

**Maybole Parish Church of Scotland**

**Congregational Accounts**

**2022**

**Congregation No. 100580**

**Charity No. SC 003164**

## **Maybole Parish Church of Scotland Charity No. SC 003164**

### **Reference and Administrative Information**

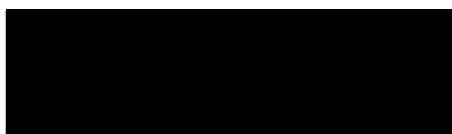
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Charity name Maybole Parish Church of Scotland

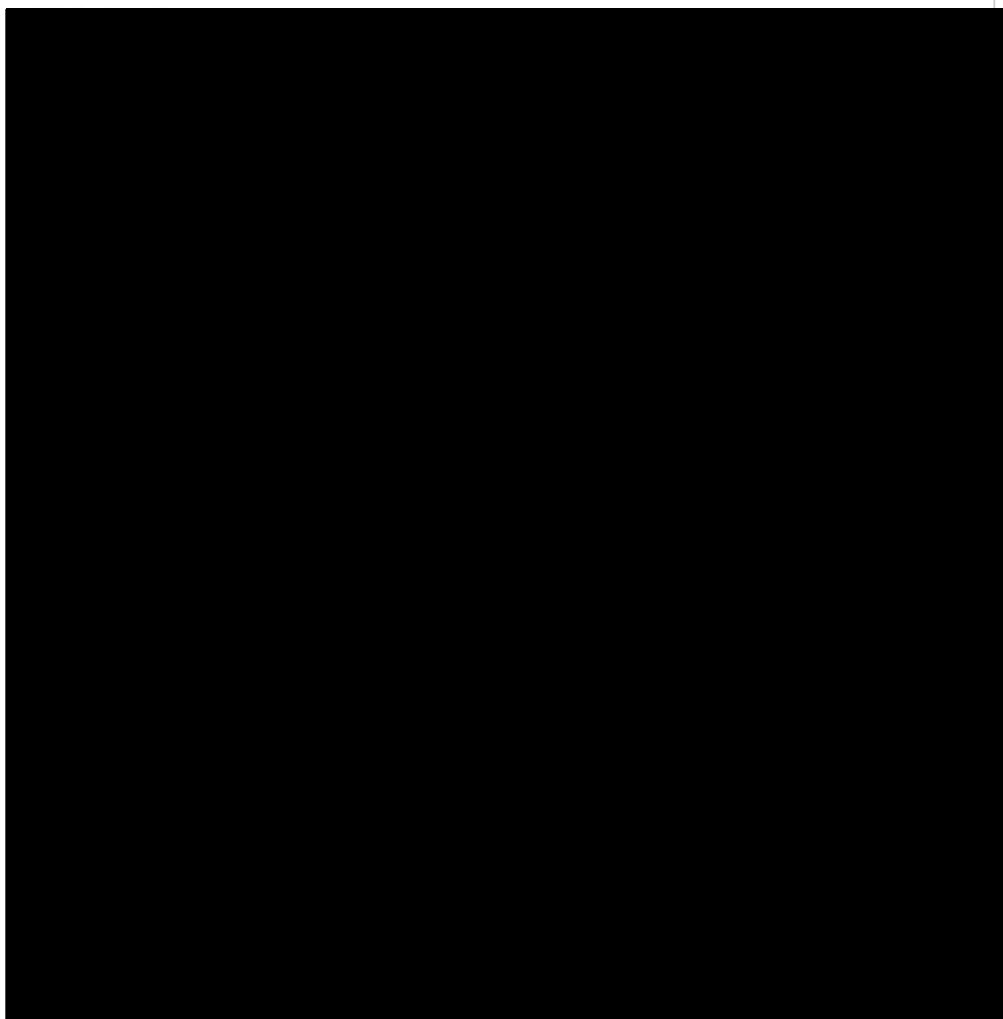
Charity Registration Number SC 003164

Congregation Number 100580

Contact Address



### **Trustees**



### **Bankers**

Royal Bank of Scotland, Ayr

## **Structure, Governance and Management**

### **Governing Document**

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

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

The members 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.

### **Organisational Structure**

The Kirk Session is responsible for spiritual affairs and meets on average 6 times a year or as required.

The finance committee meets to discuss budget, insurance and other matters as required during the year.

### **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.

Maybole Parish Church has a weekly worship service with additional ecumenical services during Holy Week and Christmas.

An established choir led by the organist meet for weekly practice and contribute to Sunday worship with an introit and anthem as well as contributing to special services.

The Church has an active Guild who meet fortnightly from October to March.

Maybole Parish Church and the Carrick Centre work in partnership and share several fundraising events throughout the year.

The Church enjoys a good working relationship with other Churches in the town as well as the linked charge of Crosshill Parish Church.

### **Achievements and Performance**

Maybole Parish Church, in partnership with the Carrick Centre, opened its doors in January 2012 and since then, the numbers attending worship services have remained steady.

We have continued to develop our Fairtrade status and are registered members of the Scottish Fairtrade Forum.

We have continued our commitment to the monthly donations to the local foodbank.

Donations towards the Ukraine appeal and the Pakistan flooding appeal were generously supported by the congregation.

The Church is incorporated within the Carrick Centre, allowing the local community to work in partnership to promote a shared sense of growth for the inhabitants of Maybole.

**Maybole Parish Church of Scotland**  
**Charity No.SC 003164**  
**Trustees Annual Report**  
**Year ended 31st December 2022**  
**Financial Review**

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The principal source of income of the Church is through offerings, which includes FWO envelopes, standing orders either annually, monthly or weekly, open plate contributions and miscellaneous donations throughout the year.

The table below shows a comparison of 2021/ 2022 regular income.

	<b>2022</b>	<b>2021</b>	<b>Difference</b>
FWO ( non Gift Aid)	6001	6708	-707
Gift Aid Donations	28674	29376	-702
Tax Recovered on Gift Aid	9218	8897	321
Standing Orders ( non Gift Aid)	3195	2348	874
Open Plate	1560	1222	338
	<u>£48,648.00</u>	<u>£48,551.00</u>	<u>124.00</u>

As you can see from the above table, our regular income has remained steady overall during 2022. Although there has been a dip in some areas of giving, other areas have increased enough to maintain a balance.

Tax recovered on Gift Aid appears positive but this is due to now being able to claim FWO donations on Gift Aid Small Donations Scheme even if the person has not signed up for Gift Aid.

Several donations were made throughout the year, not recorded above. (See page 10)  
 These extra donations give a vital boost to income.

**Expenditure for Ministries and Mission** was reduced by £6,000 due to the generous contribution from Ayr Presbytery. This fund is no longer available.

**Mission and Ministries** has been replaced by **Giving to Grow**. Our payment requirements for 2023 is £36,753 but with the vacancy allowance our payments are reduced to £25,976.

#### **Loan Payments**

Full payments of £12,080 were made on the loan in March and September 2022.  
 Local Church payment was £6544 with the remainder taken from the manse rental.  
 Without the manse rental, we would find it difficult to cover loan payments.

#### **At the end of December 2022 :**

40 members contributed by weekly or monthly standing order, a drop of 4  
 63 members were signed up for Gift Aid, a drop of 2  
 37 members contributed through FWO envelopes, a drop of 16  
 Others donated annually

The reduced number of contributors is due to deaths and fewer members attending Sunday services. Once again, although many are not attending Church some members have still ensured their FWO envelopes are collected by or delivered to the treasurer or other members.

#### **Reserve Policy**

It is the policy of the Trustees to hold reserves of approximately two months expenditure including designated funds. At the end of 2022, £14347 was held in the Fundraising Account and the Reserve Fund, which is used to meet any shortfall in the Congregational Account held £19,116, £5000 less than December 2021.

Both these accounts are needed to meet the ongoing loan repayments.

Carrick Centre building insurance which should have been paid in December 2021 wasn't paid until January 2022. This meant a total of £5,700 was made for both payments, January and December 2022. Another reason why the Reserve Fund has diminished.



**Statement of Trustees' Responsibilities**

The members of the Kirk Session/ Congregational Board must prepare financial statements giving 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 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 and Signed on their behalf:



(Session Clerk)

Date

17 / 1 / 23

**Report of the Independent Examiner**

I report on the accounts of Maybole Parish Church of Scotland for the year ended 31st December 2022 which are set out on pages 1 to 13.

**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) © 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:

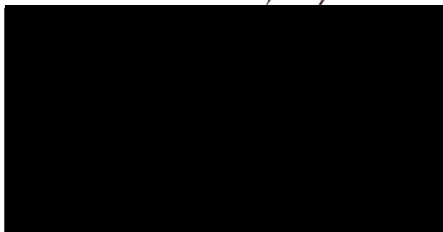
(a) to keep accounting records in accordance with Section 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulation, and

(b) to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 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.

  
Date

16/2/23



[illegible]

Maybole Parish Church of Scotland  
Charity No.SC 003164  
Statement of Balances  
Year ended 31st December 2022

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	Notes	Unrestricted Funds 2022	Designated Funds 2022	Restricted Funds 2022	Endowment Funds 2022	Total 2022	Total 2021
<b>Bank and Cash Balances</b>							
Royal Bank of Scotland Current Acc.		934				934	512
Royal Bank of Scotland High Interest Acc		32528	8838	3714	3095	48175	53576
Royal Bank(Current Acc.) Guild				219		219	448
Royal Bank(Deposit Acc.) Guild				483		483	218
Royal Bank (Current Acc.) NCP				238		238	334
Cash NCP							24
<b>Total Incoming Resources</b>		<u>£33,462</u>	<u>£8,838</u>	<u>£4,654</u>	<u>£3,095</u>	<u>£50,049</u>	<u>£55,112</u>

**Creditors - Loans Payable to General Trustees**

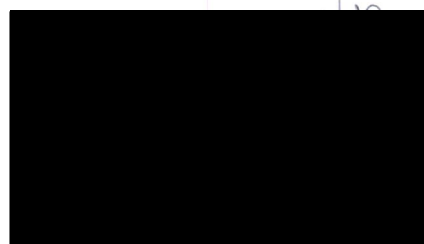
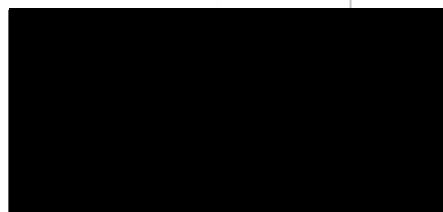
The Congregation has two loans outstanding with the General Trustees:-

Full payment of £12,080 was paid in March and September 2022, local Church payment of £6544 with the remainder from the manse rental. This interest free loan of £36,240 has 3 more years to run.

Following the sale of Barns Terrace Manse in January 2020, the other loan has been reduced to £64,790.

The accounts were approved by the Trustees on 17/1/23

For and on behalf of the Trustees



**Trustee Remuneration and Related Party Transactions**

[REDACTED] a trustee, received £3000 for providing her services as organist

During the year, three trustees [REDACTED]  
received expenses of £45 each totalling £135. (see page 11)

**Movements in Funds**

	At 1 Jan 2022	Incoming Resources	Outgoing Resources	Transfers	At 31 Dec 2022
<b>Unrestricted Funds</b>					
Reserves	24,763		0	-5,647	19,116
Congregational Account	-63	53140	-58724	5,647	0
Fundraising	11,832	2515	0		14,347
<b>Restricted Funds</b>					
Youth Work	437				437
Choir	187	310	-219		278
Guild	666	235	-200		701
New Church Project	358	240	-360		238
Legacy	3000				3,000
<b>Designated Funds</b>					
Fabric Fund	1,338				1,338
Youth Worker	7500		0		7500
<b>Endowment Funds</b>					
Bell Trust	4,925	0	-2000		2,925
Trusts	169	0	0		169
<b>Total Funds</b>	<u>£55,112.00</u>	<u>£56,440.00</u>	<u>£61,503.00</u>	<u>£0.00</u>	<u>£50,049.00</u>

**Purposes of Restricted Funds**

Youth Work to be used to finance future youth activities.

The Guild allocate their income as decided by the Guild themselves.

New Church Project - To provide funding for the New Church

Choir - to be used to purchase music related items as required

Legacy - to be decided

**Purposes of Endowment Funds**

Income from the Bell Trust to be used for the purpose of providing gifts to the poor of the Parish  
and to be distributed solely by the minister at his/her discretion.

**Purposes of Designated Funds**

Fabric Fund - to be used for repairs and maintenance to manse.

Youth Worker - grant from presbytery to use as support in Youth Work or other pastoral role as required.

**Maybole Parish Church of Scotland**

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**Charity No.SC 003164****Notes to the Accounts****Year ended 31st December 2022**

<b>Analysis of Donations</b>	<b>2022</b>	<b>2021</b>
<b>1 Voluntary Income</b>		
FWO Scheme ( non Gift Aid)	6,001	6,708
Standing Orders non Gift Aid	4595	2,948
Gift Aid Donations	28,674	29,376
Tax recovered on Gift Aid	9218	8,897
Ordinary Offerings (open plate)	1561	1,222
Other Donations	2,987	5,731
 Guild	 235	 167
Collection for Third Parties (See note on page 12)		
 <b>1 Activities for Generating Funds</b>		
Fundraising	2516	1263
Choir	310	25
NCP	240	360
 <b>1 Investment Income</b>		
Deposit Interest	102	5
Endowment one off lump sum		3195
<b>Total Receipts</b>	<b><u>£56,440.00</u></b>	<b><u>£59,897.00</u></b>

**Year ended 31st December 2022**

<b>2 Analysis of Payments</b>	<b>2022</b>	<b>2021</b>
<b>Costs of Generating Funds</b>		
Offering envelopes	222	201
<b>Charitable Activities</b>		
Ministries and Mission Contributions	24313	21,723
Presbytery Dues	1161	1,161
Interim Moderator Tr Expenses		
Minister Tr Expenses		
Locum Fees	8452	10,340
Locum Tr Expenses	281	299
Pulpit Supply	113	
Telephone etc.		
Manse Council Tax		
Building Insurance	5703	
Insurance Manse/ Contents	685	664
Carrick Centre	6000	5,796
Printing/stationery etc.		318
Music Licence	220	212
Guild	200	217
Bell Trust donation to Foodbank	500	200
Bell Trust Donation to Heat and Eat Project	1000	
Bell Trust Donation to Pantry	500	
New Ch Project	360	360
Loan Repayment	6544	3,936
Choir	219	
Manse Fabric	1425	261
Misc	40	
Regency Cleaning (Church)	375	746
<b>2 Staff Costs</b>		
Organist	3000	3000
Supply Organist	55	
Office bearer expenses	135	135
<b>Total Payments</b>	<b>£61,503</b>	<b>£49,569.00</b>

**Maybole Parish Church of Scotland**

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**Charity No.SC 003164****Receipts and Payments Account****Year ended 31st December 2022****Analysis Of Net Assets Between Funds**

	General	Designated	Restricted	Endowment	Total
<b>Current Assets</b>					
Royal Bank of Scotland Current Account	934				934
Royal Bank of Scotland High Interest Account	32528	8838.00	3714	3095	48,175
Royal Bank of Scotland (NChP)			238		238
Royal Bank of Scotland Guild Current Account			483		483
Royal Bank of Scotland Guild Deposit Account			219		219
<b>Net Assets at 31st December 2022</b>	<u>£33,462</u>	<u>£8,838</u>	<u>£4,654</u>	<u>£3,095</u>	<u>50,049</u>

**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 5th and subsequent years of service, £35,269.

<b>Collections for Third Parties</b>	<b>2022</b>	<b>2021</b>
Christmas Eve 2021 Aberlour Trust	80	
Ukraine (donations plus Gift Aid)	955	
Psalms of Praise Service Disaster Emergency Fund		
Pakistan Floods	90	
Retirement Presentation	610	
Remembrance Service Erskine	230	
Combat Stress		165
Day of Giving Christian Aid Afghan Appeal		85
Day of Giving Christian Aid Haiti Appeal		85
	<u>£1,965</u>	<u>£335</u>



**Maybole Parish Church of Scotland**  
**Charity No.S003164**

	<b>Budget 2023</b>	<b>Actual 2022</b>
<b>Receipts</b>		
<b>Offerings</b>		
FWO Scheme ( non Gift Aid)	6500	6814
Gift Aid Donations	27000	28674
Tax recovered on Gift Aid	8000	9218
Ordinary Offerings (open plate)	1400	1560
Standing Orders (non Gift Aid)	4500	4595
<b>Other Ordinary General Income</b>		
Donations from Organisations	0	0
Misc Donations ( including funeral)	1500	2987
<b>Total Ordinary General Receipts</b>	<b>48900</b>	<b>53848</b>
<b>Payments</b>		
Ministries and Mission (Giving to Grow)	25976	24313
Presbytery Dues	1200	1161
<b>Local Staffing Costs</b>		
Minister travelling expenses	0	0
Interim Moderator Travelling Expenses	0	0
Locum fees and travelling expenses		8732
Pulpit Supply	800	113
Salaries	4000	3000
<b>Building Costs</b>		
Carrick Centre	6000	6000
Manse council Tax	0	0
Insurance	3900	6388
<b>Other Local Costs</b>		
FWO envelopes	220	222
Printing, Stationery Etc	0	0
Telephone	0	0
Session	0	0
CCLI	225	220
Manse Fabric	1500	1424
Regency Cleaning	400	395
<b>Total Ordinary General Payments</b>	<b>44221</b>	<b>51968</b>

**Extraordinary Expenses**

**Loans**

Full payments of £12080 were made on the loan in March and September 2022.  
 Local Church payment was £6544 with the remainder taken from the manse rental.  
 As long as there is the manse rental contribution, we should be able to pay the full amount in 2023.  
 This interest free loan of £36,240 has 3 more years to run.  
 The other Loan, L00284 has £64,790 owing.

**NOTES**

Ministries and Mission has been revised and is now known as Giving to Grow.  
 In 2022, there were 2 payments for the Carrick Centre building insurance. In 2023 there will be only 1, in December.  
 The monthly payment to Carrick Centre may rise in 2023, but at time of publication there is no indication as to how much this will be.

**Maybole Parish Church of Scotland**  
**Charity No.SC 003164**

**Appendix**

**Funds Held on Behalf of the Congregation**  
**By The Church of Scotland General Trustees**

Consolidated Fabric Fund Revenue Balance	£1,854.00
Deposit Fund New Church Project	<u>£182.00</u>
	<u>£2,036.00</u>