

**Airdrie New Monkland Parish
Church of Scotland**

**RECEIPTS AND PAYMENTS ACCOUNTS
year ended 31 December 2020**

Congregation No: 171070

Charity No: SC 011674

Reference and Administrative Information

Charity Name: Airdrie New Monkland Parish Church of Scotland
Charity Registration Number: SC011674
Congregation Reference No: 171070

Contact Address: 53 Woodhead Crescent
Glenmavis
Airdrie
ML6 0QH

Trustees

Margaret Anderson
Isabel Bannister
Margaret Blades
Helen Bonar
William Cargill
Margaret Carmichael
Margaret Croall
David Cook

Margaret Dick
Anne Grieve
Lorna Hamilton
Craig Johnston
Tom Marshall
Margaret Millar
Edith McIntyre
Donald Morrice

Linda Murray
Ian Paterson
John Paterson
Kenneth Paterson
Iain Salisbury
Margaret Taylor
Nan Walker
Myra Wallace

Margaret Watt
Margaret Wyatt

Elders Emeritus

Tom Clarke

Ann Taylor

Flora Lamont

James Whyte

Principal Office-bearers

Minister
Session Clerk
Church Treasurer:

Rev William Jackson
Helene Marshall
Derek Croall

Independent Examiner

Mrs Wendy Ward
5 Woodhead Crescent
Glenmavis
ML6 0QH

Bankers

Bank of Scotland
40 South Bridge Street
Airdrie
ML6 6JA

RBS
80 Main Street
Coatbridge
ML5 3DZ

Church of Scotland

SC 0111674

Independent Examiner's Report to the Trustees of New Monkland Parish Church

I report on the accounts of the charity for the year ended 31 December 2020 which are set out herewith

Respective responsibilities of trustees and examiner

The charity 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

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



Mrs Wendy Ward
5 Woodhead Crescent
Glenmavis
ML6 0QH

Date 3/3/21

Trustees' Annual Report

Year ended 31 December 2020

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Quoad Omnia 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.

Organisational Structure

The Kirk Session which meets a minimum of nine times a year is responsible for all matters within 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. New Monkland Parish Church holds one service on Sunday mornings at 10 am. There is a Sunday School and Bible Class, Boys Brigade and Guides. The Guild meets fortnightly and an outreach cafe takes place weekly on Wednesdays in the Church Hall. The local toddler group meets twice per week and the AA meets weekly in the Church Hall. An annual Fayre is held and a variety of social events take place throughout the year.

Financial Review

The principal source of income remains regular giving and associated tax recovered under Gift Aid.

The total offerings figure of £52,580 excluding tax recovered, shows an increase of £1,221 on the £51,359 received in 2019. Grateful thanks are due to all who continued to submit their offerings during the pandemic. The uptake in giving by standing order in particular has been hugely important especially at a time when we are unable to receive envelopes and to count and bank the cash.

Gift Aid Tax recovered from HMRC in respect of the calendar year 2020 was £7,975, down £156 from the £8,131 received in 2019. Thanks once again to Margaret Blades for her diligence in the administration of the Gift Aid Scheme.

The loss of the annual Christmas Fayre and the Outreach Café for 9 months meant a shortfall in income of around £9,000 from those sources.

The benevolent fund too suffered from the loss of funds raised from the Carols by Candlelight and Watchnight services. We recognize that hardship does still exist within the village and payments were made from this fund at the minister's discretion.

Income from the outreach café was £1,251 against last year's £6,655. As always, thanks go to all those who worked in, or contributed to the café.

The major items of expenditure during the year were £2,040 for fire retardant covers for the pew cushions, paid from the fabric fund, and £1,014 for repairs to the lightening protection system.

During the summer the interior of the church hall was completely transformed by cleaning and painting and disposal of old equipment. This work was carried out voluntarily and the cost of materials was paid for largely through the sale of chairs which had been donated. Grateful thanks go to our new session clerk Helene Marshal and all those who helped with this project.

The Heras Fencing remains in position at the church hall to protect the public from the unsafe wall at the dwelling house to the east of the hall. The situation there remains unchanged.

Heating and lighting costs for the year were £5,539 - £194 under budget.

Ministries and Mission Allocation for 2020 of £44,508 has been paid in full by standing order. The allocation for 2021 has dropped to £28,188.

Presbytery dues for 2021 are £668 compared to £1,247 in 2020.

Overall, total fund balances decreased by £3,644 to £149,034.

RBS continue to operate as our principle bankers.

Our current account with the Bank of Scotland remains active.

As we are all aware, Rev Jackson retired at the end of December and as a token of our appreciation for his hard work, dedication and friendship, a cheque for £1,220 and many other gifts were presented to him at the end of his final service on 27th December. We are grateful to have had him as our minister.

Our Session Clerk, Margaret Millar also retired during the year and a presentation was made to her in appreciation of her diligence and hard work over the years.

Going forward, we are thankful to have the services of Lorraine Gilroy as locum for both churches. Finally, I would like to thank Mrs Wendy Ward who has agreed once again to carry out the independent examination of these accounts. Her willingness to carry out this essential role is greatly appreciated.

Reserves Policy

At the year - end the total of unrestricted designated cash funds was £143,683. Due to the age of the church building it is difficult to assess the level of reserves which require to be held. In common with most other churches, our reserves are dictated by the level of expenditure in any given year against income from freewill offerings and fundraising.

The General Fund balance of £127,846 is consistent with the Trustees stated policy that the General Fund balance should be sufficient to reasonably allow for any unforeseen expenditure.

The Fabric Fund sits at £7,960.

We are not aware of any major repairs likely to be required to the Organ in the coming year, and consequently no provision has been made.

The Social Fund sits at £1,667.

The Youth Fund remains at £101.

the Benevolent Fund now sits at £2,721.

The Guild, Sunday School, Bible Class and Missionary Partner each have their own funds to enable them to fulfil their responsibilities.

The Church also holds £5,351 of restricted funds to be used for the maintenance of specific graves.

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.

Approved by the Trustees and signed on their behalf,

Merene A Marshall

H. Marshall, Session Clerk

Date 2/3/21

Church of Scotland
Receipts and Payments Account
year ended 31 December 2020

	Note	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020 £	Total 2019 £
Receipts						
Donations and Fundraising	3	64,767.27	-	-	64,767.27	77,104.25
Other Income	4	1,240.00	-	-	1,240.00	210.00
Total Receipts		66,007.27	-	-	66,007.27	77,314.25
Payments						
Costs of generating funds	5	-	-	-	-	385.74
Charitable activities	6	69,600.79	-	-	69,600.79	84,085.80
Governance costs	7	50.00	-	-	50.00	50.00
			-	-	-	-
Total Payments		69,650.79	-	-	69,650.79	84,521.54
Excess of Receipts over Payments for the year before transfers		(3,643.52)	-	-	(3,643.52)	(7,207.29)
Excess of Receipts over Payments for the year		(3,643.52)	-	-	(3,643.52)	(7,207.29)

Church of Scotland
Statement of Balances
At 31 December 2020

	Note	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020 £	Total 2019 £
Bank & deposit balances brought forward at 01/01/20	8	147,326.28	5,351.43		152,677.71	159,885.00
Movement in year:						
Excess of Receipts over Payments for the year		(3,643.52)	-	-	(3,643.52)	(7,207.29)
Bank & deposit balances carried forward at 31/12/20		<u>143,682.76</u>	<u>5,351.43</u>	<u>-</u>	<u>149,034.19</u>	<u>152,677.71</u>

The accounts were approved by the Kirk Session on 2/3/21
 For and on behalf of the Kirk Session

Melanie A Marshall

Session Clerk

Nesek B Small

Treasurer

Church of Scotland
Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

No trustee received any remuneration during the year.

Payment of £2,084.31 was made during the year in respect of Council Tax for the manse.

Payments totalling £777.86 were made to the Church of Scotland in respect of travelling expenses incurred by the minister in 2020.

2. Movements in Funds

	At 1 Jan 2020 £	Receipts £	Payments £	Transfers £	At 31 Dec 2020 £
Unrestricted funds					
Designated Fabric Fund	10,000.00	-	2,040.00		7,960.00
Designated Benevolent Fund	2,650.79	150.00	80.00	-	2,720.79
Designated Organ Repair Fund	-	-	-	-	-
Designated Social Fund	1,428.85	237.75	-	-	1,666.60
General Fund	130,284.80	64,286.56	66,725.34	-	127,846.02
Youth Fund	100.93	-	-		100.93
The Guild	1,084.49	955.32	654.99	-	1,384.82
Sunday School	1,240.56	159.00	150.46	-	1,249.10
Bible Class	241.11	17.00	-		258.11
Missionary Fund	294.75	201.64	-	-	496.39
	-	-	-	-	-
	-	-	-	-	-
	<u>147,326.28</u>	<u>66,007.27</u>	<u>69,650.79</u>	<u>-</u>	<u>143,682.76</u>
Restricted funds					
Trust Fund	5,351.43	-	-	-	5,351.43
	<u>5,351.43</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>5,351.43</u>
Endowment funds					
There are no Endowment Funds					
Total funds	<u><u>152,677.71</u></u>	<u><u>66,007.27</u></u>	<u><u>69,650.79</u></u>	<u><u>-</u></u>	<u><u>149,034.19</u></u>

Purposes of Designated Funds

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

Benevolent Fund: The Trustees have set aside funds to be utilised at the minister's sole discretion.

Organ Repair Fund: The Trustees have set aside funds for planned maintenance of the church organ.

Youth Fund: Distribution of funds to BB, Guides, Bible Class and Sunday School to help with purchase of equipment, events etc.

The Guild: Funds raised and administered by the Guild locally.

Sunday School: Income from collections & fundraising used for purchase of materials and prizes and taking part in appropriate events

Bible Class: Income from collections & fundraising used for purchase of materials and taking part in appropriate events

Missionary Fund: Funds raised for Missionary Partner

Social Fund: Self funding of church social events

Purposes of Restricted Funds

Trust Fund: Set up many years ago, the income from which was intended to be used for maintenance of specific graves. Fell into disuse when income became insufficient to fulfil obligation.

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020 £	Total 2019 £
3. Analysis of Donations					
Freewill Offerings	51,053.65			51,053.65	46,852.62
Tax Recovered on Gift Aid Donations	7,975.45			7,975.45	8,131.18
Ordinary Offerings (Open Plate)	1,526.21			1,526.21	4,506.28
Other Donations/Fundraising	579.75			579.75	2,040.38
Donations towards Ministries & Mission Allocation	-			-	-
Weekly Café	1,251.00			1,251.00	6,655.27
Annual Fayre	-			-	3,960.35
Pantomime income	-			-	-
Life & Work	510.00			510.00	510.00
Income from Funerals, weddings etc	150.00			150.00	400.00
The Guild	-			-	100.00
Bank & Deposit interest	388.25			388.25	536.46
Investment income	-			-	-
Guild Donations, collections, Subscriptions	955.32			955.32	2,470.95
Missionary Partner Donations	201.64			201.64	292.46
Sunday School Collections	159.00			159.00	481.30
Bible Class Collections/Donations	17.00			17.00	167.00
	<u>64,767.27</u>			<u>64,767.27</u>	<u>77,104.25</u>
4. Other Income					
Contributions for use of premises	70.00			70.00	210.00
Presentation	1,170.00			1,170.00	-
Redemption of War Stock	-			-	-
Bequests	-			-	-
	<u>1,240.00</u>			<u>1,240.00</u>	<u>210.00</u>

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020 £	Total 2019 £
Analysis of Payments					
Costs of generating funds					
5 Offering envelopes and books	-	-	-	-	385.74
	-	-	-	-	385.74
6 Charitable activities					
Ministries & Mission allocation	44,508.00	-	-	44,508.00	43,184.00
Locum	-	-	-	-	-
Presbytery dues	1,247.00	-	-	1,247.00	1,204.00
Minister's travel expenses	777.86	-	-	777.86	1,374.00
Pulpit supply	201.13	-	-	201.13	376.80
Church Officer expenses	-	-	-	-	-
Organists Fees	1,683.38	-	-	1,683.38	3,190.08
Organ Repairs & maintenance	102.00	-	-	102.00	162.00
Building repairs & maintenance	6,183.62	-	-	6,183.62	13,177.91
Bank Charges	-	-	-	-	8.00
Council Tax	2,084.31	-	-	2,084.31	2,009.07
Heat and light	5,538.91	-	-	5,538.91	5,732.74
Insurance	3,042.10	-	-	3,042.10	3,205.14
Cleaning & Laundry	-	-	-	-	169.45
Telephone, Postage, Computer Costs	985.04	-	-	985.04	1,117.36
Music Expenses	425.18	-	-	425.18	399.73
Sunday School Materials/events	150.46	-	-	150.46	276.91
Guild Payments	654.99	-	-	654.99	2,328.22
Bible Class Materials/events	-	-	-	-	12.69
Stationery	34.99	-	-	34.99	122.00
Books, Publications & Prizes	-	-	-	-	-
Outreach Expenses	88.75	-	-	88.75	270.24
Presentations	1,220.00	-	-	1,220.00	11.98
Earl Haig Wreath	35.00	-	-	35.00	34.00
Donations to Congregational organisations	-	-	-	-	150.00
Guild Donations	-	-	-	-	-
Missionary Partner Donations	-	-	-	-	400.00
Equipment	-	-	-	-	19.99
Life & Work	519.79	-	-	519.79	519.79
Professional Fees	-	-	-	-	4,488.00
Nominations Committee/Induction Expenses	-	-	-	-	-
Miscellaneous	118.28	-	-	118.28	141.70
Roundings	-	-	-	-	-
	<u>69,600.79</u>			<u>69,600.79</u>	<u>84,085.80</u>
7 Governance costs					
Independent examiner's fees	50.00	-	-	50.00	50.00
	<u>50.00</u>			<u>50.00</u>	<u>50.00</u>
8 Bank Balances					
COS Deposit Fund	50,837.42	-	-	50,837.42	50,494.94
RBS Short Term Deposit Account	38,676.54	-	-	38,676.54	47,635.15
BOS Current Account	41,756.86	-	-	41,756.86	38,936.49
RBS Current Account	9,023.52	5,351.43	-	14,374.95	12,750.22
Guild Account	1,384.82	-	-	1,384.82	1,084.49
Sunday School	1,249.10	-	-	1,249.10	1,240.56
Missionary Partner	496.39	-	-	496.39	294.75
Bible Class	258.11	-	-	258.11	241.11
	<u>143,682.76</u>	<u>5,351.43</u>	<u>-</u>	<u>149,034.19</u>	<u>152,677.71</u>

9 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 £28,137 and the maximum stipend (in the fifth and subsequent years) £34,577

	2020	2019
	£	£
10 Collections for Third Parties		
COS World Mission		400.00
Disasters Emergency Committee Cyclone Idai		349.00
Embrace the Middle East		265.42
		-
	-	<u>1,014.42</u>

APPENDIX

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

	2020	2019
	£	£
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>4,114</u>	<u>4,114</u>
Market Value of Balances at 31 December	<u>5,616</u>	<u>5,759</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	7,719	7,534

Airdrie New Monkland Parish Church of Scotland

General Fund

Income Budget	Budget 2021 £	Actual 2020
Freewill Offerings	45,949	51,054
Tax Recovered on Gift Aid Donations	7,178	7,975
Ordinary Offerings (Open Plate)	1,373	1,526
Other offerings, donations etc.	192	192
Donations towards Ministries & Mission Allocation	-	-
	54,692	60,747
Weekly Café		1,251
Annual Fayre	-	-
Other Fundraising	-	-
Income from Funerals, weddings etc	450	150
Bank & Deposit interest	388	388
Contributions for use of premises	-	70
	838	1,859
Total Income	55,530	62,606
 Expenditure Budget		
Ministries & Mission allocation	28,188	44,508
Locum	9,682	
Presbytery dues	668	1,247
Minister's travel expenses	778	778
Pulpit supply	201	201
	-	-
Church Officer expenses	-	-
Organists Fees	1,683	1,683
Organ Repairs & maintenance	102	102
Building repairs & maintenance	4,144	4,144
Council Tax	-	2,084
Heat and light	5,650	5,539
Insurance	3,194	3,042
Cleaning & Laundry	-	-
Printing	238	-
Stationery	35	35
Telephone & Postage	400	870
Equipment	100	-
Life & Work		10
Music Expenses	395	425
Publicity & advertising	-	-
Outreach Expenses	9	9
Earl Haig Wreath	36	35
Donations to Congregational organisations	-	-
Miscellaneous Expenses	118	118
Independent Examiners Fee	50	50
	55,671	64,880
Total Expenditure	55,671	64,880
Surplus/(Deficit)	- 141	- 2,274