

Carnoustie Panbride Church
Receipts and Payments Account for the Year Ended 31 December 2022

INDEX

	Pages
CHARITY INFORMATION	2
REPORT OF THE TRUSTEES	3-6
STATEMENT OF RESPONSIBILITIES OF THE TRUSTEES	6
REPORT OF THE INDEPENDENT EXAMINER	7
RECEIPTS AND PAYMENTS STATEMENT	8
STATEMENT OF BALANCES	9
NOTES TO THE ACCOUNTS	10-12
APPENDIX 1 FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND TRUSTEES	13
APPENDIX 2 TRUSTEES	14

Carnoustie Panbride Church
Receipts and Payments Account for the Year Ended 31 December 2022

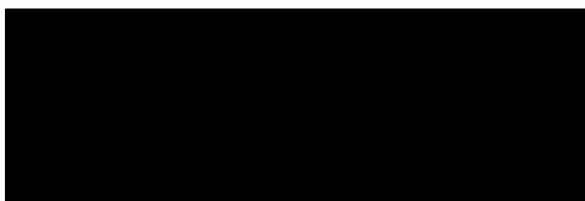
CHARITY INFORMATION

Charity Name: Carnoustie Panbride Church

Charity Number: SC 004594

Congregational Reference No: 301792

PRINCIPAL OFFICE BEARERS



TRUSTEES As listed in Appendix 2

Contact Address



Bank

Royal Bank of Scotland Plc,
288, Brook Street,
Broughty Ferry,
Dundee. DD5 2AP

REPORT OF TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees present their report and financial statements for the year ended 31 December 2022.

1. GOVERNING DOCUMENT

The Church is administered in accordance with the terms of the Model Deed of Constitution.

2. 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 the 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.

3. ORGANISATIONAL STRUCTURE

The Congregational Board is chaired by the Minister and normally meets five times in a year. Certain responsibilities are delegated to the Finance Committee and the Property (Fabric) Committee as appropriate. The Kirk Session, which meets six times a year, is responsible for the spiritual affairs within the church.

4. 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.

Services of Worship are conducted every Sunday throughout the year, with some additional services on specific occasions. The FOG (Friends of God) Squad also meets during the school term each Sunday morning, catering for children aged 3 to 11 years of age. A variety of fund-raising events take place each year, ranging from craft evenings to coffee mornings. A few social events are arranged to foster and encourage fellowship within the congregation and parish.

5. ACHIEVEMENTS AND PERFORMANCE

Measures aimed at stemming the spread of the Omicron variant meant that we began 2022 cautiously. However, restrictions were soon lifted, and we saw a steady increase of people returning to onsite church services.

Our church social activities such as Coffee and Chat, Needles and Pins, and the Men's Breakfast resumed. The Friendship Circle began meeting again and a new venture, Panbride

Carnoustie Panbride Church
Receipts and Payments Account for the Year Ended 31 December 2022

Musical Memories, took place in the Panbride Hall. In the autumn the popular “Soup and Sweet” returned.

Panbride Hall and Newton Hall continued to be used on an almost daily basis by the congregation and the wider community including Alzheimer Scotland, Carnoustie and District Pipe Band, Arbroath & Carnoustie Instrumental Band, Carnoustie Recorded Music Circle, Dundee & Angus Bird Club, Yoga, Pilates, Notorious Dance Group and School of Irish Dancing. Towards the end of the year, we welcomed back the children of Carlogie Primary with their Fairlogie Café.

Our young people in JAFFA and the F.O.G. Squad continued to meet.

In March, Newton Church was the venue for The World Day of Prayer and our Lent Bible Study was “From Now On” based on the musical, The Greatest Showman.

The Worship Team as well as being involved with Sunday worship also participated in the Holy Week Services which we were able to livestream from the Panbride Hall. The Service of Shadows took place in Newton Church on Maundy Thursday. There was an early morning Family Service on Easter Sunday with breakfast in the Panbride Hall.

In May our church hosted the Moderator of the General Assembly of the Church of Scotland during his visit to Angus. [REDACTED] toured Carnoustie and East Haven and had lunch in the Panbride Hall.

In June it was wonderful to have Carlogie Primary School in church for their End of Term and Prizegiving Service. We also had a wonderful Pentecost Picnic in the Manse Garden after the F.O.G. Squad prizegiving service.

Summer services took place in Panbride Church.

Two new ventures began in July - Walk and Talk and Mid-week Evening Worship.

In August the annual Congregational Day out was to Pitlochry. Despite a wet start to the day, the sun shone later, and a wonderful day was had by all.

During the year our Social and Fundraising Committee hosted a Coffee and Pancake morning and a wonderful evening of music featuring The Fiddlin’ Freens and Just 3 Folk.

Our youth group, JAFFA, had several fundraisers including a book sale, for the Ukraine.

At Harvest our church was beautifully decorated, and posies were given to the elderly and housebound.

During the year we held retiring offerings for Disasters Emergency Committee Ukraine Humanitarian Appeal, Royal British Legion Foodbank, Erskine Hospital, and CrossReach. The Coffee and Chat group also donated Christmas Boxes to the Blythswood Shoebox Appeal.

Our Advent Bible Study was “Travelling Light” where we travelled to Bethlehem with the different bible characters from the Christmas story.

Carnoustie Panbride Church

Receipts and Payments Account for the Year Ended 31 December 2022

In December the F.O.G. Squad enjoyed a movie night in the church hall, The Nativity, and entertained us with their own Nativity, "Angel's View".

At Christmas time it was great to be able to have all our usual services including Service of Remembrance and Hope, Christingle, Carols by Candlelight, Watchnight, and Christmas Day Family Service. Carlogie Primary School also had their Christmas Service in Newton Church.

It was a delight to be able to be back in the various care homes for Christmas Carol services accompanied by members of our newly formed Pastoral Care Team.

After much work from our Thinking Ahead group a new look website was launched.

Throughout the year our worship services were live streamed to our Facebook page and posted to our YouTube channel.

6. FINANCIAL REVIEW

The surplus for the year amounted to £6,374, a very positive given that church activities continued to be curtailed by covid restrictions for the first few months of the year.

The principal source of income continues to be from members by way of weekly freewill offerings, gift aid donations and the open plate.

The average number of members involved in giving during the year is as follows:

	Gift Aid	Non Gift Aid	Total	Previous Year
Weekly Freewill Offering	5	10	15	17
Monthly Standing Order	106	18	124	164
Annual Payments	6	0	6	6
Total	117	28	145	187

Local and national organisations continue to be supported (Note 7).

7. RESERVES

It is the Trustees' policy to hold reserves which are believed prudent in the light of both ongoing known revenue expenditure, and the potential high costs of a capital nature. At the year end the Church held unrestricted cash funds of £124,680. This equates to approximately seventeen months recurring expenditure, which the Trustees consider to be a reasonable reserve at year end.

8. STATEMENT OF TRUSTEES' RESPONSIBILITIES

The members of the Kirk Session and 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 and Congregational Board are responsible

Carnoustie Panbride Church
Receipts and Payments Account for the Year Ended 31 December 2022

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 Trustees 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 by



Session Clerk

Date: 30.3.23

Independent Examiner's Report to the Trustees of Carnoustie Panbride Church

I report on the accounts of the charity for the year ended 31 December 2021 which are set out on pages 8 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 Trustees 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

Carnoustie Panbride Church

Receipts and Payments Account for the Year Ended 31 December 2022

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

F.C.C.A.

30/3/23

Independent Examiner,

Carnoustie Panbride Church
Receipts and Payments Account for the Year Ended 31 December 2022

RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2022

		Unrestricted	Restricted	Endowment	2022	2021
	Note	Funds	Funds	Funds	Total	Total
		£	£	£	£	£
Receipts						
Donations	3	73,122	721		73,843	74,388
Legacies						0
Activities for Generating Funds		1,837			1,837	50
Bank & Deposit Interest		679	12		691	596
Investment Income		162	3		165	180
		75,800	736		76,536	75,214
Rental of Premises		13,787			13,787	3,462
Sale of Assets						0
Sale of Investments						0
Grants						0
Receipts from General Trustees						0
Other Receipts		3,250			3,250	2,411
Total Receipts		92,837	736		93,573	81,087
Payments						
Cost of generating funds		69			69	65
Charitable Activities Governance Costs	4	86,121	1,010		87,130	72,796
						0
Total Payments		86,189	1,010		87,199	72,861
(Deficit)/Surplus of Receipts over Payments		6,648	(274)		6,374	8,226
Transfers						0
Total (Deficit)/Surplus of Receipts over Payments		6,648	(274)		6,374	8,226

Carnoustie Panbride Church**Receipts and Payments Account for the Year Ended 31 December 2022**

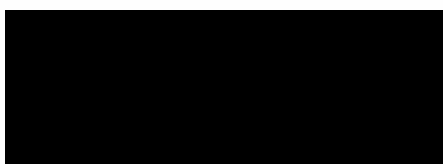
STATEMENT OF BALANCES
FOR THE YEAR ENDED 31 DECEMBER 2022

		Unrestricted	Restricted	Endowment	2022	2021
	Note	Funds	Funds	Funds	Total	Total
		£	£	£	£	£
Bank & Deposit Balances						
As at 1 January 2022		118,032	2,725		120,757	112,531
Movement in Year						
(Deficit) Surplus of Receipts over Payments		6,648	(274)		6,374	8,226
As at 31 December 2022	5	124,680	2,451		127,131	120,757
Investments at Market Value						
Cost £901					8,100	9,060
Assets						
Gift Aid					2,288	2,195
Debtors					639	3048
					2,927	5,243
Liabilities						
Ministers Travel					240	240
Ministers Telephone						
Heat & Light					205	312
Photocopier						
Bank Charges					10	7
Church Supplies						
					455	559

The accounts were approved by the Kirk Session and Congregational Board on the
and signed on its behalf by:



.....Session Clerk



Treasurer

Carnoustie Panbride Church**Receipts and Payments Account for the Year Ended 31 December 2022**

.....Treasurer

NOTES TO THE ACCOUNTS**1. Trustee Remuneration and Related Party Transactions**

Name of Trustee	Amount £	Nature of Payment
	2,482	Services as Church Officer
	973	Travel Expenses
	228	Telephone
	3,220	Manse Council Tax

2. Movement in Funds

	As at 1 Jan 2022 £	Receipts £	Payments £	Transfers £	As at 31 Dec 2022 £
Unrestricted Funds					
General Account	118,032	92,837	(86,189)	0	124,680
Total Unrestricted Funds	118,032	92,837	(86,189)	0	124,680
Restricted Funds					
Floral Exhibition Fund	618	5			623
Flower Fund	492	3			495
Social Fund	56	0			56
Property Refurbishment Fund	0	0			0
JAFFA	489	147	(50)		587
Social Outing	410	3	(460)		(47)
Benevolent Fund	500	577	(500)		0
Streaming Equipment	160	0			
	2,725	736	(1,010)		2,451
Total Funds	120,757	93,573	(87,199)		127,131
Purpose of Restricted Funds.					

Floral Exhibition Fund	To be used for an exhibition for fundraising or to mark a special event
Flower Fund	To be used for Church Service displays and other special occasions
Social Fund	To be used at the discretion of the Trustees.
Property Refurbishment Fund	To be used for upgrading and refurbishing of Newton Church property
JAFFA	To be used for the benefit of the members of the church youth group
Social Outing	To be used for the annual outing of members and the community
Benevolent Fund	To be used at the discretion of the Trustees
Streaming Equipment	To be used to buy equipment for the live streaming of services

Carnoustie Panbride Church
Receipts and Payments Account for the Year Ended 31 December 2022

	Unrestricted	Restricted	Endowment	2022	2021
	Total	Total	Total	Total	Total
	£	£	£	£	£

3. Analysis of Donations

Offerings – No Gift Aid	6,029			6,029	5,887
Offerings – Gift Aid	41,399			41,399	43,913
Tax Recovered on Gift Aid	12,913			12,913	14,325
Offerings (Open Plate)	5,052			5,052	2,857
Other Offerings,	7,729	721		8,450	7,153
National Giving Day					253
	73,122	721		73,843	74,388

4. Analysis of Payments

Cost of Generating Funds

Offering Envelopes	69			69	65
	69			69	65

Charitable Activities

Ministries & Mission Allocation	46,116			46,116	41,458
Presbytery Dues	1,475			1,475	1,318
Minister's Expenses	1,201			1,201	1,171
Other Staffing Costs	6,560			6,560	6,017
Fabric Repair and Maintenance	12,140			12,140	7,506
Council Tax	3,220			3,220	3,126
Heat, Light & Water	3,190			3,190	2,629
Insurance	4,556			4,556	4,369
Garden & Window Cleaning	260			260	979
Church Office Expenses	682			682	452
Organ & Music Licences					465
Printing, Stationery & Postage	1,881			1,881	1,085
Other Expenses	4,839	1,010		5,849	2,221
	86,121	1,010		87,130	72,796

2022
£

2021
£

5. Bank and Deposit Accounts

Bank of Scotland Current Account	8,100	31,677
Royal Bank of Scotland Community Account	59,003	29,052
United Trust Bank 100 Day Notice Deposit	40,028	40,028
Cambridge & Counties 95 Day Notice Deposit	20,000	20,000
	127,131	120,757

Carnoustie Panbride Church
Receipts and Payments Account for the Year Ended 31 December 2022

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, housing and loan fund. Ministers' stipends are paid in advance 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 5th and subsequent years of service was £35,269.

7. Collections for Third Parties

	2022 £	2021 £
Ukraine	944	0
JAFFA	144	0
FOG Squad	149	0
Erskine Hospital	330	168
Carnoustie Food Bank		9
Christian Aid Haiti & Afghanistan Appeal		253

1,567	430
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Carnoustie Panbride Church
Receipts and Payments Account for the Year Ended 31 December 2022

APPENDIX 1

FUNDS HELD ON BEHALF OF THE CONGREGATION

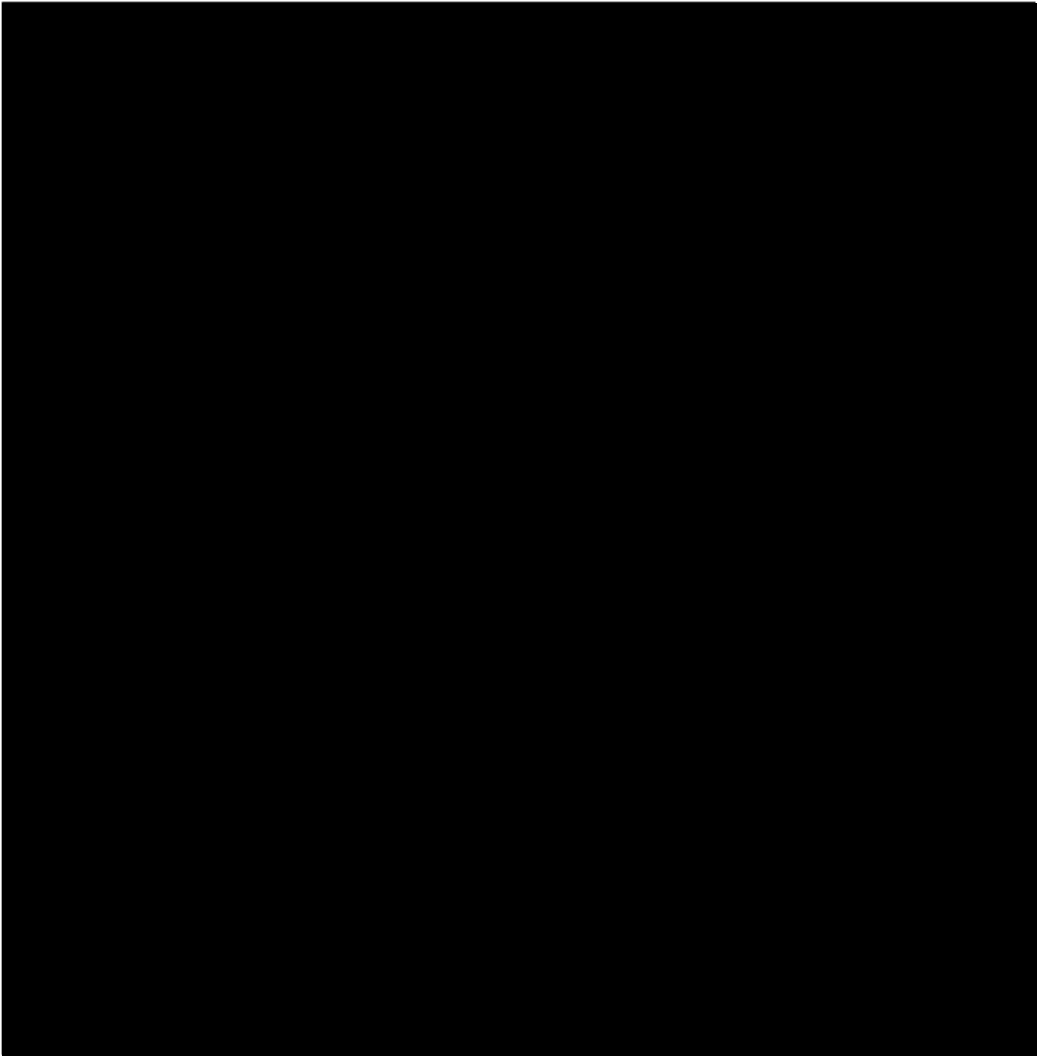
BY THE CHURCH OF SCOTLAND TRUSTEES

CAPITAL ACCOUNT	2022	2021
	£	£
Credit Balances held at 31 December at cost	5,231	5,231
Market Value of Balances at 31 December	8,056	8,684
REVENUE ACCOUNT		
Credit Balance at 31 December	510	352

APPENDIX 2

TRUSTEES
Kirk Session

Board



22