

The Church of Scotland
Skelmorlie and Wemyss Bay Parish Church

Trustees' Annual Report
and Congregational Accounts
(Receipts and Payments)

Year ending 31st December 2022

Congregation No: 150825

Scottish Charity No: SC 003309

Trustees' Annual Report
Year ended 31 December 2022

The trustees present the annual report and accounts for the Skelmorlie and Wemyss Bay Parish Church for the year ended 31 December 2022.

Reference and Administrative Information

Charity Name: Skelmorlie and Wemyss Bay Parish Church
Charity Registration Number: SC 003309
Congregation Reference No: 150825
Contact Address: [REDACTED]
Dunholm
2 Montgomerie Terrace
Skelmorlie
PA17 5DT

Trustees

Principal Office-bearers

Minister:
Interim Moderator:
Session Clerk:
Congregational Treasurer:

[REDACTED]

Independent Examiner

[REDACTED]
Henderson & Company
73 Union Street
Greenock
PA16 8BG

Bankers

Bank of Scotland
64/66 West Blackhall Street
Greenock PA15 1XG

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 Deed of Constitution (Unitary Form).

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. Members of the congregation who are not elders and who are considered to have other appropriate gifts and skills can be elected to serve on the Executive or Committees.

Organisational Structure

The Kirk session, which meets four times a year, is responsible for the affairs spiritual and temporal within the congregation. Certain matters, outlined in the Constitution (Unitary Form), are delegated to the Executive.

Objectives and Activities

Skelmorlie and Wemyss Bay Parish Church is a constituent congregation of the Church of Scotland. 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.

Congregational activities include: - Acts of Worship, Fellowship, Bible Study, Friendship Circle, Prayer Group, Social and Fundraising Events, Community Activities including Country Dancing.

Achievements and Performance

2022 has been another quite challenging year, as Skelmorlie and Wemyss Bay Parish Church has continued without a Minister, due to the national Church continuing a moratorium on ministerial calls while Presbyteries complete their future planning process. Clyde Presbytery is nearing confirmation of its plan and it appears likely that we will unite with our linked charge at Inverkip to form a united congregation with places of worship in both Inverkip and Skelmorlie, and will be able to call a minister. This is a very positive outcome for our local churches compared with the situation facing many churches elsewhere.

We are indebted to our friend, [REDACTED] and the Worship Leaders from our linked congregation at Inverkip for conducting our Sunday worship so faithfully and meaningfully over the last year and a half when we have not had a Minister. We are also grateful to our Interim Moderators, the [REDACTED] for their support, guidance and encouragement. Our new Pastoral Assistant, [REDACTED] took up her post in January 2022 and has rapidly become involved in many aspects of the work of the congregation as well as her core activity of providing pastoral support to those in need.

Our Audio-Visual team has ensured that we have continued to make our weekly services available for viewing online via YouTube, an innovation which was very positively received during the COVID restrictions.

The Kirk Session has returned to meeting in person to conduct business and our usual activities such as the Friendship Circle, Fellowship, Bible Study, social and fundraising events, and country dancing have resumed. However, it is taking time for some of our members to readjust to attending both church and associated activities, particularly in the evenings.

Membership and finances remain reasonably stable, and we thank our members for their sustained generous support financially. In particular, we thank those who have so willingly give of their time and talents in so many areas. Without these efforts, there would be no Church of Scotland in Skelmorlie and Wemyss Bay.

Financial Review

The 2022 accounts are prepared on a Receipts and Payments (cash) basis and show a deficit for the year of £14,151. This is mainly related to an outstanding repayment of £12,700 due from HMRC at year end in respect of Gift Aid.

The principal source of income is member offerings and donations. Total offerings and donations for 2022 were £46,586, down £1,333 or 3%, from 2021.

Other points worth noting are:

- We spent just under £10,000 on emergency repairs to the church stonework. 80% of this cost was covered by the short-term leasing of the manse following the Minister's retirement in 2021.
- The net cost to us of the Pastoral Assistant post for 2022 (Presbytery funding has been reduced) was £4,679.
- Although not reflected in our accounts, donations collected for third party charities were £9,139 (see Note 5) - more than in any previous year and more than in 2020 and 2021 combined. £72 was due to third party charities at the beginning of the year and £58 at year end.

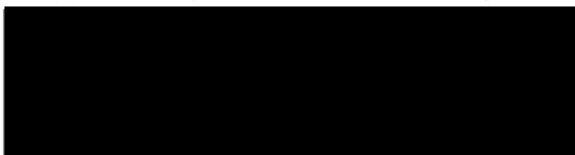
Reserves Policy

At the year end the Church held unrestricted funds of £229,922 of which £51,006 is designated for the property maintenance fund and £884 for the Sunday Club. The remaining balance of £169,780 in the General Fund is available to meet any item of unexpected expenditure in the future. The Church also held £8,252 of restricted funds in the W L Kerr Organ Fund.

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 and signed on their behalf:



Session Clerk

23rd February 2023

Skelmorlie & Wemyss Bay Parish Church

SCO 03309

Independent Examiner's Report to the Trustees of Skelmorlie & Wemyss Bay Parish Church

I report on the accounts of the charity for the year ended 31 December 2022 which are set out on pages 7 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.

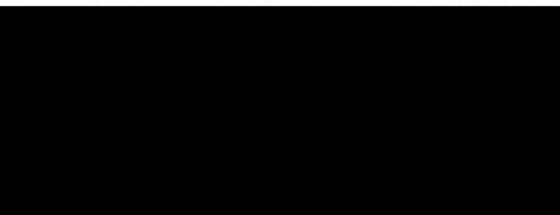
Basis of independent examiner's statement

My 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.



Date...24 March 2023

Receipts and Payments Accounts - Year Ended 31 December 2022

Receipts and Payments		Unrestricted funds	Restricted funds	2022 total funds	2021 total funds
Receipts					
Donations	Note 3	46,722	—	46,722	60,560
Legacies		—	—	—	—
Activities for generating funds	Note 4	1,743	—	1,743	1,127
Investment Income	Note 5	3,463	122	3,585	3,787
Receipts from General Trustees		9,994	—	9,994	—
Linkage expense contribution from Inverkip Parish Church		1,000	—	1,000	3,005
Other receipts	Note 6	768	—	768	580
Total receipts		63,690	122	63,812	69,059
Payments					
Charitable activities	Note 7	77,477	150	77,627	67,143
Governance costs		336	—	336	336
Total payments		77,813	150	77,963	67,479
Excess of receipts over payments before transfer		(14,123)	(28)	(14151)	1,580
Transfers					
Gross transfers between funds - in		—	—	—	—
Gross transfers between funds - out		—	—	—	—
Excess of receipts over payments before other gains / losses		(14,123)	(28)	(14151)	1,580
Gains and Losses on Investments		14265	466	14731	—
Net movement in funds		142	438	580	1,580
Excess of receipts over payments at beginning of year		221,528	7,814	229,342	227,762
Excess of receipts over payments for the year		221,670	8,252	229,922	229,342

	General	Designated	Restricted	2022	2021
Statement of Balances					
Fixed assets					
Church of Scotland Investors' Trust Growth Fund (revalued to market value for 2022, 2021 at cost) (Note 5)	124,972	38,815	5,465	169,252	154,521
Totals	124,972	38,815	5,465	169,252	154,521
Current assets					
COS Investors Trust Deposit Fund	15,001	8,000	2,000	25,001	25,001
Bank Current Account General	29,764	1643	122	31,529	47,480
Bank Current Account Property Maintenance	(311)	3,671	—	3,360	1,430
Bank Current Account Organ Fund	—	—	665	665	692
Petty Cash	354	(239)	—	115	218
Totals	44,808	13,075	2,787	60,670	74,821
Total Assets	169,780	51,890	8,252	229,922	229,342

The Accounts were approved by the Kirk Session on 23rd February 2023
For & on behalf of the Kirk Session

Session Clerk

Treasurer

Skelmorlie & Wemyss Bay Parish Church

1. Trustee Remuneration and Related Party Transactions

During the past year [REDACTED] who is a trustee, received £2040 for providing her services as organist.

As the post of Minister is vacant the only relevant expenses were minor travel expenses incurred on behalf of the interim moderator [REDACTED]. A refund of overpaid manse council tax from 2021 was also received:

	2022	2021
Minister's Telephone & Broadband	0	321
Minister's Travel Expenses	54	420
Manse Council Tax	(1,239)	2,377
Minister's Other Expenses	0	0

The Minister's expenses, ministerial assistant costs, manse maintenance and pulpit supply costs are shared equally with our linked congregation at Inverkip Parish Church. Contributions of £1,000 for the current year were received from Inverkip.

2. Movement in Funds

	Opening 2022	Incoming	Outgoing	Transfers	Gains / Losses	Closing 2022
Unrestricted						
General Fund	181,959	48,001	60,156	—	(23)	168,780
Sub-total for Unrestricted	181,959	48,001	60,156	—	(23)	168,780
Designated						
Property Fund	38,686	15,688	17,657	—	14,288	51,006
Sunday Club	884	—	—	—	—	884
Sub-total for Designated	39,570	15,688	17,657	—	14,288	51,890
Restricted						
Organ Fund	7,814	123	150	—	466	7,814
Sub-total for Restricted	7,814	123	150	—	466	7,814
Grand total	229,343	63,812	77,963	—	14,731	229,342

Purpose of Designated Funds

Property Fund: The Trustees have set aside funds for the maintenance of the Church property.

Sunday Club: The Trustees have set aside funds for the use of the Sunday Club.

Purpose of Restricted Funds

W L Kerr Organ Fund: This fund is to assist with the cost of any organ repair.

3. Analysis of Donations

	Unrestricted	Designated	Restricted	2022 Total	2021 Total
Standing Orders	34,220	—	—	34,220	35,313
Freewill Offering Envelopes	6,982	—	—	6,982	6,193
Property Maintenance	—	1,582	—	1,582	2,450
Gift Aid Tax Recovered	—	—	—	—	12,643
Ordinary Offerings	1,656	—	—	1,656	1,495
Weddings and Funerals	—	—	—	—	650
Donations	2,146	—	—	2,146	1,744
Donations for Third Parties	136	—	—	136	72

Total	45,140	1,582	—	46,722	60,560
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4. Activities for Generating Funds

	Unrestricted	Designated	Restricted	2022 Total	2021 Total
Regular Fund Raising	1,393	—	—	1,393	927
Country Dance Club	350	—	—	350	200
Total	1,743	—	—	1,743	1,127

5. Investments

	Units Held	Value at Cost	Market Value at 31/12/2022	Market Value at 31/12/2021	Income Generated 2022
Church of Scotland Investors Trust Growth Fund					
General Fund	23,143	124,995	124,972	139,784	2,628
Property Maintenance Fund	7,188	24,526	38,815	43,416	835
Organ Fund	1,012	4,999	5,465	6,112	122
Total	31,343	154,520	169,252	189,312	3,585

6. Other Receipts

	Unrestricted	Designated	Restricted	2022 Total	2021 Total
Use of Premises	200	—	—	200	320
Church Magazine Advertising	—	—	—	—	—
Life and Work Subscriptions	568	—	—	568	260
Total	768	—	—	768	580

7. Charitable activities

	Unrestricted	Designated	Restricted	2022 Total	2021 Total
Ministries-Mission Allocation	40,345	—	—	40,345	38,700
Presbytery Dues	553	—	—	553	540
Ministry Travel expenses	54	—	—	54	420
Minister's Telephone	—	—	—	—	321
Minister's Other Expenses	—	—	—	—	—
Pulpit Supply	60	—	—	60	324
Pastoral / Ministerial Assistant	4,679	—	—	4,679	1,805
Organist	2,090	—	—	2,090	2,040
Cleaner	2,256	—	—	2,256	2,256
Printing	692	—	—	692	104
Telephone	410	—	—	410	367
Audio Visual Equipment	670	—	—	670	1,552
Church Magazine	860	—	—	860	1066
Life and Work Expenses	360	—	—	360	432
Publicity and Advertising	—	—	—	—	325
Miscellaneous Expenses	601	—	—	601	373
Fabric Maintenance - Church	—	13,646	—	13,646	1,313
Organ - Piano Maintenance	65	—	150	215	210
Electricity - Church	3,757	—	—	3,757	4,117
Water - Church	897	—	—	897	—
Insurance - Church	4,248	—	—	4,248	4,038
Grounds Maintenance - Church	—	—	—	—	970
Website	36	—	—	36	240
Fabric Maintenance - Manse	—	1,696	—	1,696	2,046
Grounds Maintenance - Manse	—	—	—	—	460
Council Tax Manse	(1,239)	—	—	(1,239)	2,377
Boiler Maintenance Manse	—	191	—	191	126
Insurance Manse	238	—	—	238	200
Energy - Manse	—	312	—	312	—
Donations to Third Parties	—	—	—	—	421
Worship Area Development	—	—	—	—	—
Legacy Funded Projects	—	—	—	—	—
Total	61,632	15,845	150	77,627	67,143

8. 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. Minister's 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 5th and subsequent years of service £35,269.

9. Collections for Third Parties

Charity	2022	2021
Ardgowan Hospice	599	144
Alzheimer's Scotland	104	—
Blythswood Care	—	20
CHAS	536	259
Christian Aid	1,367	685
Christian Aid (Pennies)	145	214
Crossreach	—	159
Erskine Hospital	180	20
Gillian's Saltire Appeal	706	643
Glasgow Children's Hospital	208	35
Glasgow City Mission	—	141
Inverclyde Family Contact Centre	165	—
Inverclyde Food Bank	1,753	982
Poppy Scotland (Remembrance Sunday)	164	176
Spina Bifida Hydrocephalus Scotland (Coffee & Tea)	63	10
Vision Ministries	444	293
Vision Ministries (Smartie Challenge)	—	321
DEC Ukraine Appeal	2,705	—
Total	9139	4102
In S&WB PC Account at Year End	58	72

APPENDIX 1

Funds Held on Behalf of Skelmorlie & Wemyss Bay Parish Church by The Church of Scotland General Trustees

	Cash Held	Units Held	Value at Cost	Market Value at 31/12/2022	Market Value at 31/12/2021
Consolidated Fabric Fund - Revenue Account	8,799		8,799	8,799	16,612
Consolidated Fabric Fund - Capital Account 1	—	16,626	22,046	25,604	27,599
Total Funds Held	8,799	16,626	30,845	34,403	44,211