



The Church of Scotland

Airdrie St. Columba's Parish Church

*Annual Report
and*

Receipts and Payment Accounts

For the period ending 31st December 2023



Congregation Number: 17/1071

Charity Number: SC002900

Reference and Administrative Information

Charity Name	St. Columba's Parish Church of Scotland, Airdrie
Charity Registration Number	SC002900
Congregation Reference Number	17/1071
Contact Address	21 Gallagher Court, Airdrie, ML6 9GE
Trustees 2023	Kirk Session : Rev. Margaret F. Currie; Mrs. Marion McElroy; Ms. Shona Ross; Mrs. Jacqueline Spillane; Mrs Mary Stocks & Mrs. Morag S. Waddell.

Principal Office-bearers

Minister	Rev. Margaret F. Currie
Session Clerk	Mr. David Walker
Clerk to the Board	Not Applicable
Church Treasurer	Mrs. Jacqueline Spillane
Independent Examiner	Mr. Thomas W. Donaldson, 46 Etive Street, Wishaw, ML2 ONT.
Bankers	H.B.O.S. Barclays plc

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the 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 dedicate their 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 is responsible for spiritual and temporal affairs 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.

Achievements and Performance

Worship -

- 2023 was, in many ways, a year of two halves ! For the first part of the year we sought to develop activities after the pandemic. Worship is always a privilege and we marked the Christian festivals while joining the various campaigns which call for justice for God's creation, eg. The Big Plastic Count, the Big Green Week, Creation Time, etc.
- It's important to the congregation to sing traditional praise but also to engage with modern words which address the needs and injustices we experience in daily living. Praise is sensitively supported by our organists.
- Our hymn sheets are compiled in font and layout bearing in mind the needs of those with failing eyesight and those in early stage dementia.
- The Sunday hymnsheets as well as the weekly Hospice handouts and any items of specific interest are sent to those unable to attend who request them by email.
- HOWEVER, the second half of the year saw the closure of our building due to concerns over Health & Safety issues. We were so grateful to St Andrew's Hospice which readily agreed to our use of the Chapel on a weekly basis, enabling worship to continue.

Community Outreach (using our building)

The Kirk Session and Congregation are pleased to welcome the following organisations into our buildings as part of our outreach to the community:

- The Girls' Brigade Company operates under the auspices of GB Scotland.
- Parents & Toddler Group.
- The Scouts and Cubs and an older section.
- Souls & Singers.
- Bible Studies.
- Lost in Music.
- Young people's dancing class.

We continue to encourage the use of our buildings by external groups during the day and when approached for lets consider each application on a case by case basis within the 5 Marks of Mission.

Community Outreach (being involved)

The Congregation is represented in the following activities within the local community and beyond.

- The congregation is represented on the Council of Churches, takes part in and supports Ecumenical services and activities in the town.
- St Andrew's Hospice through a weekly service for patients, staff, volunteers and the public. The Minister still serves on the Public Engagement Group of the Hospice. The monthly Bereavement Service is currently 'on hold' after the Pandemic.
- The Academy Family Project has developed and the congregation remains a core supporter of it. We supply dental and personal hygiene products and stationery items for pupils. For young people who can't afford gifts for Mother's and Father's Days we 'recycle' unwanted Christmas and birthday gifts. We've also provided hundreds of cereal bars, cartons of juice and jars of jam for the Breakfast Club ensuring that the young people start the day fed. The Minister is part of the Chaplaincy Team and also organises Inset Days' catering for the Staff supported by the rest of the Team.
- We still hold awards for Eco-congregation and Fairtrade.

Financial Review for 2023 Accounts

In the year under review the accounts show a deficit of £1,180.59. Our major source of income is offerings, donations and Gift Aid Tax Return.

Income from these sources increased to £18,927.41 from £16,909.19 (+£2,018.22), this reflects an increase in donations in various categories. Gift Aid has been claimed for 2023 and totalled £2,432.37.

The other area of income from Hall Lets totalled £1,040.00 from £2,635.00 in 2022 (-£1,595.00) due to the closure of the building in the second part of 2023 and organisations having to look for other accommodation.

Our net expenditure for the year was £50,258.38. This included our full allocation to Giving to Grow £9,694.00 for the year. There was an overpayment of £400.00 which is to be allocated to our 2024 allocation.

During the year, the Congregation paid the Ministerial Travelling Expenses for 2023 in full, and was able to pay the residual balance of £13,915.00 related to the Ministerial Travel Expenses shortfall accumulated from previous years.

The outstanding amounts of Ministry & Mission Contribution are shown on page 6. These amounts remain to be justified or otherwise at any time of planned re-adjustment.

While no formal Stewardship Programmes have been undertaken, the Kirk Session is aware of the various programmes available under the heading "Narrative of Generosity". The Kirk Session and Treasurer regularly remind the membership of the need for committed giving and the benefits of Gift Aid. During this year, the Kirk Session has also encouraged members to consider paying by Standing Order, giving a regular income source to the congregation.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year-end unrestricted funds of £11,233.99 were held with £7,593.10 for General Purposes, £ 753.03 for fabric purposes, and £107.16 designated for session benevolence respectively. £2,780.70 is designated as a Trust Fund.

The unrestricted balance represents at least six months of general expenditure. A further cash reserve of £24,011.97 is invested with the Church of Scotland Investors Trust Deposit Fund and is available for general purposes.

The Trustees also hold £370.42 of Restricted Funds and £454.72 of Endowment Funds for the purposes as specified in Note 2.

The General Trustees of the Church of Scotland also holds on behalf of the Trustees, Capital Funds of £723.89(*) (2022 - £3981.99) and Revenue Funds of £38.83(*) (2022 - £1734.56). These funds are available on demand to meet general expenditure if required.

(*) These figures reflect the balance following the General Trustees allocating costs for perimeter fencing required for the building during the period of closure. These costs have been incorrectly allocated against the congregation as the General Trustees had agreed to fund the cost of this. This error has been reported to Presbytery and General Trustees and the Capital and Revenue accounts will be credited with the appropriate values in March 2024.

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,



David Walker
Session Clerk
14th March 2023

**Independent Examiner's Report to the Trustees of St. Columba's Parish Church, Airdrie.
The Church of Scotland Charity Number SC002900**

I report on the accounts of the charity for the year ended 31st December 2023 which are set out on pages 5 to 9.

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

An 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.

In the course of my examination, no matter has come to my attention other than disclosed below

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.

Thomas W. Donaldson

Name Thomas W. Donaldson

Address 46 Etive Street
Wishaw
ML2 0NT

Date 16th March 2024

		Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
Receipts	Note					
WFO Scheme Non Gift Aid	3	975.00	0.00	0.00	975.00	755.00
WFO Gift Aid		8,739.28	0.00	0.00	8,739.28	9,670.76
Gift Aid Donations		400.00	0.00	0.00	400.00	43.00
Ordinary Offerings (Open Plate)		1,792.70	0.00	0.00	1,792.70	2,024.45
Advent Donations (Gift aid)		989.00	0.00	0.00	989.00	627.09
Advent Donations (non Gift aid)		147.00	0.00	0.00	147.00	349.00
Other donations		3,452.06	0.00	0.00	3,452.06	1,300.00
Tax Recd on Gift Aid Donations		2,432.37	0.00	0.00	2,432.37	2,139.89
		18,927.41	0.00	0.00	18,927.41	16,909.19
Easy Fundraising		163.45	0.00	0.00	163.45	158.95
Bank & Deposit interest		37.08	0.00	4.29	41.37	6.58
Investment Interest		1605.56	0.00	0.00	1,605.56	365.93
Organisation Donations		0.00	0.00	0.00	0.00	0.00
Hall lets		1040.00	0.00	0.00	1,040.00	2,635.00
Opus Energy Credit		0.00	0.00	0.00	0.00	296.32
Ukraine Collection		0.00	0.00	0.00	0.00	140.00
		2,846.09	0.00	4.29	2,850.38	3,602.78
Extra Ordinary Income						
CofS Deposit Fund Transfer		27,300.00	0.00	0.00	27,300.00	15,000.00
						0.00
Total Receipts		49,073.50	0.00	4.29	49,077.79	35,511.97
Payments						
Costs of generating funds	4	73.14	0.00	0.00	73.14	71.14
Charitable activities	5	50,185.24	0.00	0.00	50,185.24	38,949.45
Governance costs	6	0.00	0.00	0.00	0.00	0.00
Total Payments		50,258.38	0.00	0.00	50,258.38	39,020.59
Excess of Receipts over Payments for the year after transfers		-1,184.88	0.00	4.29	-1,180.59	-3,508.62
Transfers						
From Trust Fund to Gen. Fund		-720.00	0.00	0.00	-720.00	0.00
To Gen. Fund from Trust Fund		720.00	0.00	0.00	720.00	0.00
From Fabric Fund to Gen. Fund		-112.80	0.00	0.00	-112.80	-2,334.00
To Gen. Fund from Fabric Fund		112.80	0.00	0.00	112.80	2,334.00
Total Transfers		0.00	0.00	0.00	0.00	0.00
Excess of Receipts over Payments for the year after transfers		-1,184.88	0.00	4.29	-1,180.59	-3,508.62

Airdrie St. Columba's Church of Scotland
Statement of Balances

Registered Charity No. SC002900
Year Ended 31st December 2023

	Unrestricted Funds 2023	Restricted Funds 2023	Endowment Funds 2023	Total 2023	Total 2022
Note	£	£	£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances	12,418.87	370.42	450.43	13,239.72	16,748.34
brought forward					
<u>Movement in Year</u>					
Excess of Receipts over Payments for the year	- 1,184.88	-	4.29	- 1,180.59	- 3,508.62
Bank & deposit balances carried forward	<u>11,233.99</u>	<u>370.42</u>	<u>454.72</u>	<u>12,059.13</u>	<u>13,239.72</u>

Investments

Bequest Fund					
Church of Scotland Investors Trust	51,311.97				
Interest Paid	1,605.56				
Interest Transferred to General Fund	- 1,605.56				
Deposit Fund. to General Fund	- 8,000.00	(Historial Travel)			
Deposit Fund. to General Fund	- 14,300.00	(Historical Travel £5915, Church works as per H&S report)			
Deposit Fund. to General Fund	- 5,000.00	(General Account)			
Market Value at 31st Dec	<u>24,011.97</u>				

Liabilities

Giving to Grow

2023 Assessment	9,694.00	
Payments by S/O	- 2,800.00	
Payments by Cheque	- 7,294.00	

2023 Overpayment

- 400.00

Ministry & Mission

Accumulated Shortfall

2004 - 2008	23,891.24	
2011 - 2013	24,312.00	

Accumulated Shortfall

48,203.24

Ministerial Travel Expenses

2012	5,551.45	
2013	2,728.05	
2014	2,386.95	
2015	1,328.55	
2016	960.00	
2017	960.00	

Payment 2023

- 13,915.00 0.00

2023 liability

960.00

2023 Payments

- 1,200.00

2023 Overpayment

- 240.00

Total Liabilities

47,563.24

The accounts were approved by the Kirk Session on 14th March 2024
 For and on behalf of the Kirk Session

David Walker

Jacqueline Spillane

Session Clerk

Mr. David Walker

Treasurer

Mrs Jacqueline Spillane

1. Trustee Remuneration and Related Party Transactions

During the year 1 trustee received reimbursement of expenses incurred totalling £559.99

The Trustees also paid the Council tax on the Manse of £1753.95

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. Movements in Funds

	At 1 Jan 2023 £	Receipts £	Payments £	Trans In £	Trans Out £	At 31 Dec 2023 £
Unrestricted funds						
General Fund	7,982.26	49,036.42	50,258.38	832.80	0.00	7,593.10
Designated Fabric Fund	858.38	7.45	0.00	0.00	112.80	753.03
Designated Heating Fund	0.00	0.00	0.00	0.00	0.00	0.00
Designated Trust Fund	3,472.08	28.62	0.00	0.00	720.00	2,780.70
Session Benevolent Fund	106.15	1.01	0.00	0.00	0.00	107.16
	<u>12,418.87</u>	<u>49,073.50</u>	<u>50,258.38</u>	<u>832.80</u>	<u>832.80</u>	<u>11,233.99</u>
Restricted Fund						
Flower Fund	370.42	0.00	0.00	0.00	0.00	370.42
Endowment Fund						
Sunday School	450.43	4.29	0.00	0.00	0.00	454.72
Total funds	<u><u>13,239.72</u></u>	<u><u>49,077.79</u></u>	<u><u>50,258.38</u></u>	<u><u>832.80</u></u>	<u><u>832.80</u></u>	<u><u>12,059.13</u></u>

Purposes of Designated Funds

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

Heating Fund: The Trustees have set aside funds for the maintenance of the heating system

Trust Fund: The Trustees have set aside funds for the maintenance of the Manse.

Benevolent Fund: The Trustees have set aside funds for acts of benevolence in the parish.

Purposes of Restricted Funds

Flower Fund: The Trustee have set aside funds to purchase flowers for the church

Purposes of Endowment Funds

Sunday School: A bequest was made prior to 2001 for the provision of teaching materials.

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022
3. Analysis of Donations					
WFO Scheme Non Gift Aid	975.00	0.00	0.00	975.00	755.00
WFO Scheme Gift Aid	8,739.28	0.00	0.00	8,739.28	9,670.76
Donations Gift Aid	400.00	0.00	0.00	400.00	43.00
Ordinary Offerings (Open Plate)	1,792.70	0.00	0.00	1,792.70	2,024.45
Advent Donations (Gift aid)	989.00	0.00	0.00	989.00	627.09
Advent Donations (non Gift aid)	147.00	0.00	0.00	147.00	349.00
Other donations	3,452.06	0.00	0.00	3,452.06	1,300.00
Tax Recd on Gift Aid Donations	2,432.37	0.00	0.00	2,432.37	2,139.89
	18,927.41	0.00	0.00	18,927.41	16,909.19
4 Cost of Generating Funds					
Offering Envelopes	73.14	0.00	0.00	73.14	71.14
	73.14	0.00	0.00	73.14	71.14
5 Analysis of Payments					
Giving to Grow	10,094.00	0.00	0.00	10,094.00	8,760.00
Travel Expenses	1,200.00	0.00	0.00	1,200.00	960.00
Historical Travel Expenses	13,915.00	0.00	0.00	13,915.00	15,000.00
Presbytery Dues	433.20	0.00	0.00	433.20	1,089.00
Ministers Phone & Expenses	559.99	0.00	0.00	559.99	433.69
Fabric Repairs & Maintenance	14,242.37	0.00	0.00	14,242.37	3,122.40
Council Tax	1,753.95	0.00	0.00	1,753.95	1,672.12
Heating & Light	3,855.32	0.00	0.00	3,855.32	3,829.08
COSIC	1,991.41	0.00	0.00	1,991.41	1,819.28
Organist and Music	2,140.00	0.00	0.00	2,140.00	1,980.00
DEC Ukraine Appeal		0.00	0.00	0.00	140.00
Zoom Set up Fee		0.00	0.00	0.00	143.88
	50,185.24	0.00	0.00	50,185.24	38,949.45
6 Governance Costs					
Independent Examiners Fee	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00
Total Payments	50,258.38	0.00	0.00	50,258.38	39,020.59

7 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, housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale which is related to years of service. In 2023 the minimum stipend was £30,135; Maximum Stipend in 5th and subsequent years of service was £37,032

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2023	2022
	£	£
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	3,981.99	
Growth Fund (414 G/F) units at cost	753.48	1,506.96
Loss on Sale (149 I/F) units	-211.58	2,464.11
Property Costs - Fencing	-3,800.00	10.92
	<u>723.89</u>	<u>3,981.99</u>
Market Value of Balances at 31 December		<u>4,442.64</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	1,734.56	1,600.89
Capital A/c Growth Fund Interest	49.68	45.54
Capital A/c Income Fund Interest	104.50	88.83
Capital A/c Deposit Fund Interest	0.39	0.06
Revenue Account Interest	61.28	8.53
Administration Costs	-11.58	-9.29
Fencing Costs	-1900.00	
Closing Balance	<u>38.83</u>	<u>1,734.56</u>
<u>TEMPORARY ACCOUNT</u>		
Credit Balance at 31 December	<u>0.00</u>	<u>0.00</u>