

The Church of Scotland
Old Parish & St. Paul's Church

Accounts for the year ended 31 December 2015

Congregation No:040261

Charity No: SC010389

**Old Parish & St. Paul's Church
Trustees' Annual Report
Year ended 31 December 2015**

The trustees present the annual report and accounts for Old Parish & St. Paul's Church for the year ended 31 December 2015

Reference and Administrative Information

Charity Name: Old Parish & St. Paul's Church of Scotland, Galashiels
Charity Registration Number: SC010389
Congregation Reference No: 40261
Scott Crescent
Galashiels
TD1 3JU
Contact Address (Treasurer) Mrs. M. McKendrick
1 Hayward Drive
Galashiels
TD1 3JB

Trustees

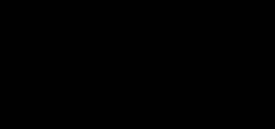


Principal Office-bearers

Minister:
Session Clerk
Clerk to the Board
Church Treasurer



Independent Examiner



Bankers

The Bank of Scotland,
Channel Street
Galashiels. TD1 1BE

Old Parish & St. Paul's Church SC010389
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Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Model Deed of Constitution of the Church of Scotland. The governing bodies are the Kirk Session which oversees the spiritual affairs of the church and maintains the membership roll, and the Congregational Board, which oversees the temporal and financial affairs of the church and oversees the care and maintenance of its buildings, furnishings, utilities and grounds.

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 to oversee the spiritual affairs of the church. Candidates chosen by the Kirk Session to become elders are inducted into the office of elder at special ordination services. Whereas the members of the Kirk Session are chosen for life, members of the Congregational Board are appointed to serve a term of three years. The Congregational Board is comprised jointly of an equal number of representatives from the Kirk Session and the congregation as a whole. To select the latter portion of the Board members, the congregation is invited to nominate individuals to the Board who are believed to have the skills and commitment to contribute to the management of the temporal and financial affairs of the church. The at-large members are elected from the list of nominees at the Stated Annual Meeting and serve for a period of three years, then seek re-election at the next Stated Annual meeting.

Members appointed to the Board from the Kirk Session are also appointed for a three year term. In this way, with members coming off the Board each year and new members coming on, the Congregational Board has a renewed make-up each year.

Organisational Structure

The Congregational Board is chaired by the minister and meets regularly. Certain responsibilities of the Board are delegated to the Financial Committee and the Property Committee as appropriate. Both committees report to the Board regularly at its stated monthly meetings. The Kirk Session also meets regularly. The Kirk Session maintains the Communion roll of the church and carries out regular visits to check on the welfare of its members. Kirk Session meetings are also moderated by the minister. A Session Clerk is appointed to keep an accurate record of the meetings, to assist in receiving incoming correspondence, and preparing outgoing correspondence for the church. The Kirk Session responds to special remits from the General Assembly and the Presbytery, plans and oversees mission and outreach activities within the parish, and oversees the stewardship and pastoral affairs of the church.

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Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. It exists to glorify God and to work for the advancement of Christ's Kingdom

Sunday Worship:

11.30am and 6.30pm each Sunday

Sunday School and Underground Church:

11.30am for primary, junior and senior classes

Bible Studies:

10.00am each Monday (home study)

10.00am each Tuesday (home study)

Prayer Vigilantes

Meets each Monday to pray for the work of Tearfund, Open Doors, Wycliffe Bible Translators, FEBA Broadcasting and Mission Aviation Fellowship and the people they serve around the world.

Prayer Group

Open to all once each month in the church

Music Makers:

7.30pm each Thursday

Adult Badminton:

10.00am each Wednesday, large hall

Church Guild:

2.00pm two Wednesdays a month from October to March, small hall

Lunch Club:

12.30pm each Thursday; two course meal served for seniors of the community in small hall.

1st Galashiels Boys' Brigade Company:

6.00pm each Friday evening from September through March, three sections serving ages 8 to 18 years.

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Achievements and Performance

The church's ministerial and outreach activities for the parish and the surrounding community are highlighted in the following details:

In May the congregation were delighted to appoint [REDACTED] as our minister.

The Guild is open to both ladies and gentlemen, and meets 12 times fortnightly on Wednesday afternoons during the period from October to March. The meetings give the members a chance to enjoy a time of Christian fellowship with one another, as well as to learn about special topics of interest to the church and for Christian living. Approximately 25 people regularly attend the meetings. Each year the Guild Office in Edinburgh provides information and guidance on special bible themes which can be presented and discussed at subsequent meetings throughout the year.

Special guest speakers are often called in to talk about a particular organization or Christian charity. As a fund raising event, the Guild hosts a soup and sweet luncheon twice a year right after church, the proceeds from which are used to support specific projects or charities of the church.

The Guild annual outing, its special fellowship event for members, was to The Green Tea Restaurant for an excellent meal following a scenic drive to the venue planned by the drivers of each car.

The Sunday School operates two sections for primary-age children and a creche for the younger children. The junior Sunday school is for children from primary 1 to 3, and the Xplorers is for primary 4 to 7. The creche and Sunday school are open to all children. Currently all those who attend are those whose parents either bring them or are attending the church service.

The Sunday school joins the congregation of the church at the start of the 11.30 am service, then leaves after the children's address and second hymn for a time of bible teaching in class.

The Junior Sunday school has 3 members and the Xplorers has 6 members, although numbers attending can vary from week to week.

The Underground Church (The UGC) meets on Sunday mornings and is for young people from secondary school years S1 to S6. The UGC join the congregation of the church at the start of the 11.30am service, and then leave after the minister's address and second hymn for a time of bible teaching, using Scripture Union materials, with their teachers, or special discussion topics preceded by films or other audiovisual presentations.

The UGC had an away-fun-day which included Bible study and food!

Occasionally they take part in the morning service using drama, powerpoint or mini film.

Membership is open to anyone in the appropriate age group and has around 11 regular attendees.

UGC members regularly attend Christian events such as Powerpoint and Influence, open to young people from all churches and none.

UGC fundraise by doing bakesales, the monies going to various Christian charities.

The Prayer Vigilantes meet to pray through information provided by the stated overseas Christian agencies. Group members learn a lot from around the world, praying for God's grace to improve each situation, according to His will and purpose, for the advancement of the Gospel.

Year ended 31 December 2015

Trustees' Annual Report

Year ended 31 December 2015

Achievements and Performance (cont'd)

Lunch Club

The Church Lunch Club meets weekly on a Thursday at 12.30pm from mid August to mid June having an eight week break in the summer and two weeks at Christmas.

We were pleased to welcome a few new faces this year and at present have 25 regulars for meals despite losing some friends during the year.

Church members and also older people in the community benefit from this service and it also gives them companionship as well as a nourishing meal. Each year 2 of our 4 volunteer teams prepare the Christmas Lunch which we provide free for patrons and Team Members and this year it was prepared for 68 people and is looked forward to by all.

We still give a donation to the Church and support the Lydia Project in Malawi.

Music Makers began in the mid 1980s when a group of singers and musicians with a mutual interest in modern Christian music came together for fellowship and to rehearse and perform special music for the church. Over the years, Music Makers have enjoyed learning new songs and introducing them to the congregation and, on many occasions, to other groups within the community. At present, Music Makers comprises about 20 singers and a group of supporting instrumentalists which include flute piano, guitar and cornet players. The response of the congregation to the music introduced by Music Makers has always been very positive and encouraging, and has often resulted in the group being requested to perform at special services and events which are shared with other local churches.

Music Makers should not just be seen as another singing group or choir, but as a group of people who share strong bonds of fellowship with one another, and who enjoy sharing their music and songs with others within the congregation and the community at large.

Seniors Badminton has 16-18 members who meet each Wednesday, seeking to maintain their very high standards of play. Half-way through they trouble-shoot their games over a cup of tea/coffee and reflect on their minor lapses of concentration resulting in the occasional miss or overhit or inability to reach the shuttle-cock! Despite these short-comings they are sure they are about to prove themselves a force to be reckoned with in the future!

The Boys Brigade operates a Company associated with the Church. They are divided into three sections; the Anchor Boys, the Junior Section, and the Senior boys.

The Boys Brigade meets weekly on Friday evenings at 6.00pm from September through to March. As The Boys Brigade is a separate charity, a more detailed report of their activities is sent with their own accounts.

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Trustees' Annual Report
Year ended 31 December 2015

Financial Review

Weekly offerings plus gift aid tax refunded are the principal sources of income and have increased by 10% compared with 2014.

£9,811 was received from the Capital Revenue account held at head office for repairs to church hall roof.

£500 was received from Toby's Fund towards the costs of 2 UGC members going on a presbytery trip to Malawi in 2016 to work with street kids in Zomba.

Income from investments decreased by 1.6%

Rental of premises has increased by 8.5%.

The church's vacancy was filled in May so still incurred locum salary costs.

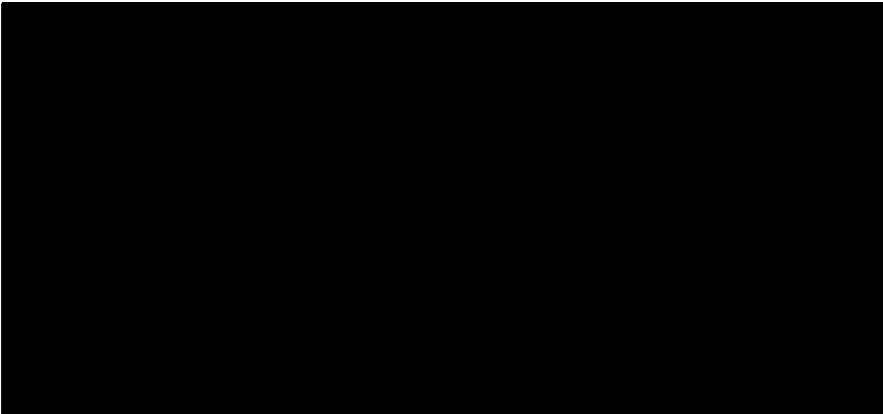
Reserves Policy

It was agreed to hold a reserve of approximately three months expenditure in the General Fund.

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 for keeping 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.



Old Parish & St. Paul's Church

SC010389

Independent Examiner's Report to the Trustees of Old Parish & St. Paul's Church

I report on the accounts of the charity for the year ended 31 December 2015, which are set out on pages 9 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 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.

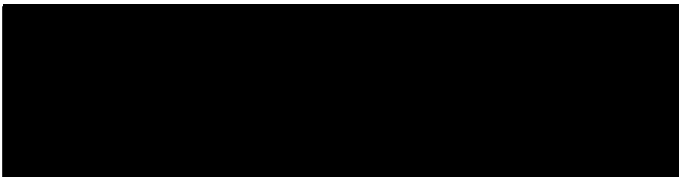
Basis of independent examiner's statement

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

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 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

2/3/16

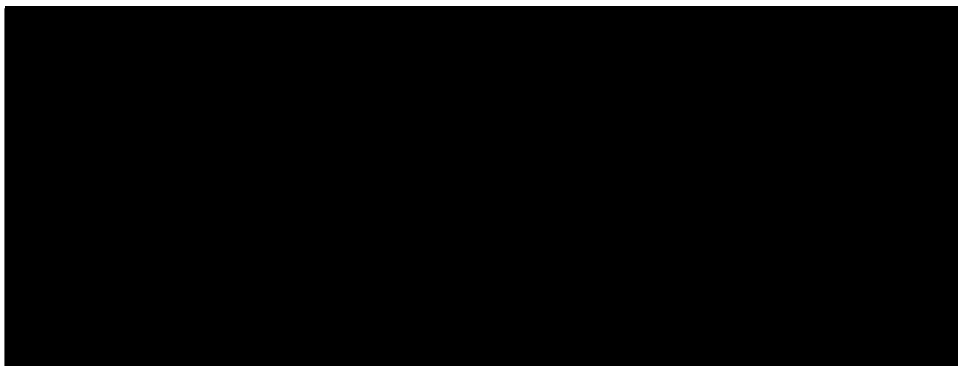
**Old Parish & St. Paul's Church
 Receipts and Payments Account
 Year ended 31 December 2015**

SC010389

	Note	Unrestricted Funds 2015	Endowment Funds 2015	Total 2015	Total 2014
<u>Receipts</u>					
Donations	3	67,020		67,020	53,734
Bank & Deposit interest		41		41	39
Investment income		1,790	404	2,194	2,231
		<u>68,851</u>	<u>404</u>	<u>69,255</u>	<u>56,004</u>
Rental of Premises		16,214		16,214	14,939
Listed Places of Worship Grant		2,560		2,560	0
Toby's Fund Grant		500		500	0
Receipts from General Trustees		9,811		9,811	2,203
Total Receipts		<u><u>97,936</u></u>	<u><u>404</u></u>	<u><u>98,340</u></u>	<u><u>73,146</u></u>
<u>Payments</u>					
Costs of generating funds	4	182		182	182
Charitable activities		95,242	404	95,646	87,414
Total Payments		<u><u>95,424</u></u>	<u><u>404</u></u>	<u><u>95,828</u></u>	<u><u>87,596</u></u>
Excess of Receipts over Payments for		2,512	0	2,512	-14,450
Transfers between funds		0	0	0	0
Excess of Receipts over Payments for the year		<u><u>2,512</u></u>	<u><u>0</u></u>	<u><u>2,512</u></u>	<u><u>-14,450</u></u>

Old Parish & St. Paul's Church SC010389
Statement of Balances
At 31 December 2015

	<u>Note</u>	Unrestricted Funds 2015	Endowment Funds 2015	Total 2015	Total 2014
Bank & Deposit Balances					
Bank & deposit balances brought forward	2	39,247		39,247	53,697
Movement in year					
Excess of Receipts over Payments for the year		2,512		2,512	-14,450
Bank & Deposit balances carried forward		<u>41,759</u>	<u> </u>	<u>41,759</u>	<u>39,247</u>
Investments at market value (cost £39,931)		<u>40,527</u>	<u>9,315</u>	<u>49,843</u>	<u>51,204</u>
Assets					
Use of premises invoice for 2015		63		63	2,396
Gift Aid Receivable		1,500		1,500	1,500
		<u>1,563</u>	<u> </u>	<u>1,563</u>	<u>3,896</u>
Liabilities					
Heat & Light not yet billed		<u>2,282</u>	<u> </u>	<u>2,282</u>	<u>2,174</u>



Old Parish & St. Paul's Church SC 010389

Statement of Balances

Notes to the Accounts, 31st December 2015

1 Trustee Remuneration and Related Party Transactions

██████████ the daughter of ██████████ received £1,060 for cleaning services.
 ██████████ received the following expenses in the year: Travel expenses £576, Telephone £41 and Council Tax £1,322.

2 Movement in Funds

	At 1 Jan 2015 £	Receipts £	Payments £	Transfers £	At 31 Dec 2015 £
Unrestricted Funds					
Designated Fabric Fund	3,089	19			3,108
Designated Charity Fund	2,873	27	200		2,700
Designated Organ Fund	478	3			481
Designated Floodlighting Fund	450	3			453
Designated General Fund	32,357	96,106	95,224	1,778	35,017
	<u>39,247</u>	<u>96,158</u>	<u>95,424</u>	<u>1,778</u>	<u>41,759</u>
Unrestricted Funds					
Designated Reserve Fund	24,998	1,778	0	-1,778	24,998
Endowment Funds					
The Helen Ferguson Bequest	5,997	325	325		5,997
The Emma J. Turnbull Challenge	500	37	37		500
The Sybil Barker Bequest	1,001	42	42		1,001
	<u>7,498</u>	<u>404</u>	<u>404</u>	<u>0</u>	<u>7,498</u>

Purposes of Unrestricted Funds

Reserve Fund: The trustees have set aside funds for unplanned expenditure.

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

Charity Fund: The trustees have set aside funds to support causes that the church deems to be worthy.

Organ Fund: The trustees have set aside funds for the maintenance of the organ for use in worship.

Floodlighting Fund: This was established in 2000 to mark the millennium and for the on-going maintenance of the floodlights.

Purposes of Endowment Funds

The Emma J. Turnbull Challenge: For the winner of a Bible Challenge given to young people in the church's Underground Church

The Helen Ferguson Bequest: To be used for educational purposes within the church.

The Sybil Barker Bequest: To be used to contribute to Sunday School presents.

Old Parish & St. Paul's Church SC 010389
Notes forming part of the financial statements
Notes to the Accounts. 31st December 2015

	Unrestricted Funds 2015	Restricted Funds 2015	Endowment Funds 2015	Total 2015	2014
3 Analysis of Donations					
WFO Scheme (non Gift Aid)	10,809			10,809	9,780
Gift Aid Donations	26,618			26,618	24,589
Tax Recovered on Gift Aid Donations	8,813			8,813	7,364
Ordinary Offerings (Open Plate)	10,060			10,060	9,107
Fundraising	6,460			6,460	0
Other Offerings, Donations etc.	4,260			4,260	2,894
	<u>67,020</u>	<u>0</u>	<u>0</u>	<u>67,020</u>	<u>53,734</u>
4 Analysis of Payments					
Offering envelopes	182			182	182
Charitable Activities					
Ministries and Mission Allocation	35,261			35,261	30,149
Locum Salary Costs	2,550			2,550	6,648
Presbytery Dues	500			500	510
Minister's Expenses & Travel	658			658	0
Pulpit Supply	190			190	1,446
Other staffing costs	2,560			2,560	2,560
Fabric Repairs & Maintenance	22,881			22,881	17,596
Council Tax	1,322			1,322	0
Heating & lighting	9,917			9,917	9,659
Insurance	10,761			10,761	10,649
Other Building Costs	1,257			1,257	1,132
Sunday School/UGC	452		404	856	739
Equipment & Furnishings	1,794			1,794	0
Organ & Music	1,328			1,328	1,661
Charitable donations	1,990	6		1,990	1,864
Outreach	98			98	233
Printing, Stationery & Advertising	958			958	1,119
Other expenses	765			765	1,449
	<u>95,242</u>	<u>0</u>	<u>404</u>	<u>95,646</u>	<u>87,414</u>
Total	<u>95,424</u>	<u>0</u>	<u>404</u>	<u>95,828</u>	<u>87,596</u>

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

Old Parish & St. Paul's Church SC 010389
Notes forming part of the financial statements
Notes to the Accounts. 31st December 2015

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 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 the year under review the minimum stipend was £26,119 and the maximum stipend in 5th and subsequent years of service was £32,098.

6 Collections for Third Parties and Charitable Donations

	2015	2014
	£	£
CoS Parish Development fund	0	40
Tearfund	269	564
Barnabas fund	499	539
Interserve Scotland	125	22
Comfort Rwanda	0	57
MAF	25	65
Scottish Bible Society	20	22
Cure Hospital Malawi	0	100
FEBA	20	20
Borders Scripture Union	150	330
Langlee SU Camp	105	105
Galashiels Food Bank	400	0
Wycliffe	22	0
Trypraying	200	0
OMF International	155	0
	<u>1,990</u>	<u>1,864</u>

APPENDIX

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

	2015 £	2014 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>138217</u>	<u>138217</u>
Market Value of Balances at 31 December	<u>0</u>	<u>0</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>706</u>	<u>2008</u>