

THE CHURCH OF SCOTLAND

GLASGOW: KNIGHTSWOOD ST MARGARET'S PARISH CHURCH

TRUSTEES' REPORT AND ANNUAL ACCOUNTS

FOR THE YEAR ENDED

31st DECEMBER 2020

CONGREGATION REFERENCE No. 161050

SCOTTISH CHARITY REGISTER No. SC007757

REFERENCE AND ADMINISTRATION INFORMATION

Charity Name: Knightswood St Margaret's Parish Church
Charity Registration Number: SC007757
Congregation Reference Number: 161050
Contact Address: [REDACTED]
82 Kingfisher Drive
Glasgow
G13 4QA

TRUSTEES OF KNIGHTSWOOD ST MARGARET'S PARISH CHURCH

The Trustees are drawn from the Elders of the Kirk Session and elected members of the Congregational Board.

The following Trustees are members of the Kirk Session:

[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED].

In addition to the members of the Kirk Session listed above, the following Trustees are elected members of the Congregational Board:

[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED].		

Changes to Trustees from 2019:

Additions to Kirk Session: None

Removals from Kirk Session: None

Additions to Board: None

Removals from Board: [REDACTED] (resigned 03. 20)

PRINCIPAL OFFICE-BEARERS

Minister: [REDACTED] (Interim Moderator)
Session Clerk: [REDACTED].
Clerk to the Congregational Board: [REDACTED].
Church Treasurer: *Not filled*

INDEPENDENT EXAMINER

Mr Duncan McDougall (MCIBS)
33 Austen Road,
Glasgow,
G13 1SJ.

BANKERS

Bank of Scotland,
Anniesland Branch,
836 Crow Road,
Glasgow,
G13 1ET.

TRUSTEES' ANNUAL REPORT

Year ended 31st December 2020.

STRUCTURE, GOVERNANCE and MANAGEMENT

GOVERNING DOCUMENT

Knightswood St Margaret's 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. [REDACTED], Interim Moderator since the retirement of [REDACTED] in September 2019, was inducted to the Parish of Assynt and Stoer on 1st May 2020 and his place was taken by [REDACTED] in July. [REDACTED] was released from this duty in October 2020 and was then replaced by [REDACTED] who presided over the meeting of the Board and Session on 17th November 2020. [REDACTED], as Interim Moderator, is a member of the Kirk Session and a trustee of the congregation.

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 3 years, after which, if they wish to continue serving, they must seek re-election at the next Stated Annual Meeting. The Board may also appoint members of the congregation during the year, the appointments to run until the next Stated Annual Meeting at which such appointments are ratified by the members of the congregation and a time period of 1 to 3 years agreed. The number of appointed members on the Board may equal but not exceed the number of elders on the Board.

ORGANISATIONAL STRUCTURE

The Congregational Board is chaired by the minister and aims to meet nine times each year. The Board is responsible for financial, fabric and social matters within the life of the congregation. A committee structure exists within the Board and certain responsibilities are allocated to the Finance Committee, the Property Committee and the Social and Welfare Committees.

The minister is the Moderator of Kirk Session which also meets nine times a year. The Session is responsible for the spiritual affairs of the church. Since September 2014, meetings of Board and Session have been conducted on the same evening, the Kirk Session meeting immediately following the Board meeting and this has been carried on since the vacancy except where urgent Board business has required a separate meeting. Joint meetings of the Session and Board are held as and when required.

Since the advent of Covid 19, meetings have been carried out on Zoom Conferencing which has proved reasonably successful while less satisfactory than meetings in a hall due to the fact that not all trustees have computers at home or are not comfortable conducting meetings on a telephone.

The Stated Annual Meeting is normally held in March of each year with reports submitted by the conveners of the relevant committees. Because of the pandemic restrictions, the Stated Annual Meeting was not held in 2020.

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 of every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

TRUSTEES' ANNUAL REPORT (cont)

Year ended 31st December 2020.

Services of Worship would normally be held every Sunday at 11am throughout the year, with services of Holy Communion being held four times per year on the first Sundays of March, June, September and December. Again, however, due to Covid 19, all services have been mainly carried out by Zoom. When restrictions were relaxed, services were held in the church with a maximum of 50 including clergy, organist and stewards attending.

██████████, Reader, was proposed by ██████████ and appointed by the Kirk Session as Locum and conducted his first service via Zoom on Sunday, 3rd May 2020.

The choir has not led worship for the best part of 2020, due to Covid 19 restrictions on singing in the church.

The Sunday School has not met since early 2020. No uniformed or outside organisations have met due to the restrictions imposed by the pandemic.

ACHIEVEMENTS AND PERFORMANCE

Attendances at morning worship have been adversely affected in 2020. Up to 50 people attended during the period when restrictions were relaxed, while 25 to 30 join from home via Zoom Conferencing. The services were recorded for broadcasting to those unable to access them live.

These services were led by the Locum, ██████████ while the Interim Moderator conducted Communion Services.

In 2020 parish funerals made up 55% of all funerals undertaken by the pastoral team, a very important area of the Church's ministry. A worship team comprising the Locum, ██████████ (Reader) and ██████████ (Reader) oversee all aspects of worship while a bereavement team of the Locum and ██████████ attends to the needs of the whole parish.

Ministry to the young people in the parish has not been fulfilled this last year due to the vacancy and restrictions on school openings.

St Margaret's continues to play an active role in the Knightswood Fellowship of Churches on Zoom. St Margaret's services at the care homes have been suspended due to Covid 19. The Friendship Café established in 2016, has similarly been suspended, but over the months up to Christmas, 2020, the Ways and Means Committee organised a Christmas sale of tree decorations, confectionary and small gifts by advertising in the Church Magazine and arranging the sale of the items in a controlled method at the church hall at the end of November, with due diligence taken to ensure social distancing measures as members turned up to purchase their orders. They also sent out boxed treats for those isolated at home to enjoy.

FINANCIAL REVIEW

2020 was an unprecedented year due to the COVID 19 pandemic. Since St Margaret's was closed for most of the year the income was greatly reduced. Thanks are due to those members who continued to support the church financially, some using standing orders with their banks, while others sent cheques, while still others saved their contributions and presented them when the church re-opened.

This allowed bills and Locum fees to be paid, however, due to an oversight, the Ministry and Mission contribution was not paid in 2020. This was paid in January 2021 but only by using the reserve funds which are now greatly depleted.

Since St Margaret's depends heavily on rental income from outside agencies, the loss of this payment was a considerable strain on the congregation's resources and a great concern going forward into 2021.

RESERVES POLICY

At the end of the year, unrestricted funds of £8,729 were held. St Margaret's also held restricted funds of £19,234 and £363 of endowment funds, a total of £28,326.

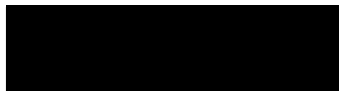
TRUSTEES' ANNUAL REPORT (cont)

Year ended 31st December 2020.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The Trustees 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: 16th June 2021

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF KNIGHTSWOOD ST MARGARET'S PARISH CHURCH

I report on the accounts of the charity for the year ended 31st December 2019 which are set out on pages 7 to 12.

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 (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 -

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 (as amended) Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006(as amended) 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.

Signed



Name:  (Retired Bank Officer)

Address:



Date 19th June 2021

RECEIPTS AND PAYMENTS ACCOUNT

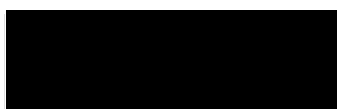
	Unrestricted Funds 2020 £	Designated Funds 2020	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020 £	Total 2019 £
Receipts						
Donations	28,296.98				28,296.98	39,382.00
Legacies	-		-	-	0.00	1,000.00
Activities for Generating Funds	1,510.65				1,510.65	4,064.00
Bank & Deposit interest	-		-	-	0.00	2.00
Investment income	-		-	-	0.00	0.00
Rental of premises	3,216.00				3,216.00	11,637.00
Funerals	1,040.00				1,040.00	
Grants	200.00				200.00	
Receipts from General Trustees					0.00	
Other Receipts	70.00	85.00	215.00		370.00	699.00
Total Receipts	34,333.63	85.00	215.00	0.00	34,633.63	56,784.00
Payments						
Costs of generating funds	223.69				223.69	214.00
Charitable activities	33,602.07	1,136.99			34,739.06	54,985.00
Governance costs					0.00	
Total Payments	33,825.76	1,136.99	0.00	0.00	34,962.75	55,199.00
Excess of Receipts over Payments for the year before Transfers	507.87	-1,051.99	215.00	0.00	-329.12	1,585.00
Transfers Excess of Receipts over Payments for the year after Transfers	507.87	-1,051.99	215.00	0.00	-329.12	1,585.00

STATEMENT OF BALANCES

	Note	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020 £	Total 2019 £
Bank & Deposit Balances						
Bank & Deposit balances brought forward		9,326.00	19,024.00	363.00	28,713.00	27,129.00
MOVEMENT IN YEAR						
Excess of Payments over Receipts for the year		-544.12	215.00	0.00	-329.12	1,584.00
Bank & Deposit balances carried forward	2	8,781.88	19,239.00	363.00	28,383.88	28,713.00
INVESTMENTS at market value	7					
Other Assets						
Tax recoverable on Gift Aid Donations						
LIABILITIES		-	-	-	-	-

The accounts were approved by the Kirk Session and Congregational Board on 16th June 2021

For and on behalf of Kirk Session and Congregational Board



Session Clerk



Treasurer Pro Tem

MOVEMENT IN FUNDS

	Balance at 01-Jan-20 £	Receipts £	Payments £	Transfers £	Balance at 31-Dec-20 £
Unrestricted funds					
General Fund	51.00	34,333.63	33,825.76		558.87
Designated Fabric Fund	44.00		905.98		-861.98
Designated Reserve Fund	8,996.00				8,996.00
Designated Sunday School Fund	234.93	85.00	231.01		88.92
	9,325.93	34,418.63	34,962.75	0.00	8,781.81
Restricted funds					
Organ Fund	170.00				170.00
Legacy Fund	17,465.00				17,465.00
Redecoration Fund	1,383.00	210.00			1,593.00
Choir Fund	12.37	5.00			17.37
Pew Seats Fund	6.00				6.00
	19,036.37	215.00	0.00	0.00	19,251.37
Endowment funds					
Choir Legacy Fund	363.00				363.00
TOTAL FUNDS	28,725.30	34,633.63	34,962.75	0.00	28,396.18

3. ANALYSIS OF DONATIONS

	Unrestricted Funds 2020	Designated Funds 2020	Restricted Funds 2020	Total 2020	Total 2019
WFO Scheme	5,156.00			5,156.00	7,407
Gift Aid Donations	16,797.50			16,797.50	19,166
Tax recovered on Gift Aid Donations	1,291.44			1,291.44	5,907
Ordinary Offerings (Open Plate) Donations	2,609.24			2,609.24	5,294
	2,642.80	85.00	5.00	2,732.80	1,608
	28,496.98	85.00	5.00	28,586.98	39,382

4. ANALYSIS OF PAYMENTS

	General 2020	Designated 2020	Endowment Funds 2020	Total 2020	Total 2019
Costs of Generating Funds					
Investment Manager's Fees					
Offering Envelopes	223.69			223.69	214.00
				223.69	214.00
Charitable Activities					
Locum Costs	9,326.24			9,326.24	23,036.00
Presbytery Dues	1,496.00			1,496.00	1,527.00
Locum's Expenses	884.35			884.35	2,239.00
Pulpit Supply				0.00	147.00
Other Staffing Costs	7,065.96			7,065.96	7,186.00
Fabric repairs & maintenance	4,722.39			4,722.39	5,798.00
Council Tax	334.00			334.00	3,326.00
Heating & Lighting	4,058.43			4,058.43	6,076.00
Insurance	4,243.65			4,243.65	4,648.00
Church Office expenses				0.00	208.00
Organ & Music				0.00	165.00
Printing, Stationery & Postage				0.00	114.00
Other expenses	1,471.05			1,471.05	515.00
	33,602.07	0.00	0.00	33,602.07	54,985.00
Governance Costs					
Independent Examiner's Fee	0.00	0.00	0.00	0.00	0.00
TOTAL	33,825.76	0.00	0.00	33,825.76	55,199.00

5 Trustee Remuneration and Related Party Transactions

During the year one trustee, [REDACTED] received £3,208 for providing her services as church organist during the year.

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

6 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. 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 £28,137 and the maximum stipend (in the fifth and subsequent years of service) £34,577.

9 Collections for Third Parties

	2020	2019
	£	£
Christian Aid	493	805
NW Foodbank	322	-
Kunar	20	-
Veterans Support Group	-	101
Tom Allen Centre (Crossreach)	-	306
MacMillan Cancer	-	487
	<u>835</u>	<u>1,699</u>

APPENDIX

FUNDS HELD ON BEHALF OF CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

Consolidated Fabric Fund

CAPITAL ACCOUNT	2020	2019
Balance at 1st January		
Balance at 31st December	<u>1,483</u>	<u>1,521</u>
Market Value at 31st December	<u>1,483</u>	<u>1521</u>
REVENUE ACCOUNT		
Balance at 31st December	<u>591</u>	<u>551</u>