

**The Church of Scotland**  
**St Ninian's Craigmailen Parish Church of Scotland**  
**Linlithgow**

**ANNUAL ACCOUNTS 2023**

**(Receipts and Payments)**

**Congregation No: 020150**

**Charity No: SC011348**

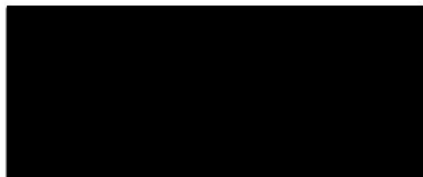
## Reference and Administrative Information

Charity Name: St Ninian's Craigmailen Parish Church of Scotland, Linlithgow

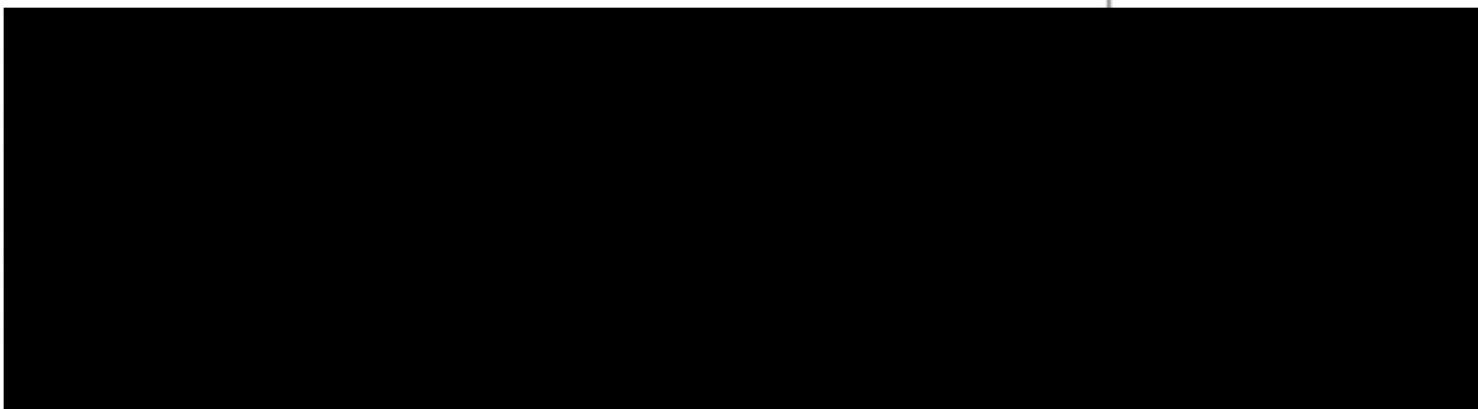
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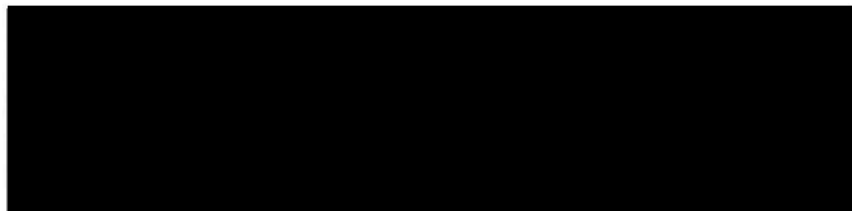
Contact Address:




## Trustees



## Principal Office-bearers



## Independent Examiner

 Cornerstone Accounting,  
The Old Manse, 11 Erngath Road, Bo'ness, EH51 9DP

## Bankers

Bank of Scotland,  
Regent Centre, Blackness Road,  
Linlithgow, West Lothian, EH49 7HU

# **Trustees' Annual Report**

## **Year ended 31 December 2023**

### **Structure, Governance and Management**

#### **Governing Document**

The Church is administered in accordance with the terms of the Model Deed of 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 minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. 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 Congregational Board is chaired by the Minister or Interim Moderator and meets five times in a year. It has responsibility for all temporal matters connected with congregational life. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session which is also chaired by the Minister or Interim Moderator meets five times a year and 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 Ninian's Craigmalen Parish Church of Scotland in Linlithgow serves one of two parishes in the communities of Linlithgow and Linlithgow Bridge and has 334 members and attenders. Introduced during COVID 19, there continues to be a Zoom link to services for those unable to attend Church in person. The Wednesday services continued throughout 2023 and were held on Zoom only until the end of November, then in Church and on Zoom during December.

The youth activities normally revolve around the Sunday School (the Jesus Factor) which caters for children from 3 years old through to 16, and the 1st Linlithgow Girls' Brigade Company. An active Guild normally meets every second Monday and serves mainly the ladies of the congregation, although its membership is not restricted to ladies. Morning worship is normally assisted by a Choir which leads praise and rehearses weekly, and a Worship Team has been formed to lead the occasional Church service.

## **Trustees' Annual Report (cont)**

### **Year ended 31 December 2023**

#### **Achievements and Performance**

A Service is held in the Church every Sunday with additional services at Easter and Christmas, and there are four Formal and three informal Communion Services a Year. The Sunday Services are broadcast on Zoom for the benefit of those unable to attend in person and are also recorded and uploaded to Facebook on a weekly basis. The Facebook recordings are viewed throughout the week by a variety of people both from within and outwith its own congregation. The Church normally provides accommodation in the Church Choir room for the Sunday School (the Jesus Factor), and in the Halls for the Guild, and the 1st Linlithgow Girls' Brigade Company, for which it provides support and oversight, and the Eco Group. The Choir Rehearses in Church before the Service on a regular basis apart from the summer months when numbers are lower. Non Church-related groups from the local community also make regular use of the halls and some of these maintained activities through 2023. These include Taekwondo, Pilates Scotland, Zumba Gold, 1st Steps Café & Recovery, Judo, Linlithgow Camera Club, Linlithgow Twinning Association, Vitality Pilates, Jazzercise, Tai Chi, Linlithgow Table Tennis, Fairtrade, Linlithgow Friends – Cyrenians, Rainbows, Brownies, Ali's Yoga, Linlithgow Reed Band. There are others who use the hall on an ad-hoc basis namely, West Lothian Council for Voting on Polling Days, ARK Housing Association – 1st Aid Training, and Linlithgow Community Council - Remembrance Day.

The Church is used as required by members and non-members for baptisms, weddings and funerals, mainly conducted by our Minister. There is occasional other use of the Church for local activities, and the two non-denominational Primary Schools within our Parish hold their Easter and Christmas Services in our Church. The Church members participate actively in the work of the local ecumenical group which promotes co-ordinated action and fellowship among the Churches in the town, including the recently started Outdoor Church once a month and the delivery of Easter cards to every street in Linlithgow advertising the joint Holy Week and Easter Services in the various churches in the town. The Church remains recognised as having achieved Fair Trade status, consistent with the town of Linlithgow, which has Fair Trade Town status. Members of the congregation regularly contribute financially to the Food Bank in addition to donating food items for distribution, in particular, members annually contribute more than 10 Christmas Food Hampers which are put together and donated to West Lothian Food Bank's Reverse Advent Calendar Appeal. The Church worked its way up to achieving a gold Eco-congregation award in 2018 and continues to seek ways to encourage people to think and act in a more eco-friendly way both within and outwith the Church to maintain and improve further on the highest "gold award" status.

#### **Financial Review**

The Church's principal source of income is the weekly, monthly or occasional contributions made by its members and others who attend its Services. In 2023 these contributions totalled £51,907, compared with £53,594 in 2022. The largest single payment was the Ministries and Mission Contribution which was £36,573. 86% of this amount went to the Ministries Council and was our contribution to the cost of parish ministers and those in other parish posts which are in Presbytery Plans. The remaining 14% was used for the work of other councils, committees and departments of the church and gave our congregation a financial stake in all the national and international work of the Church of Scotland. Approximately 64% of the Church's income is eligible for Gift Aid. The actual Gift Aid recovered in 2023 was £11,419. With the Halls fully re-opened and organisations restarting operations, our rental of premises income was £11,360, compared with £9,815 in 2022. The overall surplus in 2023 was £449, compared with a surplus of £4,917 in 2022. All organisations were able to supply satisfactory accounts and these have been checked for correctness as part of our independent examination.

**Independent Examiner's Report to the Trustees of St Ninian's Craigmailen Parish Church**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2022 which are set out on pages 7 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 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**

In the course of 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.

Name:  Cornerstone Accounting

Address: The Old Manse, 11 Erngath Road, Bo'ness, EH51 9DP

Date: 25<sup>th</sup> May 2024.

25 Sept. 24

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## **Trustees' Annual Report (cont)**

### **Year ended 31 December 2023**

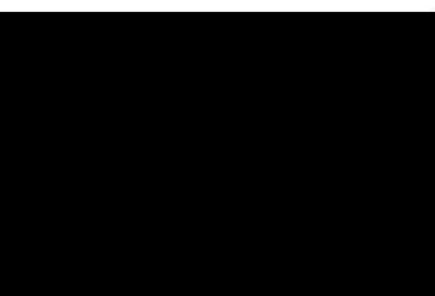
#### **Reserves Policy**

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 £73,613, which adequately exceeds the required amount for a registered charity. Of this £3,000 is designated for the Fabric Fund, £6,838 is designated for the Organ Fund, and £1,558 for the Photocopier Fund. Also included in the above amount, Church organisations have £5,591 of unrestricted funds in their own accounts.

#### **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 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: 26<sup>th</sup> May 2024**

# St Ninian's Craigmailen Parish Church of Scotland

## Receipts and Payments Account

For the year ended 31 December 2023

	Notes	Unrestricted funds	Restricted funds	Endowment funds	2023 Total	Unrestricted funds	Restricted funds	Endowment funds	2022 Total
		£	£	£	£	£	£	£	£
<b>Receipts</b>									
WFO Scheme (non Gift Aid)		8,082	-	-	8,082	8,508	-	-	8,508
Gift Aid Donations		41,891	-	-	41,891	42,813	-	-	42,813
Tax Recovered on Gift Aid Donations		11,419	-	-	11,419	11,592	-	-	11,592
Ordinary Offerings (Open Plate)		1,934	-	-	1,934	2,273	-	-	2,273
Legacies		375	-	-	375	2,000	-	-	2,000
Other Offerings		2,872	3,060	-	5,932	697	541	-	1,238
Rental of Premises		11,360	-	-	11,360	9,815	-	-	9,815
Other Receipts		4,944	-	-	4,944	8,573	-	-	8,573
Investment Income		1,529	-	185	1,714	-	-	532	532
<b>Total receipts</b>		<b>84,406</b>	<b>3,060</b>	<b>185</b>	<b>87,651</b>	<b>86,271</b>	<b>541</b>	<b>532</b>	<b>87,344</b>
<b>Payments</b>									
Offering envelopes		145	-	-	145	116	-	-	116
Ministries and mission allocation		36,573	-	-	36,573	39,282	-	-	39,282
Presbytery dues		653	-	-	653	2,472	-	-	2,472
Staff salaries (incl. sub contractors)		14,017	-	-	14,017	11,464	-	-	11,464
Ministry expenses		960	-	-	960	1,244	-	-	1,244
Worship expenses		-	-	-	-	658	-	-	658
Other mission costs		1,899	-	-	1,899	1,571	-	-	1,571
Fabric repairs & maintenance		11,120	-	-	11,120	8,018	-	-	8,018
Council tax		2,970	-	-	2,970	2,819	-	-	2,819
Heat, light and telephone		4,551	-	-	4,551	3,947	-	-	3,947
Insurance		3,404	-	-	3,404	3,055	-	-	3,055
Publications (Life and Work Profit)		128	-	-	128	(310)	-	-	(310)
Printing, stationery and postage		1,009	-	-	1,009	857	-	-	857
Church office expenses		482	-	-	482	482	-	-	482
Donations	2	1,555	3,404	-	4,959	2,000	-	-	2,000
Independent examination		600	-	-	600	300	-	-	300
Other expenses		3,732	-	-	3,732	4,408	44	-	4,452
<b>Total payments</b>		<b>83,798</b>	<b>3,404</b>	<b>-</b>	<b>87,202</b>	<b>82,383</b>	<b>44</b>	<b>-</b>	<b>82,427</b>
<b>Surplus/(deficit) for the year before transfers</b>		<b>608</b>	<b>(344)</b>	<b>185</b>	<b>449</b>	<b>3,888</b>	<b>497</b>	<b>532</b>	<b>4,917</b>
<b>Transfers</b>		<b>133</b>	<b>-</b>	<b>(133)</b>	<b>-</b>	<b>452</b>	<b>-</b>	<b>(452)</b>	<b>-</b>
<b>Surplus/(deficit) for the year after transfers</b>		<b>741</b>	<b>(344)</b>	<b>52</b>	<b>449</b>	<b>4,340</b>	<b>497</b>	<b>80</b>	<b>4,917</b>
<b>Total funds brought forward</b>		<b>72,872</b>	<b>3,941</b>	<b>6,629</b>	<b>83,442</b>	<b>68,532</b>	<b>3,444</b>	<b>6,549</b>	<b>78,525</b>
<b>Total funds carried forward</b>		<b>73,613</b>	<b>3,597</b>	<b>6,681</b>	<b>83,891</b>	<b>72,872</b>	<b>3,941</b>	<b>6,629</b>	<b>83,442</b>

The notes on pages 9 to 11 form part of these financial statements.

# St Ninian's Craigmillen Parish Church of Scotland

## Statement of Balances

As at 31 December 2023

	Opening balance £	2023 Surplus for year £	Closing balance £	Opening balance £	2022 Surplus for year £	Closing balance £
<b>Bank and cash</b>	83,442	449	<b>83,891</b>	78,525	4,917	83,442
<b>Total assets</b>	<b>83,442</b>	<b>449</b>	<b>83,891</b>	<b>78,525</b>	<b>4,917</b>	<b>83,442</b>
<b>Represented by:</b>						
Unrestricted fund		5	73,613			72,872
Restricted funds		6	3,597			3,941
Endowment funds		7	6,681			6,629
			<b>83,891</b>			<b>83,442</b>
<b>Investments at market value</b>						
Church of Scotland Growth Fund (2960 units)			17,256			15,984
Treasury Stock 7.25% 2012/2015		8	-			1,750
<b>Statement of assets</b>						
Church			No value provided			No value provided
Manse			No value provided			No value provided
Electronic organ at cost			23,195			23,195
Gift aid due			7,825			7,843
			<b>31,020</b>			<b>31,038</b>
<b>Statement of liabilities</b>						
Independent examination fee			600			600
			<b>600</b>			<b>600</b>

The financial statements on pages 7 to 11 were approved by the Trustees on ..... May 2024 and signed on their behalf by the undernoted:





# St Ninian's Craigmillen Parish Church of Scotland

## Notes to the financial statements

For the year ended 31 December 2023

### 1. Accounting policies

#### **Accounting convention**

The financial statements have been prepared under the historical cost convention and in accordance 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.

#### **Basis of financial statements**

The financial statements have been prepared on a receipts and payments basis. All voluntary income, income from tax recoveries on Gift Aid and bank interest is accounted for when received. Expenditure is recognised when paid.

#### **Receipts and payments account**

For the purpose of the receipts and payments account as shown on page 7, funds are defined as follows:

**Unrestricted** funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.

**Restricted** funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

### 2. Donations and collections for third parties

The Sunday School raised and donated £1,350 to CHAS.

The Women's Guild raised and donated £205 to the Church of Scotland Guild Project.

The Church raised and donated £1,178 to the work of SU in Ukraine.

A special collection was made for [REDACTED] to mark his retirement and the sum of £2,225 was raised and paid to him accordingly.

### 3. Transactions with Trustees and related parties

During the year, 5 (2022:6) trustees received reimbursement of expenses incurred totalling £2,350 (2022: £2,387). In addition the following who are trustees, received recompense for providing services to the church during the year: [REDACTED] £6,592 (2022: £6,034) as hall cleaner; [REDACTED] £678 (2022: £697) as gardener. [REDACTED] benefitted from the payment of Council Tax on the manse of £2,970 (2022: £2,818).

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of ministers' stipends and employer's contributions for national insurance, pensions and housing and loan funds. 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 £30,135 and the maximum stipend (in the fifth and subsequent years) was £37,032.

There were no other transactions with related parties in the year.

### 4. Volunteer time

The Church relies heavily on the contribution of significant volunteer time for the delivery of its programme of activities. This has not been quantified for the purposes of these accounts.

# St Ninian's Craigmillen Parish Church of Scotland

## Notes to the financial statements

For the year ended 31 December 2023

### 5. Unrestricted funds

	Balance at 01.01.23	Receipts	Payments	Transfers	Balance at 31.12.23
	£	£	£	£	£
General fund	56,271	75,697	(67,456)	(7,886)	56,626
Fabric Fund	2,701	1,529	(8,399)	7,169	3,000
Organ Fund	6,588	-	-	250	6,838
Photocopier Fund	1,458	-	-	100	1,558
Guild Fund	2,507	6,156	(6,124)	500	3,039
Sunday School Fund	2,720	1,024	(1,819)	-	1,925
Choir Fund	627	-	-	-	627
Total unrestricted funds	<b>72,872</b>	<b>84,406</b>	<b>(83,798)</b>	<b>133</b>	<b>73,613</b>

#### Explanation of funds

*The General Fund* represents all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

*Fabric Fund:* The Trustees have set aside funds for the maintenance of the Church property

*Organ Fund:* The Trustees have set aside funds for the maintenance of the Church organ

*Photocopier Fund:* The Trustees have set aside funds for the maintenance and replacement of the photocopier equipment

*Guild Fund:* The Trustees have set aside money for the running of the Church Guild

*Sunday School Fund:* The Trustees have set aside funds for use by the Sunday School.

*Choir Fund:* The Trustees have set aside money to purchase music and for other use by the Church Choir.

### 6. Restricted funds

	Balance at 01.01.23	Receipts	Payments	Transfers	Balance at 31.12.23
	£	£	£	£	£
Flower Fund	242	-	-	-	242
Anniversary Fund	225	-	-	-	225
Sound System Fund	720	-	-	-	720
Third Party Collections Fund	2,447	3,060	(3,404)	-	2,103
Stonework Fund	307	-	-	-	307
Total restricted funds	<b>3,941</b>	<b>3,060</b>	<b>(3,404)</b>	<b>-</b>	<b>3,597</b>

#### Explanation of funds

*Flower Fund* : This is a fund to provide flowers for display during services of worship.

*Anniversary Fund:* This fund was created to contribute to celebrations of the Church's significant anniversary a few years ago. As it is not possible to spend this money at this stage, a decision on its future needs to be made and contributors (members of the congregation) informed and given the opportunity to comment.

*Sound System Fund:* This is a fund to pay for a new sound system for the Church and Halls, necessitated by changes to available bandwidths for use within buildings such as ours. In the event of this fund being oversubscribed, any excess may be used for projects of a similar nature. The target for this fund is £6,000, although the eventual cost will be dependent on quotation from suppliers.

# St Ninian's Craigmillen Parish Church of Scotland

## Notes to the financial statements

For the year ended 31 December 2023

### **Explanation of funds contd.**

**Stonework Fund:** This fund exists to pay for repairs to the church building stonework, such as repointing and items of a similar nature.

**Third Party Collections Fund:** This fund is used to keep track of funds collected to be paid out to other organisations.

## **7. Endowment Funds**

	Balance at 01.01.23	Receipts	Payments	Transfers	Balance at 31.12.23
	£	£	£	£	£
Patrick Callender's Bequest	1,327	39	-	(39)	1,327
Peter Souter's Bequest	1,052	31	-	(31)	1,052
Golden Rule Fund	800	22	-	-	822
Miss Jessie Callander's Bequest	222	6	-	(6)	222
Mrs Esther Tulloch's Bequest	1,515	42	-	(42)	1,515
Mrs Grace Robertson's Bequest	552	15	-	(15)	552
Glen's Bequest	15	-	-	-	15
Benevolent Fund	1,146	30	-	-	1,176
Total endowment funds	<b>6,629</b>	<b>185</b>	<b>-</b>	<b>(133)</b>	<b>6,681</b>

### **Explanation of funds**

Income from Patrick Callender's bequest is to be used at the discretion of the Congregational Board. The capital sum is £1,327, invested in the Church of Scotland Deposit Fund.

Income from Peter Souter's bequest is to be used in support of the Sunday School and Choir. The capital sum is £1,052, invested in the Church of Scotland Deposit Fund.

Income from the Golden Rule Fund is to be used to assist necessitous persons, especially widows and young children. The initial capital sum of £2,059 was invested in the Church of Scotland Investment Fund.

Income from Miss Jessie M Callander's bequest is to be used for internal decoration of the Church. The capital sum is £222.36, invested in the Church of Scotland Deposit Fund.

Income from Mrs Esther Tulloch's bequest is to be used at the discretion of the Minister and the Congregational Board. The capital sum is £1,515.25, invested in the Church of Scotland Deposit Fund.

Income from Mrs Grace Robertson's bequest is to be used at the discretion of the Congregational Board. The capital sum is £552.43, invested in the Church of Scotland Deposit Fund.

The purpose for which income from the Glen's bequest is to be used is not known and the Trustees have determined income should be transferred to the fabric Fund. The capital sum is £14.89, invested in the Church of Scotland Deposit Fund.

The purpose for which income from the Benevolent Fund is to be used is not stated and the Trustees have determined that its use should be as decided by the Kirk Session. The capital sum of £225.77 was initially deposited in the Church of Scotland Deposit Fund. £30 is added to the fund each year until such time as it is to be used.

## **8. Treasury Stock**

As of the date of these accounts, the church has been unable to find the Treasury Stock certificate and so it has been removed from the list of assets.