

**The Church of Scotland
Saltcoats North Parish Church**

**Receipts and Payments Accounts
For the year ended 31 December 2022**

**Congregation No.: 120676
Charity No.: SC003299**

Saltcoats North Parish Church

Congregational Accounts for the year ended 31 December 2022

Reference and Administrative Information

Charity Name: Saltcoats North Parish Church

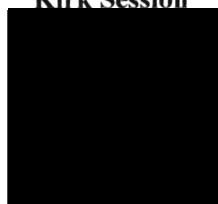
Charity Registration No: SC003299

Congregation Reference No: 120676

Contact address: Ivanhoe Drive
Saltcoats
Ayrshire
KA21 6LS

Trustees

Kirk Session



Congregational Board



Principal Office-Bearers

Minister: Vacant

Session Clerk:



Clerk to the Board:



Church Treasurer:



Independent Examiner:



Bankers:

Bank of Scotland

Saltcoats North Parish Church

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Structure, Governance and Management

Governing Document

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

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 the Presbytery. The Congregational Board is appointed from within the congregation and 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 appointed at the Stated Annual Meeting and serve for a period of three years after which they can be re-elected at the next Stated Annual Meeting. All of the active Kirk Session members are on the Congregational Board.

Organisational Structure

The Congregational Board is chaired by the Minister and meets at least five times a year. The Board is served by the Fabric Committee. The Kirk Session which meets at least five times a year is responsible for the overall life of our Church. The Minister is Moderator of Session and also has specific responsibilities.

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.

Saltcoats North Parish is one branch of the Church of Scotland and part of the world-wide historical Church of Jesus Christ. As such we are part of all that the Church of Scotland does and beyond it we are linked to Actions of Christians Together in Scotland, the British Council of Churches and the World Council of Churches.

At a local level our congregation meets to worship One God, Father, Son and Holy Spirit, to learn and grow in our faith and to witness and practically convey the love of God with others. In doing this we grow in fellowship with God, each other and reach out to others.

Our Sunday worship services are core to our activities and the Sunday School and Youth Group are a key part of these services. In addition there are many diverse activities which are undertaken in the North Parish throughout the week including the Guild, the Work Party, a Badminton Club, Scottish Country Dancing and Ballroom Dancing class.

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Objectives and Activities Continued

Special services include baptisms, weddings, funerals, Holy Week services, special Christmas services, Ecumenical services and combined services with organisations in the community such as schools and residential nursing homes.

We have a prayer ministry, a magazine ministry, a flower ministry, a CD and DVD ministry, a radio ministry and a library within our Church. Home communion for the housebound, hospital visits and counselling services are also vital to our overall objective of the extension of worship and fellowship in the parish.

Achievements and Performance

Our Church plays a key role in the provision of services to the local community and our halls are used by external bodies such as, Craft Fairs, Scottish Country Dance School, and other dance classes.

Our mission work continues through our websites - www.saltcoatsnorth.co.uk and www.revalexnboble.com. CD recordings of church services are freely available to our congregation and the parish and our Minister contributes to local radio, the recordings of which are freely available.

Within the year we have raised funds on behalf of organisations including Christian Aid, Erskine and Poppy Scotland, with further details provided on page 11. We have a Foodbank collection point which is donated into regularly.

Financial Review

The principal source of income for the General Fund is from weekly offerings and freewill donations. There has been a decrease in overall weekly freewill offerings of around 10% since last year. Members are encouraged to use the Gift Aid Scheme to increase the Church's income and in the year Gift Aid contributions were 30% of overall donations; tax recovered on these will amount to 10% of overall donations figure. Weekly freewill and open plate donations generated 45% of the total.

The largest item of expenditure is the Ministries and Mission allocation which is paid directly to the Church of Scotland. This is calculated based on the average of our previous three years congregational income. This money is used for salaries, recruitment, education and related costs of ministers, support and development of ministries and specific work in areas such as Crossreach and World Mission.

Expenditure on heat and light continues to be a significant item of expenditure for the Church.

Saltcoats North Parish Church

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Reserves Policy

It is the Trustees policy to generate sufficient income to meet expenditure each year without generating large reserves for unspecified purposes. At the year-end the Church held unrestricted cash funds of £25,052 (2021: £16,699).

At the year-end the balance of Restricted Funds held by the Church amounted to £13,449 (2021: £13,644). These funds must be used for the purpose that they were specifically given. Currently the funds are held for Mission, Benevolent, baptism and Organ and their purpose is detailed on page 8. The Organ Fund is held on our behalf by the Church of Scotland Investors Trust. As the Organ ages maintenance is becoming a significant expenditure to the Church. We should look at using the centrally held organ fund to give the organ a full service and replace items that get naturally worn - leather etc.


Stewardship Programme

Saltcoats North Parish Church, in accordance with the General Assembly's instruction participated in the national stewardship programme. We held a stewardship promotion month (mid Sept - mid Oct) including four Sundays - Service Sunday, Harvest Thanksgiving, the Annual Dedication Service and Stewardship Sunday.

Statement of Trustees' Responsibilities

The members of the Kirk Session and Congregational Board must prepare financial statements which give sufficient detail to enable appreciation of the transactions of the Church during the financial year. The members of the Kirk Session and 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 2007. They are also responsible for safe guarding 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: ...12 March... 2023..

Saltcoats North Parish Church
Congregational Accounts for the year ended 31 December 2022

Statement of Accounting Policies

The principal accounting policies which have been applied consistently in the current and preceeding year in preparing the accounts are set out below.

Basis of Preparation

The accounts have been prepared on a Receipts and Payments basis in accordance with The Charities Accounts (Scotland) Regulations 2006 (as amended).

Funds

Funds are classified as either Unrestricted Funds or Restricted Funds and defined as follows:

Unrestricted Funds are expendable at the discretion of the trustees in furtherance of the objectives of the chaity. If part of the Unrestricted Funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. The designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Restricted Funds are those which are subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objectives of the charity. Such funds cannot be transferred to unrestricted funds and used for general purposes.

Receipt of Income

All donations are included within Receipts under either Restricted or Unrestricted funds according to the terms under which the donations are made.

Payment for Goods and Services

No provision has been made for liabilities incurred prior to the year-end but not paid or payable.

Saltcoats North Parish Church
Congregational Accounts for the year ended 31 December 2022

Independent Examiner's Report to the Trustees of Saltcoats North Parish Church of

I report on the accounts of the charity for the year ended 31 December 2022 which are set out on pages 6 to 11.

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. 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.

[Redacted Signature]

Name:

[Redacted Name]

Address:

[Redacted Address]

Date:

12 March 2023

Saltcoats North Parish Church

Congregational Accounts for the year ended 31 December 2022

Receipts and Payments Account for the year ended 31 December 2022

These accounts have been prepared on a Receipts and Payments Basis and only contain amounts actually received or paid during the year.

Total 2021 £		Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £
RECEIPTS					
32,225	Donations	3	29,645	-	29,645
-	Legacies		2,000	-	2,000
270	Activities for Generating Funds		580	-	580
-	Bank & Deposit Interest		-	-	-
13	Investment Income		-	67	67
32,508			32,225	67	32,292
1,168	Rental of Premises		4,297	-	4,297
-	Sale of Assets		-	-	-
-	Sale of Investments		-	-	-
-	Grants		-	-	-
-	Receipts from General Trustees		-	-	-
-	Other Receipts (Choir and Guild)		-	-	-
1,168			4,297	-	4,297
33,676	TOTAL RECEIPTS		36,522	67	36,589
PAYMENTS					
		4			
192	Costs of Generating Funds		126	-	126
32,809	Charitable Activities		28,305	-	28,305
-	Governance Costs		-	-	-
-	Other Payments (Choir and Guild)		-	-	-
33,001	TOTAL PAYMENTS		28,431	-	28,431
675	Excess of Receipts over Payments for the year before		8,091	67	8,158
-	Transfers In/(Out)		262	(262)	-
675	Excess of Receipts over Payments for the year		8,353	(195)	8,158

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Statement of Balances As At 31 December 2022

This table shows the movement in the year on the funds currently held locally and by the Church of Scotland General Trustees in Edinburgh.

Total 2021 £		Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £
BANK & DEPOSIT BALANCES					
29,668	Bank & Deposit Balances Brought Forward		16,699	13,644	30,343
Movement in Year					
675	Excess of Receipts over Payments for year		8,353	(195)	8,158
30,343	Bank & Deposit Balances Carried Forward	2	25,052	13,449	38,501
ASSETS					
5,000	Gift Aid Receivable (including on small donations)		3,500	-	3,500
-	Hall Hire				
5,000			3,500	-	3,500
LIABILITIES					
200	Ministers Expenses		200	-	200
250	Sundries		250	-	250
450			450	-	450

These accounts were approved by the Kirk Session and Congregational Board on ...12.3.23

For and on behalf of the Kirk Session and Congregational Board

Session Clerk

Church Treasurer

Saltcoats North Parish Church

Congregational Accounts for the year ended 31 December 2022

Notes to the Accounts

Note 1: Trustees Remuneration and Related Party Transactions

During the year payments to [REDACTED] for travel expenses were £NIL (2021: £NIL), and telephone, stationary and postage was £NIL (2021: £NIL). Council Tax was £NIL (2021: £NIL). Travel expenses of £91 (2021: £62) and other expenses of £NIL (2021: £245) were paid to the Locum minister.

No trustees received payments for work done or services provided and no payments were made or expenses reimbursed to a connected person of a trustee during the year or the preceding year.

During the year a total of approximately £4,000 was donated to the congregation by the trustees (Kirk Session).

Note 2: Movement in Funds

31.12.21		01.01.22	Receipts	Payments	Transfers	31.12.22
£		£	£	£	£	£
Unrestricted Funds						
10,617	General Fund	10,617	36,522	(28,431)	2,500	21,208
2,059	Designated Fabric Fund	2,059	-	-	(2,059)	-
179	Designated Benevolent Fund	179	-	-	(179)	-
697	Designated Fund - Choir	697	-	-	-	697
1,871	Pensioners Christmas Meals	1,871	-	-	-	1,871
426	Designated Fund - Guild	426	-	-	-	426
850	Designated Fund - Badminton	850	-	-	-	850
16,699		16,699	36,522	(28,431)	262	25,052
Restricted Funds						
888	Mission Fund	888	-	-	-	888
262	Baptismal Fund	262	-	-	(262)	-
349	Benevolent Fund	349	-	-	-	349
12,145	Organ Fund	12,145	67	-	-	12,212
13,644		13,644	67	-	(262)	13,449
30,343	TOTAL FUNDS	30,343	36,589	(28,431)	-	38,501

Purpose of Designated Funds

Fabric Fund: the trustees have set aside funds for the maintenance of the Church property.

Reserve Fund: held for unforeseen contingencies.

Tea Fund: after service tea & coffee and kitchen items.

Flower Fund: church flowers and gifts of flowers.

Purpose of Restricted Funds

Mission Fund: provides CD's of Church services to the congregation, housebound and wider parish.

Benevolent Fund: the provision of financial aid where needed within the parish.

Baptismal Fund: for the provision of Baptismal bibles and gift stationery.

Organ Fund: held by the Church of Scotland Investors Trust for significant expenditure specific to the organ.

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Notes to the Accounts

Note 3: Analysis of Donations

		Unrestricted	Restricted	
		Funds	Funds	Total
		2022	2022	2022
		£	£	£
Total				
2021				
£ Donations				
19,498	WFO Scheme (non Gift Aid)	16,571	-	16,571
9,161	Gift Aid Donations	7,940	-	7,940
3,566	Tax Recovered on Gift Aid Donations	3,821	-	3,821
-	- Legacies	2,000	-	2,000
-	- Other Offerings, Donations etc.	1,312	-	1,312
<u>32,225</u>		<u>31,645</u>	<u>-</u>	<u>31,645</u>
Activities for Genrating Funds				
270	Weddings and Funerals	580	-	580
-	- Activities for Genrating Funds	-	-	-
-	- Bank & Deposit Interest	-	-	-
13	Investment Income	-	67	67
<u>283</u>		<u>580</u>	<u>67</u>	<u>647</u>
Other Receipts				
1,168	Rental of Premises	4,297	-	4,297
-	- Sale of Assets	-	-	-
-	- Sale of Investments	-	-	-
-	- Grants	-	-	-
-	- Receipts form General Trustees	-	-	-
-	- Other Receipts (Choir & Guild)	-	-	-
<u>1,168</u>		<u>4,297</u>	<u>-</u>	<u>4,297</u>
<u>33,676</u>	TOTAL RECEIPTS	<u>36,522</u>	<u>67</u>	<u>36,589</u>

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Notes to the Accounts

Note 4: Analysis of Payments

Total 2021		Unrestricted	Restricted	Total 2022
		Funds 2022	Funds 2022	
	£ Cost of Generating Funds	£	£	£
192	Offering Envelopes	126	-	126
192		126	-	126
	Charitable Activities			
12,102	Minsitry and Mission Allocation	10,157	-	10,157
792	Presbytery Dues	263	-	263
307	Ministers Expenses	90	-	90
11,504	Pulpit Supply	5,339	-	5,339
1,150	Other Staffing Costs	2,100	-	2,100
1,431	Fabric Repairs & Maintenance	1,925	-	1,925
712	Council Tax	-	-	-
1,911	Heat and Light	2,747	-	2,747
2,059	Insurance	2,140	-	2,140
-	- Mission	-	-	-
-	- Church Office Expenses	-	-	-
-	- Organ and Music	1,356	-	1,356
191	Printing, Stationery and Postage	40	-	40
649	Other Expenses	2,148	-	2,148
32,809		28,305	-	28,305
	Governance Costs			
-	Independent Examiners Fees	-	-	-
-		-	-	-
	Other Payments			
-	Designated Fund Payments	-	-	-
-		-	-	-
33,001	TOTAL PAYMENTS	28,431	-	28,431

Note 5: Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of 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.

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Notes to the Accounts

Note 6: Collections for Third Parties

	2022	2021
Third Party Organisation	£	£
Christian Aid	368	100
Poppy Scotland	233	110
Erskine	500	-
South Beach Home	100	-
	<hr/>	<hr/>
	1,201	210
	<hr/> <hr/>	<hr/> <hr/>

Saltcoats North Parish Church
Congregational Accounts for the year to December 2022

Appendix to the Accounts

Funds Held on Behalf of the Congregation by the Church of Scotland General Trustees

	2022	2021
	£	£
Capital Accounts (Units held: 4,595)		
Credit Balances held at 31 December at cost	7,076	5,234
Credit Balances held at 31 December at market value	7,628	7,628
	2022	2021
	£	£
Revenue Account		
Credit Balances held at 31 December	14,106	8,686