

The Church of Scotland



Fairlie Parish Church of Scotland

Congregational Accounts

For the year ended 31 December 2022

Congregation No: 120659

Charity No: SC017304

Reference and Administrative Information

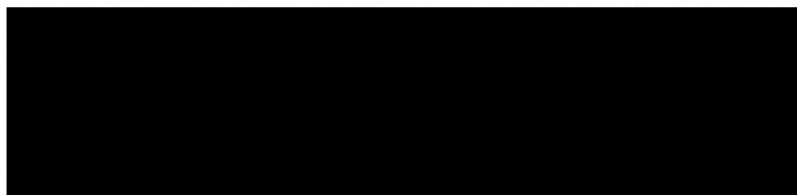
Charity Name: Fairlie Parish Church of Scotland

Charity Registration Number: SC017304

Congregation Reference No: 120659

Contact Address: Mrs Christine Thomas
18 Brisbane Street
Largs
KA30 8QN

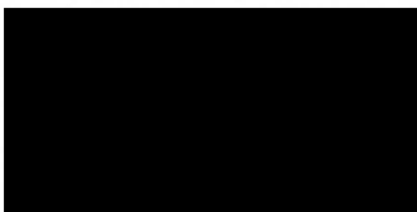
Trustees:



(until

Principal Officebearers

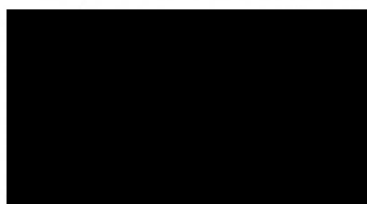
Minister:



Session Clerk:

Church Treasurer:

Independent Examiner:



Bankers:

Royal Bank of Scotland
Largs Branch
35-37 Main Road
Largs
KA30 8AF

Fairlie Parish Church of Scotland SC017304

Structure, Governance and Management

Governing Document

The Church is governed by a Unitary Deed of Constitution dated 14th February 2014.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders and managers of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session, which meets regularly, is responsible for spiritual affairs within the Church. Certain responsibilities are delegated to the Finance Committee and Property Committee as appropriate.

Objectives and Activities

Summary

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.

Achievements and Performance

Summary

2022 has been a year when the life of the church returned to some semblance of normality. Services have continued to be held in person on a Sunday morning, with CDs/DVDs available for those who need them and the service being broadcast online via our Facebook page. This year we had one baptism as well as eight funerals. The church roll fell slightly again during 2022 and now stands at 156.

The Guild continues on a fortnightly basis alternating with the Craft Café. Kirk Café continues under the leadership of Shirley McGinty.

In May we held our first Heat and Hospitality session. This will be held on the last Monday of each month, except for the summer months. The response has been excellent with every table in the Session House usually full. A choice of homemade soups, a selection of sandwiches and home baking are on the menu, along with a warm welcome. In September the Kirk Café hours were extended once a month to include lunches. In this way we have tried to help the most needy in our village who are struggling with the increasing cost of living.

In January we held an interview for a new Organist and Rhona Gourley, who is also the Organist at Largs St Columba's, was appointed.

At Easter the church was open each afternoon for quiet reflection and the open-air service was held down at Pier Road on Easter morning. This was followed by a Songs of Praise in the church – a test for our Organist!

Fairlie Parish Church of Scotland SC017304

In June we held a Strawberry Tea in aid of Christian Aid. Together with donation envelopes received, a total of £845 was raised. Also in June we held our first Stated Business Meeting since before Covid lockdown.

In August we held a summer mission for children called Noah's Ark. This ran each morning during the first week in August.

In September we took part in Doors Open Day and this was very well attended by very interested people.

Our annual Service of Remembrance took place in November.

Advent was a busy time with a carol service with candles, a Christingle service, a Crib service and an outdoor Nativity at Kelburn. We also held a Christmas Fayre/Coffee Morning, which was well supported by the community. There were several joint services with the Largs churches.

Our annual Shoebox Appeal was well supported with donations and we were able to work as a team again, packing the shoeboxes. This year was our best ever as we sent away over 200 boxes. The Primary School also contributed to our total. Thanks to all who helped or contributed.

Charities we have supported during the year include the North Ayrshire Foodbank and Women's Aid. People can donate regularly to North Ayrshire Foodbank and this has continued through lockdown, with food items going to Largs St Columba's Church on a Thursday. The church maintains a strong connection with Fairlie Primary School, with regular visits by the Minister, and, for the first time since lockdown, the school held their Harvest Celebration in the church.

The Presbytery of Ardrossan merged with five other Presbyteries in the west of Scotland to form the Presbytery of the South West, which covers an area from North Ayrshire to the Solway. The Presbytery Mission Plan proposes that we become one parish with Largs and Cumbrae with two Ministers. There will be three centres of worship, with two of the Largs church buildings shutting. Fairlie and Cumbrae church buildings will remain open. There have been several joint Kirk Session meetings of the current five Kirk Sessions.

Financial Review

Most of the church's receipts comes from offerings and Gift Aid reclaimed. While it is good to see the church services returning to pre-Covid, we continue to lose some of our long standing members and the downward trend in offerings continues. Fortunately the level of payments has also reduced from last year, however the year ended with a deficit in the General Fund of £11,138 (2021: deficit of £30,106), which, with the addition of investment income of £4,037 reduced to a total deficit of £7,101 (2021: deficit of £22,286).

Unrestricted Receipts increased to £55,583 (2021: £53,212) with lower Unrestricted Payments of £66,721 (2021: £75,498). Restricted Receipts for 2022 were £5,779 (2021: £10,304) with Restricted Payments of £1,757 (2021: £21,043) resulting in a surplus of £4,022 (2021: deficit of £10,739). The overall balance for the year was a deficit of £3,079 (2021: deficit £30,106).

Bank and Deposit balances at 31 December 2022 had again reduced to £110,740 (2021: £113,819) with a balance of £103,938 in Unrestricted Funds and £6,802 in Restricted Funds. Restricted Funds include £4,150 belonging to Church Organisations and other Restricted Funds. The Minister and Kirk Session decided that it would be beneficial to have a Benevolent Fund available which could be used for those in need and £477 was raised.

Reserves Policy

At the year end the Church held Unrestricted cash funds of £103,938. £23,000 was transferred to the General Fund from the Designated Fabric Fund to increase the "free reserves" to £33,164 which equates to around 6 months expenditure. The total in the Designated Fabric Fund is £73,774.

Statement of Trustees' Responsibilities

The members of the Kirk Session 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 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 ... 14 March 2023

Independent Examiner's Report to the Trustees of Fairlie Parish Church

I report on the accounts of the charity for the year ended 31 December 2022 which are set out on Pages 7 to 13.

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 [other than disclosed below*] 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 (as amended), and
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended) have not been met, or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: [REDACTED] (Retired Bank Officer)

Address: 1420 Dumbarton Road
Scotstoun
Glasgow
G14 9DR

Signed [REDACTED] ...

Date24th March 2023.....

FAIRLIE PARISH CHURCH OF SCOTLAND
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31st DECEMBER 2022

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
RECEIPTS						
Donations	3	50,266	577	-	50,843	60,737
Legacies		-	-	-	-	500
Bank & Deposit Interest		449	-	-	449	117
Grant		-	3,500	-	3,500	-
Investment Income		-	-	4,037	4,037	2,919
Weddings & Funerals		400	-	-	400	790
Regular fundraising		-	-	-	-	-
Rental of premises		1,273	-	-	1,273	468
Income from Congregational Organisations		1,377	1,702	-	3,079	354
Other Receipts		1,818	-	-	1,818	550
Total Receipts		55,583	5,779	4,037	65,399	66,435
PAYMENTS						
Costs of generating funds	4	-	-	-	-	-
Charitable activities	4	66,721	-	-	66,721	96,210
Congregational Organisations		-	1,757	-	1,757	331
Governance costs	4	-	-	-	-	-
Total Payments		66,721	1,757	-	68,478	96,541
Excess of Receipts/(Payments) for the year before Transfers		(11,138)	4,022	4,037	(3,079)	(30,106)
Transfers		4,037	-	(4,037)	-	-
Excess of Receipts/(Payments) for the year after Transfers		(7,101)	4,022	-	(3,079)	(30,106)

FAIRLIE PARISH CHURCH OF SCOTLAND
NOTES TO THE ACCOUNTS TO 31 DECEMBER 2022

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022	Total 2021 £
BANK & DEPOSIT BALANCES						
Bank & Deposit balances brought forward		110,539	3,280	-	113,819	143,925
MOVEMENT IN YEAR						
Excess of Receipts/(Payments) for the year		(7,101)	4,022	-	(3,079)	(30,106)
Bank & Deposit balances carried forward	2	103,438	7,302	-	110,740	113,819
Total Bank balance (see below)		29,442	1,570	-	31,012	34,528
Deposit Fund balance		74,496	5,232	-	79,728	79,291
Total Bank & Deposit balance		103,938	6,802	-	110,740	113,819

Balances at 31 December 2022

RBS Current Account 418	5,030
RBS Current Account 093	23,267
Total RBS bank balances	28,297
Plus unreconciled income	1,830
Less outstanding cheque	685
Total bank balance	29,442
Petty Cash balance	477
Guild bank balance	669
Flower Fund balance	345
Messy Church balance	79
Total Restricted balance	1,570
TOTAL BANK BALANCE	31,012

INVESTMENTS at market value	-	-	77,056	91,066
(cost £70,500)				

The accounts were approved by the Kirk Session on *14 March* 2023.

For and on behalf of the Kirk Session

Signed ...

Session Clerk

Signed ...

Treasurer

FAIRLIE PARISH CHURCH OF SCOTLAND

NOTES TO THE ACCOUNTS TO 31 DECEMBER 2022

1. BASIS OF ACCOUNTING

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & 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.

2. MOVEMENT IN FUNDS

	Balance at 01-Jan-22	Receipts 2022	Payments 2022	Transfers 2022	Balance at 31-Dec-22
	£	£	£	£	£
Unrestricted Funds					
General Fund	16,765	55,583	66,721	27,537	33,164
Designated Fabric Fund	93,774	-	-	-23,000	70,774
	110,539	55,583	66,721	4,537	103,938
Restricted Funds					
David Clark Bequest	2,013	-	-	-	2,013
Fabric Fund	47	100	-	-	147
Choir/Music Fund	14	-	-	-	14
Flower Fund	364	371	390	-	345
The Guild	725	646	702	-	669
Messy Church	117	427	464	-	79
Heat & Hospitality	-	3,758	201	-500	3,057
Benevolent Fund	-	477	-	-	477
	3,280	5,779	1,757	-500	6,802
Endowment Funds					
St Margaret's Trust	1,620	-	-	-	1,620
Wilson's Trust	107	-	-	-	107
[REDACTED] Bequest	803	-	-	-	803
Anonymous Trust	249	-	-	-	249
Reserve Fund	4,098	-	-	-	4,098
[REDACTED] Bequest	545	-	-	-	545
[REDACTED] Bequest	1,998	-	-	-	1,998
Anonymous Bequest	1,998	-	-	-	1,998
[REDACTED] Trust	245	-	-	-	245
Fife Trust	521	-	-	-	521
Fife Bequest	688	-	-	-	688
[REDACTED] Bequest	1,150	-	-	-	1,150
[REDACTED] Bequest	498	-	-	-	498
[REDACTED] Bequest	997	-	-	-	997
[REDACTED] Bequest	34,995	-	-	-	34,995
[REDACTED] Bequest	19,988	-	-	-	19,988
Income from above for gen purposes	-	4,037	-	-4,037	0
	70,500	4,037	-	-4,037	70,500
TOTAL FUNDS	184,319	65,399	68,478	0	181,240

FAIRLIE PARISH CHURCH OF SCOTLAND
NOTES TO THE ACCOUNTS TO 31 DECEMBER 2022

MARKET VALUE OF INVESTMENTS

7,297 units Church of Scotland Investors Trust Income Fund £77,056 (2021: £91,066)

PURPOSE OF FUNDS

UNRESTRICTED FUNDS

General Fund	The unrestricted "free reserves" of the Charity.
Designated Fabric Fund	The Trustees have set aside funds for the maintenance of the Church property, particular the church roof.

RESTRICTED FUNDS

David Clark Bequest:	For the installation and upkeep of new stained glass window.
Fabric Fund:	For the maintenance of Church property.
Choir/Music Fund:	Relating to provision of music and related items.
Flower Fund:	For the provision of flowers for the church and congregation.
The Guild:	Funds for the work of the Women's Guild.
Messy Church:	Funds for the provision of Messy Church for families and children.
Heat & Hospitality:	Fund to support provision of a warm space and warm food for the community
Benevolent Fund:	Fund to support those in financial need

ENDOWMENT FUNDS

Income from Endowments is not specific and is all applied for general congregational purposes.

FAIRLIE PARISH CHURCH OF SCOTLAND

NOTES TO THE ACCOUNTS TO 31 DECEMBER 2022

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
3. ANALYSIS OF DONATIONS					
WFO Scheme	3,490			3,490	3,313
Gift Aid Donations	32,438			32,438	33,836
Tax recovered on Gift Aid Donations	8,535			8,535	8,712
Ordinary Offerings (Open Plate)	4,935			4,935	3,746
Other offerings, Donations, etc	868	577		1,445	11,130
	50,266	577	-	50,843	60,737

4. ANALYSIS OF PAYMENTS

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2022 £	Total 2021 £
Costs of Generating Funds					
Offering Envelopes	-	-	-	-	-
	-	-	-	-	-
Charitable Activities					
Ministries and Mission	39,831	-	-	39,831	27,471
Presbytery Dues	403	-	-	403	616
Minister's Travel*	591	-	-	591	1,065
Minister's Expenses*	198	-	-	198	195
Minister's Telephone*	346	-	-	346	317
Pulpit supply*	480	-	-	480	-
Council tax*	1,382	-	-	1,382	1,768
Heating & Lighting	3,180	-	-	3,180	1,888
Insurance	3,111	-	-	3,111	2,940
Other Staffing Costs*	7,724	-	-	7,724	5,088
Church Telephone	920	-	-	920	771
Printing/Stationery/Postage	3,358	-	-	3,358	3,342
Fabric repairs/maintenance Church	3,119	-	-	3,119	38,045
Fabric repairs/maint Manse*	354	-	-	354	9,246
Church Equipment	-	-	-	-	2,243
Licenses/subs	730	-	-	730	682
Life and Work (net)	-	-	-	-	-
Other expenses	994	-	-	994	533
	66,721	-	-	66,721	96,210
Congregational Organisations	-	1,757	-	1,757	331
Governance Costs					
Independent Examiner's Fee	-	-	-	-	-
TOTAL	66,721	1,757	0	68,478	96,541

FAIRLIE PARISH CHURCH OF SCOTLAND
NOTES TO THE ACCOUNTS TO 31 DECEMBER 2022

5. SHARED COSTS

Items marked * within Charitable Activities payments in above table are allocated between Fairlie and Largs: St Columba's Churches – Fairlie pays 40% of Minister's Travel, Telephone and other expenses, Manse Council Tax, Manse repairs and maintenance and some other joint costs.

6. TRUSTEE REMUNERATION AND RELATED PARTY TRANSACTIONS

Payment was made from the General Fund of the Church for one Trustee in 2022, Rev Dr Graham McWilliams, of a total of £2,319 (£1,382 Manse Council Tax, £591 Minister's Travel and £346 Minister's Telephone).

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

7. 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. For the year under review the minimum stipend was £28,700 and the maximum stipend (in the fifth and subsequent years of service) £35,269.

8. COLLECTIONS FOR THIRD PARTIES

	2022	2021
	£	£
Christian Aid	845	630
Christian Aid (for Ukraine)	230	-
Blythswood (for Ukraine)	330	-
Crossreach	231	-
██████████ (leaving collection)	-	445
	<u>1,636</u>	<u>1,075</u>

FAIRLIE PARISH CHURCH OF SCOTLAND
NOTES TO THE ACCOUNTS TO 31 DECEMBER 2022

	2022 £	2021 £
APPENDIX		
CAPITAL ACCOUNTS – FABRIC FUND		
Credit Balances held at 31 December at cost	8,095	8,095
Market value of Balances at 31 Dec 2022	10,994	11,851
REVENUE ACCOUNT – FABRIC FUND		
Credit Balance at 31 December 2022	3,338	3,111