

An annual return has been submitted for charity SC014017 (Helensburgh United Reformed Church) without accounts. Accounts must be sent to OSCR by post within 28 days of this submission or by your deadline date if this is sooner (your deadline for providing accounts is 9 months after your accounting period end date). Your return will not be processed and the charity's Scottish Charity Register entry will not be updated until satisfactory accounts are received. To help link your accounts to your annual return, please print this email and include it with your accounts. If you do not have a printer you can handwrite the following reference number on the front page of your accounts : SC014017.2017.1 The accounts should be sent to: OSCR 2nd Floor Quadrant House 9 Riverside Drive Dundee DD1 4NY

Regards,
OSCR Online

- Tel: 01382 220 446
- Email: oscronline@oscr.org.uk
- OSCR, 2nd Floor, Quadrant House, 9 Riverside Drive, Dundee, DD1 4NY

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3/7/2018

SC014017. 2017.1

Helensburgh United Reformed Church

35 West princes Street
Helensburgh
G84 8TF

Regd. Scottish Charity SC 014017

Trustees Annual Report and Accounts for Year ending 31st December 2017

Current Trustees:

Recruitment and appointment of trustees:

All Trustees were reappointed at the AGM which was held on 22nd May 2016

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:

2017 proved to be another busy and successful year under the leadership of our Elders and guidance from our Interim Moderator, Rev. Carol Smyth, cumulating with the induction in October of [redacted] Joint Pastorate (JP) Minister for Helensburgh and Dumbarton URC. The consistent and enthusiastic support of our members 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 2016 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 with our Christmas Tree Festival being a major charitable fund raising event within the community. See Summary of Benevolence for 2017. With young families moving out of the area the number of children attending our Junior Church has decreased by approximately 50%. But, as part of an Ecumenical Group we run Messy Church on the last Saturday of each month, which is well attended by children from all churches. Our Web Site review is now complete; with the Web Master ensuring that it is again a popular site to visit.

Trustee's remuneration and expenses:

No remuneration(s) were paid. Expenses of £566.50 were paid to the Minister, £276.00 to Argyll & Bute Council, Manse Council Tax and £631.26 to Scottish Synod, Manse Insurance. All items are shown on the Current Account Statement.

Financial Reserves / Liabilities:

It is the intention of the Treasurer to hold £16,000.00 in reserve; this sum equates to approximately two months running costs of the church. At 31st December 2017 we were able to carry forward a balance of £41,533.62 in the General Account, £10,800.09 in the Fabric Account, bonuses £4,199.28 in the Pithie Bond and £150.00 cash in hand. Excluding the proposed reserve, these balances allow us access to a total of £40,682.99 in unrestricted funds and £12,000.00 in our restricted fund. But, the opportunity was taken to increase our annual contribution to Ministry & Mission Fund by 3%, £875.00. We have liabilities of £3,150.00, the final repayment of the loan of £15,750.00 from National Synod of Scotland.

Conclusion:

Under the leadership and guidance of our Elders / Trustees, [redacted] and you the Congregation, we have enjoyed a year of further development of church life. The new Joint Pastorate will build on existing ecumenical relationships in both Towns and continue the advancement of the Christian Faith in fulfilment of our Mission Statement.

Approved by the Trustees at their meeting held on 25th Feb 2018 and signed on their behalf

[redacted]

Notes to the Accounts for 2017

Funds:

Current Account:

Copy of 'Abstract of the Current Account' for 2017 enclosed.

This account is used to cover all day-to-day running expenses of the church.

Balance carried forward from 2017 to 2018 is £41,533.62

Fabric Account:

Copy of 'Fabric Account' for 2017 enclosed.

This account is to cover all fabric maintenance, repair and special projects funding.

Balance carried forward from 2017 to 2018 is £10,800.09.

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 08 March 2017 the value of the fund was £16,199.28.

Notes:

- a Three signatories for both accounts [REDACTED] either 'one' to sign cheques. But, two signatories are required for cheques / invoices greater than £5000.00.
- b We have liabilities of £3,150.00, the final repayment of the loan of £15,750.00 from National Synod of Scotland.

Benevolence:

During 2017 we donated a total of £4,068.00 to charitable organisations, as per detail shown on Summary of Benevolences (copy enclosed). It should also be noted that the sum of £250.00, retiring collection, was donated to 'Combat Stress'.

Trustees Remuneration:

No such remuneration was paid out in 2017.

Trustees Expenses:

During 2017 payments totalling £2,763.39 were made to our minister or on his behalf as follows:

Expenses, Council Tax and Manse Insurance as per Trustees Annual Report
Manse Maintenance (Joint Pastorate) - £7,690.00

These amounts are shown in the Abstract of 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.

Abstract of Current Account for Year Ending 31 December 2017

2016	2016	INCOME	2017	2017
	23,981.29	Bank Balance Carried Forward (CF)		35,782.88
		Offerings		
24,529.90		F.W.O	23,040.50	
7,333.70		Open Plate	7,071.10	
3,163.00		Levy	3,110.00	
2,025.00		Donations	3,303.00	
380.00		Retiring Collection		
	37,431.60			36,524.60
	9,872.60	Tax Claim (Gift Aid)		12,300.62
11,864.00		Hall Lets	10,818.00	
5,289.00		Lunch Club	6,314.00	
	17,153.00			17,132.00
		Benevolence		
1,057.38		Commitment for Life	974.26	
627.00		Other	587.50	
	1,684.38			1,561.76
		Fund Raising		
419.00		Autumn Fair	329.00	
752.00		Christmas Coffee Morning	758.00	
3,546.60		Christmas Tree Festival	3,344.50	
1,068.00		Cream Teas	1,153.00	
252.50		Coffee Mornings	633.00	
530.00		Jumble Sale	468.64	
546.00		Victorian Afternoon Teas	346.81	
2,788.40		Other	1,675.05	
	9,902.50			8,708.00
		Joint Pastorate		
		Repayments		4,041.15
	470.00	Sundries (Synod Grant)		2,500.00
		Transfers		
9,000.00		Mast Rental	16,872.60	
		Ex Fabric Account / Agnes Pithie Acc		
150.00		Contra		
	9,150.00			16,872.60
	85,664.08	Gross Credits		99,640.73
	11,801.59	Net Credits		5,750.74
	109,645.37	Gross Credits & Balance CF		135,423.61

Abstract of Current Account for Year Ending 31 December 2017

2016	2016	EXPENDITURE	2017	2017
28,077.60		Ministry M&M	28,677.24	
200.00		Fixed Car Allowance	480.00	
420.00		Ministers Expenses	86.50	
2,143.39		Council Tax (Manse)	276.00	
213.61		Pulpit Supply	533.37	
	31,054.60			30,053.11
	7,886.63	Wages		6,661.25
		Insurance		
4,205.14		Church	4,158.18	
		Manse	631.26	
385.86		Boiler	406.88	
	4,591.00			5,196.32
		Utilities		
3,988.13		Gas	3,875.51	
1,656.79	5,644.92	Electricity	2,021.40	5,896.91
	1,363.60	Advertising / Internet		1,776.67
		Sundries		
251.71		Church External Maintenance	6,123.06	
28.78		Church Internal Maintenance	2,393.70	
		Joint Pastorate (Manse)	7,690.00	
577.50		Organ/Piano Maintenance	1,148.70	
1,447.00		Scottish Synod	1,956.00	
1,596.15		Admin / Stationary	2,168.10	
1,346.60		Christmas Tree Festival (CT Fes):	235.57	
1,059.00		Memorial Service		
	6,306.74			21,715.13
		Benevolences		
1,100.00		Commitment for Life	1,000.00	
		Christmas Tree Festival		
2,200.00		Oxfam	1,000.00	
		Alzeihmer Scotland	1,000.00	
3,265.00		Other Charities	1,068.00	
	6,565.00			4,068.00
		Transfers		
9,000.00		To Fabric Account	16,872.60	
1,300.00		To Fabric Account (Domestics)	1,500.00	
150.00		Contra Items	150.00	
	10,450.00			18,522.60
	73,862.49	Gross Debits		93,889.99
	35,782.88	Bank Balance Carried Forward		41,533.62
		Contra - Cash in Hand		150.00

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 £12,000 is held in a Trustee Bond of Ethical Funds through St James Wealth Management, with effect from 1.11.2011.

Trustees: SJ Alexander, Church Secretary and Mr FM Price, Elder

AGNES PITHIE MEMORIAL FUND		
2016		2017
14,265.59	Balance	15,204.93
(1,748.40)	Value as of:	
2,687.74	20.05.2016 £12,517.19	
	17.08.2016 £15,204.93	
	08.03.2017 £16,199.28	994.35
15,204.93		994.35
	Withdrawals:	
	Balance in Bond as of	
15,204.93	31.12.2016 31.12.2017	16,199.28
3,204.93	Bonuses (Unrestricted)	4,199.28

Fabric: Account No 10306160

Cheque facilities at Clydesdale Bank. Dedicated account for all Fabric Funding

Three Signatories: SJ Alexander, AH Armstrong and FM Price; any one to sign

Fabric: Account No 10306160		
2016	Credits	2017
10,603.00	Balance Carried Forward	2,077.49
9,000.00	Mast Rental Transfer	7,622.60
	Mast Rental Transfer	9,250.00
19,603.00		18,950.09
	Debits	
	Expenditure	
3,150.00	Synod - Loan Repayment (4/5)	3,150.00
1,176.00	Plumber - Manse	
264.00	Plumber - Church	
633.51	Wheelchair Ramp	
4,320.00	External Maintenance	5,000.00
2,480.00	Internal Maintenance	
5,502.00	Paving	
17,525.51		8,150.00
2,077.49	Balance Carried Forward	10,800.09

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



The National Synod of Scotland
 An Eglais Ath-iasichte Aonaichte

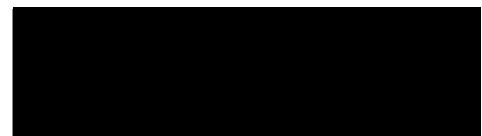


Statement of Balances as of 31st December 2017

2016		2017		Surplus	Deficit
35,782.88	Current Account	41,533.62	Clydesdale Bank Acc No. 30295021	5,750.74	
2,077.49	Fabric Account	10,800.09	Clydesdale Bank Acc No. 10306160	8,722.60	
15,205.93	Agnes Pithie Memorial Fund Restricted	16,199.28	Agnes Pithie Memorial Fund Vauation as of 07 March 2017	993.35	
	Contra - Cash in Hand	150.00			
53,066.30	Gross Funds Available	68,682.99		15,466.69	-
12,000.00	Agnes Pithie Capital	12,000.00			
	Reserves	16,000.00			
		28,000.00			
				15,466.69	
41,066.30	Net Funds Available	40,682.99			

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

Signed:



On behalf of the Trustees of Helensburgh United Reformed Church

Helensburgh United Reformed Church

Regd. Scottish Charity - SC 014017

Summary of Benevolence for 2017

2016	Income	2017	2016	Expenditure	2017
1,047.38	Commitment for Life	974.26	1,100.00	Commitment for Life	1,000.00
2,200.00	Christmas Tree Festival	2,000.00	1,100.00	MND Scotland	
627.00	Fair Trade Exchange		1,100.00	Save The Children	
215.00	Christian Aid - Malawi		500.00	Fair Trade Exchange	350.00
165.00	Haiti - Oxfam		215.00	Christian Aid - Malawi	
	Other	587.50	250.00	Oxfam	1,000.00
				Alzheimer Scotland	1,000.00
			50.00	Thursdays Child	500.00
			50.00	Other	218.00
				Westminster College	
4,254.38	Totals	3,561.76	4,365.00	Totals	4,068.00

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

A retiring collection of £250.00 was raised for Combat Stress.

APPENDIX 3



Independent examiner's report on the accounts

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Report to the trustees/members of	Charity name	Helensburgh United Reformed Church							
Registered charity number	SC	014017							
On the accounts of the charity for the period	Period start date	Day	Month	Year	to	Period end date	Day	Month	Year
		1st	January	2017			31st	December	2017
Set out on pages									(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

Signed:
Name:

Date: 06 03 - 18

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

Address:

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.