

SC016701.2015.1

The Church of Scotland

DUNDEE: CRAIGIEBANK PARISH  
CHURCH OF SCOTLAND

REPORT AND ACCOUNTS  
YEAR TO 31 DECEMBER, 2015

Congregation No: 291721

Charity No.: SC 016701

**Reference and Administrative Information**

Charity Name: Dundee: Craigiebank Parish Church of Scotland  
Charity Registration Number SC 016701  
Congregation Reference No.: 291721  
Contact Address: 28 Balunie Avenue  
Dundee  
DD4 8QP

**Trustees**

List of trustees who have served at any time during the year to date of signing of the accounts:

**Minister -** [Redacted]

**Elders -** [Redacted]

[Redacted]

**Principal Office-bearers**

Minister: [Redacted]

Ministry Team: [Redacted]

Session Clerk: [Redacted]

Minute Clerk: [Redacted]

Church Treasurers: [Redacted]

**Independent Examiner** [Redacted]

**Bankers** Lloyds TSB  
Arbroath Road, Dundee

**Trustees Annual Report**  
**Year ended 31 December, 2015**

**Structure, Governance and Management**

**Governing Document**

The church is administered in accordance with the Church of Scotland New Unitary Constitution.

**Recruitment and Appointment of Trustees**

Members of the Kirk Session 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 Presbytery.

**Organisation Structure**

The Kirk Session is chaired by the minister and meets ten times in a year. Certain responsibilities are delegated to the Finance Task Group and to the other task groups which form part of the structure of the Unitary Constitution of the church.

**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.

**Achievements and Performance**

**Service of Worship**

Services of Worship are held every Sunday morning with attendance on average around 50 people. The worship is of a traditional Church of Scotland pattern. Opportunity for varied forms of worship and innovative worship are given through family services and through regular evening services held during the Christian seasons of Advent and Lent. We now hold Messy Church ( A form of Family Worship) Games, Crafts and Worship established to run 6 times a year.

**Children's and Youth activities**

We provide Christian education through the weekly Sunday School.  
Each summer we organise and run a Holiday Club week for children of primary school age. The premises are used by our Rainbow unit, Brownie Packs and Guide company which provide a range of activities for girls.  
We have a Children's Club to provide activities for children of primary 1-6 school age.  
We have 12 on our books and between 8 to 10 attending weekly.  
In August 2011 a Group started on a Monday evening for boys and girls of primary 7 to 4th year at secondary school.

**Ladies Group**

The Group meets fortnightly to encourage friendship and fellowship in the community.

## **Trustees Annual Report**

**Year ended 31 December, 2015**

### **Achievements and Performance (Cont'd.)**

#### **Friendship Group**

This is an afternoon weekly gathering to offer a programme for older members of the church and community.

#### **Choir**

A choir was started in June 2010 to lead singing on a Sunday and special services.

#### **Pastoral visiting group**

This group is responsible for making and maintaining contact with members of the church members of the church and community who are experiencing difficulties due to advancing years, illness, bereavement etc.. The group undertakes to provide visitors and a support network for the church members and for people in the wider community. This group is also responsible for an annual bereavement service which provides a valuable service open to the whole community. It also organises annually a social event for the housebound and less able members of the community and sends written greetings to them at both Christmas and Easter.

#### **Fair Trade**

We are a fair trade church and hold monthly sales of Fair Trade goods and regularly encourage the use of fairly traded products and an understanding of the need for justice in community and world.

#### **Activities**

A carers and toddlers' group, men's and women's bowling and a country dancing club all meet within our premises.

#### **The Craigiebank Association**

This is a community and church association which manages the suite of halls and which works in conjunction with the church to provide different aspects of community activities. This is a separate charitable body in its own right.

#### **Financial Review**

The principal source of income is the givings by members through weekly freewill offering envelopes or monthly or annual donations under the Gift Aid scheme. Offerings and donations, for the year amounted to £33,161 an increase of £7,782 from the previous year. However Gift Aid repayments for two years were received in 2015 of £9,684 and, had this repayment not been received, there would have been a decrease in offerings of £1,902.

#### **Reserves Policy**

In 2015 the unrestricted cash funds (including designated fund money) amounted to £18,918. The investments at market value at December, 2015 amounted to £6,506. The Trustees are monitoring the situation regarding the reserves but there is money available for fabric expenses which is held by the General Trustees of the Church of Scotland and can be used if required.

**Trustees Annual Report**  
**Year ended 31 December, 2015**

**Statement of Trustees' Responsibilities**

The members of the Kirk Session and Finance Committee 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 Finance Committee 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 (as amended) 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,



Date: 01-03-16

**Dundee: Craigiebank Parish Church of Scotland**

**Charity No: SC 016701**

**Independent Examiner's Report to the Trustees of Craigiebank Parish Church of Scotland.**

I report on the accounts of the charity for the year ended 31st December, 2015 which are set out on pages 7 to 12.

**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 (as amended).

**Basis of independent examiner's statement.**

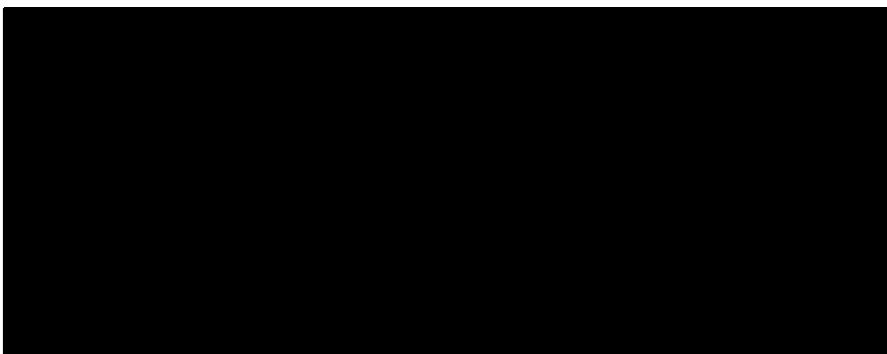
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

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 of the statement of accounts for the year ended 31 December, 2015 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.



**Dundee: Craigiebank Parish Church of Scotland**  
**Receipts and Payments Account**  
**Year ended 31 December, 2015**

	Note	Unrestricted Funds	Endowment Funds	Total	Total
		2015	2015	2015	2014
		£	£	£	£
<b>Receipts</b>					
Donations - Offerings	3	33,161	0	33,161	25,379
- Others		2,235	0	2,235	2,388
Legacies		0	0	0	1,000
Activities for Generating Funds		1,993	92	2,085	3,173
Bank & Deposit Interest		30	2	32	44
Investment Income		80	0	80	254
		<u>37,499</u>	<u>94</u>	<u>37,593</u>	<u>32,238</u>
Rental of premises		2,000	0	2,000	1,500
Craigiebank Association		4,200	0	4,200	3,950
		<u>6,200</u>	<u>0</u>	<u>6,200</u>	<u>5,450</u>
<b>Total Receipts</b>		<u>43,699</u>	<u>94</u>	<u>43,793</u>	<u>37,688</u>
<b>Payments</b>					
Cost of generating funds	4	165	0	165	164
Charitable activities	4	38,745	3,000	41,745	42,529
Governance costs	4	50	0	50	50
<b>Total Payments</b>		<u>38,960</u>	<u>3,000</u>	<u>41,960</u>	<u>42,743</u>
<b>Excess of Receipts over Payments for the year</b>		<u>4,739</u>	<u>-2,906</u>	<u>1,833</u>	<u>-5,055</u>

**Dundee: Craigiebank Parish Church of Scotland**  
**Receipts and Payments Account**  
**Year ended 31 December, 2015**

**Statement of Balances**

**At 31 December, 2015**

**Bank & Deposit Balances**

Bank & Deposit balances brought forward	5	14,179	11,162	25,341	30,396
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**Movement in year:**

Excess of Receipts over Payments for year		4,739	-2,906	1,833	-5,055
Bank & Deposit balances carried forward		<u>18,918</u>	<u>8,256</u>	<u>27,174</u>	<u>25,341</u>

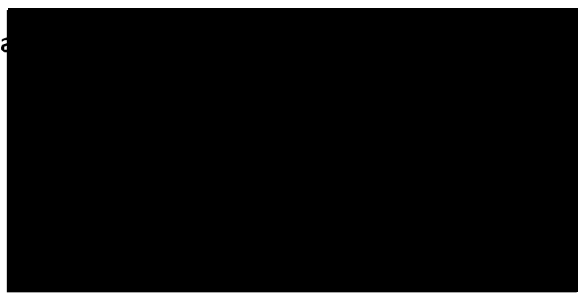
**Investments at Market Value**

(Cost £1,962)		0	6,506	6,506	6,712
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**Assets**

Gift Aid receivable		0	0	0	2,528
Rental Income		0	0	0	500

The accounts were approved by the Kirk Session on 1st March 2016  
 For and on behalf of the Kirk Session





**Dundee: Craigiebank Parish Church of Scotland**  
**Notes to the Accounts**

**1 Trustee Remuneration and Related Party Transactions**

██████████ who is the daughter of Trustees ██████████ and ██████████ received £1,350 for services as Organist.  
 No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

**2 Movement in Funds**

	At 1 January				At 31 Dec.
	2015	Receipts	Payments	Transfers	2015
	£	£	£	£	£
<b>Endowment funds</b>					
Moncrieff Fund	7,996	2	3,000		4,998
David Low Bequest	300	0	0		300
Butchart Bequest	145	0	0		145
James Bews Bequest	2,721	92	0		2,813
	<u>11,162</u>	<u>94</u>	<u>3,000</u>		<u>8,256</u>
<b>Unrestricted funds</b>					
General Fund	6,596	41,875	37,763	800	11,508
Fabric Fund	1,292	0	0		1292
Choir Fund	362	0	0		362
Hospitality Fund	339	292	125		506
Church Deposit Fund	5,000	0	0		5000
<b>Designated Funds</b>					
Friendship Group	118	317	410		25
Ladies Group	325	1,215	576	-800	164
Monday Club	86	0	86		0
Sunday School	61	0	0		61
	<u>14,179</u>	<u>43,699</u>	<u>38,960</u>	<u>0</u>	<u>18,918</u>
<b>Total Funds</b>	<u>25,341</u>	<u>43,793</u>	<u>43,154</u>	<u>0</u>	<u>27,174</u>

**Purposes of Endowment funds**

Moncrieff Fund: This is an open fund and can be used for any purpose.

David Low Bequest: This fund is shared 1/3 for the Choir and 2/3 for painterwork.

Butchart Bequest: This is for a Sunday School prize.

James Bews Bequest: This is an open fund but the Kirk Session has decided to use the fund for purchasing Equipment.

**Purposes of Designated funds**

The designated funds belong to the Organisations under the control of the Kirk Session.

**Dundee: Craigiebank Parish Church of Scotland**  
**Notes to the Accounts**

	Unrestricted		
	Funds	Total	Total
	2015	2015	2014
	£	£	£
<b>3 Analysis of Donations</b>			
WFO Scheme (non Gift Aid)	4,931	4,931	5,583
Gift Aid Donations	14,688	14,688	15,469
Tax Recovered on Gift Aid Donations	9,684	9,684	0
Ordinary Offerings (Open Plate)	2,591	2,591	2,341
Other Offerings, Donations etc.	1,267	1,267	1,986
	<u>33,161</u>	<u>33,161</u>	<u>25,379</u>
<b>4 Analysis of Payments</b>			
<b>Cost of generating funds</b>			
Offering envelopes	165	165	164
	<u>165</u>	<u>165</u>	<u>164</u>
<b>Charitable activities</b>			
Ministries & Mission Allocation	23,085	23,085	25,625
Presbytery dues	405	405	418
Ministerial Assistance - Travel	2,430	2,430	2,630
Pulpit supply	275	275	220
Other staffing costs	1,350	1,350	2,300
Locum Salary	0	0	225
Council Tax	498	498	496
Heat & Light	3,441	3,441	3,622
Insurance	1,722	1,722	1,144
Hospitality	125	125	135
Printing, stationery and postage	27	27	615
Organisation expenses	1,072	1,072	2,726
Fabric repairs to Roof	3,056	3,056	0
Other expenses	1,259	1,259	2,373
	<u>38,745</u>	<u>38,745</u>	<u>42,529</u>
<b>Governance costs</b>	50	50	50
	<u>50</u>	<u>50</u>	<u>50</u>

**Dundee: Craigiebank Parish Church of Scotland**  
**Notes to the Accounts**

**5 Minister's Stipend**

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost 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; Maximum stipend in 5th and subsequent years of service - £31,098.

**6 Collections for Third Parties**

	2015	2014
	£	£
Christian Aid	699	754
Soup Kitchen	0	224
Night Ministry	136	0
Poppy Scotland	30	0
	<u>865</u>	<u>978</u>

**APPENDIX -**

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

	2015	2014
	£	£
<b>CAPITAL ACCOUNT</b>		
Credit Balances held at 31 December 2015 at cost	<u>5,606</u>	<u>5,606</u>
Market Value of Balances at 31 December	<u>5,887</u>	<u>5,800</u>
<b>REVENUE ACCOUNT</b>		
Credit Balances held at 31 December, 2014	12,573	12,249
Income - Rent and Interest	<u>1,644</u>	<u>1,344</u>
	14,217	13,593
Expenditure - Professional Services	0	1,020
Credit Balances held at 31 December, 2015	<u>14,217</u>	<u>12,573</u>
<b>REVENUE ACCOUNT</b>		
Investment Account - Consolidated Fabric Fund	<u>198,353</u>	<u>198,353</u>
	<u>198,353</u>	<u>198,353</u>

**Dundee: Craigiebank Parish Church of Scotland**  
**Notes to the Accounts**

**ACCOUNTING POLICIES**

- 1 The Accounts have been prepared on a cash basis.
- 2 Heritable Property consists of Church and Halls and are not recorded in the accounts. The Title Deeds for the Church and Halls are held by Church of Scotland General Trustees.
- 3 Normal fabric repairs and maintenance are charged to the General Fund. Extraordinary repairs and improvements are met from the Fabric Fund and/or by special fundraising efforts in partnership with Craigiebank Association.
- 4 Shared linkage costs are apportioned 60% (Craigiebank Church): 40% (Douglas & Mid Craigie Church). The Douglas & Mid Craigie contributions to General Fund and Fabric Fund, if any, are only included to the extent that they have been paid prior to 31 December, 2015.
- 5 With the exception of travel expenses, all costs for the Youth Development Worker [REDACTED] and Ministry Assistant [REDACTED] are met from the central funds of the church.

Income	General Fund Budget	
	Actual 2015	Projected 2016
WFO Scheme (non Gift Aid)	£ 4,931	5,000
Gift Aid donations	£ 14,688	14,800
Tax on Gift Aid donations	£ 9,684	3,500
Ordinary offerings (open plate)	£ 2,591	2,700
Other offerings, donations, gift days etc.	£ 1,267	1,400
<b>Sub total</b>	<b>£ 33,161</b>	<b>27,400</b>
<b>Other Ordinary General Income</b>		
Activities for General Funds	£ 2,085	2,100
Investments and deposits	£ 172	175
Use of premises	£ 6,200	6,400
Misc income	£ 2,235	2,300
<b>Sub total</b>	<b>£ 10,692</b>	<b>10,975</b>
<b>Total Ordinary General Income</b>	<b>£ 43,853</b>	<b>38,375</b>
<b>Expenditure</b>		
<b>National Ministry &amp; Mission &amp; Wider Works</b>		
Ministries & Mission Allocation	£ 23,085	19,497
Presbytery Dues	£ 438	450
<b>Local Staffing Costs</b>		
Voluntary additional stipend & employer's NI	£ -	-
Travelling expenses	£ 2,430	2,600
Pulpit supply	£ 275	330
Other salaries	£ -	-
<b>Building costs</b>		
Fabric, repairs & maintenance	£ 3,056	0
Heating & lighting	£ 3,441	3,600
Insurance	£ 1,722	1,750
Council Tax	£ 498	500
<b>Other Local Costs</b>		
Outreach	£ -	-
Printing & stationery	£ 27	900
Congregational organisations	£ 1,072	1,200
Other expenses	£ 1,259	1,300
<b>Total Ordinary General Expenditure</b>	<b>£ 37,303</b>	<b>32,127</b>
<b>General Fund Surplus for the Year</b>	<b>£ 6,550</b>	<b>6,248</b>