

**Wishaw: Cambusnethan Old and Morningside Parish  
Church of Scotland**

**Charity No: SC011532**

**Congregation No: 171156**

**RECEIPTS AND PAYMENTS ACCOUNTS**


**Year Ending 31<sup>st</sup> December 2023**

## Reference and Administrative Information

Charity Name: Wishaw: Cambusnethan Old and Morningside Parish Church of Scotland

Charity Registration Number: SC011532

Congregation Reference No: 171156

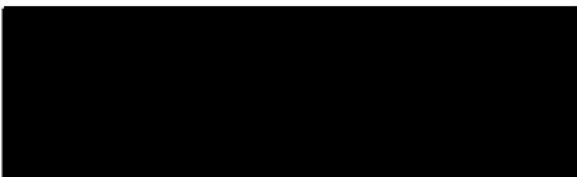
Contact Address: 

## Trustees

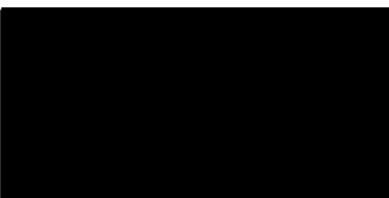
List all trustees who served at any time during the year up to the date of signing the accounts.

See attached List

## Principal Office-bearers



## Independent Examiner



## Bankers

The Royal Bank of Scotland plc  
98 Main Street  
Wishaw  
ML2 7LP

## **Trustees' Annual Report**

**Year ended 31 December 2023**

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

#### **Governing Document**

The Church is administered as “Quoad Omnia” i.e. the Kirk Session being responsible for all matters within the church.

#### **Recruitment and Appointment of Trustees**

Members of the Kirk Session are the charity trustees. There is no Congregational Board. 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.

#### **Organisational Structure**

The Kirk Session is chaired by the minister or by the interim moderator during a period of vacancy and meets at least ten times year. Certain responsibilities are delegated to the Finance Committee, Property Committee or Worship Committee as appropriate. The Kirk Session is responsible for all property and financial matters within the local church and for spiritual oversight of the congregation and parish.

#### **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.

There has been a Cambusnethan Parish Church at least since the twelfth century. As the local parish Church of Scotland, we are committed to sharing the love and truth of God in Jesus Christ through prayer and praise, Bible teaching, learning together and in our active engagement with people of all ages in our parish and local community. The church supports a number of church organisations although the COVID 19 pandemic has seen a number of these close or enter into a period of stasis. The church organisations include a Choir, Girls' Brigade and Boys' Brigade companies, and Taekwondo, and a Lunch Club. A number of social activities usually take place throughout the year, in addition to fundraising activities for Christian Aid etc.

#### **Achievements and Performance**

Whilst attendance at Sunday morning services has stabilised the numbers have not reached pre-pandemic levels of attendance. A similar picture is reflected in the attendance at a number of church organisations with the Choir and Lunch Club continuing to have a healthy membership at their weekly meetings throughout the year, though membership of the Girl's Brigade and Boys' Brigade has declined. We have also successfully managed to launch a new Wednesday activity afternoon which attracts a number of members to enjoy fun and fellowship for a couple of hours each Wednesday.

We continue with our local outreach in a number of care homes by holding regular monthly informal services at Morningside and Kirknowe Care homes. We also continue to subsidise transport for members of our congregation who previously attended our Mission Church at Morningside prior to its closure to ensure that they continue to be part of the church family. We again this year held our annual acts of Remembrance with wreath laying services being held at Morningside War Memorial as well as at the War Memorial within the church grounds.

Operation of the church continues to require careful attention and once again we fulfilled our Giving to grow contributions despite reducing income and the uncertainty created by the Presbytery Mission Planning process. The ongoing mission planning process has once again contributed to an increased workload of the Kirk Session and Office bearers.

The church remains without a Minister since the retiral of previous minister in 2017, and we continued under the year leadership of the [REDACTED] who is both our Interim moderator and Locum.



## **Financial Review**

The main source of congregational income is weekly freewill offerings, givings by standing orders, lump sum givings and Gift Aid refunds. The income for the current year has decreased by 1.07% mainly due to monies transferred from funds at Edinburgh, which were lower than the transferred funds last year, stripping out the transfer of funds the income has increased by 7.7% partly due to the increase of donations, bank rates and fund raising activities. The Congregational givings has decreased by 2.4%. Tax recovered from Gift Aid has increased by 28.6%. The expenditure has decreased by 18.9% mainly due to 3 years of organist fees being paid in 2022. Heat and Light costs have increased by 96.2% reflecting the electricity bill that not been received for 3 years and the estimated gas bill for the manse payed in December. The estimated gas bill for the manse of £4,000 has been queried and correct readings will be submitted and a refund of overpayment will be requested.

The main expenditure incurred by the Church is the Giving to Grow Contributions paid to The Church of Scotland by standing order over 10 months (February–November) each financial year. The value for 2023 is £21,670.

## **Reserves Policy**

It is the Trustees' policy to hold in reserve as much as possible in the Fabric Fund, given the age of the Church building, which is a listed building, with particular regard to the possible costs of repairs to the church, such as roof repairs, refurbishment, notwithstanding that regular checks are made and maintenance works are regularly carried out to ensure its condition is maintained. The same policy also applies to the manse.

At the year end the Church held unrestricted cash funds of £22,168 (excluding designated Organisations Accounts) of which £7,862 is held in the Fabric Fund and the balance (£14,306) is held in the remaining Unrestricted Funds which represents less than 3 months expenditure.

## **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.

# Wishaw: Cambusnethan Old and Morningside Parish Church of Scotland

Charity Number: SC011532

## Report of the Independent Examiner

I report on the accounts of the charity for the year ended 31 December 2023 that are set out on pages 7 to 14.

### 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 <sup>AW</sup> ~~[other than disclosed below\*]~~

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: 30/7/24.

\* Please delete the words in brackets if they do not apply

**Wishaw: Cambusnethan Old & Morningside Parish  
Church of Scotland.**

**Charity Number SC011532**

**List of Trustees: 1<sup>st</sup> January – 31<sup>st</sup> December 2023**





**Wishaw Cambusnethan Old & Morningside Parish Church**  
**Receipts and Payments Account**  
**Year ended 31 December 2023**

<u>Receipts</u>	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
Donations	3	46,067			46,067	43,100
Legacies						
Activities for Generating Funds		1,903			1,903	1,679
Bank & Deposit Interest		178	14		192	68
		48,148	14		48,162	44,847
Sale of Assets		150			150	
Grants						
Receipts from General Trustees		21,986			21,986	26,211
Other Receipts		22,136			22,136	26,211
<b><u>Total Receipts</u></b>		<b><u>70,284</u></b>	<b><u>14</u></b>		<b><u>70,298</u></b>	<b><u>71,058</u></b>
<b><u>Payments</u></b>	4					
Costs of Generating Funds		103			103	149
Charitable Activities		60,435			60,435	74,495
<b><u>Total Payments</u></b>		<b><u>60,538</u></b>			<b><u>60,538</u></b>	<b><u>74,644</u></b>
Excess of Receipts over Payments for the year before Transfers		9,746	14		9,760	-3,586
Transfers						
Excess of Receipts over Payments for the year		9,746	14		9,760	-3,586

Wishaw Cambusnethan Old & Morningside Parish Church  
Statement of Balances  
Year ended 31 December 2023

	Note 7	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
<b>Bank &amp; Deposit Balances</b>						
Bank & Deposit Balances brought forward		13,766	9,981		23,747	27,333
<b>Movement in the Year</b>						
Excess of Receipts over Payments for the Year		9,746	14		9,760	-3,586
Bank & Deposit Balances carried forward		23,512	9,995		33,507	23,747
<b>Assets</b>						
Gift Aid Receivable		3,158			3,158	3,041
<b>Liabilities</b>						
Cost of Repair not yet Billed						6,000
Electricity not yet Billed						6,000

The accounts were approved by the Kirk Session on

28/July 2024.



**Wishaw Cambusnethan Old & Morningside Parish Church**  
**Notes to the Accounts**  
**Year ended 31 December 2023**

**1 Trustee Remuneration and Related Party Transactions**

Expenditure to the value of £475.20 was paid on behalf of R Jones Trustee during 2023 for Travelling Expenses and £9,158.99 in respect of Locum fees.  
Expenditure to the value of £2,746.18 was paid on behalf of I Mathie Trustee during 2023 for services provided as church organist.  
No expenditure has been paid on behalf of any other Trustee apart from the above.  
No remuneration was paid to a Charity Trustee or person connected to a Charity Trustee during 2023.

**2 Movement in Funds**

	At 1st Jan 2023 £	Receipts £	Payments £	Transfers £	At 31st Dec 2023 £
<b>Unrestricted Funds</b>					
Designated Fabric Fund	7,862				7,862
Designated Benevolent Fund	3,025		517		2,508
General Fund	2	68,332	58,164		10,170
Legacy Fund	1,628				1,628
Designated Organisation Accounts (see Notes to the Accounts 9)	1,249	1,952	1,857		1,344
	<u>13,766</u>	<u>70,284</u>	<u>60,538</u>		<u>23,512</u>
<b>Restricted Funds</b>					
J Currie - Memorial Stone	458				458
RBOS Events Committee Account	1,197	14			1,211
Church & Halls Electrical Upgrade Fund	4,753				4,753
Restoration & Renewal Fund	2,108				2,108
Sunday School Account	467				467
Sunday School Training Account	683				683
Bible Class Account	315				315
	<u>9,981</u>	<u>14</u>			<u>9,995</u>
<b>Total Funds</b>	<u>23,747</u>	<u>70,298</u>	<u>60,538</u>		<u>33,507</u>

### Purposes of Designated Funds

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

Benevolent Fund : The is a fund to be used at the minister's discretion.

Organisation Accounts (see Organisation Sheet for list of Organisations): These funds are used at the discretion of each organisation for the maintaining, running and purposes of the Organisations.

### Purposes of Restricted Funds

J Currie - Memorial Stone : This is a fund to assist with the costs relating to cleaning the Memorial Stone at the front of the Church.

Restoration & Renewal Fund : The Trustees have set aside funds to assist with the cost of the restoration of the church.

Church & Halls Electrical Upgrade Fund : The Trustees have set aside funds to assist with the cost of upgrading the church & halls area electrics.

Sunday School Account: This account was held in an old Burgh Bank account, the coucil has closed this Bank, the funds have been transferred to the current account and are shown as restricted for the Sunday School.

Sunday School Training Account: This account was held in an old Burgh Bank account, the coucil has closed this Bank, the funds have been transferred to the current account and are shown as restricted for the Sunday School.

Bible Class Account: This account was held in an old Burgh Bank account, the coucil has closed this Bank, the funds have been transferred to the current account and are shown as restricted for the Bible Class.

## 3 Analysis of Donations

WFO Scheme (non Gift Aid)					
Gift Aid Donations	9,042			9,042	10,559
Tax Recovered on Gift Aid Donations	21,052			21,052	20,271
National Giving Day	7,086			7,086	5,512
Ordinary Offerings (Open Plate)	4,821			4,821	3,012
Other Offerings, Donation, etc	4,066			4,066	3,746
	<u>46,067</u>			<u>46,067</u>	<u>43,100</u>

#### 4 Analysis of Payments

##### Costs of Generating funds

Offering Envelopes

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
	103			103	149
	<u>103</u>	<u></u>	<u></u>	<u>103</u>	<u>149</u>
<b>Charitable Activities</b>					
Ministries and Mission Allocation	21,670			21,670	31,079
Presbytery Dues	990			990	1,815
Minister's Expenses	524			524	654
Pulpit Supply	9,419			9,419	5,047
Organist Fees	2,746			2,746	11,469
Repairs & Maintenance	1,606			1,606	4,285
Fabric Fund					1,450
Equipment					1,170
Council Tax					
Heat & Light					
Insurance	13,676			13,676	6,971
Organ & Music	5,377			5,377	4,880
Printing Stationery & Photocopying	729			729	1,089
Church Telephone & Postages	314			314	408
Cleaning	429			429	378
Grounds Upkeep	67			67	157
TV Licence					550
Software Licence	120			120	120
Sundries					281
Bank Charges	393			393	404
Benevolent Fund	518			518	888
Restoration & Renewal Fund					200
Expenditure Related to Restricted Fund Raising Events					
Church & Halls Electrical Upgrade					
Community Outreach Activities					
Organisation Expenditure (see Notes to the Accounts 9)	1,857			1,857	1,200
	<u>60,435</u>	<u></u>	<u></u>	<u>60,435</u>	<u>74,495</u>



5 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 contribution for national insurance, pension and housing and loan fund. Ministers' stipend 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 5th and subsequent years of service) £37,032.

6 Collections for Third Parties

	2023 £	2022 £
Earl Haig Fund	51	202
Christian Aid	237	276
Living Well	250	
Ukraine Appeal		666
Tear Fund		235
	538	1379

7 Bank & Deposit Balance

	2023 £	2022 £
RBOS Current Account	-189	2,333
RBOS High Interest Account	31,141	18,969
RBOS Bonus Reserve Account		
RBOS Events Committee Account	1,211	1,196
Motherwell Bank Account 2153902 (J Currie - Memorial Stone)	1,338	1,249
Organisation Accounts (see Notes to the Accounts 9)		
	33,501	23,747

# Wishaw Cambusnethan Old Morningside Parish Church Organisation Accounts Year Ended 31st December 2023

	All Organisations	Guild	Choir	Sunday School	Men's Club	Keep Fit	Mother & Toddlers	Joint Holiday Club	3 G	Lunch Club
<b>Opening Balance</b>										
Cash at Bank	1,120	102	544				159			181
Cash in Hand	117	12	61	9		6	29			
Cash at Bank	12									
Less Cheques not Presented										
	<u>1,249</u>	<u>114</u>	<u>605</u>	<u>9</u>	<u>188</u>	<u>6</u>	<u>146</u>			<u>181</u>
<b>Income</b>										
Collections	1,541		363							1,178
Capitation Fees	300		300							
Social Events	7	2	4		1					
Bank Interest	104				104					
Donations										
Grants										
Other Income	<u>1,952</u>	<u>2</u>	<u>667</u>	<u>9</u>	<u>105</u>	<u>6</u>	<u>146</u>			<u>1,178</u>
	<u>3,201</u>	<u>116</u>	<u>1,272</u>		<u>293</u>					<u>1,359</u>
<b>Expenditure</b>										
Cost Of Social Events	1,738		560							1,178
Capitation Fees	62		62							
Donations										
Music										
Equipment										
Tutor Fees	63		20	9	28	6				
Other Expenses	<u>1,863</u>	<u>116</u>	<u>642</u>	<u>9</u>	<u>28</u>	<u>6</u>	<u>146</u>			<u>1,178</u>
	<u>1,338</u>		<u>630</u>		<u>265</u>					<u>181</u>
Transfer In										
Transfer Out										
<b>Closing Balance</b>	<u>1,338</u>	<u>116</u>	<u>630</u>		<u>265</u>		<u>146</u>			<u>181</u>
<b>Represented By: -</b>										
Cash at Bank	1,271	104	587		265		134			181
Cash in Hand	55		43				12			
Cash at Bank	12	12								
	<u>1,338</u>	<u>116</u>	<u>630</u>		<u>265</u>		<u>146</u>			<u>181</u>
Cheque not Presented	<u>1,338</u>	<u>116</u>	<u>630</u>		<u>265</u>		<u>146</u>			<u>181</u>
	<u>0</u>									
Diff										

## APPENDIX

### FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2023	2022
	£	£
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31st December at cost	10,434	10,150
Market Value of Balances at 31 December	11,020	15,009
<b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December	74,886	82,347
<b><u>TEMPORARY ACCOUNT</u></b>		
Credit Balance at 31 December	15	15