

# **CUMBRAE PARISH CHURCH OF SCOTLAND**

Congregational Number - 120656

Scottish Charities Number – SC004919

**ACCOUNTS FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER 2022**

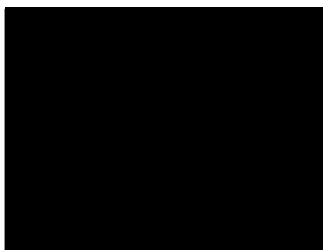
## Reference and Administrative Information

Charity Name: Cumbrae Parish Church of Scotland

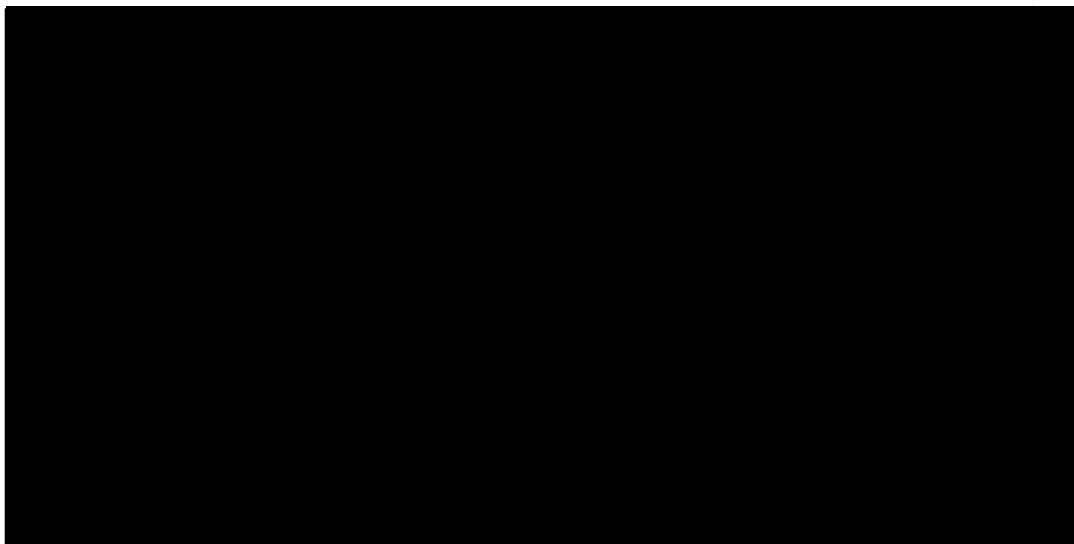
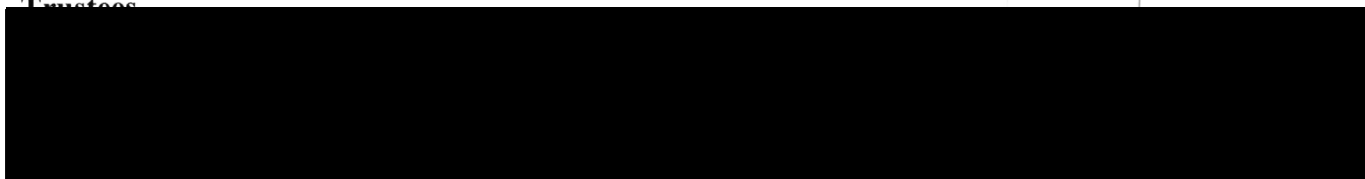
Charity Registration Number: SC004919

Congregation Reference No: 120656

Contact Address:



Trustees



### Bankers

Bank of Scotland  
42 Stuart Street  
Millport  
Isle of Cumbrae  
KA28 0AG

# **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 Unitary Deed of 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.

#### **Organisational Structure**

Certain responsibilities are delegated to the Resources, Worship, Nurture, and Mission committees as appropriate. The Kirk Session which normally meets five times a year is responsible for spiritual affairs within the Church. Due to the current restrictions there have been fewer Session Meetings, and some have been held remotely through Zoom.

#### **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.

#### **Services of Worship**

Services are normally held weekly each Sunday in the Church Building at 11.00a.m. The Young Church attend the morning service, before moving to the Multi-Purpose Room for their own activities. There are normally three Sundays when Communion is served at 11.00a.m. We continue to live broadcast our service on Facebook, to allow those of our congregation unable to attend in person to join with us in worship. Communion Services have been held on two occasions, and all services such as Remembrance, Harvest, Easter and Christmas have all taken place, either on line or in church. In 2022 there have been 6 Funerals, 2 Baptisms and 0 Weddings .

#### **Young Church Report**

January to June

The numbers have fallen since we resumed after Covid but the young ones we have are enthusiastic and keen to learn. We use Searchlights material and the young folk do the Bible reading, their own prayers and discuss the passage. We then have a general discussion and this is followed by games and supper. After 12 years leading the Thursday Fun Club our 2 leaders have decided that it is time to retire and pass on the baton to someone else.

In the autumn 2 new youth groups were set up meeting on Friday nights, P4-7 and Secondary age. Numbers are still small, but we are hopeful that they will grow. The young group are using a Christian app, and the older group are following The Chosen. Both groups enjoy a time of worship, prayer, handcrafts and fun.

#### **The Guild**

Our 2022 session started with I [REDACTED] talking on 5 places and associated stories. Burns afternoon had [REDACTED] and his accordion. A special afternoon was spent with [REDACTED] on the story of [REDACTED] is a cartoonist and pianist who entertained us with drawing and music. World Day of Prayer was held in Our Lady of Perpetual Succour, with the Cathedral of the Isles, our Guild and the Chapel taking the service. Our next meeting was the project Chaplains for our Ports, with a very interesting speaker. The AGM and Bring and Buy was held in March and we closed the session with a lunch and the Ukulele Band entertaining. Our new session opened with our Dedication Service, and the opening meeting had a visit from Largs Accordion Band. This was followed with meetings covering our project Chocolate Heaven, Portencross Castle, our theme Wee Seeds, Big Trees, and a tour of the Guild in Shetland. 2022 finished with our Christmas Fair and Lunch with our Church Choir entertaining.



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

### **Year ended 31 Dec 2022**

#### **Financial Review**

Principal source of income is the Weekly Freewill Offering Scheme as follows:-

Non-Gift Aid element at £3960 – a decrease of 25%

Gift Aid Donations at £24683 – a decrease of 8%

Tax recovered on Gift Aid was £7041

The number of donors under the Gift Aid Scheme has remained at 45, with the number paying by standing order remains at 32. We were able this year to claim Gift Aid on £5000 of our Open Plate and Donations. £162 of the Gift Aid due to us was sent to Church of Scotland for the Ukraine Appeal

Balance of regular income was by Open Plate, which at £5639 – an increase of 259% from last year. This large gain is due to the fact that our building was fully reopened all year and visitors returned to worship with us this summer.

Generous contributions of £3,000 from the Guild were made to Church funds. We received a grant from Kelburn Windfarm of £7,500 for our Plant to Plate project, and £1,000 from North Ayrshire Council for youth initiatives. The Church of Scotland gave us a grant of £1,000 towards the install of an Electric car charging point, which is an ongoing project.

#### **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 £26202 of which £3239 has been designated for fabric and £3372 as general reserves.

#### **STEWARDSHIP**

Throughout the year, Cumbrae Parish Church demonstrated aspects of all three strands of Stewardship:

- The time given by our congregation to faithfully serve the community in a myriad of ways, from delivering newsletters, making phone calls, or supporting some of the other groups on our island. We have introduced Warm Wednesdays for all members of the community to meet for companionship and hospitality.
- The generosity of our congregation in donating their money to allow all of our financial obligations to be met, and support other local projects.
- The talents of our congregation are many and varied, whether it is visiting, telephoning, leading church groups, leading services where necessary, (usually due to cancelled ferries!) or assisting in all the different jobs which arise on a Sunday morning, which have shown how the church is about the people and not the building.



## Achievements and Performance

This year started with our congregation meeting under some Covid restrictions, but as the year progressed the restrictions lifted and we can now meet without facemasks - and sing out loudly! We are still in a Vacancy situation as regards ministry, led by our Interim Moderator [REDACTED] and on a weekly basis by our Parish Assistant [REDACTED]. Our Locum [REDACTED] has taken services on two occasions, once for Communion and once for Baptism. These baptisms are the first for several years, and both [REDACTED] are welcome additions to our Church family.

Our close relationship with The Cathedral of the Isles and The Church of Our Lady continues, and joint services have been held, especially over the Christmas season, when no ferries mean we cannot get our own clergy onto the island, and we have welcomed [REDACTED] to lead worship for us, sometimes in the Cathedral and sometimes in our building. We are fortunate in having [REDACTED] in our congregation, and she has preached, often at short notice, when the ferries were cancelled.

This year most church groups have now been meeting normally. Church Guild meets every second Monday afternoon, Choir practice on Wednesday evenings, Boys Brigade on Wednesday evenings and Bible Study on Thursday mornings. A monthly Prayer meeting is also held in the church. For the first time in three years we have been able to run our Summer coffee mornings, not just a fund raiser but a community meeting event!

Our Plant to Plate project in conjunction with our Primary School was fortunate enough to receive grants from Kelburn Wind Farm and North Ayrshire Council to replace one of our old Polytunnels with a more substantial Polycrub. The Polycrub has now arrived and we look forward to seeing it erected in the Spring. The Primary School also asked permission to erect an outdoor classroom on our grounds to enable the children to spend more time around our outdoor garden. This is now in place and looks very smart. The school children were also able to use the church building for their end-of-term services this year.

The outdoor classroom was also part funded by the Cumbrae Forum. The Church maintains strong links with this local group, and our Harvest Thanksgiving this year was a cash collection given to the Forum to provide food parcels for those in need in our community.

Earlier in the year our congregation supported the Church of Scotland's appeal for Ukraine, sending £812.50 plus the Gift Aid which we would have been due for this sum through the Small Gifts scheme. We have also supported Christian Aid, CrossReach, and at Christmastime sent toys to the 3D project in Glasgow.

At the beginning of the Summer, after many years faithful service [REDACTED] retired as leaders from our Thursday Fun Club. As no one came forward to take over, reluctantly we had to close this group for our young people. In the Autumn a new youth group was started on Friday nights, so we hope this will be a new way of reaching out to the young folk in our community.

Our Boys Brigade company has had a busy year, including the return of the Millport Camp, where the congregation joined with the boys on Sunday morning in the marquee for worship, and some of our boys also attended a camp in Hemel Hempstead. The Boys Brigade tea afternoon made a welcome return this year. We are very proud of our boys and their leaders, and this year 3 were awarded their Queen's Badge, and 4 their President's Badge.

With the current financial climate in mind, we opened our church doors on Wednesday afternoons for Warm Wednesday, a chance to come and enjoy company, heat and hospitality, and also the company of the youngsters from the local playgroup and nursery – a time for young and old to meet and entertain each other!

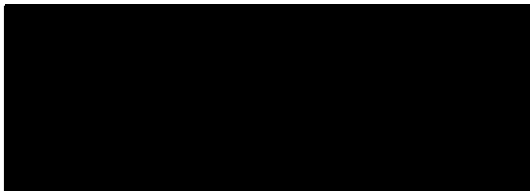
With the big changes which will be taking place throughout the Church of Scotland in the coming year, we are trying to encourage more members of our congregation to take a more active role in the running of our congregation to take it into the future and involve members of the wider community to become involved in our Church activities as we prepare for union with congregations in Largs and Fairlie into one big parish church.

**Trustees' Annual Report (cont)**  
**Year ended 31 December 2022**

**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 (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,



**Session Clerk**

**Date 31st January 2023**



**Independent Examiner's Report to the Trustees of Cumbrae Parish Church of  
Scotland  
SC004919**

I report on the accounts of the charity for the year to 31<sup>st</sup> December 2022 which are set on pages 1 to 5.

**Respective responsibilities of trustee 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 (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, 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.

Name

Address

Date:

15 / 03 / 2023

\* Please delete the words in brackets if they do not apply. If the words do apply set out those matters which have come to your attention.



**Cumbræ Parish Church**  
**Receipts and Payments Account**  
**Year ended 31st December 20 22**

		Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
<b><u>Receipts</u></b>	<b>Note</b>				
Donations	3	43846		43846	44948
Activities for Generating Funds		2901		2901	1139
Bank & Deposit interest					
Investment income					
		<hr/>	<hr/>	<hr/>	<hr/>
		46747		46747	46087
Rental of premises					
Legacy					9605
Sale of investments					
Grants		8500		8500	
Receipts from General Trustees		1000		1000	
Other Receipts		2413		2413	1858
		<hr/>	<hr/>	<hr/>	<hr/>
<b><u>Total Receipts</u></b>		<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
		58660		58660	57550
<b><u>Payments</u></b>	<b>4</b>				
Costs of generating funds		166		166	
Charitable activities		43902		43902	43633
Other Payments		6106		6106	16918
		<hr/>	<hr/>	<hr/>	<hr/>
<b><u>Total Payments</u></b>		<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
		50174		50174	60551
<b>Excess of Receipts over Payments for the year before transfers</b>					
		8486		8486	-3001
		3000		3000	
<b>Transfers</b>		-3000		-3000	0
		<hr/>	<hr/>	<hr/>	<hr/>
<b>Excess of Receipts over Payments for the year</b>		<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
		8486		8486	-3001

**Cumbræ Parish Church**  
**Statement of Balances**  
**At 31st December 2022**

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
Note				
<b><u>Bank &amp; Deposit Balances</u></b>				
Bank & deposit balances brought forward	19539	0	19539	22540
<b><u>Movement in year:</u></b>				
Excess of Receipts over Payments for the year	8486		8486	-3001
Bank & deposit balances carried forward	<u>28025</u>	<u></u>	<u>28025</u>	<u>19539</u>
<b><u>Investments at market value</u></b>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b><u>Assets</u></b>				
Gift Aid Receivable	<u>2825</u>	<u></u>	<u>2825</u>	<u>2370</u>
<b><u>Liabilities</u></b>				
Share Expenses with St John's	<u>694</u>	<u></u>	<u>694</u>	<u>1314</u>

The accounts were approved by the Kirk Session on 31st January 2023

For and on behalf of the Kirk Session

Session Clerk

Treasurer

# **Cumbræ Parish Church**

## **Statement of Balances**

### **Notes to the Accounts**

#### **1. Trustee Remuneration and Related Party Transactions**

Our Locum/Parish assistant received

No other trustee received any remuneration or reimbursement of expenses during the year.

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

#### **2. Movements in Funds**

	At 1 Jan 2022 £	Receipts £	Payments £	Transfers £	At 31 Dec 2022 £
<b>Unrestricted funds</b>					
Designated Fabric Fund	3239				3239
Reserve Fund	977	8500	6105		3372
Malawi Fund	0				0
Designated Guild Fund	1308	5210	2586	-3000	932
Designated Young Church	541	196	50		687
Designated Choir Fund	226	40	62		204
General Fund	13248	44714	41371	3000	19591
	<u>19539</u>	<u>58660</u>	<u>50174</u>	<u>0</u>	<u>28025</u>
<b>Restricted funds</b>					
New Build Fund	0				0
	<u>0</u>				<u>0</u>
<b>Total funds</b>	<u>19539</u>	<u>58660</u>	<u>50174</u>	<u>0</u>	<u>28025</u>

#### **Purposes of Designated Funds**

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

Guild Fund: The Trustees have not yet set aside funds for use by the Guild

Young Church: The Trustees have not set aside funds for use by the Young Church

Choir Fund: The Trustees have not yet set aside funds for use by the Choir

Malawi Fund: The Trustees have not yet set aside funds for the Malawi Fund

#### **Purposes of Restricted Funds**

New Build Fund

Construction of new church building, account now closed.



	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
<b>3. Analysis of Donations</b>				
WFO Scheme (non Gift Aid)	3960		3960	5276
Gift Aid Donations	24683		24683	26839
Tax Recovered on Gift Aid Donations	7041		7041	7345
Ordinary Offerings (Open Plate)	5639		5639	1573
Other Offerings, Donations etc	2523		2523	3915
	<u>43846</u>	<u></u>	<u>43846</u>	<u>44948</u>
<b>4. Analysis of Payments</b>				
<b>Costs of generating funds</b>				
Offering envelopes	166		166	0
	<u>166</u>	<u></u>	<u>166</u>	<u>0</u>
<b>Charitable activities</b>				
Ministries & Mission allocation	14489		14489	19616
Presbytery dues	432		432	731
Pulpit supply	132		132	7
Other staffing costs	6870		6870	5844
Accountancy charges	299		299	297
Fabric repairs & maintenance	3114		3114	2850
Telephone	1299		1299	1237
Water	0		0	464
Heat and light	4027		4027	3779
Insurance	1239		1239	1187
Other building costs	0		0	0
Organ & music	0		0	78
Printing, stationery and postage	247		247	238
Other expenses	7016		7016	3583
Shared Expenses St John's	1315		1315	2193
Hall Rent	400		400	0
Minister/Locum expenses	3023		3023	1529
	<u>43902</u>	<u></u>	<u>43902</u>	<u>43633</u>
<b>Other payments</b>				
Payment toward loan from GTs				13918
Repayment of Grant				3000
Plant to Plate project	6106		6106	
	<u>50174</u>	<u></u>	<u>50174</u>	<u>60551</u>

## 5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employer's contributions to 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
a		£	£
<b>6. Collections for Third Parties</b>			
Christian Aid			100
Cumbræ Forum			215
Cancer Research UK			
North Ayrshire Cancer Care			75
CrossReach		211	
C of S Ukraine Appeal		813	
		<u>1024</u>	<u>390</u>

# GENERAL FUND BUDGET

	Budget 2023		Actual 2022	
	£		£	
<b>Offerings</b>				
WFO Scheme (non Gift Aid)	4000		3960	
Gift Aid Donations	25000		24683	
Tax on Gift Aid Donations	7000		7041	
Ordinary Givings (Open Plate)	5000		5639	
Other Offerings , Donations etc	3000		2523	
<b>Other Ordinary General Income</b>				
Contributions from Congregational Organisations	3000		3000	
Weddings and Funerals	600		600	
Legacy				
Fundraising	2500		1291	
	<b>50100</b>		<b>48737</b>	
<b>EXPENDITURE</b>				
<b>National Ministry &amp; Wider Work</b>				
Ministries & Mission Allocation/Giving to Grow	31835		39686	
Less: Vacancy Allowance	(4804)		(4804)	
Less: Endowment Income	(1324)		(1324)	
Less: Glebe Rent	(13800)		(13800)	
Less: Presbytery Allowance	(295)		(2530)	
Amount overpaid 2021	(2739)		(2739 )	
		11612		14489
Presbytery Dues	500		433	
<b>Local Staffing Costs</b>				
Pulpit Supply	200		132	
Locum	4000		3023	
Other Salaries	7500	11700	6870	10025
<b>Buildings Costs</b>				
Repairs & Maintenance	5000		3115	
Heating & lighting	4500		4028	
Telephone	1500		1299	
Water	0		0	
Insurance	1300		1239	
Hall rent	400	12700	400	10081
Other Local Costs				
Printing & Stationery	500		413	
Congregational Organisations				
Other Expenses	2000		4657	
Shared Expenses with St John's	694		1314	
<b>Total Ordinary General Expenditure</b>	<b>39706</b>		<b>40979</b>	
<b>GENERAL FUND SURPLUS FOR YEAR</b>	<b>10394</b>		<b>7758</b>	