

Carriden Parish Church of Scotland

Receipts and Payments Accounts
for year ending 31st December 2022

Reference and Administrative Information

Charity Name: Carriden Parish Church of Scotland

Charity Registration Number: SC007811

Congregational Reference Number: 221334

Contact

Addresses:



Churches Two churches: Carriden Parish Church and Blackness Mission Church are administered by Carriden Session.

Trustees:

Carriden Session:



Principal Office Bearers:

Minister:

Deputy Session Clerk:

Treasurer:



Independent Examiner:



50 Philpingstone Road
Bo'ness
EH51 9JY

Bankers:

Bank of Scotland plc, PO Box 1000, BX2 1LB.

Trustees Annual Report

Year ended: 31st December 2022

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

The charity trustees are members of Carriden Session. The Minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. 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. Additional members are appointed to Carriden Session 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.

Organisational Structure

Membership of Carriden Session consists of ordained elders and other members nominated by the membership of the church. From 2nd April 2008, all matters spiritual and secular are dealt with at meetings by this unitary body, chaired by the Minister, with a number of committees.

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.

Carriden Parish Church of Scotland:

'Mission Statement' – 'Moving Forward in Faith'.

'Vision Statement' - Carriden together with Blackness, caring and compassionate
All are welcome
Reaching out to the Community – always
Ready and willing to change and move forward
Ideas explored and expanded
Doing always achieves more than talking
Each of us is important and
Needed to share in the life and work of our Church.

Services of worship are usually held in both Blackness Mission Church (10am 2nd and 4th Sunday of each month) and Carriden Parish Church (every Sunday morning at 11.15). Occasional services are also held at Craigview Care Home.

Trustees' Annual Report (continued) Year ended 31st December 2022

Objectives and Activities (continued)

Carriden has an active choir that complements the singing at services.

The Women's Group previously met fortnightly in the Lund Hall. However, they could not meet during Covid, and meetings were re-introduced during 2021, a decision was made in early 2022 formally to close the Women's Group, with remaining funds donated to the church. Former members do, however, continue to meet each month for lunch, to which men are also now invited. This informal group also continues to support both active and housebound members by sending cards and flowers at times of illness, bereavement, birthdays and special occasions.

From time to time, a specific fund-raiser is organised to raise funds for a local charity. In September, an additional offering is uplifted at the Harvest Thanksgiving Service and donated to a specific charity, which replaces the traditional Harvest Thanksgiving gifts of produce etc. Donations to other charities, or good causes, are made in accordance with guidelines provided by the Church of Scotland; i.e. Members are made aware of the purpose of the retiring collections/fundraiser in advance.

At Easter and Harvest, cards are sent to the elderly, the sick, housebound and bereaved members of the congregation. Flowers are also delivered. Flowers and cards are delivered to members who are celebrating important birthdays and anniversaries.

Achievements and Performance

Having emerged towards the end of 2021 from a period when most activities in the church had been suspended following Covid, it had been hoped that in 2022 it would be possible to return to former levels of activity. Unfortunately, uncertainty caused by long-delays in decision-making related to a possible union of the three congregations in Bo'ness, together with a shortage of members with both the willingness and capability to run such activities, has limited the possibility of returning to a full programme apart from the usual regular services in Carriden and Blackness churches.

The previous minister was chaplain to Blackness Primary School and Grange Primary School. Although it had been hoped that any replacement minister would continue in these roles, any decision is likely to have to await a possible union of congregations.

Carriden participates in the work of the 'Bo'ness Churches Together' and is involved in days of prayer and joint services organised by this group, and it also participates in the annual *World Day of Prayer Service* which is held in a different Bo'ness church each year. Carriden has been pleased to engage in ecumenical outreach by making its church building available to host regular services by the Bo'ness branch of St John's church in Linlithgow (locally known as the 'Barony church'). Furthermore, a return to the possibility of letting our halls has provided the resources for both the Mission and Lund halls to be given a thorough clean and redecoration. The halls now provide much-improved facilities for both the church and the local community.

Trustees' Annual Report (cont'd) year ended 31st December 2022

Financial Review

Financially, 2022 has been a positive year for the church. A return to normal services towards the end of 2021, following their suspension during Covid lockdowns, has seen regular donations return closer to levels prior to 2020. However, the number of members attending regularly in both Carriden and Blackness is lower than pre-Covid, so it is thought unlikely that giving will return to previous levels. Conversely, it has now again become possible to make our buildings available to external groups. Towards the end of 2022 two organisations, St John's Church in Linlithgow (see above) and a Dance School, have begun to make frequent use of our properties. This was a useful additional source of income towards the end of the year, and is expected to continue into 2023.

Ministry and Mission requirements were met in full during 2022. In 2023 a new system of payments from congregations, known as Giving to Grow, is being introduced, calculated according to a different formula. The sum due in 2023 will be slightly lower than in 2022, which will also help towards Carriden's finances.

The church is most grateful to have received a legacy during 2022 from the estate of the late Jane Newman, to the value of £20,022. In addition to existing reserves, this will ensure that Carriden and Blackness churches are financially well-placed to meet whatever challenges the next few years may present.

Reserves Policy

It is the Trustees policy to hold a cash balance in the General Account sufficient to cover approximately three months' expenditure. In addition, at the year end, funds are transferred to the restricted Fabric, Organ and Blackness Funds sufficient to cover the coming year's anticipated expenditure. Any further significant accumulation of funds would be held in a property/contingency fund with the aim of ensuring that all property is both properly maintained, and that the accommodation and facilities meet the requirements of our membership.


, Treasurer

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

Statement of Trustees' Responsibilities

The members of Carriden Session must prepare financial statements that give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of Carriden Session are responsible for keeping proper accounting records that, 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:

Deputy Session Clerk..........Dated 31st January 2023

Carriden Parish Church of Scotland SC007811

Independent Examiner's Report to the Trustees of Carriden Parish Church of Scotland

I report on the accounts of the charity for the year ended 31st December 2022 which are set out on pages 1-12.

Respective responsibilities of the Trustees and the 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)(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 Regulations 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.

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

Name: [REDACTED]

Address: 50 Philpingstone Road, Bo'ness, EH51, 9JY.

Date:.....15/2/2023.....

Carriden Parish Church of Scotland
Receipts and Payments Account
Year ended 31st December 2022

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2022	2022	2022	2022	2021
	Note	£	£	£	£	£
Receipts						
Donations	3	43,749	1,370	0	45,119	36,138
Legacies		20,022	0	0	20,022	42,960
Activities for Generating Funds	4A	1,960	0	0	1,960	3,125
Bank & Deposit Interest		138	0	17	154	18
Investment Income		0	0	44	44	48
Sub Total		65,869	1,370	61	67,300	82,290
Rental of Premises (Car Park)		2,000	0	0	2,000	1,500
Sale of Assets		0	0	0	0	0
Sale of Investments		0	0	0	0	0
Grants		0	0	0	0	0
Receipts from General Trustees		7,105	3,135	0	10,240	4,686
Other Receipts		0	0	0	0	4,700
Total Receipts		74,975	4,505	61	79,540	93,176
Payments	4					
Cost of Generating Funds		364	0	0	364	390
Charitable Activities		53,552	5,889	0	59,441	55,156
Governance Costs		0	0	0	0	0
Total Payments		53,916	5,889	0	59,805	55,545
Excess of Receipts over Payments						
for the year before transfers		21,059	-1,384	61	19,736	37,630
Transfers	7	6	11	-17	0	0
Excess of Receipts over Payments						
for the year		21,064	-1,373	44	19,736	37,630

Carriden Parish Church of Scotland

Statement Of Balances at 31st December 2022

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2022	2022	2022	2022	2021
	Note	£	£	£	£	£
<u>Bank & Deposit Balances</u>						
Bank & Deposit balances b/f		52,223	5,690	3,687	61,600	23,970
Movement in Year:						
Excess of Receipts over payments for the year		21,064	-1,373	44	19,736	37,630
Bank & Deposit Balances c/f		<u>73,287</u>	<u>4,318</u>	<u>3,731</u>	<u>81,336</u>	<u>61,600</u>

As at end-2022, £27.06 of the total of unrestricted funds, comprising the Flower Fund, was held in cash.

Closure of the Woman's Group led to their funds balance of £98.28 being transferred to the General Fund during 2022.

£3000 of the Endowment Funds are held on behalf of Carriden Church by the Church of Scotland
Investors Trust. All remaining balances shown above are held in Carriden Church bank accounts

Investments at Market Value

Assets

0 0 0 0 0

Liabilities

0 0 0 0 0

**Accounts were approved by Kirk Session
on 31st January 2023**

For and on behalf of Kirk Session

Deputy Session

Treasurer



Carriden Parish Church of Scotland

Notes to the Accounts

1 Trustee Remuneration & Related Party Transactions

During the year 2022 no trustee received remuneration and no trustee received reimbursement of expenses incurred.

2 Movement in Funds

	01-Jan-22	Receipts	Payments	Transfers	31-Dec-22
	£	£	£	£	£
Unrestricted Funds					
General Fund	7,966	51,587	53,488	98	6,163
Special Purposes Fund	43,724	23,368	0	6	67,097
Designated Woman's Group	432	0	334	-98	0
Designated Flower Fund	101	20	94	0	27
Total	52,223	74,975	53,916	6	73,287
Restricted Funds					
Fabric Fund	2,289	3,485	5,709	11	76
Organ Fund	549	0	80	0	470
Blackness Church Fund	2,852	1,020	100	0	3,772
Total	5,690	4,505	5,889	11	4,318
Endowment Funds					
Joseph McVeigh (Memorial Lights)	687	44	0	0	731
George Miller	1,000	6	0	-6	1,000
James B Burnett	1,000	6	0	-6	1,000
Archibald G Cuthell	1,000	6	0	-6	1,000
Total	3,687	61	0	-17	3,731
Total Funds	61,600	79,540	59,805	0	81,336

Carriden Parish Church of Scotland

Notes to the Accounts cont'd

Purposes of Designated Funds

Womans' Group: fund operated by and for the purposes of the Group. The Group closed during 2022 and remaining funds were transferred to the General Fund.

Flower Fund: fund to receive donations from members to provide flowers in church

Purposes of Restricted Funds

Fabric Fund: Funds set aside by Trustees and donations rec'd for maintenance of Church properties

Organ Fund: Funds set aside by Trustees and donations rec'd for the procurement and maintenance of church organs, any other musical instrument and ancillary audio/visual equipment

Blackness Church Fund: Funds raised or donations rec'd for the upkeep of Blackness Church

Purposes of Endowment Funds

J McVeigh (Memorial Lights) : Interest and income available for Fabric purposes

G Miller: Interest paid to Special Purposes Account

J B Burnett: Interest paid to Fabric Fund

A G Cuthell: Interest paid to Fabric Fund

Carriden Parish Church of Scotland

Notes to Accounts cont'd

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2022	2022	2022	2022	2021
	£	£	£	£	£
3 Analysis of Donations					
Carriden					
WFO Scheme	5,381	0	0	5,381	6,186
Gift Aid Donations	20,320	1,000	0	21,320	18,987
Ordinary Offerings (open Plate)	1,565	0	0	1,565	842
Blackness					
WFO Scheme	535	0	0	535	45
Gift Aid Donations	785	0	0	785	950
Ordinary Offerings (open Plate)	514	0	0	514	344
Tax Recovered on Gift Aid Donations	7,754	0	0	7,754	7,348
Bus fund	578	0	0	578	108
Flower fund	20	0	0	20	10
Weddings & Funerals	1,430	0	0	1,430	585
Hall lets (ad hoc)	4,728	0	0	4,728	-30
Other offerings, donations etc	140	370	0	510	764
Total	43,749	1,370	0	45,119	36,138

4 Analysis of Payments

Costs of Generating Funds

Investment Managers' Fees	0	0	0	0	0
Offering Envelopes	364	0	0	364	390
Total	364	0	0	364	390

Charitable Activities

Ministries & Mission Allocation	25,516	0	0	25,516	22,736
Presbytery Dues	1,738	0	0	1,738	0
Voluntary Additional Stipend	0	0	0	0	0
Minister's Expenses	0	0	0	0	0
Ministerial Assistance	0	0	0	0	0
Pulpit Supply	223	0	0	223	0
Other Staffing Costs	11,804	0	0	11,804	16,381
Fabric Repairs & Maintenance	0	5,709	0	5,709	6,503
Council Tax	0	0	0	0	0
Heat & Light	5,011	0	0	5,011	2,369
Water	125	0	0	125	0
Insurance	5,525	0	0	5,525	5,299
Other Building Costs	0	0	0	0	0
Organ & Music	145	180	0	325	140
Broadband/Tel	0	0	0	0	0
Organ Supply	0	0	0	0	0
Printing, Stationery & Postage	218	0	0	218	353
Coach Hire	2,700	0	0	2,700	650
Woman's Guild Central Levy	234	0	0	234	189
Woman's Guild Projects	100	0	0	100	100
Flowers and related items	94	0	0	94	127
Bank charges and interest	0	0	0	0	0
Other Expenses	119	0	0	119	309
Total	53,552	5,889	0	59,441	55,156

Governance Costs

Independent Examiner's Fees	0	0	0	0	0
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Other Payments

Purchase of Assets	0	0	0	0	0
Purchase of Investments	0	0	0	0	0
Total	0	0	0	0	0

Carriden Parish Church

Notes to Accounts cont'd

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
4A Analysis of Activities for Generating Funds	2022	2022	2022	2022	2021
	£	£	£	£	£
Raisa	1940	0	0	1940	3090
Sale of DVDs	20	0	0	20	35
Total	1960	0	0	1960	3125

5 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employers' 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.

6 Collections for Third Parties

	£
Storehouse (Harvest collection)	293

7 Transfers between Funds

	£
To General Fund from Special Purposes Fund	0
To General Fund from Women's Group	98
To Special Purposes Fund from George Miller Endowment Fund	6
To Fabric Fund from James B Burnett Endowment Fund	6
To Fabric Fund from Archibald G Cuthell Endowment Fund	6

APPENDIX

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

	2022	2021
CAPITAL ACCOUNT	£	£
Credit Balances held at 31 Dec, at cost	<u>29,949.00</u>	<u>29,949.00</u>
Market Value of Balances at 31 Dec	<u>48,121.46</u>	<u>49,715.34</u>
REVENUE ACCOUNT		
Credit Balance at 31 December	<u>13,364.75</u>	<u>14,149.37</u>

Other Investment held by the Church of Scotland Investors Trust:

GROWTH FUND	<u>2,160.00</u>	<u>2,416.00</u>
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N.B. The Growth Fund constitutes the Joseph McVeigh endowment.

Carriden Parish Church of Scotland

Budget for the year 2023

N.B. Budget assumes that the status of Carriden Parish Church remains unchanged during 2023, and that no new minister is appointed.

	Budget 2023	Actual 2022
	£	£
Receipts		
Offerings		
WFO Scheme (non Gift Aid)	6,000	5,916
Gift Aid Donations	22,000	22,105
Tax Recovered on Gift Aid Donations	7,500	7,754
Ordinary Offerings (Open Plate)	2,000	2,079
Sub total	37,500	37,854
Legacy	0	20,022
Other Offerings, Donations, lets etc	12,000	9,266
Activities for Generating Funds	1,750	1,960
Bank and Deposit Interest	150	154
Investment Income	50	44
Grants Received	0	0
Total Receipts	<u>51,450</u>	<u>69,300</u>
Payments		
Cost of Generating Funds	400	364
Charitable Activities		
M&M/Giving to Grow allocation	21,214	25,516
Presbytery Dues	1,750	1,738
Voluntary Additional Stipend	0	0
Minister's Expenses	1,000	0
Ministerial Assistance	0	0
Pulpit Supply/Locum Minister	12,500	9,087 (3 quarters paid for locum in 2021)
Other Staffing Costs (Organist)	3,000	2,940
Fabric Repairs & Maintenance	6,000	5,709
Council Tax	0	0
Heat & Light	7,500	5,011
Water	45	125
Insurance	6,000	5,525
Other Building Costs	0	0
Church Office Expenses	0	0
Organ & Music	200	325
Organ Supply	0	0
Broadband/Tel	0	0
Printing, Stationary & Postage	250	218
Coach Hire	3,000	2,700
Other Expenses	750	547
Sub total	63,209	59,441
Total Payments	<u>63,609</u>	<u>59,805</u>
Surplus/Deficit for the Year	-12,159	9,495
Funds Received from General Trustees	7,500	10,240
Surplus/Deficit for Year as shown in Accounts	<u>-4,659</u>	<u>19,735</u>

(Note: Adjustments made to take account of rounding)