

2018 saw a decrease in the regular contributions of 2.65% and expenditure increased by 2.2% mainly due to an increase in Ministries and Mission contributions.

As at 31 December 2018, 82 (87 - 2017) members (and their families) contributed by means of regular bank standing orders and of these 64 (75 - 2017) were made under the Gift Aid provisions. The total contributed by this method was £40,125 (£41,360).

The freewill offering scheme is also encouraged and during the year 29 (25) members contributed using monthly envelopes and 19 (23) 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 £61,891 (£66,478) as this includes donations to funds other than the General Fund.

Gift Aid claims for period to 31 December 2018 to be received in 2019 amounted to £4,312 of which £716 is for the Church Project and £3,366 for the General Fund.

Membership: The number on the roll at the year-end was 292, a reduction of 8 or 2.6% 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 cash funds of £70,334 of which £21,782 had been designated for fabric funds, the project and the organ funds. 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 £60,374 of restricted funds which have been provided for the purposes specified in Note 2.

# **Carnoustie Church of Scotland**

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

---

### **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 25 February 2019 and signed on their behalf by

*Irene K Hoar*

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 2018 which are set out on pages 1 to 16.

### **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.

*Neil Russell*

Name	Neil Russell
Address	35 Spencer Crescent Carnoustie
Date	27 February 2019

# Carnoustie Church of Scotland

## Receipts and Payments Account for the year ended 31 December 2018

		Unrestricted Funds 2018	Restricted Funds 2018	Endowment Funds 2018	Total Funds 2018	Total Funds 2017
	Note	£	£	£	£	£
<b>Receipts</b>						
Donations	4	74,585	27,624	0	102,209	101,456
Legacies		0	0	0	0	0
Activities for generating funds		0	6,013	0	6,013	1,821
Bank & deposit interest		92	0	0	92	33
Investment income		593	1,151	0	1,744	1,665
		<b>75,270</b>	<b>34,788</b>	<b>0</b>	<b>110,058</b>	<b>104,975</b>
Rental of premises		8,726	0	0	8,726	5,374
Sale of assets		0	0	0	0	0
Sale of investments		0	0	0	0	0
Grants		0	0	0	0	1,000
Receipts from General Trustees		0	0	0	0	0
Other receipts		0	0	0	0	0
<b>Total receipts</b>		<b>83,996</b>	<b>34,788</b>	<b>0</b>	<b>118,784</b>	<b>111,349</b>
<b>Payments</b>						
Cost of generating funds	5	114	0	0	114	106
Charitable activities		90,559	5,131	0	95,690	87,328
Governance costs				0		0
<b>Total payments</b>		<b>90,673</b>	<b>5,131</b>	<b>0</b>	<b>95,804</b>	<b>87,434</b>
<b>Excess of receipts over payments</b>		<b>-6,677</b>	<b>29,657</b>	<b>0</b>	<b>22,980</b>	<b>23,915</b>
<b>Transfers</b>			<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Overall excess of receipts over payments</b>		<b>-6,677</b>	<b>29,657</b>	<b>0</b>	<b>22,980</b>	<b>23,915</b>

# Carnoustie Church of Scotland

## Statement of Balances as at 31 December 2018

---

	Unrestricted Funds 2018	Restricted Funds 2018	Endowment Funds 2018	Total Funds 2018	Total Funds 2017
	£	£	£	£	£
<b>Bank &amp; Deposit balances</b>					
As at 1 January 2018	81,372	30,416	0	111,788	87,873
<b>Movement in year</b>					
Excess of receipts over payments	-6,677	29,657	0	22,980	23,915
<b>As at 31 December 2018</b>	<u>74,695</u>	<u>60,073</u>	<u>0</u>	<u>134,768</u>	<u>111,788</u>
<b>Investments at market value</b>					
(Cost £16,056)	<u>12,251</u>	<u>36,234</u>	<u>0</u>	<u>48,485</u>	<u>53,416</u>
Fabric Fund – (Cost £241)	787			787	816
Reserve Fund – (Cost 3,511)	11,464			11,464	11,883
Benevolent Fund – (Cost £11,312)		35,158		35,158	39,597
Guild – (Cost £992)		1,076		1,076	1,120

---

The accounts were approved by the Kirk Session on 25 February 2019  
For and on behalf of the Kirk Session

*Irene K Hoar*

Irene K Hoar

Trustee

*Sandra H Dow*

Sandra H Dow

Acting 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	£1,473	Reimbursement of travel expense claims
	£432	Manse telephone & broadband allowance (£216 recovered from Barry Church)
	£2,474	Manse Council Tax (£1,237 recovered from Barry Church)
	£4,326	Manse upkeep and insurance (£2,163 recovered from Barry Church)
Dr P W Thornton, Trustee	£2,856	Joint Organist

### 2. Movement in Funds

	At 1 Jan 2018	Receipts	Payments	Transfers	At 31 Dec 2018
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Fund	10,832	81,854	73,906	(9,150)	9,630
Designated Reserve Fund	42,125	672	4,239	0	38,558
Designated Fabric Fund	14,033	712	11,853	5,000	7,892
Designated Roof Fund	2,871	18	0	0	2,889
Designated Organ Fund	3,261	740	0	0	4,001
Designated Youth Fund	523	0	0	0	523
Designated Church Project Fund	7,000	0	0	4,000	11,000
Designated Ministries Fund	727	0	675	150	202
	<b>81,372</b>	<b>83,996</b>	<b>90,673</b>	<b>0</b>	<b>74,695</b>
<b>Restricted Funds</b>					
Benevolent Fund	4,227	1,088	557	0	4,758
Choir Fund	301	2	29	0	274
Annie Dean Fund	688	4	0	0	692
David Low Fund	1,125	6	0	0	1,131
The Guild	632	1,134	905	0	861
The Guild – Helping Hand	294	2	0	0	296
Sunday School (The Funday Club)	962	1,071	1,054	0	979
Flower Fund	1,405	85	136	0	1,354
F.U.N. Group	161	80	0	0	241
Friday Coffee Break	1,645	2,132	2,450	0	1,327
Church Project Fund	18,976	29,184	0	0	48,160
Feasibility Study Fund	0	0	0	0	0
Organ Fund	0	0	0	0	0
	<b>30,416</b>	<b>34,788</b>	<b>5,131</b>	<b>0</b>	<b>60,073</b>
<b>Endowment Funds</b>	0	0	0	0	0
<b>Total Funds</b>	<b>111,788</b>	<b>118,784</b>	<b>95,804</b>	<b>0</b>	<b>134,768</b>

# Carnoustie Church of Scotland

## 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 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.

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 2018 £	Restricted Funds 2018 £	Endowment Funds 2018 £	Total Funds 2018 £	Total Funds 2017 £
Freewill offering scheme (non Gift Aid)	2,758	0	0	2,758	3,017
Gift Aid donations	46,782	15,109	0	61,891	66,478
Tax recovered on Gift Aid donations	12,177	7,121	0	19,298	16,460
Ordinary offerings (open plate)	2,003	0	0	2,003	2,155
Other offerings, donations etc	10,865	5,394	0	16,259	13,346
<b>Total for year</b>	<b>74,585</b>	<b>27,624</b>	<b>0</b>	<b>102,209</b>	<b>101,456</b>

# Carnoustie Church of Scotland

## Notes to the Accounts (continued)

### 5. Analysis of payments

	Unrestricted Funds 2018	Restricted Funds 2018	Endowment Funds 2018	Total Funds 2018	Total Funds 2017
	£	£	£	£	£
<b>Costs of generating funds</b>					
Investment Manager's fees	0	0	0	0	0
Offering envelopes & campaign material	114	0	0	114	106
<b>Total for year</b>	<b>114</b>	<b>0</b>	<b>0</b>	<b>114</b>	<b>106</b>
<b>Charitable activities</b>					
Ministries & Mission allocation	48,496	0	0	48,496	45,995
Presbytery dues	616	0	0	616	610
Voluntary additional stipend	0	0	0	0	0
Minister's expenses	1,473	0	0	1,473	1,551
Ministerial assistance	0	0	0	0	0
Pulpit supply	179	0	0	179	91
Other staffing costs	9,051	0	0	9,051	8,792
Repairs and maintenance	6,417	0	0	6,417	1,276
Feasibility Study	0	0	0	0	1,440
Council tax	1,237	0	0	1,237	1,195
Heat, light & water charges	4,518	0	0	4,518	5,275
Insurance	5,605	0	0	5,605	5,633
Other building costs	9,675	0	0	9,675	0
Church office expenses	0	0	0	0	0
Organ & music	934	0	0	934	7,650
Printing, stationery and postage	133	0	0	133	273
Other expenses	2,339	5,131	0	7,470	7,653
	90,673	5,131	0	95,804	87,434
<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
	0	0	0	0	0

# Carnoustie Church of Scotland

## 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 £27,044; the maximum stipend in the fifth and subsequent years of service was £33,234

### 7. Collections for Third Parties

	<b>2018</b>	<b>2017</b>
	<b>£</b>	<b>£</b>
Scottish Bible Society	180	252
Carnoustie Community Helpline	174	315
Angus Presbytery - Nurse for Panihatti	229	291
MAF	0	764
Church of Scotland HIV Programme	0	334
Crossreach	555	22
EMMS	0	161
Tear Fund	0	248
	<u>1,138</u>	<u>1,360</u>

# Carnoustie Church of Scotland

## Appendix 1

---

### Members of the Kirk Session

#### Minister

Rev M S Goss

#### Elders

M A M S Banks (resigned 25.03.18)  
E Baker  
D H Blair  
J Brown (Appointed 16.09.18)  
S H Dow  
A Edwards  
R A Gall  
A C Green  
L G Hampton  
I K Hoar  
I R Johnston  
R Limmack (Appointed 16.09.18)  
K P Reid (Mann)  
A McGill  
P Milne (Appointed 16.09.18 )  
N M Murdoch  
M E Ramsay  
M C Richardson  
A D Thornton  
P A Thornton  
P W Thornton