

The Church of Scotland

Thurso St Peter's & St Andrew's

**RECEIPTS AND PAYMENTS ACCOUNTS
For the year ended 31 December 2020**

Congregation No: 412285

Charity No: SC 016691

Reference and Administrative Information

Charity Name: Thurso St Peter's and St Andrew's Church of Scotland
Charity Registration Number: SC016691
Congregation Reference No: 412285
Contact Address: Mr A Mackie
28 Ravenshill Road
Thurso
Caithness

Trustees

See attached Schedule

Principal Office-bearers

Minister: Rev David S M Malcolm
Session Clerk: Gordon McLaren
Church Treasurer: Alexander Mackie

Independent Examiner

Mr N Innes Mrs N Innes

Bankers

Royal Bank of Scotland,
Olig Street,
Thurso

Trustees' Annual Report Year ended 31 December 2020

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form). Previously the Church was administered under a traditional Deed of Constitution which required a Kirk Session and a Congregational Board. On 21st May 2015, the new Deed of Constitution (Unitary Form) was signed by the Principal Clerk of the Church of Scotland and on that date the Congregational Board was disbanded.

Recruitment and Appointment of Trustees

The Kirk Session are the charity trustees. Previously members of the Kirk Session and the Congregational Board were 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 Kirk Session is responsible for all material as well as spiritual matters working through six teams: Finance, Property, Pastoral, Hospitality, Outreach and Ministry. The members of the teams are drawn from the eldership, former members of the Congregational Board and other members of the congregation with the necessary gifts and skills.

Organisational Structure

The Kirk Session is chaired by the minister and meets four times in a year, with additional meetings as required.

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.

The vision of the congregation of Thurso St Peter's and St Andrew's is to serve God in His church and, through Him, the community. Public worship on Sunday is the key activity of the church, with both morning and evening services being held. Organisations within and affiliated to the congregation include the Sunday School, Ladies Bible Study, Bible Study / Fellowship Groups, Messy Church, Learning Disabilities Group and midweek Prayer Meeting. The church periodically runs courses for those interested in finding out about the Christian faith (Alpha and Youth Alpha course).

Trustees' Annual Report (cont)

Year ended 31 December 2020

Achievements and Performance

Church membership at the end of the year was 117. There are a further 110 adherents. One baptism, no weddings and fifty four funerals were conducted by the Minister during the year.

In common with the rest of society, Church activities were impacted by the Covid-19 epidemic and the associated public health restrictions. From mid-March until early November Sunday worship was not permitted. However, virtual Church services were held through this period with mid-week fortnightly personal prayer sessions being introduced from September.

Financial Review

The attached financial statement shows an excess of receipts over payments of £15,464 for the year to 31 December 2020, compared with an excess of receipts over payments of £3,556 in previous period 2019. Total receipts for the year amounted to £70,631 (2019 £65,333). The principal recurrent source of income is offerings / donations amounting to £49,737 in the period (2019 £63,835).

Total payments amounted to £55,167 (2019 £61,777).

Overall, there was an excess of payments over receipts of £2,310 on unrestricted fund for the period. This loss was offset by an excess of receipts over payments of £17,774 on restricted funds. This excess arose as a result of the Church manse being sold and a replacement property purchased. The funds are held by the General Trustees in a Consolidated Fabric Fund and are available to the Congregation for fabric purposes.

Reserves Policy

It is the Trustees' policy to rebuild appropriate reserves. This is medium to long term aspiration. The short-term objective is to balance total receipts with total payments.

At 31st December 2020 the total reserves amounted to £37,701, of which £17,288 were unrestricted and £20,413 restricted.

Trustees' Annual Report (cont)
Year ended 31 December 2020

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 by the Charities Accounts (Scotland) Amendment Regulations 2010 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2012. 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,



Gordon McLaren

Session Clerk

Date 9 15th May 2021

SCHEDULE OF TRUSTEES

1. ELDERS

Robert Allan (part year)

Jasmine Reid

Judy Gordon

Michael Hammerton

Alexander Mackie

David Malcolm Snr

Donna Malcolm

Gordon McLaren

Helen McLaren

Anne Macleod

Christine Murray

Angus Oag

Alexander Reid (part year)

Charles Rigg

Isabel Ross

Richard Sharp

Thomas Sutherland

**Thurso St Peter's and St Andrew's Church
SC 016691**

Independent Examiner's Report to the Trustees of Thurso St Peter's and St Andrew's Church

We report on the accounts of the charity for the year ended 31ST December 2020 which are set out on pages 8 to 12.

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 our responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to our attention.

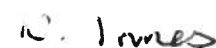
Basis of independent examiner's statement

Our 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 we do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of our examination, no matter has come to our attention

1. which gives us 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 our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


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Mr N Innes


.....
Mrs N Innes

Address: Seaforth Lodge
Olrig Street
Thurso

Seaforth Lodge
Olrig Street
Thurso

Date: 16 05 2021

**Thurso St Peter's and St Andrew's
Church**

Receipts and Payments Account

Year ended 31 December 2020

		Unrestricted Funds 2020	Restricted Funds 2020	Endowment Funds 2020	Total 2020	Total 2019
	Note	£	£	£	£	£
<u>Receipts</u>						
Donations	3	49,737	-	-	49,737	63,835
Legacies		-	-	-	-	-
Activities for Generating Funds		-	-	-	-	462
Bank & Deposit interest		15	-	-	15	27
Investment income		-	-	-	-	-
The Guild		-	-	-	-	-
Sunday Club		205	-	-	205	138
		49,957	-	-	49,957	64,462
Grants		500	-	-	500	-
Other Receipts	5	1,200	18,974	-	20,174	871
<u>Total Receipts</u>		51,657	18,974	-	70,631	65,333
<u>Payments</u>						
Costs of generating funds		-	-	-	-	-
Charitable activities	4	53,787	1,200	-	54,987	61,597
Governance costs		-	-	-	-	-
The Guild		-	-	-	-	-
Sunday Club		180	-	-	180	180
<u>Total Payments</u>		53,967	1,200	-	55,167	61,777
Excess of Receipts over Payments for the year before transfers		(2,310)	17,774	-	15,464	3,556
Transfers			-	-	-	-
Excess of Receipts over Payments for the year		(2,310)	17,774	-	15,464	3,556

Thurso St Peter's and St Andrew's Church
Statement of Balances

At 31 December 2020

	Unrestricted Funds £	Restricted funds £	Endowment Funds £	Total 2020 £	Total 2019 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	19,598	2,639	-	22,237	18,681
Movement in year:					
Excess of Receipts over Payments for the year	(2,310)	17,774	-	15,464	3,556
Transfers			-	-	-
Bank & deposit balances carried forward	<u>17,288</u>	<u>20,413</u>	<u>-</u>	<u>37,701</u>	<u>22,237</u>
<u>Assets</u>					
Gift Aid Receivable (estimated)				-	-
<u>Liabilities</u>	-	-	-	-	-

The accounts were approved by the Kirk Session on *15th May* 2021.

For and on behalf of the Kirk Session

Gordon McLaren

Alexander Mackie

Gordon McLaren Session Clerk

Alexander Mackie Treasurer

Thurso St Peter's and St Andrew's Church

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

During the year two (2) trustees received reimbursement of expenditure incurred totalling £1,275.

No remuneration was paid to the trustees.

2 Movements in Funds

	At 1 January				At 31 Dec
	2020	Receipts	Payments	Transfers	2020
	£	£	£	£	£
Unrestricted funds					
Designated Fabric Fund	1,574	-	-	-	1,574
Designated Sunday Club Fund	23	205	(180)	-	48
General Fund	18,001	51,452	(53,787)	-	15,666
	<u>19,598</u>	<u>51,657</u>	<u>(53,967)</u>	<u>-</u>	<u>17,288</u>
Restricted funds					
Consolidated Fabric Fund	-	18,974	(1,200)	-	17,774
Church Trust Fund	2,639	-	-	-	2,639
	<u>2,639</u>	<u>18,974</u>	<u>(1,200)</u>	<u>-</u>	<u>20,413</u>
Total funds	<u>22,237</u>	<u>70,631</u>	<u>(55,167)</u>	<u>-</u>	<u>37,701</u>

Purposes of Designated Funds

Fabric Fund: The Congregation's policy for fabric expenditure is that normal repairs and maintenance are met from the General account whilst major fabric work is defrayed from this fund.

Sunday Club Fund: The Congregation makes contribution to the Sunday Club to help defray its running costs.

Purposes of Restricted Funds

Church Trust Fund: For many years, the interest earned from the bank deposit representing this fund was transferred to the Fabric Fund. However, having taken appropriate advice part of this fund was used to finance the renovation and extension at the Manse.

Consolidated Fabric Fund: During the year, the Church Manse was sold, and a replacement manse purchased. The surplus funds are held by the General Trustees in a Consolidated Fabric Fund and are available to the Congregation to fund fabric expenditure.

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020 £	Total 2019 £
3. Analysis of Donations					
FWO Scheme (non-Gift Aid)	8,571	-	-	8,571	15,841
Gift Aid Donations	21,530	-	-	21,530	24,144
Tax Recovered	8,502	-	-	8,502	7,172
Ordinary Offerings (Open Plate)	9,689	-	-	9,689	13,539
Other Offerings, Donations etc	1,239	-	-	1,239	1,531
Weddings & Funeral Fees	206	-	-	206	1,608
	<u>49,737</u>	<u>-</u>	<u>-</u>	<u>49,737</u>	<u>63,835</u>

4 Analysis of Payments

Costs of generating funds

Offering envelopes	-	-	-	-	-
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Charitable activities

Ministries & Mission allocation	35,752	-	-	35,752	36,731
Presbytery dues	1,105	-	-	1,105	1,600
Ministry expenses	3,592	-	-	3,592	4,443
Pulpit supply	-	-	-	-	329
Other staffing costs	-	-	-	-	1,809
Fabric repairs & maintenance	2,081	1,200	-	3,281	3,101
Congregational Organisations	-	-	-	-	113
Heat and light	3,259	-	-	3,259	4,763
Water Charges & Insurance	4,253	-	-	4,253	4,668
Manse upkeep and restoration	-	-	-	-	-
Council Tax	1,758	-	-	1,758	1,710
Printing, stationery, and postage	1,209	-	-	1,209	1,374
Other expenses	778	-	-	778	864
Life & Work	-	-	-	-	92
	<u>53,787</u>	<u>1,200</u>	<u>-</u>	<u>54,987</u>	<u>61,597</u>

5 Consolidated Fabric Fund

During the year, the Church manse was sold, and a replacement manse purchased. The two transactions generated a surplus, after all the expenses were accounted for, of £18,974. These funds are held by the General Trustees of the Church of Scotland and invested in the Consolidated Fabric Fund on behalf of the Congregation. The sum of £1,200 was released to the Congregation prior to the year end.

It is anticipated that the funds will enable the Trust to advance fabric projects within the Church building.

6 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 2020 the minimum stipend was £28,137 and the maximum stipend (in the fifth and subsequent years of service) £34,577.

7 Collections for Third Parties

A Christmas Card collection, in aid of Caithness Mental Health Support Group, raised £500 which was forwarded to the charity after the year end.