

SC016850, 2023.1.

The Church of Scotland

The Bengairn Parishes

Congregational accounts

Year ended 31st December 2023

Congregation No: 080421

Charity No: SC016850

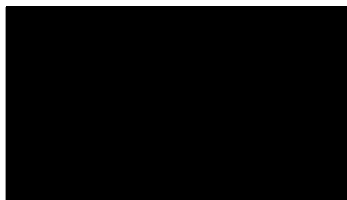
Reference and Administration Information

Charity Name: The Bengairn Parishes (Church of Scotland)

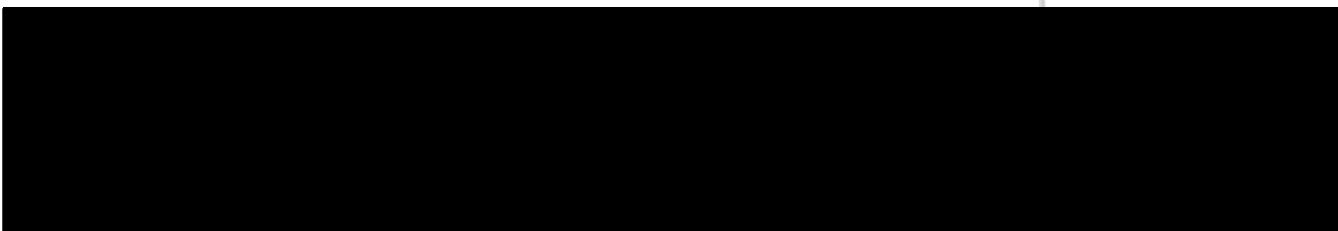
Charity Registration Number: SC016850

Congregation Reference Number: 080421

Contact Address:



Trustees:



Independent Examiner:

Bell Ogilvy, 36 King Street, Castle Douglas, DG7 1AF.

Bankers:

Virgin Money, 84-86 High Street, Dumfries. DG1 2BJ.

Trustee's Annual Report
Year ended 31st December 2023

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the 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. 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 three years, after which they must seek re-election at the next Stated Annual Meeting.

Organisational Structure

The Bengairn Parishes are linked with Castle Douglas Parish. The Congregational Board is at present chaired by the [REDACTED]. It meets, normally, three times a year and calls the Stated Annual Meeting. Certain responsibilities are delegated to the Finance committee and the Fabric Committee as appropriate. The Kirk Session met three times during the year and is responsible for the spiritual affairs of the church.

The Manse was sold during 2022 and the proceeds placed in the capital account with General Trustees at 121 George St, Edinburgh.

Statistical account

Number of members on 31st December 2023

Communicant members- 66

Supplementary roll- 69

Baptisms – 0

Funerals – 12

Weddings - 1

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in Policy. 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 in Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Services

The services continued at Kelton on 1st and 3rd Sundays and at Auchencairn on 2nd and 4th Sundays. It was agreed to visit the village halls in Panackie and Dundreenan on alternate 5th Sunday.

Achievements and Performance.

A sales table is available at Kelton and Auchencairn Churches each Sunday and raised £1020 during the year.

Teas/coffees after the services and at the Wednesday Coffee and Chat raised £920

A Garden Open afternoon at Orroland made £600..

Congregational Activities

Easter services, the Remembrance Day service and carol services in Auchencairn and Kelton.

Community Activities

The Coffee and Chat Group met in Auchencairn Church on Wednesday mornings.

Web Site

An internet Web site continues to give information about the charge, to a wider community. There is a web site manager, who oversees the weekly updates.

Volunteers

The Church relies on the contribution of volunteers to carry out its activities

Financial Review.

The main source of income is from offerings and donations.

Regular giving by members and non-members under the Weekly Freewill Offering scheme, Gift Aid donations, Open Plate and tax recovered amounted to £14652.

This represents 34% of the total income.

Small Gift Aid Donation Scheme is claimed on all offerings and donations under £20 which are received in cash.

All expenditure on Fabric and Property was paid out of the Fabric Revenue Account held on behalf of the Church by The General Trustees of the Church of Scotland.

In an earlier year a decision was made by Presbytery to the effect that Kelton Church is to close within the next five years.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At this year end the Church held unrestricted cash funds of £8788 which represents about four months expenditure.

The Revenue Account held by the Trustees designated for Fabric purposes amounted to £10205 at the year end.

The church also held £3721 of restricted funds and £3564 of endowment funds which have been provided for the purposes specified in Note 2.

Statement of Trustees' Responsibilities

The members of the Kirk Session/ Congregational Board 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/ Congregational Board 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 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.



Date: 20.03.24

The Bengairn Parishes (Church of Scotland)

SC016850

Report of the Independent Examiner

Respective responsibilities of trustees and examiner.

The charity trustees consider that an independent examination is needed under section 44(1)c of the Charities and Trustees Investment (Scotland) Act 2005. It is my responsibility to examine the accounts under section 44(1)c of the Act and to state whether matters have come to my attention.

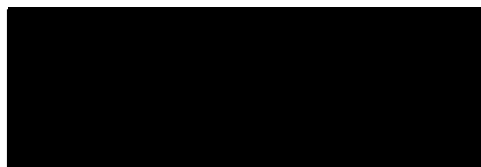
Basis of independent examiner's statement.

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning these 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 accounts.

Independent examiner's statement

During my examination of the statement of accounts for the year ended 31st December 2023, no matter has come to my attention.

1. Which gives me reasonable cause to believe that in any material respect:
 - Accounting records have not been kept in accordance with Section 44(1)a of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of the Charities accounts (Scotland) Regulations 2006 as amended.
 - The accounts do not accord with these records.
 - The statement of accounts does not comply with any of the requirements of Regulation 9 of the Charities Accounts (Scotland) Regulations 2006 as amended.
2. To which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.



Bell Ogilvy, 36 King Street, Castle Douglas, DG7 1AF.

Date 25 March 2024

The Bengairn Parishes
Receipts and Payments Account
Year ended 31st December 2023

	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
<u>Receipts</u>						
Donations	3	14,652	-	-	14,652	16,805
Endowments		5,972	-	-	5,972	5,974
Glebe Rent		3,280	-	-	3,280	974
Presbytery Allowance		0	-	-	0	2,721
Bank & Deposit interest		136	-	-	136	35
Investment Income		0	177	313	490	691
		24,040	177	313	24,530	27,200
Rental of premises		0	-	-	0	1,200
Sale of Investments		0	-	-	0	8,015
Receipts from Revenue Fabric Fund		14,559	-	-	14,559	10,995
Other Receipts		3,514	-	-	3,514	2,830
Total Receipts		42,113	177	313	42,603	50,240
<u>Payments</u>						
Charitable activities	4	48,543	70	-	48,613	47,943
Total Payments		48,543	70	-	48,613	47,943
Excess of Receipts over Payments for the year before transfers		-	107	313	420	2,297
Excess of Payments over Receipts for the year before transfers		(6,430)	-	-	(6,430)	-

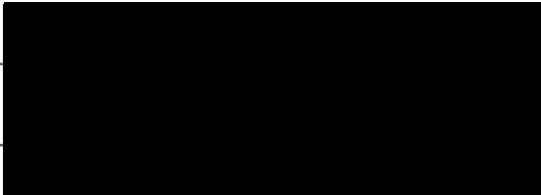
Bengairn Parishes
Statement of Balances
As at 31st December 2023

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	15,218	3,614	3,251	22,083	19,786
Movement in year:					
Excess of Receipts over Payments	-	107	313	420	2,297
Excess of Payments over Receipts	(6,430)	-	-	(6,430)	-
Bank & deposit balances carried forward	<u>8,788</u>	<u>3,721</u>	<u>3,564</u>	<u>16,073</u>	<u>22,083</u>

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

20th March 2024.

For and on behalf of the Kirk Session and Financial Board

_____		Session Clerk
_____		Treasurer

Bengairn Parishes
Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year [REDACTED] received £1,000 in respect of organist fees

2. Movements in Funds

	As At 1 Jan 2023 £	Receipts £	Payments £	Transfers £	As At 31 Dec 2023 £
Unrestricted funds					
General Fund	15,218	42,113	48,543	-	8,788
Restricted funds					
War Memorial	179	37	70	-	146
Mowatt Bequest	1,875	77	-	-	1,952
Henry Bequest	1,560	63	-	-	1,623
Endowment Funds					
The Black Bequest	1,619	202	-	-	1,821
The Keenan Bequest	842	78	-	-	920
The Welsh Bequest	790	33	-	-	823
Total funds	22,083	42,603	48,613	-	16,073

Purposes of Restricted Funds

War Memorial – maintenance of memorial and annual provision of wreaths

Mowatt Bequest – maintenance of family graves until 2041 after which money can be used in aid of Church

Henry Bequest – maintenance and repair of family grave stones

Purposes of Endowment Funds

Black Bequest – provide materials for religious instruction.

Keenan Bequest - provide assistance to the needy in the parish.

Welsh Bequest – provide assistance to the poor to be administered by the Minister.

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	5,200	-	-	5,200	6,733
Gift Aid Donations	5,020	-	-	5,020	4,778
Tax Recovered on Gift Aid Donations	3,470	-	-	3,470	3,931
Donations	235	-	-	235	253
Ordinary Offerings (Open Plate)	727	-	-	727	1,110
	14,652	-	-	14,652	16,805

Bengairn Parishes
Notes to the Accounts Continued

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
4. Analysis of Payments					
Charitable activities					
Ministries & Mission allocation	23,396	-	-	23,396	28,068
Presbytery Dues	588	-	-	588	0
Minister's expenses	488	-	-	488	843
Council tax	995	-	-	995	0
Pulpit supply	318	-	-	318	33
Other staffing costs	2,600	-	-	2,600	5,488
Fabric repairs & maintenance	12,072	-	-	12,072	3,407
Heat and light	2,945	-	-	2,945	3,821
Insurance	4,579	-	-	4,579	4,134
Organ & music	142	-	-	142	851
Printing, stationery and postage	108	-	-	108	639
Independent examiners fees	312	-	-	312	0
Other expenses	-	70	-	70	659
	48,543	70	-	48,613	47,943

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all minister's 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. For the year under the minimum stipend was £30,135 and the maximum stipend (in the fifth and subsequent years) £37,032.

	2023 £	2022 £
6. Collections for Third Parties		
Ukraine Appeal		315
		315

Bengairn Parishes**Appendix**

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

<u>CAPITAL ACCOUNT</u>	2023
	£
Consolidated Fabric Fund **	
Credit Balances held at 31 st December	0
Market Value of Balances at 31 December	0
Growth Fund	
14,287 Units held at 31 st December at cost	51,843
Market Value of Balances at 31 December	83,293
Income Fund	
4,491 Units held at 31 st December at cost	45,241
Market Value of Balances at 31 December	49,221
CONSOLIDATED FABRIC FUND CAP (II)	
Credit Balance at 31st December	119,728
REVENUE ACCOUNT	
Credit Balance at 31st December	10,205
DEPOSIT FUND	
Credit Balance at 31 st December	22,644
GROWTH FUND	
Endowment Funds	
Credit Balance at 31 st December at cost	6,854
Market Value of Balances at 31 December	15,187
RESTRICTED FUNDS	
Credit Balance at 31st December at cost	3,158
Market Value of Balances at 31 December	8,635
TEMPORARY FUND	
Credit Balance at 31st December	350,622

**** During the year the Consolidated Fabric Fund Capital (Traditional Mixed Fund) Account was transferred into the three underlying Individually Invested Funds, and a gain of £1,761.40 was made.**