

**The Church of Scotland**  
**Carinish Church Of Scotland**

**RECEIPTS AND PAYMENTS ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

**Congregation No: 432323**

**Charity No: SC 016461**

## **Independent Examiner's Report to the Trustees of Carinish Church of Scotland**

I report on the accounts of the charity for the year ended 31 December 2023 which are set out on pages 3 to 7.

### **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.

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**

An 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.

Name

Address

Date

5th March 2024

**Carinish Church Of Scotland**  
**Receipts and Payments Account**  
**Year ended 31 December 2023**

|   |             | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2023       | Total<br>2022       |
|---|-------------|-----------------------|---------------------|--------------------|---------------------|---------------------|
| <b><u>Receipts</u></b>  | <b>Note</b> |                       |                     |                    |                     |                     |
| Donations   | 3           | 42527                 | 0                   | 0                  | 42527               | 38537               |
| Legacies  |             | 0                     | 0                   | 0                  | 0                   | 0                   |
| Activities for Generating Funds   |             | 0                     |                     |                    | 0                   | 0                   |
| Bank & Deposit interest   |             | 0                     |                     |                    | 0                   | 0                   |
| Investment income   |             | 0                     |                     |                    | 0                   | 0                   |
|   |             | <u>42527</u>          | <u>0</u>            | <u>0</u>           | <u>42527</u>        | <u>38537</u>        |
| Rental of premises  |             | 0                     | 0                   | 0                  | 0                   | 0                   |
| 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  |             | 0                     | 0                   | 0                  | 0                   | 0                   |
| Other Receipts  |             | 0                     | 0                   | 0                  | 0                   | 0                   |
| <b><u>Total Receipts</u></b>  |             | <u><u>42527</u></u>   | <u><u>0</u></u>     | <u><u>0</u></u>    | <u><u>42527</u></u> | <u><u>38537</u></u> |
| <b><u>Payments</u></b>  | <b>4</b>    |                       |                     |                    |                     |                     |
| Cost of generating funds  |             | 123                   | 0                   | 0                  | 123                 | 126                 |
| Charitable Giving   |             | 42623                 | 0                   | 0                  | 42623               | 47182               |
| Governance costs  |             | 221                   | 0                   | 0                  | 221                 | 189                 |
| <b><u>Total Payments</u></b>  |             | <u><u>42967</u></u>   | <u><u>0</u></u>     | <u><u>0</u></u>    | <u><u>42967</u></u> | <u><u>47497</u></u> |
| <b>Excess of Receipts over<br/>Payments for the year before<br/>transfers</b> |             | -440                  | 0                   | 0                  | -440                | -8960               |
| <b>Transfers</b>  |             |                       |                     |                    |                     |                     |
| <b>Excess of Receipts over<br/>Payments for the year</b>                      |             | <u><u>-440</u></u>    | <u><u>0</u></u>     | <u><u>0</u></u>    | <u><u>-440</u></u>  | <u><u>-8960</u></u> |

**Carinish Church Of Scotland**  
**Statement of Balances**  
**At 31 December 2023**

|   |             | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2023 | Total<br>2022 |
|---|-------------|-----------------------|---------------------|--------------------|---------------|---------------|
| <b><u>Receipts</u></b>                        | <b>Note</b> |                       |                     |                    |               |               |
| Bank & deposit balances brought forward       | 3           | 96859                 | 0                   | 0                  | 96859         | 105819        |
| <b>Movement in year:</b>                      |             |                       |                     |                    |               |               |
| Excess of Receipts over Payments for the year |             | -440                  | 0                   | 0                  | -440          | -8960         |
| Bank & deposit balance carried forward        |             | <u>96419</u>          | <u>0</u>            | <u>0</u>           | <u>96419</u>  | <u>96859</u>  |
| <b><u>Investments at market value</u></b>     |             |                       |                     |                    |               |               |
| Church of Scotland Investors Trust            |             | <u>26932</u>          | <u>0</u>            | <u>0</u>           | <u>26932</u>  | <u>25983</u>  |
| <b><u>Assets</u></b>                          |             |                       |                     |                    |               |               |
| Gift Aid Receivable                           |             | <u>4619</u>           | <u>0</u>            | <u>0</u>           | <u>4619</u>   | <u>2824</u>   |
| <b><u>Liabilities</u></b>                     |             |                       |                     |                    |               |               |
| Cost of repair not yet billed                 |             | <u>0</u>              | <u>0</u>            | <u>0</u>           | <u>0</u>      | <u>0</u>      |

The accounts were approved by the Kirk Session and Financial Board on :

For and on behalf of the Kirk Session and Financial Board

|       |                      |
|-------|----------------------|
| _____ | <b>Session Clerk</b> |
| _____ | <b>Treasurer</b>     |
| _____ | <b>Date Approved</b> |

## **Carinish Church Of Scotland**

### **Statement of Balances**

#### **Notes to the Accounts**

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

During the year 2 trustees received reimbursement of expenses incurred totalling £201 (2022 £988).

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

|                           | <b>At 1 Jan<br/>2023<br/>£</b> | <b>Receipts<br/>£</b> | <b>Payments<br/>£</b> | <b>Transfers<br/>£</b> | <b>At 31 Dec<br/>2023<br/>£</b> |
|---------------------------|--------------------------------|-----------------------|-----------------------|------------------------|---------------------------------|
| <b>Unrestricted funds</b> |                                |                       |                       |                        |                                 |
| General fund              | 20880                          | 1371                  | 3793                  |                        | 18458                           |
|                           | <u>20880</u>                   | <u>1371</u>           | <u>3793</u>           | <u>0</u>               | <u>18458</u>                    |
| <b>Restricted funds</b>   |                                |                       |                       |                        |                                 |
| <b>Endowment funds</b>    |                                |                       |                       |                        |                                 |
| <b>Total funds</b>        | <u>20880</u>                   | <u>1371</u>           | <u>3793</u>           | <u>0</u>               | <u>18458</u>                    |

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

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

**Carinish Church Of Scotland**  
**Statement of Balances**  
**Notes to the Accounts**

|                                     | Unrestricted<br>Funds<br>2023<br>£ | Restricted<br>Funds<br>2023<br>£ | Endowment<br>Funds<br>2023<br>£ | Total<br>2023<br>£ | Total<br>2022<br>£ |
|-------------------------------------|------------------------------------|----------------------------------|---------------------------------|--------------------|--------------------|
| <b>3. Analysis of Donations</b>     |                                    |                                  |                                 |                    |                    |
| WFO Scheme (non Gift Aid)           | 1515                               | 0                                | 0                               | 1515               | 2938               |
| Gift Aid Donations                  | 24720                              | 0                                | 0                               | 24720              | 24255              |
| Tax Recovered on Gift Aid Donations | 4235                               | 0                                | 0                               | 4235               | 6452               |
| Ordinary Offerings (Open Plate)     | 4628                               | 0                                | 0                               | 4628               | 3082               |
| Other Offerings, Donations etc      | 7429                               | 0                                | 0                               | 7429               | 1810               |
|                                     | <u>42527</u>                       | <u>0</u>                         | <u>0</u>                        | <u>42527</u>       | <u>38537</u>       |
| <b>4. Analysis of Payments</b>      |                                    |                                  |                                 |                    |                    |
| <b>Costs of generating funds</b>    |                                    |                                  |                                 |                    |                    |
| Investment Managers' fees           | 0                                  | 0                                | 0                               | 0                  | 0                  |
| Offering envelopes                  | 123                                | 0                                | 0                               | 123                | 126                |
|                                     | <u>123</u>                         | <u>0</u>                         | <u>0</u>                        | <u>123</u>         | <u>126</u>         |
| <b>Charitable activities</b>        |                                    |                                  |                                 |                    |                    |
| Giving to Grow                      | 25720                              | 0                                | 0                               | 25720              | 27047              |
| Minister's expenses                 | 3011                               | 0                                | 0                               | 3011               | 385                |
| Ministerial Assistance              | 0                                  | 0                                | 0                               | 0                  | 0                  |
| Fabric repairs & maintenance        | 3793                               | 0                                | 0                               | 3793               | 7294               |
| Heat and light                      | 3464                               | 0                                | 0                               | 3464               | 5201               |
| Rates & Insurance                   | 1748                               | 0                                | 0                               | 1748               | 1629               |
| Other building costs                | 0                                  | 0                                | 0                               | 0                  | 0                  |
| Church shared costs                 | 2957                               | 0                                | 0                               | 2957               | 4091               |
| Wider works                         | 729                                | 0                                | 0                               | 729                | 0                  |
| Printing, stationery and postage    | 12                                 | 0                                | 0                               | 12                 | 118                |
| Other expenses                      | 1189                               | 0                                | 0                               | 1189               | 1417               |
|                                     | <u>42623</u>                       | <u>0</u>                         | <u>0</u>                        | <u>42623</u>       | <u>47182</u>       |
| <b>Governance costs</b>             |                                    |                                  |                                 |                    |                    |
| Independent examiner's fees         | 221                                | 0                                | 0                               | 221                | 189                |
| <b>Other payments</b>               |                                    |                                  |                                 |                    |                    |
| Purchase of assets                  | 0                                  | 0                                | 0                               | 0                  | 0                  |
| Purchase of investments             | 0                                  | 0                                | 0                               | 0                  | 0                  |
|                                     | <u>0</u>                           | <u>0</u>                         | <u>0</u>                        | <u>0</u>           | <u>0</u>           |

## **Carinish Church Of Scotland**

### **Statement of Balances**

#### **Notes to the Accounts**

##### **5. 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. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service.

##### **6. Collections for Third Parties**

Life and Work

Other special collections

| <b>2023</b> | <b>2022</b> |
|-------------|-------------|
| <b>£</b>    | <b>£</b>    |
| 42          | 144         |
| 334         | 130         |
| 0           | 0           |
| <u>376</u>  | <u>274</u>  |

**Carinish Church Of Scotland**  
**Statement of Balances**  
**At 31 December 2023**

|   |   | Unrestricted<br>Funds | Restricted<br>Funds | Endowment<br>Funds | Total<br>2023 | Total<br>2022 |
|---|---|-----------------------|---------------------|--------------------|---------------|---------------|
| <b><u>Receipts</u></b>                        |   |                       |                     |                    |               |               |
| Donations                                     |   |                       |                     |                    |               |               |
| Bank & deposit balances brought forward       | 3 | 96859                 | 0                   | 0                  | 96859         | 105819        |
| <b><u>Movement in year:</u></b>               |   |                       |                     |                    |               |               |
| Excess of Receipts over Payments for the year |   | -440                  | 0                   | 0                  | -440          | -8960         |
| Bank & deposit balance carried forward        |   | <u>96419</u>          | <u>0</u>            | <u>0</u>           | <u>96419</u>  | <u>96859</u>  |
| <b><u>Investments at market value</u></b>     |   |                       |                     |                    |               |               |
| Church of Scotland Investors Trust            |   | <u>26932</u>          | <u>0</u>            | <u>0</u>           | <u>26932</u>  | <u>25983</u>  |
| <b><u>Assets</u></b>                          |   |                       |                     |                    |               |               |
| Gift Aid Receivable                           |   | <u>4619</u>           | <u>0</u>            | <u>0</u>           | <u>4619</u>   | <u>2824</u>   |
| <b><u>Liabilities</u></b>                     |   |                       |                     |                    |               |               |
| Cost of repair not yet billed                 |   | <u>0</u>              | <u>0</u>            | <u>0</u>           | <u>0</u>      | <u>0</u>      |

The accounts were approved by the Kirk Session and Financial Board on :

For and on behalf of the Kirk Session and Financial Board

\_\_\_\_\_

\_\_\_\_\_

Session Clerk

Treasurer

24<sup>th</sup> March 2024

Date Approved