

**The Church of Scotland  
St. Andrew's, Corby**

**RECEIPTS AND PAYMENTS ACCOUNTS**

Congregation No: 472420

Charity No: SCO 43458



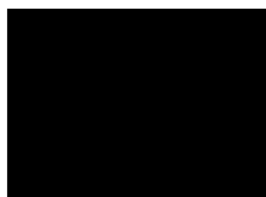
## Reference and Administrative Information

Charity Name: St Andrew's Church of Scotland Corby

Charity Registration Number: SCO 43458

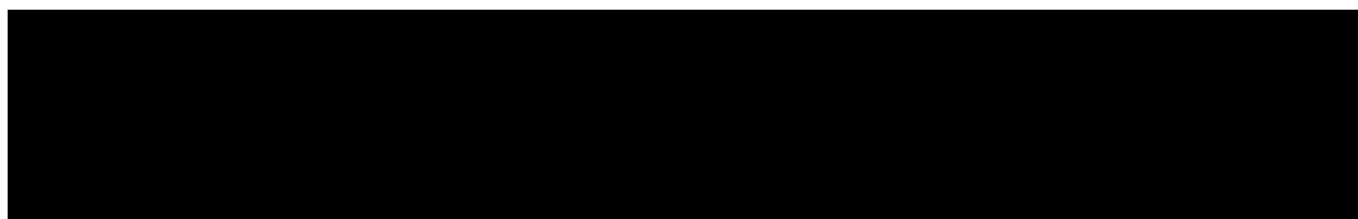
Congregation Reference no: 472420

Charity Trustee Address



## Trustees

Kirk Session:



## Principal Office - Bearers:

Minister



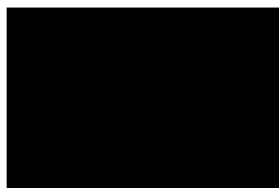
Interim Moderator (resigned 31<sup>st</sup>  
December 2021).

Interim Session Clerk



Interim Church Treasurer

## Independent Examiner



## Bankers

Lloyds 26 New Post Office Square, Corby, NN17 1PB.

Year ended 31 December 2021

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **GOVERNING DOCUMENT**

The Church is administered in accordance with the terms of a Deed of Constitution (Unitary Form).

### **RECRUITMENT AND APPOINTMENT OF TRUSTEES**

Members of the Kirk Session 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 Minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. The Interim Moderator is appointed by Presbytery to fulfil the duties of the Minister during a vacancy.

### **ORGANISATIONAL STRUCTURE**

The Kirk Session which normally meets six times a year is the Governing Body; certain responsibilities are delegated to sub-committees. The main sub-committees of the church are: Fabric, Finance, Pastoral and Outreach.

### **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.

Our Mission Statement was adopted by the Kirk Session in May 2017 and is posted on our website [www.standrewschurchofscotlandcorby.com](http://www.standrewschurchofscotlandcorby.com).

We aim to serve God daily through praise, worship and friendship and serve our community, offering hope, direction and purpose, by sharing the love of Jesus Christ.

The Kirk Session made the decision to change the time of Sunday morning worship to 11.00am to suit all ages. As we have moved through the pandemic, we have altered our service times in order to accommodate services at both Corby churches on a Sunday. The service from St Ninian's is livestreamed. St Andrew's does have the facility to record services so that they may be put online for those who cannot attend Church in person.

Our sound system has now been fully upgraded and gives access to all within the Church. We have established our website, social media presence and quarterly magazine to make us more accessible to both the congregation and our local community. Information is now available on our website for those seeking either a baptism or to be married in St Andrew's. The information provides a first step that should prove helpful for enquirers.

We now also have full wi-fi available in both the Church and the Church Hall.

We also support Corby Food bank and Corby Nightlight Homeless shelter in Corby. We have previously opened the hall in the coldest of winter months to offer a place for shelter and a hot meal, but this has been affected by the pandemic in 2020 and 2021.

We also aim to raise awareness of the Church's responsibility to become paperless and eco-friendly by end of 2022.

The removal of some pews at the back of the church prior to the pandemic provided a child-friendly (carpeted) space.

St Andrew's is a church which is moving into the future while embracing its traditional values. We are attempting to manage change and modernisation, while enjoying our journey of faith together.

**Communicant Roll:** As of 31<sup>st</sup> December, the membership was 126 full members, 26 on the supplementary role and 2 adherents. The pandemic has had an impact on attendance at Services and at Communion Services during the year, as it did in 2020. It is hoped that as the UK emerges from this period of lockdowns and other restrictions that attendance will revert to what it was before.

### **Community**

**Website:** This is now fully up and running and managed within the Communications team. All relevant and up to date information is available. All details regarding church life and activities are posted here. All information on our joint services with St Ninians and our bespoke Christmas services can all be found on our website

**Facebook:** We have a full and immensely popular Facebook page on which we also reflect all information that is posted on to our website. We also add service details here for our sister Church St Ninians's.

### **Age Profile**

The age profile of the population of St Andrew's is ever increasing – with the average member now over 70. Unfortunately, we have lost the small number of children under the age of 12 that were attending prior to lock down. We aim to try and get these back now the church is reopened, and restrictions have now eased.

### **Financial Review**

In the original budget for 2021, St Andrew's was expecting a deficit of around £7,000 however we have found ourselves in a surplus of £18,764. This is far better than we had hoped, particularly as the lockdown went on much longer than we had all originally hoped. Income has increased significantly, and all regular users of the hall have returned.

### **Receipts and Payments Account - Donations**

The Analysis of donations (Note 3) in Notes to the Accounts highlights the following: -

Donations for 2021 have increased to more than double that of 2020.

WFO and the open plate shows a healthy increase which was expected due to the congregation returning after lockdown measures were eased.

Other offerings showed a small increase due to generous donations from members of the congregation – knowing the church would struggle with lack of regular funds.

**Activities for Generating funds:** Currently St Andrew's currently does not have a working fund-raising team. This will be discussed, and we will look to reinstate it in 2022.

**Rental of Premises:** Changes have been put in place over recent years regarding the rental of our Church and Church Hall. We try to select the right community groups to use our Hall and have particularly encouraged many children's groups. Our aim is to make it a "Community Hall" open and affordable for all.

**Total Receipt:** Overall income was up 63% compared with the previous year.

**Payments:** The payments for the year were reduced by 13%. Spending was tightly controlled. Our M&M vacancy reduction and Presbytery dues reduction also really helped keep the costs down for the year. Our Manse was also successfully rented out towards the back end of 2020 and we were able to claim this money back from the General Trustees to cover all fabric outgoings.

### **Reserves Policy**

It is the Trustees' policy to hold reserves of approximately six months' expenditure including designated funds. At the year end the Church held unrestricted cash funds of £39,457. This should allow for sufficient reserves to ensure that any unexpected and urgent expenditure can be met satisfactorily with the level of unrestricted cash funds also available to meet outreach and any other needs for the Church. This means that St Andrew's has sufficient funds for twelve months' standard expenditure. Designated small budget funds will be set up to allow the various teams to work within their own budget and remit. No overspend will be allowed in 2022.

### **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 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,

A black rectangular box redacting a signature.

Interim Session Clerk

Date 16.05.22.....

## **SCO43458**

Independent Examiner's Report to the Trustees of Corby: St Andrew's Church of Scotland

I report on the accounts of the charity for the year ended 31st December 2021 which are set out on pages 6 - 10.

### **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**

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**

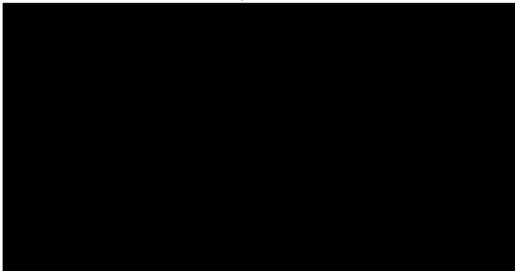
During my examination, no matter has come to my attention

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



Date 23.05.22

**Corby: St Andrew's Church of Scotland**  
**Receipts and Payments Account**  
**Year ended 31st December 2021**

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2021	2021	2021	2021	2020
	Note	£	£	£	£	£
<b><u>Receipts</u></b>						
Donations	3	26,490	-		26,490	10,185
Legacies		1,000			1,000	1,500
Activities for Generating Funds		1,911			1,911	615
Bank & Deposit interest		-			-	2
Investment income		1,086			1,086	1,171
		<u>30,487</u>	<u>-</u>	<u>-</u>	<u>30,487</u>	<u>13,473</u>
Rental of premises		6,726			6,726	4,182
Sale of assets		-			-	-
Sale of investments		-			-	-
Grants					-	-
Receipts from General Trustees		10,310	-		10,310	-
Other Receipts (Life & Work) Diaries		220			220	122
		<u>47,743</u>	<u>-</u>	<u>-</u>	<u>47,743</u>	<u>17,777</u>
Total Receipts						
<b><u>Payments</u></b>	4					
<u>Costs of generating funds</u>		169			169	170
<u>Charitable activities</u>		28,810	-		28,810	32,650
<u>Governance costs</u>		-			-	
		<u>28,979</u>	<u>-</u>	<u>-</u>	<u>28,979</u>	<u>32,820</u>
Total Payments						
<b>Transfers</b>						
Excess of Receipts over Payments for the year		<u>18,764</u>	<u>-</u>	<u>-</u>	<u>18,764</u>	<u>(15,043)</u>



**Corby: St Andrew's Church of Scotland**  
**Statement of Balances**  
**Year ended 31st December 2021**

	Note 2	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Endowment Funds 2021 £	Total 2021 £	Total 2020 £
<b><u>Bank &amp; Deposit Balances</u></b>						
Bank & deposit balances brought forward		20,693	-	-	20,693	35,736
Movement in year:						
year		18,764	-	-	18,764	(15,043)
Bank & deposit balances carried forward		<u>39,457</u>	<u>-</u>	<u>-</u>	<u>39,457</u>	<u>20,693</u>
<b><u>Investments at market value</u></b> (cost £ NIL)						
<b><u>Assets</u></b>						
Gift Aid Receivable for 2021		4,190			4,190	4,863
Gift Aid Small Donations Scheme		876			876	1,079
		<u>5,066</u>			<u>5,066</u>	<u>5,942</u>
<b><u>Liabilities</u></b>						

The accounts were approved by the Kirk Session  
For and on behalf of the Kirk Session

\_\_\_\_\_

Interim Session Clerk

\_\_\_\_\_

Treasurer

**Corby: St Andrew's Church of Scotland**  
**Notes to the Accounts**

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

During the year [REDACTED] received reimbursement of expenses incurred totalling £345

Two Trustees [REDACTED] Interim Moderator and [REDACTED] Locum received remuneration during the year totalling £8294

[REDACTED] is the mother of the Treasurer [REDACTED]

**2. Movements in Funds**

	At 1 Jan 2021 £	Receipts £	Payments £	Transfers £	At 31 Dec 2021 £
<b>Unrestricted funds</b>					
General Fund	20,693	47,743	28,979	0	39,457
Total	<u>20,693</u>	<u>47,743</u>	<u>28,979</u>	<u>0</u>	<u>39,457</u>
<b>Restricted funds</b>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Total funds</b>	<u>20,693</u>	<u>47,743</u>	<u>28,979</u>	<u>-</u>	<u>39,457</u>
<b>Endowment funds</b>					
<b>Total funds</b>	<u>20,693</u>	<u>47,743</u>	<u>28,979</u>	<u>-</u>	<u>39,457</u>

**3. Analysis of Donations**

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Endowment Funds 2021 £	Total 2021 £	Total 2020 £
WFO Scheme (non Gift Aid)	1,501			1,501	1,409
Gift Aid Donations	16,762			16,762	6,925
Ordinary Offerings (Open Plate)	1,604			1,604	614
Funeral Donation	180			180	725
Other Offerings, Donations etc	501			501	512
Tax Recovered on Gift Aid Donations	4,863			4,863	-
Tax Recovered on GASDS	1,079			1,079	-
	<u>26,490</u>	<u>0</u>	<u>0</u>	<u>26,490</u>	<u>10,185</u>

<b>Analysis of Payments</b>	<b>Unrestricted Funds 2021</b>	<b>Restricted Funds 2021</b>	<b>Endowment Funds 2021</b>	<b>Total 2021</b>	<b>Total 2020</b>
<b>Costs of generating funds</b>					
Investment Managers' fees					
Offering envelopes	169	0	0	169	170
	<u>169</u>	<u>0</u>	<u>0</u>	<u>169</u>	<u>170</u>
<b>Charitable activities</b>					
Ministries & Mission allocation	7,925			7,925	15,447
Interim Moderator Pulpit Supply	270			270	
Interim Moderator Expenses	345			345	
Locum Pulpit Supply	1,350			1,350	
Locum (Pastoral)	6,674			6,674	
Presbytery dues	669			669	1,372
Voluntary Additional Stipend	-			-	-
Minister's expenses	376			376	581
Cleaning Materials	483			483	819
Council Tax and water rates Manse	-			-	873
Fabric repairs & maintenance	1,443			1,443	1,831
Heat and light	2,930			2,930	4,346
Insurance & Licences	2,841			2,841	3,605
Water Rates	339			339	178
Church/Manse Equipment	646			646	778
Subscriptions	676			676	574
Organ & music	475			475	505
Printing,	86			86	-
Phone/Website/ internet	1,115			1,115	1,204
Other expenses	168			168	477
	<u>28,810</u>	<u>-</u>	<u>-</u>	<u>28,810</u>	<u>32,650</u>
	<b>Unrestricted Funds 2021</b>	<b>Restricted Funds 2021</b>	<b>Endowment Funds 2021</b>	<b>Total 2021</b>	<b>Total 2020</b>
<b>Governance costs</b>					
Independent examiner's cost	0	0	0	0	0
<b>Other payments</b>					
Purchase of assets	0	0	0	0	0
Purchase of investments	0	0	0	0	0
<b>GRAND TOTAL</b>	<u>28,979</u>	<u>0</u>	<u>0</u>	<u>28,979</u>	<u>32,820</u>

#### 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 5th and subsequent years) £35,269.

	<b>2021 £</b>	<b>2020 £</b>
<b>Collections for Third Parties</b>		
Food Bank	20	0
<b>TOTAL</b>	<u>20</u>	<u>0</u>

## APPENDIX

### HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2021 £	2020 £
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31 December at cost	25,004	25,004
Market Value of Balances at 31 December	53,322	47,406
<b><u>CAPITAL INTEREST</u></b>		
Credit Balance at 31 December	1,086	1,171
<b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December	-	-
<b><u>TEMPORARY ACCOUNT</u></b>		
Credit Balance at 31 December	-	-
<b><u>DEPOSIT FUND</u></b>		
Held by the Church of Scotland Investors trust- Gardner Bequest Fund	400	400
<b><u>CONSOLIDATED FABRIC FUND</u></b>		
Held by the Church of Scotland - Manse Rent	3,410	3,500