



St. COLUMBA'S CHURCH of SCOTLAND STIRLING

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31st DECEMBER 2018

Congregation No: 231429

Scottish Charity No: SC 013444



St Columba's Church Of Scotland Stirling

Accounts for the year ended 31st December 2018

<u>Index</u>	<u>page</u>
Trustees Annual Report – Reference and Administrative Information	3 – 4
Trustees Annual Report – Structure, Governance and Management	5
Trustees Annual Report – Objectives and Activities	5
Trustees Annual Report – Achievements and Performance	6
Trustees Annual Report – Financial Review	6
Trustees Annual Report – Reserves Policy	6
Statement of Trustees' Responsibilities	7
Report of Independent Examiner	8
Receipts and payments account	9
Statement of balances	10
Notes on Financial Statements	11 -13

Trustees' Annual Report
Year ended 31 December 2018

The Trustees present the annual report and accounts for St Columba's Church of Scotland Stirling for the year ended 31st December 2018

Reference and Administrative Information

Charity Name: St Columba's Church of Scotland Stirling.

Charity Registration Number: SC013444

Congregation Reference No: 231429

Contact Address: Church Office
St. Columba's Church of Scotland Stirling
Park Terrace
Stirling
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Trustees

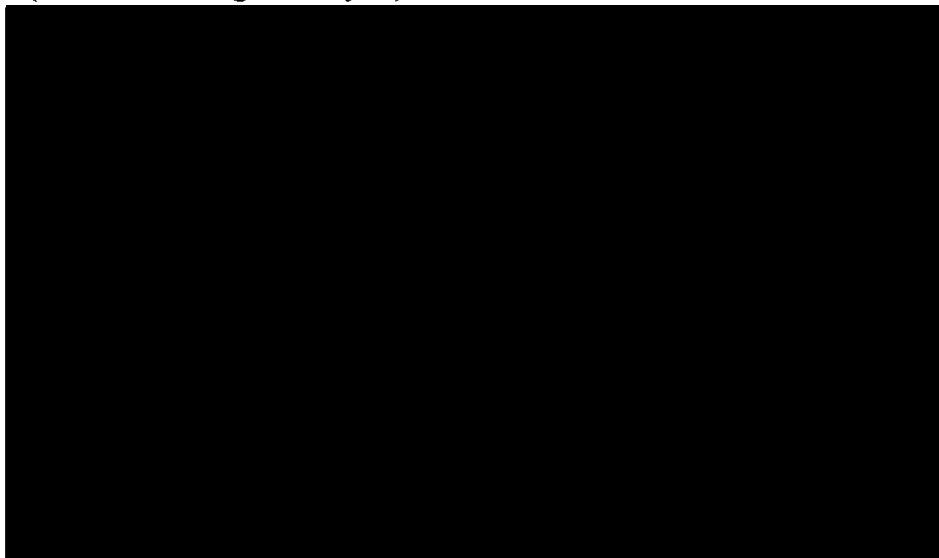
The Trustees of the Church are the members of the Kirk Session, including the minister, and the members of the Deacons Court.

All those who served during the year are detailed below:

Minister: [REDACTED] (Retired 30th November 2018)

Elders

(who served throughout the year)



Who served throughout part of the year

[REDACTED] and [REDACTED] (both until 16th December 2018)

[REDACTED] (until 2nd December 2018)

St Columba's Church Of Scotland Stirling

Trustees' Annual Report Year ended 31st December 2018 (continued)

Deacons

(who served throughout the year)



Who served for part of the year:



Principal Office-bearers

Minister:

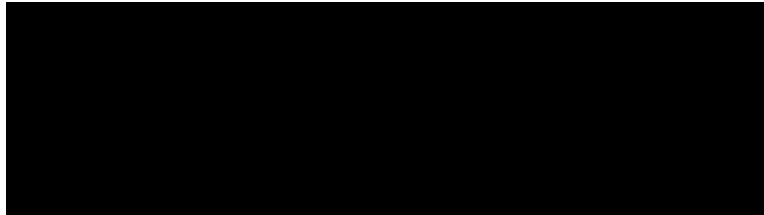
Interim Moderator:

Session Clerk:

Deputy Session Clerk :

Clerk to Deacons Court :

Treasurer:



Independent Examiner



Bankers

Royal Bank of Scotland
Thistle Centre, Stirling

Trustees' Annual Report Year ended 31st December 2018 (continued)

Structure, Governance and Management

Governing Document

'The Church is governed in its temporal affairs by a Deacons' Court, which consists of the Minister, the Elders, and the Deacons. The Deacons are elected to office for the purpose of assisting in the management of the temporal affairs of the congregation.

Recruitment and Appointment of Trustees

The Elders and Deacons are the Charity Trustees, and have responsibility for the administration of congregational finances. The Kirk Session consists of the Minister and 'the ruling Elders'. The Kirk Session shall determine the number of Elders required for the oversight of the congregation, and the time when a new election is to take place. The Minister is called by the congregation and is ordained (if not the case already) and inducted by the local Presbytery, and is directly accountable to it for the discharge of the duties of his or her office. The Minister is the Moderator of the Kirk Session. In a vacancy, Presbytery appoints an Interim Moderator who is the Moderator of the Kirk Session. Elders are elected for life and hold office till they cease to be members of the congregation, or their resignation is accepted, or they are deposed or otherwise removed from office. The Deacons' Court consists of the Minister, the Elders, and the Deacons. The Deacons are elected and ordained to assist in the management of the temporal affairs of the congregation. The Kirk Session determines when it is expedient to have an election of Deacons, and determines also the number required, which ought to be conformable to the size and circumstances of the congregation. Deacons are elected and ordained for life to office by the Kirk Session, and continue in office until ceasing to be a member of the congregation, or resigning from office, or are removed or otherwise deposed.

Organisational Structure

The Deacons Court is chaired by the Minister (or Interim Moderator) and meets four to five times in a year, usually February, April, October and December, plus June, if business dictates. The Court presently has three sub-committees: Finance, Property and General Support, which meet as required to investigate issues relating to respective remits, and to produce a report for approval at the full Court. Certain responsibilities are delegated to the Minister and the Clerk to the Court, during the summer period, when the Court does not meet. The Treasurer has power to make small routine payments without reference to the Court.

The Kirk Session, which usually meets five times a year, and more if required, is responsible for spiritual affairs within the church.

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.

St Columba's meets for worship on a Sunday morning in the Peter Memorial Building. In addition, at this time, there is a Junior Church and Bible Class, which are open to all the young people of the area, and a crèche facility is available for parents with young children who wish to attend morning worship. An Easter Holiday Club for children of primary school age has developed in recent years and the church is developing a family ministry through the 'Messy Church' programme. The church supports and hosts events before Christmas, Easter and Pentecost for up to senior primary school children in partnership with three local schools. In addition to its Sunday activities the church also hosts various groups during the week including a Ladies Group,

St Columba's Church Of Scotland Stirling

a Coffee Club, monthly Friendship Lunches and provides facilities for Start-Up Stirling for its weekly food bank.

Trustees' Annual Report Year ended 31st December 2018 (continued)

Achievements and Performance

St. Columba's Church provides spiritual and religious care to its 427 (2017 – 444) communicant members, and others living in its parish and in the wider area of the City of Stirling.

The main service of worship on a Sunday has an average attendance of 116. Monthly services also take place in a residential care home for the elderly (Annfield), where up to 30 residents may attend.

During the year to 31st December 2018, 3 baptisms (2017 – 2), 14 funerals (2017 – 10) and 0 weddings (2017 – 3) were conducted in the Church.

St. Columba's actively supports Start-Up Stirling, an interdenominational project of the Stirling Churches, to help the homeless by providing facilities for a weekly food bank. It also supports Woman's Aid at Christmas, Church of Scotland HIV programmes by an annual lunch and overseas work in Nepal throughout the year. Annually, the Church collects for both Christian Aid and Water Aid

Our buildings are used regularly by a local Scout Group, Stirling City Choir, Torbrex Community Choir, a Martial Arts Group and Stagecoach (theatre workshop skills). A local GP practice uses our halls and kitchen for their annual round of inoculations. The church building is part of the emergency evacuation plan for one of the homes for the elderly.

On 6th December 2018, Stirling Presbytery agreed that the congregations of Allan Park South and St Columba's should unite to form a new congregation with the present St Columba's as the principal place of worship. There will be discussions between representatives of the two congregations to agree a Basis of Union in 2019, building on the strengths and talents of both.

Financial Review

The Trustees continue to prepare accounts on the receipts and payments basis. There is no requirement in the constitution or by funders to prepare accrual accounts.

The main source of income for the year continued to be from voluntary giving. Unrestricted voluntary donations were higher than in the previous year - £82,121 compared with £81,435 in 2017. Overall, unrestricted receipts of £124,596 were higher than the £120,554 figure in 2017. Voluntary donations to restricted funds totalled £34,587 in 2018, again significantly higher than the £27,996 in 2017. These encouraging increases were a reflection of the Stewardship 20/20 Vision Campaign which had been launched in June 2018.

A sum of £22,762 was recovered in 2018 from HMRC in respect of gift aid payments received in 2017. This included £17,908 in respect of unrestricted funds and £4,854 in respect of donation to restricted funds. A further £2,000 was recovered from HMRC in respect of small donations (GASDS).

Total expenditure in the year was £140,940 compared with a figure of £169,363 in 2017. The decrease was largely due to reduced expenditure on major repairs and renovation in the Church. The total expenditure included a loan repayment of £20,000 per annum to the General Trustees of the Church of Scotland. In 2018 and until final repayment in 2019, interest payments were waived. £20,000 is still outstanding but this will be fully repaid in 2019.

Overall there was an excess of receipts over expenditure of £23,992 in 2018. A surplus in the General Fund of £7,099 was transferred at the year end to the Fabric Fund, whose balance is now £53,363. The Tower and Major Renovation Fund now has a £13,168 surplus (compared with £4,836 deficit in 2017).

Reserves Policy

The Trustees' policy is to hold sufficient reserves to meet the ongoing requirements and maintenance of the church and would wish a minimum figure of £60,000. The bank account and deposit balances at 31.12.18 were £110,454 which includes £520 in the Church of Scotland Investors Trust Deposit Fund. It is proposed that in 2019, all restricted funds relating to major property renovation be consolidated in the one Restricted Fund.

Trustees' Annual Report Year ended 31st December 2018 (continued)

Statement of Trustees' Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

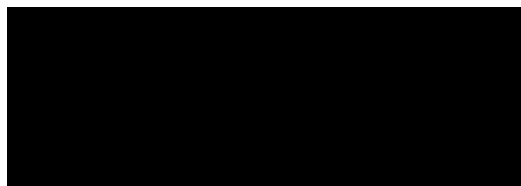
- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Session Clerk
Date: *6th March* 2019



Clerk to Deacons' Court

St Columba's Church Of Scotland Stirling

St Columba's Church of Scotland Stirling

SC 013444

Report of the Independent Examiner

I report on the accounts for the year ended 31 December 2018 set out on pages nine to fourteen.

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's 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 the independent examiner's report

My examination was 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 seeking explanations from you as 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 connection with 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 Accounts Regulations; and
- to prepare accounts which accord with the accounting records and to comply with Regulation 8 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-

6 March 2019

St. Columba's Church of Scotland Stirling

Receipts and Payments account Year ending 31 December 2018				
	Unrestricted funds	Restricted Funds	Total	Total
	2018	2018	2018	2017
Receipts	£	£	£	£
Donations Note 3	82,121	34,587	116,708	109,431
Activities For Generating Funds Coffee & Social	2,850		2,850	2,300
Bank & Deposit Interest	266		266	50
Investment Income	269		269	265
Rental of Premises	14,708		14,708	14,899
Weddings & Funerals	670		670	545
Bequest	0		0	0
Youth Fund Receipts	3		3	237
Organ & Music fund Receipts		200	200	300
Overseas		695	695	237
Car Park Receipts	1,870		1,870	963
Flower Receipts	1,055		1,055	1,033
Life & Work donations	481		481	493
Miscellaneous Receipts	395		395	42
Tax Recovered on Gift Aid	17,908	4,854.00	22,762	20,637
Tax recovered on GASDS	2,000		2,000	2,000
Total Receipts	124,596	40,336	164,932	153,432
Payments Note 5				
Charitable Activities	136,174	4,766	140,940	169,363
Total Payments	136,174	4,766	140,940	169,363
Excess of Receipts over Payments for the year			23,992	-15,931

St Columba's Church Of Scotland Stirling

STATEMENT OF BALANCES

At 31 DECEMBER 2018

			Total	Total
			2018	2017
			£	£
Bank & deposit balances * per bank statement			86,464	102,395
Movement in year				
Excess of Receipts over Payments for the year			23,990	-15,931
Bank & deposit balances c/f			110,454	86,464
Investments at Market Value Cost £1,003			7,774	8,058
1580 Units In C o S investors trust Growth				
£520 in C of S Investors Trust Deposit Fund				
Fixed Assets				
Manse			425,000	425,000
Assets				
Gift Aid to be Received for 2018	17,750	5,662.00	23,412	22,762
<u>Liabilities</u>				
Church of Scotland Loan			20,000	40,000
Other			20,000	40,000

The accounts were approved by the Kirk Session and Deacons' Court on

16th March 2019

For and on behalf of the Kirk session and Deacons' Court

Notes to the accounts						
Note 1						
Trustee Remuneration Related Party Transaction						
In 2018 2 Trustees received remuneration						
██████████	Organist received		£4,286	after tax		
██████████	Administrator received		4,191	after tax		
The Manse Council tax was £3127 and Minister's travelling expenses were £960.00						
Note 2 Movements in Funds						
	at 1 January					at 31 December
	2018	Receipts	Payments	Transfers	Transfers	2018
	£	£	£	in	out	£
<u>Unrestricted funds</u>						
Fabric Fund	46,054	210		7,099		53,363
General fund	0	122,513	115,414		7,099	0
Youth Fund	1,823	3	573			1,253
Library Fund	-83		43			-126
Car Park fund	591	1870	145			2,316
Investment						
Total Unrestricted Funds	48,385	124,596	116,175	7,099	7,099	56,806
<u>Restricted funds</u>						
Organ & Music fund	2,579	200				2,779
Renovation Fund	-4,836	22,270	4,266			13,168
Overseas Mission Fund	336	695	-500			531
Stewardship 20/20	0	17,171				17,171
Total Restricted Funds	-1,921	40,336	-4,766			33,649
Total funds	46,464	164,932	120,941			90,455
C of Scotland loan repayment	Included in payments		£20,000			
Purpose of unrestricted and designated Funds						
Unrestricted funds can be used for any purpose chosen by the charity but certain funds have been designated						
Youth Fund, Library Fund and Car Park Fund						

St Columba's Church Of Scotland Stirling

Note 3					
		Unrestricted	Restricted	Total 2018	Total 2017
Analysis of Donations	£	£		£	£
Freewill offering gift aid		66,050		66,050	64,901
Freewill offering non-gift aid		6,609		6,609	6,119
Major renovation Restricted Fund			9,889	9,889	6,746
Capital Fund Donations Gift Aid			7,407	7,407	15,763
Capital Fund Donations NON Gift Aid			120	120	120
Open Plate Offerings		8,095		8,095	9,405
Other offering and donations		972		972	1,010
Designated Fund Receipts		395		395	5,367
Stewardship 20/20			16,650	16,650	0
Stewardship 20/20 NON GA			521	521	0
TOTAL		82,121	34,587	116,708	109,431
Note 4					
Minister's Stipend					
All church of Scotland congregations contribute to the National Stipend Fund					
which bears the cost of all Ministers' stipends and employers national					
insurance, pension and the Housing and Loan fund					
Ministers' stipends are paid in accordance with the national stipend scale					
which is related to years of service. 2018 Minimum stipend - £27,044					
Maximum stipend in 5th and subsequent years in service - £33,234					

Note 5					
Analysis of Payments					
		Unrestricted	Restricted	Total	Total
		£	£	2018	2017
Charitable Activities					
Ministries & Mission		56,753		56,753	60,023
Presbytery Dues		1,077		1,077	1,194
Minister's expenses		960		960	990
Pulpit supply		566		566	606
Travelling Expenses		0		0	0
Fabric Repairs and Maintenance		5,164		5,164	24,262
Manse Repairs		523		523	0
Council Tax		3,127		3,127	2,990
Heat & Light		7,831		7,831	8,626
Insurance & Water Charges		7,808		7,808	12,701
Church Administrator		4,191		4,191	4,017
Church Organist		4,286		4,286	4,327
HMRC TAX		2,161		2,161	2,080
Relief Organist		430		430	427
Organ & Music Expenses			0	0	94
Telephone Printing Postage & Stationery		4,804		4,804	3,067
Cost of Generating Funds - Offering Envelopes		252		252	234
Church Office Expenses		1,763		1,763	1,705
Other Building Expenses		115		115	52
Cleaning		6,507		6,507	6,604
Life & work subs		437		437	519
Library expenses		43		43	105
Communion		77		77	120
Flower Expenses		1,084		1,084	1,005
Youth Fund Expenses		573		573	1,252
Equipment & Servicing		3,686		3,686	2,618
Miscellaneous Expenses		683		683	215
Car Park & Ground Expenses		145		145	5,169
Other Salaries & Expenses		156		156	0
121 Loan Repayment		20,000		20,000	20,000
121 Loan Interest Payments		0		0	2,852
Donations to Charities		972		972	1,009
Overseas Mission		0	500	500	500
Designated Funds		0	4,266	4,266	0
Fee for Preparation of Accounts		0		0	0
TOTAL		136,174	4,766	140,940	169,363