

THE CHURCH OF SCOTLAND

WORMIT PARISH CHURCH OF SCOTLAND

RECEIPTS AND PAYMENTS ACCOUNTS

CONGREGATION NO : 261584

SCOTTISH CHARITY NUMBER : SC006447

Reference and Administrative Information

Charity name: Wormit Parish Church of Scotland
Charity Registration Number: SC006447
Congregational Reference Number: 261584
Contact Address: 18 Golf Crescent,
Tayport,
FIFE
DD6 9LZ

Trustees from 1st January 2021 to 22nd February 2022

Session: M Stevenson, J Brown, K Brown, J Winch, D Winch, D Francis,
C Fraser, J Macmillan, E Falconer, K Falconer, A Imrie, R Crichton.

V Rough (Demitted)

Principal Office-bearers

Minister: Rev John Duncan MBE (Interim Moderator until Sep-21)
Rev Dr Amos Chewachong (Interim Moderator from Sep-21)
Session Clerk: Mrs Kimberly Falconer
Church Treasurer: Mr Jamie Mackintosh

Independent Examiner:

Dr Matthew Davis,
80 Meteor Row, Leuchars
St. Andrews, KY16 0JD

Bankers

Virgin Money (Clydesdale Bank PLC)
7/8 High Street,
DUNDEE
DD1 1SS

Trustees' Annual Report

Year ended 31 December 2021

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Model Deed of Constitution the original dated 19th December 1935 and consequently amended and approved by the General Assembly of the Church of Scotland on the 21st May 1994. As of 19th February 2019 the Church is now administered in accordance with the terms of the Deed of Constitution (Unitary Form).

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. Members from within the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church. These individuals are invited to sit 'ex officio' at Kirk Session meetings and are free to provide advice but they have no voting rights.

Organisational Structure

The Kirk Session is chaired by the minister and meets six times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session is responsible for both the spiritual and business affairs within the church.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

Services of Worship – Sunday services are held at 9:30am on alternating Sundays with our linked charge of Balmerino Parish Church holding a service at 9:30am on the other Sundays. The Bridge Evening Service which is a contemporary and ecumenical Worship service open to all is at 6:30pm in the West Hall monthly. However, this evening service is currently in abeyance until we have moved out of post-COVID-19 times.

Wormit & Balmerino Guild is an organisation attached to Wormit linked with Balmerino Church of Scotland whose aim is to unite and encourage both women and men to commit their lives to Jesus Christ and enable them to express their faith in worship, prayer and action. The Guild was formed with the agreement of the minister and Kirk Session and are subject to their jurisdiction and care. The current membership is 28 and the group is run by a 'team' and a treasurer. It meets approximately 20 times a year, from September to April with speakers, discussion, coffee mornings, sales tables and entertainment. The Guild is self-funding with members paying an annual capitation fee to the central executive in Edinburgh. Eight coffee mornings, with a sales table, are held during the session and money raised from these goes to the Guild's national projects, to Wormit & Balmerino Churches and occasionally small donations to other suitable causes.

Trustees' Annual Report (cont.)

Year ended 31 December 2021

Objectives and Activities (cont.)

Junior Church is part of the worship team (members of the congregation of all ages) that lead the All Age services. The children learn about the Christian faith through Bible stories, arts and crafts, puppets, and music. The Children attend the first part of the morning worship and leave after the All Age talk. There are seasonal services that the children help lead or participate in delivering. Prior to COVID-19 restrictions the Junior Church membership was 6.

The Junior Church ministry team also runs the school in-service day and holiday clubs. These run during morning and/or afternoons, and they are open to all primary school aged children. There is a small suggested donation amount for this service. This was in abeyance due to COVID-19 protocols.

The Boys' Brigade – 1st Newport/Wormit Company. The Newport and Wormit Companies amalgamated a number of years ago and all the sections meet in the Newport Church Hall during school term time.

Men's Group meet on the first Saturday of each month from 8.30am – 9.30am in the East Hall for breakfast and discussion. This was in abeyance due to COVID-19 protocols.

XYZ (eXtra Years of Zeal) Club meets fortnightly at lunchtime on Fridays in the East Hall for soup and rolls, coffee/tea and biscuits. This organisation is open to senior retired people of both Parishes where they can come along to enjoy a time of fellowship, listen to a range of speakers and take part in exercises, games and quizzes. This was in abeyance due to COVID-19 protocols.

Trustees' Annual Report (cont.)
Year ended 31 December 2021
Achievements and Performance

Bible Study and House Groups meet weekly in the homes of our members to study the Bible and to share fellowship. This was in abeyance due to COVID-19 protocols.

Prayer Breakfast. This group meets on the first Sunday of each month before the morning service. This was in abeyance due to COVID-19 protocols.

Fellowship Lunches. From September through to March each year fellowship lunches are held bi monthly on Sundays after the morning service when soup and rolls followed by tea/coffee and biscuits are served. This is an opportunity for the members of the congregation to meet together and have a chat. There is a minimum charge of £2.00 and all proceeds have gone towards Steadfast Global. This was in abeyance due to COVID-19 protocols.

Tea and Coffee Group. This group give out tea and coffee and provide an opportunity for having a chat before the service each Sunday. This was in abeyance due to COVID-19 protocols.

Trustees' Annual Report (cont.) Year ended 31 December 2021

Financial Review

The principal source of income comes from electronic giving through standing orders, bank transfers, text giving and donations through the church website donation button. This has mostly replaced the weekly F.W.O. Envelopes and the open plate, but offerings were still received by these means either by post or when services were held in church. The offerings for 2021 were 7% down on the previous year. This was primarily due to the continuing impact of COVID-19 protocols closing churches and limiting physical giving. Online services have been a success, but the opportunity to collect Ordinary Offerings in the Open Plate was reduced. A continued drive to push digital giving has been successful and this has stabilised receipts later in the year. The tax reclaimed from the Inland Revenue was from 34 members and was up by £167 on the previous year. We supported two charities raising £1,321. The sum of £1,200 was specifically raised and given to Steadfast Global for their work. Rents are charged for the use of the East & West Halls. Rental income was back to pre-COVID-19 lockdown levels. It was 26% up on last year due to the church halls being open for the majority of the year compared to longer lockdown periods in 2020.

Notes on accounts: - In the unrestricted funds on page 11, under "Charitable activities" the figure of £2,728 includes minor maintenance work on the Church, Manse & West Hall along with the maintenance contracts on equipment. Amounts for heating & lighting are for West Hall, Church & East Hall totalled £3,967. Included in the Guild expenses are membership fees to the Guild head office £336 and donations to National Guild Projects and other charitable organisations £700.

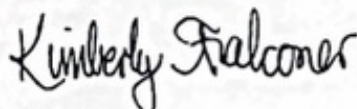
Reserves Policy

It is the Trustees' policy to hold designated reserves of no less than approximately three months' expenditure. At the year end the Church held unrestricted cash funds of £53,174 of which £5,837 had been designated for the Fabric fund, £23,565 for the West Hall fund (for note £7,500 is available for transfer to the General Fund), £1,128 for the Guild fund with £18,695 remaining in the General Fund. For note, the General Fund balance in combination with at least £7,500 unrestricted funds that can be made available from West Hall balance totals of £22,504 of unrestricted General Funds, this would represent approximately 6 months' expenditure before transfers; this is considered as sufficient coverage by the Trustees. The Church also held £5,335 of restricted funds which have been provided for the purposes specified in Note 2.

Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board 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 / Congregational Board 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. 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,



Kimberly Falconer
Session Clerk

Date 16th February 2020

**Wormit Parish Church of Scotland
SC 006447
Report of the Independent Examiner**

Independent Examiner's Report to the Trustees of Wormit Parish Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2021 which are set out on pages 1 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.

The charity's 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

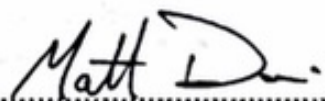
In the course of my examination, no matter has come to my attention

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 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.....



**Dr Matthew Davis
80 Meteor Row
Leuchars
St. Andrews
KY16 0JD**

Date 30th April 2022

Wormit Parish Church of Scotland
Receipts and Payments Account
Year ended 31 December 2021

		Unrestricted Funds 2021 £	Restricted Funds 2021 £	Endowment Funds 2021 £	Total 2021 £	Total 2020 £
<u>Receipts</u>	Note					
Donations	3	34,072	300	NIL	34,372	37,107
Legacies		NIL	NIL	NIL	NIL	NIL
Activities for Generating Funds		NIL	NIL	NIL	NIL	NIL
Bank & Deposit Interest		NIL	NIL	NIL	NIL	NIL
Investment income		NIL	NIL	NIL	NIL	NIL
		34,072	300	NIL	34,372	37,107
Rental of East & West Halls		12,644	NIL	NIL	12,644	9,799
Rental of Manse		NIL	NIL	NIL	NIL	1,250
Sale of assets		NIL	NIL	NIL	NIL	NIL
Sale of investments		NIL	NIL	NIL	NIL	NIL
Grants (Fife Council) - West Hall		NIL	NIL	NIL	NIL	188
Receipts from General Trustees		NIL	NIL	NIL	NIL	NIL
Income from Guild & Jnr. Church		782	NIL	NIL	782	1,819
<u>Total Receipts</u>		47,498	300	NIL	47,798	50,163
<u>Payments</u>						
Costs of generating funds		NIL	NIL	NIL	NIL	NIL
Charitable activities		40,416	252	NIL	40,668	46,633
Governance costs		200	NIL	NIL	200	200
<u>Total Payments</u>		40,616	252	NIL	41,068	46,833
Excess of Receipts over Payments for the year before transfers		6,682	48	NIL	6,730	3,300
Transfers		NIL	NIL	NIL	NIL	NIL
Excess / (Deficit) for the year		6,682	48	NIL	6,730	3,300

Wormit Parish Church of Scotland

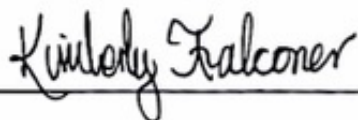
Statement of Balances

At 31 December 2021

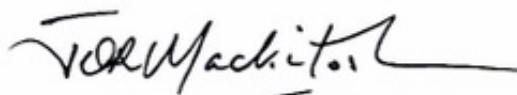
	Note	Unrestricted funds £	Restricted funds £	Endowmt funds £	Total 2021 £	Total 2020 £
<u>Bank & Deposit Balances</u>						
Bank & deposit balances brought forward		46,492	5,287	NIL	51,780	48,450
Movement in year:						
Excess of Receipts over Payments for the year		6,682	48	NIL	6,730	3,330
Bank & deposit balances carried forward		<u>53,174</u>	<u>5,335</u>	<u>NIL</u>	<u>58,510</u>	<u>51,780</u>
<u>Investments at market value</u>						
		<u>None</u>	<u>None</u>	<u>None</u>	<u>None</u>	<u>None</u>
<u>Assets</u>						
Gift Aid Receivable		5,800	NIL	NIL	5,800	6,850
Total		<u>5,800</u>	<u>NIL</u>	<u>NIL</u>	<u>5,800</u>	<u>6,850</u>
<u>Liabilities</u>						
Due to Presbytery		<u>None</u>	<u>None</u>	<u>None</u>	<u>None</u>	<u>None</u>

The accounts were approved by the Kirk Session on 16th February 2020.

For and on behalf of the Kirk Session



Session Clerk



Kirk Treasurer

Wormit Parish Church of Scotland

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

There were no payments required or made in respect of services provided by Trustees. The Minister vacancy meant that there were no payments for Travel & Expenses direct to a Minister. The only related expense was £40 paid to the Church of Scotland relating to Minister travel from the previous year.

2 Movements in Funds

	At 1 st Jan				At 31st Dec
	2021	Receipts	Payments	Transfers	2021
Unrestricted funds	£	£	£	£	£
Designated Fabric Fund	5,837	NIL	NIL	NIL	5,837
Designated Guild Fund	1,681	611	1,164	NIL	1,128
Designated Junior Church Fund	NIL	440	300	NIL	140
Designated West Hall Fund	20,280	8,580	5,295	NIL	23,565
General Fund	18,695	37,867	34,057	NIL	22,504
	<u>46,493</u>	<u>47,498</u>	<u>40,816</u>	<u>NIL</u>	<u>53,174</u>
Restricted funds					
Special Projects Fund	3,256	NIL	NIL	NIL	3,256
Flower Fund	30	NIL	NIL	NIL	30
Youth Fund	2,001	300	252	NIL	2,049
	<u>5,287</u>	<u>300</u>	<u>252</u>	<u>NIL</u>	<u>5,335</u>
Total funds	<u>51,780</u>	<u>47,798</u>	<u>41,068</u>	<u>NIL</u>	<u>58,510</u>
<u>TAY BRIDGEHEAD</u>					
<u>FOOD BANK FUND</u>	<u>9,508</u>	<u>9,290</u>	<u>7,195</u>	<u>NIL</u>	<u>11,603</u>

Purposes of Designated Funds

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

Guild Fund: This fund is administered by the members of the Guild.

Junior Church Fund: This fund is administered by the leaders of the Junior Church and is funded by the children's offerings which are used for materials, books and other expenses.

West Hall Fund: This fund is kept separate as required by Fire Council for grant purposes. Funds have been set aside for general maintenance, which is ongoing outside and inside the Hall.

Purposes of Restricted Funds

Flower Fund: This is a fund to provide flowers for display during services of worship.

Youth Fund: This is a fund to be used towards the payment of youth and children work including accommodation and travelling expenses for youth workers.

Special Projects Fund: This is a fund for the proceeds of any special fund-raising events and for donations, gifts & legacies given for specific purposes.

Tay Bridgehead Food Bank Fund: This is a fund to be used for the administration of providing food for the needy in the Tay Bridgehead Area. This Fund is not part of the Church Accounts.

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Endwmnt Funds 2021 £	Total 2021 £	Total 2020 £
3. Analysis of Donations					
Non-Gift Aid donations	1,807	300		2,107	780
Gift Aid Donations	22,922			22,922	25,216
Tax Recovered on Gift Aid Donations	6,853			6,853	6,977
Ordinary Offerings (Open Plate)	415			415	877
Other donations (Non-Gift Aid)	2,075			2,075	3,258
	<u>34,072</u>	<u>300</u>	<u>NIL</u>	<u>34,372</u>	<u>37,107</u>
Analysis of Payments					
Costs of generating funds					
Offering envelopes					
4	<u>NIL</u>	<u>NIL</u>	<u>NIL</u>	<u>NIL</u>	<u>NIL</u>
Charitable activities					
Ministries & Mission allocation	12,644			12,644	21,583
Presbytery dues	932			932	0
Minister's travelling + tele expenses	40			40	1,152
Pulpit supply	2,216			2,216	595
Organists' & Church officers salaries	5,340			5,340	3,500
Maintenance work:- Ch/Manse/W Hall	2,728			2,728	1,655
Manse Council Tax	3,272			3,272	3,243
Heating and lighting - Ch/W Hall	3,967			3,967	2,449
Insurance:- Ch/Manse/W Hall	3,341			3,341	3,479
Books & Equipment	380			380	220
Cleaning & Catering products	2,108			2,108	688
Junior Church & other Youth expenses		252		252	0
Church account sundries/copyright	1,111			1,111	1,323
Special Project expenses	0			0	367
Donations to Good Causes	1,321			1,321	3,925
Guild expenses	1,164			1,164	2,456
	<u>40,616</u>	<u>252</u>	<u>NIL</u>	<u>40,868</u>	<u>46,633</u>
Governance costs					
Independent examiners fee	200	NIL	NIL	200	200
	<u>40,816</u>	<u>252</u>	<u>NIL</u>	<u>41,068</u>	<u>46,833</u>

5 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.

	2021	2020
	£	£
6 Collections for Third Parties		
Steadfast Global	1,200	1,200
Fife Women Aid Christmas Appeal	121	125
	<hr/>	<hr/>
	1,321	1,325

Wormit Parish Church of Scotland
 SC 006447
 GENERAL FUND BUDGET

	2022 BUDGET £
INCOME	
Offerings	
WFO & Gift Aid	23,000
Tax Recovered on Gift Aid	5,800
Ordinary Offerings (Open Plate)	1,200
	<u>30,000</u>
Other Ordinary General Income	
Donations	2,500
Rental Income	12,500
	<u>15,000</u>
TOTAL ORDINARY GENERAL INCOME	<u>45,000</u>
EXPENDITURE	
Ministry & Missions Work	
Ministry & Missions Allocation	14,400
Presbytery dues	950
	<u>15,350</u>
Local Staff Costs	
Ministers Travel expenses	0
Ministers Phone Expenses	0
Organist's & Church Officer's Salaries	5,400
Pulpit Supply	3,000
	<u>8,400</u>
Building Costs	
Repairs, Maintenance & Cleaning	5,000
Heating & Lighting	4,000
Rates & Insurance	3,600
Manse Council Tax	3,450
	<u>16,050</u>
Other Local Costs	
Office Costs	750
Books & Equipment	250
Giving to Good Causes	1,500
Professional fees	0
Sundry Expenses	1,200
	<u>3,700</u>
TOTAL ORDINARY EXPENDITURE	<u>43,500</u>
SURPLUS / (DEFICIT)	<u>1,500</u>