

**Helensburgh United Reformed Church Regd. Scottish Charity SC 014017**

**Trustees Annual Report and Accounts for Year ending 31<sup>st</sup> December 2016**

Current Trustees:

Contact Address:

Helensburgh United Reformed Church, 35 West Princes Street, Helensburgh, G84 8TF

Recruitment and appointment of trustees:

All trustees were reappointed at the AGM

Governing Document:

The church is part of the United Reformed Church and functions in accordance with the Basis of Union and the Plan for Partnership in Ministerial Remuneration

Charitable Purpose:

The church exists primarily for the advancement of the Christian faith. Our Mission Statement clarifies that purpose as being, to Worship God, to care for each other and to serve the community

Activities and Achievements: Despite the sudden and sad death of our minister Revd Stephen Brown 2016 proved to be another busy and successful year under the leadership of our Elders, especially our secretary, [REDACTED]

[REDACTED] and guidance from our Interim Moderator, [REDACTED]

Most encouraging has been the consistent and enthusiastic support of the members and this has enabled us to continue with our fundraising fellowship and outreach activities. Our primary act of worship has been well supported, with once again a small increase over the 2015 levels. The church exercises an ever extending ministry of hospitality, especially but not exclusively, among the elderly, those with learning disabilities and individuals with mental health issues. We continue to support other charities, see Summary of Benevolence for 2016. With families moving out of the area the number of children attending our Junior Church activities has decreased by approximately 50%.

The church Web site; a popular site, but, due to the loss of our web master the site is under review.

Trustee's remuneration and expenses:

Expenses of £620.00 were paid to the Minister and £2,143.39 to Argyll & Bute Council, Manse Council Tax; all items are shown on the Current Account Statement.

Reserves:

In 2016 expenditure on fabric and maintenance items was limited to essential aspects only, but, the opportunity was taken to increase our contribution to the Ministry and Mission Fund by 2.0%, £1,000.

At 31<sup>st</sup> December 2016 we were able to carry forward a balance of £35,782.88 from the General Account, an increase of £11,801.59 on 2015 accounts and £2,077.49 in the Fabric Account and £3,204.93 in the Pithie Bond.

These balances allow us access to £41,065.30 in unrestricted funds and £12,000 in our restricted fund.

Conclusion:

Under the leadership of our Elders with guidance from [REDACTED] and you the Congregation, we have enjoyed a year of further development of church life and have continued the advancement of the Christian Faith in fulfilment of our Mission Statement.

Approved by the Trustees at their meeting on 26-2-17 and signed on their behalf

[REDACTED] Church Secretary  
[REDACTED]

**Helensburgh United Reformed Church Regd. Scottish Charity SC 014017**

**Notes to the Accounts for 2016**

**Funds:**

**Current Account:**

Copy of the Current Account for 2016 enclosed.  
This account is used to cover all day-to-day running expenses of the church.  
Balance carried forward from 2015 – 2016 was £23,981.29.

**Fabric Account:**

Copy of Fabric Account for 2016 enclosed.  
This account is to cover all fabric maintenance, repair and special projects funding.  
Balance carried forward from 2015 – 2016 was £10,603.00

**Agnes Pithie Memorial Fund - Restricted:**

This fund was created in 1989 from a bequest of £12,000.00 by [REDACTED] in memory of his sister Mrs Agnes Pithie. Terms of the bequest require the basic capital to be preserved in perpetuity with the balance being available for Maintenance of the Ministry and to help the elderly poor of the Church.  
At 17 August 2016 the value of the fund was £15,204.93.

**Grants:**

During 2016 we donated a total of £4,365.00 to charitable organisations, as per detail shown on Summary of Benevolences (copy enclosed).

**Trustees Remuneration:**

No such remuneration was paid out in 2016.

**Trustees Expenses:**

During 2016 payments totalling £2,763.39 were made to our minister or on his behalf as follows:

Expenses - £420.00

Fixed Car allowance – £200.00

Council Tax - £2,143.39 paid to Argyll and Bute Council

These amounts are shown in the current Account (copy enclosed) and section D.1 of the Supplementary Monitoring Return.

**Other Information:**

In addition to funds shown on the Statement of Balances, enclosed, it should be noted that our church owns the Church buildings and halls.

It is the intention of the Treasurer to ensure a surplus of £14,000 is taken forward to the General Account at the commencement of each financial year. This amount is equal to approximately two months running costs of the church.

## Abstract of Current Account for Year Ending 31 December 2016

2015	2015	INCOME	2016	2016
	<b>14,903.35</b>	<b>Balance Carried Forward (CF)</b>		<b>23,981.29</b>
		<b>Offerings</b>		
25,253.40		F.W.O	24,529.90	
6,907.80		Open Plate	7,333.70	
3,215.00		Levy	3,163.00	
8,381.62		Tax Claim (Gift Aid)	9,872.60	
7,677.00		Donations	2,025.00	
367.50		Retiring Collection	380.00	
	<b>51,802.32</b>			<b>47,304.20</b>
		<b>Fund Raising</b>		
151.00		BBQ	184.00	
99.00		Breakfast (Easter)	49.00	
148.00		Burn's Night	224.50	
818.00		Christmas Coffee Morning	752.00	
494.50		Coffee Mornings	252.50	
			-	
70.00		Craft Club		
925.50		Cream Teas	1,068.00	
		Afternoon Teas	340.50	
<b>87.00</b>		Harvest Supper		
-		Jumble Sale / Bric Brac	530.00	
<b>302.15</b>		Coffee & Pancakes	297.00	
<b>219.00</b>		Prayer Books	-	
<b>231.47</b>		Table Top		
<b>744.00</b>		Autumn Fayre	419.00	
<b>169.00</b>		Choir Concert		
475.00		Victorian Afternoon Tea	546.00	
<b>567.00</b>		Morning Coffee	252.00	
217.00		Egg Sales	141.00	
470.03	<b>6,187.65</b>	Other	1,300.40	<b>6,355.90</b>
	3,552.07	Christmas Tree Festival		3,546.60
	886.45	Commitment for Life		1,057.38
	13,620.00	Hall Lets		11,864.00
	6,027.00	Lunch Club		5,289.00
	697.00	Other Charities		627.00
	450.00	Sundries (Synod)		470.00
		<b>Transfers:</b>		
9,000.00		Mast Rental	9,000.00	
600.00		Ex Fabric Account / Agnes Pithie Acc		
755.53		Contra	150.00	
	<b>10,355.53</b>			<b>9,150.00</b>
	<b>93,578.02</b>	<b>Gross Credits</b>		<b>85,664.08</b>
	<b>9,077.94</b>	<b>Net Credits</b>		<b>11,801.59</b>
	<b>108,481.37</b>	<b>Gross Credits &amp; Balance CF</b>		<b>109,645.37</b>

**Helensburgh Reformed Church      Regd. Scottish Charity SC 014017**  
**Abstract of Current Account for Year Ending 31 December 2016**

2015	2015	EXPENDITURE	2016	2016
27,665.64		<b>Ministry M&amp;M</b>	28,077.60	
1,200.00		Fixed Car Allowance	200.00	
2,456.99		Ministers Expenses	420.00	
2,657.88		Council Tax (Manse)	2,143.39	
15.00	<b>33,995.51</b>	Pulpit Supply	213.61	<b>31,054.60</b>
	3,120.00	Organist		3,000.00
	3,942.75	Cleaner		3,994.13
	942.76	Manse Cleaning (net £200)		892.50
4,477.67		<b>Insurance: Church</b>	4,205.14	
648.01		Manse		
	<b>5,125.68</b>	Boiler	385.86	<b>4,591.00</b>
4,697.56		<b>Utilities: Gas</b>	3,988.13	
1,348.39		Electricity	1,656.79	
-	<b>6,045.95</b>	Calor Gas	-	<b>5,644.92</b>
	1,319.36	Advertising		1,059.70
	273.28	Manse Telephone		303.90
		<b>Sundries:</b>		
458.75		Bibles / Prayer Books		
1,322.70		Synod	1,447.00	
496.74		Organ/Piano Maintenance	577.50	
1,990.72		Church Maintenance	280.49	
6,800.00		Piano (Donation)		
235.20		Boiler Insurance		
214.66		Fire Safety Inspection	74.14	
307.66		Church Life (JR Church)	218.57	
455.76		Stationery / Admin	578.62	
400.00		Chairs		
		Memorial Service	1,059.00	
	<b>12,682.19</b>	Other 2016	724.82	<b>4,960.14</b>
		<b>Christmas Tree Festival:</b>		
1,352.07		Expenses	1,346.60	
1,100.00		Save The Children Fund	1,100.00	
1,100.00		MND Scotland	1,100.00	
	<b>3,552.07</b>			<b>3,546.60</b>
		<b>Benevolences:</b>		
1,110.00		Commitment for Life	1,100.00	
1,135.00		Other Charities	3,265.00	
	<b>2,245.00</b>			<b>4,365.00</b>
		<b>Transfers:</b>		
9,000.00		To Fabric Account	9,000.00	
1,500.00		To Fabric Account (Domestics)	1,300.00	
755.53		Contra Items	150.00	
	<b>11,255.53</b>			<b>10,450.00</b>
	<b>84,500.08</b>	<b>Gross Debits</b>		<b>73,862.49</b>
	<b>23,981.29</b>	<b>Balance Carried Forward</b>		<b>35,782.88</b>

**Agnes Pithie Memorial Fund: Bond No: 11D34E001**

Bequest in 1988 of £12,000, interest only available with effect from 1991.

Capital to be preserved in perpetuity

Terms of bequest: Interest to be used for "maintenance of the Ministry  
and to help the Elderly poor of the Church".

The £12000 is held in a Trustee Bond of Ethical Funds through  
St James Wealth Management, with effect from 1.11.2011.

Trustees: [REDACTED]

AGNES PITHIE MEMORIAL FUND			
2015			2016
14,089.23	<b>Balance</b>		14,265.59
	<b>Value as of:</b>		
776.36	20.05.2016	£12,517.19	(1,748.40)
	17.08.2016	£15,204.93	2,687.74
14,865.59			939.34
	<b>Withdrawals:</b>		
600.00	20.5.2015		
	<b>Balance in Bond as of</b>		
14,265.59	31.12.2015	31.12 2016	15,204.93

**Fabric: Account No 10306160**

Cheque facilities at Clydesdale Bank. Dedicated account for all Fabric Funding  
 Three signatories: [REDACTED]; either to sign.

<b>FABRIC: Account No 10306160</b>		
<b>2015</b>		<b>2016</b>
<b>9,497.71</b>	<b>Balance Carried Forward</b>	<b>10,603.00</b>
9,000.00	Mast Rental Transfer	9,000.00
	Donation (Loan)	
	Insurance claim - Laptop	
500.00	ex-Current Account	
<b>18,997.71</b>	<b>Expenditure</b>	<b>19,603.00</b>
5,161.71	Store Cupboards - Hall x2	
3,150.00	Synod - Loan Repayment (3/5)	3,150.00
58.00	Plumber - Manse	1,110.00
25.00	Synod News	
	Plumber - Manse	66.00
	Wheelchair Ramp	633.51
	External Decorating	3,120.00
	External Maintenance	1,200.00
	Plumber - Church	264.00
	New Glazed Doors	2,480.00
	Paving	5,502.00
<b>8,394.71</b>		<b>17,525.51</b>
<b>10,603.00</b>	<b>Balance Carried Forward</b>	<b>2,077.49</b>

Helensburgh United Reformed Church  
 35 West Princess Street, Helensburgh G84 8TF  
 Regd. Scottish Charity SC 014017



The National Synod of Scotland  
 An Eglais Ath-leasichte Aonaichte

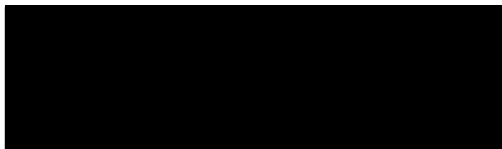


**Statement of Balances**

2015		2016		Surplus	Defecit
23,981.29	Current Account	35,782.88	Clydesdale Bank. Acc No. 30295021	11,801.59	
10,603.00	Fabric Account	2,077.49	Clydesdale Bank. Acc No. 10306160	(8,525.51)	
11,937.11	Agnes Pithie Memorial Fund	15,205.93	Agnes Pithie Memorial Fund	3,268.82	
			Valuation as of 17 August 2016		
<b>46,521.40</b>		<b>53,066.30</b>			
12,000.00	Note: Agnes Pithie Memorial Fund. Basic Capital of £12,000 to be preserved in perpetuity.	12,000.00		<b>6,544.90</b>	-
<b>34,521.40</b>	<b>Net Funds Available</b>	<b>41,066.30</b>		<b>6,544.90</b>	

This is to certify that the related statements of account were approved  
 by a Meeting of the Trustees on: 26-2-17

Signed:



Church Secretary

On behalf of the Trustees of Helensburgh United Reformed Church

**Helensburgh United Reformed Church**

**Regd. Scottish Charity - S 014017**

**Summary of Benevolence for 2016**

<b>2015</b>	<b>Income</b>	<b>2016</b>	<b>2015</b>	<b>Expenditure</b>	<b>2016</b>
1,152.00	Commitment for Life	1,047.38	1,110.00	Commitment for Life	1,100.00
2,200.00	Christmas Tree Festival	2,200.00		MND Scotland	1,100.00
			1,100.00	Save The Children	1,100.00
500.00	Fair Trade Exchange	627.00	700.00	Fair Trade Exchange	500.00
	Christian Aid - Malawi	215.00		Christian Aid - Malawi	215.00
	Haiti - Oxfam	165.00		Oxfam - Haiti	250.00
257.00	Nepal Earthquake		50.00	Westminster College	50.00
111.50	Water Aid		150.00	Water Aid	
410.00	Other	-		Other	50.00
			285.00	Nepal Earthquake	
			1,100.00	Helensburgh Stroke Club	
<b>4,630.50</b>	<b>Totals</b>	<b>4,254.38</b>	<b>4,495.00</b>	<b>Totals</b>	<b>4,365.00</b>

Note: Westminster College Cambridge is the theological college for the URC.  
Annual donation of £50 via a standing order.



# OSCR

Office of the Scottish Charity Regulator

		<b>Independent examiner's report on the accounts</b> v2					
<b>Report to the trustees/members of</b>	Charity name	HELENSBURGH UNITED REFORMED CHURCH					
<b>Registered charity number</b>	SC	SC: 014017					
<b>On the accounts of the charity for the period</b>	Period start date				Period end date		
	Day	Month	Year	to	Day	Month	Year
	1st	January	2016		31st	December	2016
<b>Set out on pages</b>							
							(remember to include the page numbers of additional sheets)

**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) 2005 Act 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 accounts.

**Independent examiner's statement**

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page\*]

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.

Signed:

Name:



Date:

20.2.17

**Relevant professional qualification(s) or body (if any):**

RETIRED CHARTERED ACCOUNTANT

Address:

