

Loudoun Church of Scotland, Newmilns

(A Charity registered in Scotland)

Trustees' Annual Report and Congregational Accounts

2022

Congregational Number: 110642

Scottish Charity Number: SC013880

Church administrative information:

Charity name: Loudoun Church of Scotland, Newmilns

Charity registration: SC013880

Congregational reference number: 110642

Contact address: Session Clerk
16 Darvel Road
Newmilns, KA16 9BH

Trustee as of 31st December 2022:

Kirk Session members:

[REDACTED]

Congregational Board Members:

[REDACTED]

Principal Church Office Bearers:

Interim Moderator: [REDACTED]

Session Clerk [REDACTED]

Clerk to the Board [REDACTED]

Treasurer [REDACTED]

Church Officer [REDACTED]

Independent Examiner

[REDACTED]

Bankers

Royal Bank of Scotland, 96 John Finnie St, Kilmarnock, KA1 1NY

Trustees' Annual Report for year ended 31st December 2021.

Structure, Governance and management

Loudoun Church of Scotland is administered within the terms of the Model Deed of Constitution; i.e. it has a Kirk Session and a separate Congregational Board.

The Church is currently in vacancy – since September 2013 – and has an Interim Moderator, Rev [REDACTED]. The current Presbytery plan is for a union between Loudoun, Galston and Darvel Parish Churches.

Trustees

Members of the Kirk Session and Congregational Board are the Charity Trustees. The Session members are the Elders of the Church; appointed from within the Church membership and serve until retirement. There are six Board members, who also come from within the Church membership. Members are appointed at the Stated Annual Meeting and serve for a three-year period after which they may seek re-election. Not all members are due for re-election at the one time.

Organisational Structure

The Congregational Board (Comprising of Session and Board members) meets four set times per year and at other times as necessary. It is chaired by the Interim Moderator, in his absence by the Session Clerk, and has responsibility for the finance, fabric and administration of the Church. The finances are administered by the Treasurer and the Gift Aid Secretary, who report to the Board. The properties are maintained by the Property Convener who also reports to the Board. The Clerk to the Board keeps the Board Minutes and copies of all correspondence relating to Board business. Church Records are the responsibility of the Session Clerk.

Objectives and Activities

"The vision of The Church of Scotland is to be a church which seeks to inspire the people of Scotland and beyond with the Good News of Jesus Christ through enthusiastic worshipping, witnessing, nurturing and serving communities."

For its part, Loudoun Church seeks to proclaim the Gospel of Jesus Christ through word and action, both within the church and throughout the local community. The Church vision is to have an open and inclusive fellowship that welcomes people at every stage of their journey with God. Our purpose is to see all members grow in their faith and to encourage members of the local community, by our witness, to engage with the message and to start that journey for themselves.

The Sunday Service is the main focal point of the Church. Outside of that there are a range of activities which happen regularly on a weekly or monthly basis, and together with the pastoral care form the bedrock of the Church's work.

Church attendance has been adversely affected by the Covid pandemic and numbers have not returned to pre – Covid levels.

Sunday Activities:

Loudoun Church of Scotland meets for worship every Sunday at 11:00am. There is no youth work at present. Communion is celebrated on the first Sundays of March, June, September and December. When appropriate, Communion will be taken to invalided members by the Minister.

Café Church has become a regular monthly feature of worship at Loudoun, with the aim of reaching a wider group than the current Congregation.

Special worship services are held at Easter, Harvest, Remembrance and Christmas.

As per the Presbytery Plan, the Church building is scheduled for closure in October 2023, with Worship to be transferred to the Church Hall. Renovations are currently under way in the hall in preparation for this.

Weekday activities:

The various activities help to provide friendship and Christian fellowship for members and adherents, and many good and lasting relationships have been formed. The Church Hall is used every weekday by other non-Church groups, including as a base for the local foodbank providing a much-needed service to the community and a valuable contribution to village life..

Weekly programme:

Monday Lunchtime - **Journeys with God.** A group meets for lunch followed by Bible study and discussion and prayer.

Thursday Morning - A **Craft 'n' Chat** group has started with the aim of encouraging people to meet together in a friendly environment and enjoy participating in various crafts.

Monthly

Guild. The Guild meets on the first Thursday of the month and encourages both women and men to commit their lives to Jesus Christ and enables them to express their faith in worship, prayer and action. There are a number of activities which include discussion topics and projects. The Guild has also contributed to Sunday Worship on a number of occasions.

Film evening. A Sunday evening film on a Christian theme followed by tea and conversation provided a welcome time of fellowship for many.

Pastoral care

Pastoral care is central to the Christian message. With no Locum the Elders are ably supported by various members of the congregation. The Locum from Darvel church provides support for bereaved families through their time of loss. The Elders seek to visit and support the members of the congregation on a regular basis, while various members routinely visit and/or support those with a particular need.

Achievements and performance

Along with the work of the Church on a weekly or monthly basis there are various activities like the flower ministry where the displays used in the Church are distributed to those in the fellowship or community with a particular need. The Church website and Social media pages give news of the Church and a quarterly Church newsletter is distributed to keep members up to date.

The Church seeks to participate in the life of the Town by expressing Christian love and compassion is through various activities. Facilities are provided for the local food-bank and items are collected each week and passed on for distribution to those in need. The Gala day is supported by providing the Church Hall as a café and by promoting the work to support the Church in Moldova. The local primary school are welcomed and make use of the Church for special celebrations. There is collaboration with the Community Council and others to provide the annual Remembrance Day service and at Christmas, to provide a Carol Service at Lady Flora's and then in the Church itself. There are various other contacts with local groups and these all form an important part of the Church's relationship with the community that it serves.

The Church also has a concern for the wider world and in response to that provides ongoing support to a number of ministries. Chief among these are Tear Fund, Blythwood and the Church in Moldova. This is in the form of offerings, Christmas Card donations, ongoing collections and shoeboxes. Other ministries are supported on a one-off basis.

Property and Fabric

The Church properties, which include the Church building, the Halls and the Manse, are maintained by the Property Convener and Committee, who also keep the Church Property Records up to date. The Manse has been let for a number of years, with plans now for it to be sold.

Simpson Trust

The Simpson Trust is being used to fund the outreach activities of the Church. This will include providing accommodation for the food-bank and other voluntary organisations. Equipping the Hall for future use and facilitating the preaching of the Word of God. There are ongoing discussions as to how this work can be extended.

Financial and strategic review

The income for the year was £31,134 plus a £20,000 fabric grant from East Ayrshire, and £1,204 collected for third parties giving a total of £52,338. The expenditure was £32,903, plus £27,454 from restricted funds, which gives a total of £60,357. This gives a deficit balance of £8,019. The closing Bank balance was £8,389.

Assets in the form of Gift Aid receivable £3,225; and liabilities – M & M contributions £40,242.

The 2020 figures show that the income of Loudoun Church per number on the Roll was marginally higher than in neighbouring Parishes. The main issue therefore is not a lack of giving, but simply the size of the congregation. For 2021 the total needed to operate the church for the year was the £30,214 expenditure plus £6,959 M&M (unpaid as of 31/12/21) less, £8,140 income for the Hall and Manse: – a total of £29,033. With an attending congregation of around 25 that would mean every person contributing £1,161 per year, or £22 per week just to break even. These figures illustrate the general position and are not intended as a detailed analysis.

Moving forward there are two main issues:

- 1) **the ongoing financial deficit** and 2) **the numbers attending church.**

The ongoing financial deficit.

The sum of £4585 was liquidated from a Trust fund which has helped to offset some of the Church's liabilities. In December 2021 the Session accepted the offer of assistance from a Church of Scotland Task force which specialises in assisting churches facing financial difficulty. This will include a complete review of the Church's financial and stewardship structure with a view to finding a way through the current difficulties.

Church attendance.

In the Church of Scotland Parish profile Newmilns is listed as having a population of 3265. Of that population 38% are shown as having a Church of Scotland affiliation. When translated into numbers that shows:

Population	- 3265	
C of S affiliation	- 1240	38%
Church Roll	- 149	4.6%
Church attendance	- 25	0.76%

Church attendance is shown as 0.76% of the total population or 2% of those stating an affiliation to the Church of Scotland. Simple arithmetic shows that the church is failing to attract 98% of those with a stated affiliation.

In line with the other churches in the Presbytery, Loudoun Church has produced a Mission Plan aimed at addressing some of these issues. As restrictions allow, an outline of the plan shows both current and planned activities in terms of:

Directly reaching out

- Journeys with God, discussions on various Biblical themes, run weekly in the hall
- Guild, monthly in the hall. A new and exciting activity which will serve both the membership and community.
- Craft 'n' Chat. An informal time for people to meet together and enjoy crafts and friendly conversation.
- Film evening, monthly in the hall. Film followed by tea and discussion on Christian themes.
- Flower ministry. Flowers used in the Church are distributed to those with a particular need within the community.

Indirectly reaching out.

- Using the Church's prominent position to display banner campaigns, eg 'Try Praying' banner with accompanying leaflets.
- Use of the Hall by non-Church groups. The hall is used every day by various groups. There is a clear Christian message in various forms within the hall, which can be continually developed.

The activities above can continue for the foreseeable future.

New mission activity.

- a) Café Church. Started in September 2021 and will be developed as a means of reaching a wider group than current congregation.
 - b) Alpha course. This will take place at a local venue, taking the message out from the church.
- Use the contacts we have with groups using the hall and out with the church to invite them to a and b.

The plan will be continually reviewed and updated by the Session, with suggestions and observations always welcomed.

During 2022 the Session has met with the Sessions of both Darvel and Galston Churches and are working on a Basis of Union document for a three-way union of the Churches. The details of the proposal will be developed by a working group comprising of five office bearers from each church.

Reserve Policy

It is the trustees' policy to hold reserves of approximately 6 months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £8389, which is a decrease of £8,019 over 2021 figures.

Statement of Trustees' responsibilities

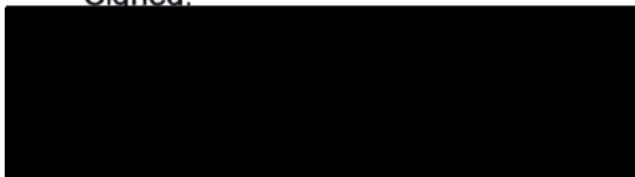
The members of the Kirk Session and the Congregational Board are required to prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session and the Congregational Board are also responsible for keeping paper accounting records which, if requested for inspection, 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,

Signed:



Session Clerk

date:

20/3/23

Trustees' Annual Report for year ended 31st December 2021. (continued)

Independent Examiner's Report to the Trustees of Loudoun Church of Scotland, Newmilns.

I report on the accounts of the charity for the year ended 31st December 2021 which are set out in the succeeding pages.

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 Trustees Investment (Scotland) Act 2005, and the Charities Accounts (Scotland) Regulations 2006.

The charity Trustees consider that the audit requirements 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) and state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement.

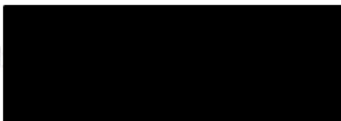
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It includes consideration of any unusual 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; 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 which:

1. gives me reasonable cause to believe that in any material respect, the requirements
 - a. to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounting Regulations and
 - b. 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.

Signed



date:

14/2/22



Loudoun Church of Scotland

Receipts and payment account

Year ended 31/12/2022

	Unrestricted funds	Restricted funds	Endowment fund	Total 2022	Total 2021
Receipts					
Donations	31134	21204		52338	37044
Total receipts	31134	21204		52338	37044
Payments					
Cost of generating funds	170			170	144
Charitable activities	32733	27454		60187	30070
total	32903	27454	0	60357	30214
excess of receipts overpayments for the year before transfer between funds					
	-1769	-6250		-8019	6831
total	-1769	-6250		-8019	6831

Statement of balances at 31 December 2022

	unrestricted	restricted	2022	2021
Bank and deposit balance fwd	8389		8389	16408
Movement in year				
Total	8389		8389	16408
Assets				
Gift aid receivable	3225		3225	2954
Liabilities				
M & M Contribution	40242		40242	39674

Session Clerk

Treasurer

Date 20/3/23

Movement of funds

	01/01/2022	Receipts	Payments	Transfer	#####
General fund	16408	52338	60357		8389
Restricted funds:					
Kirk session	923	16	0		939
Coffee pot	302	0	64		238
Flower ministry	55	352	311		96
Guild	184	861	414		631
Craft 'n' Chat	0	151	146		5
Total	1464	1380	935		1909
Total for year	17872	53718	61292		10298

Notes to the accounts
analysis of donations

	unrestricted	restricted	Endownmwnt	total 2022	total 2021
FWO and ordinary offerings	1365			1365	1569
Gift aid donations	12506			12506	17710
Tax recovered	4431			4431	2938
Manse rent	3450			3450	6900
Hall rent	3193			3193	1240
Insurance claim	0			0	1265
Other offerings / donations	255	1204		1459	3840
Senior citizens' lunch refund	1335			1335	1576
Interest on C of S Inv. Trust	14			14	6
Hall grant from East Ayrshire		20000		20000	0
Fidelity funds network	4585			4585	0
total	31134	21204		52338	37044
Analysis of paymets					
Offering envelopes	170			170	144
	170			170	144
Charitable activities					
M& M donations	9959			9959	0
Locum costs	7284			7284	13671
Presbytery	765			765	0
Minister's travel	0			0	432
Pulpit supply	919			919	0
Manse maintenance	701			701	1827
Church maintenance	1488			1488	2435
Hall maintenance	716	6250		6966	820
Hall grant	0	20000		20000	0
Church heat / light	3789			3789	2858
Hall heat /light	1938			1938	2118
Insurance	3779			3779	3689
Janitorial supplies	138			138	0
Insurance claim	0			0	1515
Copyright licence	212			212	203
Other expenses	408			408	266
Disbursed to third parties	0	1204		1204	236
Senior citizen meal	637			637	0
total	32903	27454		60357	30214

Disbursed to Third parties

TEARFUND	90
TEARFUND	130
Ukraine / Moldova	407
Rev A Black	500
Poppy Scotland	77
	<hr/>
	1204

Notes to the accounts**Minister's stipend**

The minister's stipend is paid in accordance with the National scale determined by the Church of Scotland

	2022	2021
Collection for third parties		
Tearfund	220	136
Ukraine	407	
Rev A Black	500	
Poppy Scot.	77	
	<hr/>	<hr/>
	1204	136

Funds held on behalf o the congregation by the Church of Scotland Trustees

	2022	2021
Deposit fund	5680	7011
	<hr/>	<hr/>

Other funds held elsewhere

Funds network	0	4964
	<hr/>	<hr/>

Loudoun Church of Scotland, Newmilns

Restricted fund balances as at 31st December 2022

	2022	2021
Kirk session		
Opening balance	923.30	920.11
Interest received	1.84	2.33
Investment interest	14.28	0.86
	939.42	923.30
Less disbursements	0.00	0.00
Closing balance	939.42	923.30

Coffee Pot		
Opening balance	302.32	422.11
income	0.00	80.00
Interest	0.23	0.21
total	302.55	502.32
expenditure	64.00	200.00
Closing balance	238.55	302.32

Flower ministry		
opening balance	55.22	62.50
donations	352.00	148.50
total	407.22	211.00
expenditure	311.48	155.78
Closing balance	95.74	55.22

Loudoun Church Guild		
Opening balance	184.40	100.00 *
Income	861.00	149.40
total	1045.40	249.40
expenditure	414.00	65.00
Closing balance	631.40	184.40

* Transfer from General fund

Craft 'n' Chat		
Opening balance	0.00	
Income	151.00	
total	151.00	
expenditure	146.45	
Closing balance	4.55	