

**The Church of Scotland**  
**Carmyle Church of Scotland, Glasgow**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**Year to 31st December 2022**

**Congregation No: 160855**

**Charity No: SC000532**

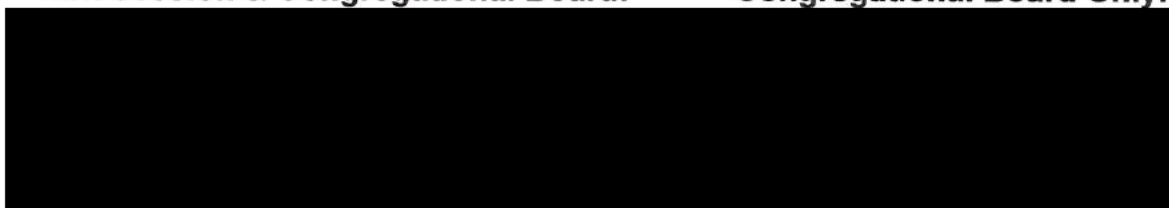
# **Carmyle Church of Scotland, Glasgow**

## **Reference and Administrative Information**

<b>Charity Name:</b>	Carmyle Church of Scotland, Glasgow
<b>Charity Registration Number:</b>	SC000532
<b>Congregation Reference No:</b>	160855
<b>Contact Address:</b>	62 Kirkinner Road Mount Vernon Glasgow G32 9NT

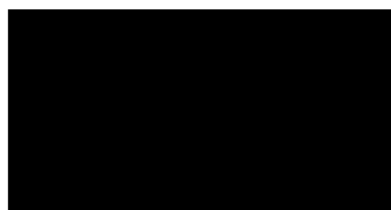
### **Trustees**

<b>Kirk Session &amp; Congregational Board:</b>	<b>Congregational Board Only:</b>
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### **Principal Office-bearers**

**Minister:**  
**Session Clerk**  
**Clerk to the Board:**  
**Church Treasurer:**



### **Independent Examiner**



18 Ledi Road  
Glasgow G43 2AJ

### **Bankers**

Royal Bank of Scotland plc  
1304 Duke Street  
Glasgow G31 1NA

### **Investment Managers**

The Church of Scotland Investors Trust  
121 George Street  
Edinburgh  
EH2 4YN

# **Carmyle Church of Scotland, Glasgow SC000532**

## **Trustees' Annual Report**

**Year ended 31 December 2022**

### **Structure, Governance and Management**

#### **Governing Document**

The Church is administered in accordance with the terms of the Model Deed of Constitution of the Church of Scotland.

#### **Recruitment and Appointment of Trustees**

Members of the Kirk Session and the Congregational Board 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. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting which must be held before 31st March each year.

#### **Organisational Structure**

The affairs of the congregation are dealt with by individuals under the direction of the Kirk Session and Congregational Board. These individuals are: Session Clerk, Treasurer, Fabric Convenor and Church Officer. The Congregational Board and Kirk Session are chaired by the Minister and meet six times a year. The Kirk Session is responsible for the spiritual affairs within the church.

#### **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.

Carmyle Parish Church has services of worship each Sunday afternoon at 12pm. At different times throughout the Christian calendar, additional services are held, for example at Easter and Christmas. Weddings and Funerals are held when requested.

#### **Achievements and Performance**

On average 15 people attend worship at the noon service.

On average, 20 people regularly attend weekly Prayer Meetings and Bible Study (Kenmuir Church).

Grannies & Toddlers meet Mondays & Fridays. There is fun & games for the children and a time to chat for the adults.

Brownies and Rainbows meet on Monday nights and are attended by around 36 children.

Youth Club Primary 4 - Sec 1 is not taking place at the moment. We are hoping to find a youth worker to help us.

The TLC Community café is now up and running with more than 60 people participating.

It takes place in Carmyle every 2nd Monday 1.00-3.00pm and features entertainment and talks as well as fellowship.

Local care homes have been bringing along some residents to enjoy this safe, friendly environment.

██████████ kept us all entertained throughout lockdown with her newsletters packed full of scripture, quizzes and anecdotes. Now that we are back in the building she continues to encourage us by organising regular pre worship get-togethers with coffee, cake and fellowship. In addition, many people give of their time and talents to ensure that the church and its organisations run events and programmes effectively. These volunteers provide a great service to the church and the wider community.

In 2022 we were fortunate to receive 2 tranches of funding totalling £6,650 to help with Household Hardship in the community.

The funding came to us through The Corra Foundation (Robertson Trust and National Lottery)

Our team liaised with the local primary schools to identify families in need and were able to assist many individuals and families within the area. These funds were distributed in April and December 2022.

Services are still available online for those who are anxious or unable to return to the building at the moment.

Despite these difficult times, our congregation has been supporting us financially and for that we are extremely grateful.

We hope to re-start our concerts, fayres and coffee mornings in 2023. These events are well attended by the local community.

## **Carmyle Church of Scotland, Glasgow SC000532**

### **Trustees' Annual Report continued**

**Year ended 31 December 2022**

#### **Financial Review**

At 31<sup>st</sup> December 2022, the church held unrestricted cash funds of £12,467, restricted cash funds of £1,525 and investments with a market value of £48,882. The value of our investments has decreased (£8,888) in the year. cost £56,936 - market value £48,882 - Total decrease £8,055

#### **Reserves Policy**

We currently hold reserves of approximately 6 months re day to day expenditure. Any additional reserves are held to cover major fabric costs.

The major risks to which the charity is exposed, as identified by the trustees, have been reviewed and systems or procedures have been established to manage those risks.

#### **Statement of Trustees' Responsibilities**

The members of the Kirk Session / Congregational Board 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 / Congregational Board are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

**Approved by the Trustees and signed on their behalf,**

Trustee

Date

26/03/2023



# Independent Examiner's Report to the Trustees of Carmyle Church of Scotland, Glasgow

I report on the accounts of the charity for the year ended 31 December 2022 which are set out on pages 5 to 9.

## 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 (as amended).

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

## Basis of independent examiner's statement


An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

## Independent examiner's statement

In the course of my examination, no matter has come to my attention *[other than disclosed below\*]*

1. which gives me reasonable cause to believe that in any material respect the requirements:  
to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and  
to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations 9 (as amended) have not been met, or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

  
18 Ledi Road Glasgow G43

  
Date;.....27.03.23.....

**Carmyle Church of Scotland, Glasgow**  
**Receipts and Payments Account**  
**Year ended 31 December 2022**

		<b>Unrestricted Funds 2022 £</b>	<b>Restricted Funds 2022 £</b>	<b>Total 2022 £</b>	<b>Total 2021 £</b>
<b>Receipts</b>	<b>Note</b>				
Donations	3	15,544	-	15,544	15,934
Legacy		1,000		1,000	-
Investment income		1,627	340	1,967	1,852
Grant - Glasgow City Council		-	-	-	3,400
Grant - CORRA Foundation			6,650	6,650	
Fundraising Activities		-	-	-	-
<b>Total Receipts</b>		<b>18,171</b>	<b>6,990</b>	<b>25,161</b>	<b>21,186</b>
<b>Payments</b>	<b>4</b>				
Cost of generating funds		102	-	102	101
Purchase of Investments				-	-
Charitable activities		17,737	7,166	24,903	23,808
Governance costs		125	-	125	125
<b>Total Payments</b>		<b>17,964</b>	<b>7,166</b>	<b>25,130</b>	<b>24,034</b>
<b>Excess of Receipts over Payments for the year</b>		<b>207</b>	<b>(176)</b>	<b>31</b>	<b>(2,848)</b>

**Carmyle Church of Scotland, Glasgow**  
**Statement of Balances**  
**At 31 December 2022**

	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
<b>Bank &amp; Deposit Balances</b>					
Bank & deposit balances brought forward		12,260	1,701	13,961	16,810
Movement in year:					
Excess of Receipts over Payments for the year		207	(176)	31	(2,848)
<b>Bank &amp; deposit balances at 31st December 2022</b>		<b><u>12,467</u></b>	<b><u>1,525</u></b>	<b><u>13,992</u></b>	<b><u>13,962</u></b>
 <b>Investments at market value</b>					
Market Value		<u>40,434</u>	<u>8,448</u>	<u>48,882</u>	<u>57,770</u>
Original Cost		<u>47,096</u>	<u>9,840</u>	<u>56,936</u>	<u>56,936</u>
 <b>Total Funds Cash plus Investments</b>		 <b><u>52,901</u></b>	 <b><u>9,973</u></b>	 <b><u>62,874</u></b>	 <b><u>71,732</u></b>

The accounts were approved by the Kirk Session and Congregational Board

For and on behalf of the Kirk Session and Financial Board

\_\_\_\_\_  
 Trustee

\_\_\_\_\_  
 Treasurer

Date: 26/03/2023

# Carmyle Church of Scotland, Glasgow

Year to 31st December 2022

## Notes to the Accounts

### 1. Trustee Remuneration and Related Party Transactions

During the year one trustee, our Minister Rev Murdo Maclean received reimbursement of expenses incurred totalling £538

### 2. Movements in Cash Funds

	At 1 Jan 2022 £	Receipts £	Payments £	Transfers £	At 31 Dec 2022 £
<b>Unrestricted funds</b>					
General Fund	12,261	18,171	(17,964)		12,468
<b>Restricted funds</b>					
Manse Fabric Fund	1,152	340	(516)		976
Sunday School Fund	549				549
Grant CORRA Foundation		6,650	(6,650)		-
	1,701	6,990	(7,166)	-	1,525
<b>Total funds</b>	<b>13,961</b>	<b>25,161</b>	<b>(25,130)</b>	<b>-</b>	<b>13,992</b>

### Purposes of Restricted Funds

Manse Fabric Fund: to cover normal maintenance of the manse.

Sunday School Fund: to cover Sunday School expenses outwith the churches responsibilities.

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021
<b>3. Analysis of Donations</b>				
Free Will Offering (non Gift Aid)	4,861		4,861	7,277
Open Plate	786		786	496
Free Will Offering (Gift Aid)	4,965		4,965	5,268
Tax Recovered on Gift Aid	2,763		2,763	2,145
Donations from Organisations	1,080		1,080	-
Other Donations	1,089		1,089	748
	<b>15,544</b>	<b>-</b>	<b>15,544</b>	<b>15,934</b>



# Carmyle Church of Scotland, Glasgow

Year to 31st December 2022

## Notes to the Accounts

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021
<b>4. Analysis of Payments</b>				
<b>Costs of generating funds</b>				
Investment Manager's Fees			-	-
Fundraising Costs		-	-	-
Offering envelopes	102		102	101
	<b>102</b>	<b>-</b>	<b>102</b>	<b>101</b>
<b>Charitable activities</b>				
Ministries & Mission allocation	9,255		9,255	9,697
Presbytery dues	221		221	244
Minister's expenses	538		538	540
Manse Expenses	1,775	-	1,775	1,762
Pulpit supply	170		170	-
Other staffing costs	500		500	-
Fabric repairs & maintenance	531	516	1,047	7,120
Heat and light	2,041		2,041	1,981
Insurance	1,959		1,959	1,851
Piano/Organ & Audio/Visual	390		390	370
Printing, stationery and postage	17		17	-
Donations	50	6,650	6,700	-
Other expenses*	290		290	243
	<b>17,737</b>	<b>7,166</b>	<b>24,903</b>	<b>23,808</b>
<b>Governance costs</b>				
Independent examiner's fees	125	-	125	125

\*Please note that Carmyle Church is linked to Kenmuir Mount Vernon Church which pays all manse expenses, pulpit supply and other miscellaneous joint costs.

These are divided between us annually and Carmyle Church pays Kenmuir Mount Vernon what is owed.

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

	2022 £	2021 £
<b>6. Collections for Third Parties</b>		
City Mission	-	-
National Giving Day	-	230
Poppy Scotland	-	100
Household Hardship	50	
	<b>50</b>	<b>330</b>

**Carmyle Church of Scotland, Glasgow**  
**Year to 31st December 2022**  
**Notes to the Accounts**

<b>7 Investments</b>	<b>Market Value at At 1 Jan 2022 £</b>	<b>Purchases £</b>	<b>Disposals £</b>	<b>Gain on Sale/ Revalun £</b>	<b>Market Value at At 31 Dec 2022 £</b>
<b>Income Fund - General Purposes</b>	47,786			(7,352)	40,434
<b>Income Fund - Manse</b>	9,984			(1,536)	8,448
	<u>57,770</u>	<u>-</u>	<u>-</u>	<u>(8,888)</u>	<u>48,882</u>
<b>Held in respect of:</b>					
<b>Unrestricted Funds</b>	47,786			(7,352)	40,434
	<u>47,786</u>	<u>-</u>	<u>-</u>	<u>(7,352)</u>	<u>40,434</u>
<b>Restricted Funds</b>					
<b>Manse Fabric Fund</b>	9,984			(1,536)	8,448
	<u>9,984</u>	<u>-</u>	<u>-</u>	<u>(1,536)</u>	<u>8,448</u>
	<u>57,770</u>	<u>-</u>	<u>-</u>	<u>(8,888)</u>	<u>48,882</u>