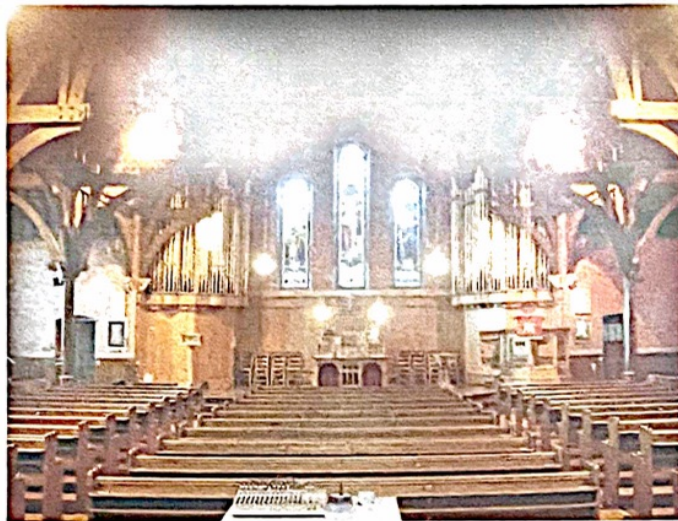


THE CHURCH OF SCOTLAND

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 2022 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 Dr Amos Chewachong (Interim Moderator)
Session Clerk: Mrs Kim Falconer (Resigned 31-Aug-2022)
Mr John Macmillan (Depute Session Clerk from 01-Sep-2022)
Church Treasurer: Mr Jamie Mackintosh, FCCA

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 2022

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 officiate' 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 – Combined Sunday services are held at 9:30am with our linked charge of Balmerino Parish Church. The services alternate between church locations each Sunday. Additional services are held throughout the year. During Holy Week and Advent, additional services of reflection and worship are held in either of the churches. By arrangement, there are ad hoc evening Praise and Worship services held out of the West Hall.

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 27 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.

Taybridgehead Foodbank:- This is an associated mission and community partnership initiative with the Church. The Foodbank is Chaired by an Elder of Wormit Parish Church, currently Mrs Jan Winch. Otherwise, it is independently managed by a Management Committee representative of key community leaders and other local churches in the Taybridgehead area. Wormit Parish Church supports the Foodbank through various means, both practically and administratively. The Church provides the Vestry as a storeroom and access to the East Hall for organising Foodbank deliveries and collections. Several of the churches Members personally support the Foodbank through volunteering and donating. Whilst the Foodbank Management coordinate their own daily petty cash requirements, the Church Treasurer supports the Foodbank Management Team to oversee their banking, treasury, and digital giving needs. The Foodbank funds are wholly separate from the Church and are accounted for and recorded as such. There is a separate balance shown in these accounts.

Trustees' Annual Report (cont.)

Year ended 31 December 2022

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. Currently the Junior Church is in abeyance, but there is opportunity to restart and develop this ministry with the families from the new housing developments in the village.

Children and family ministry:- The Church has actively supported children and family ministry in the community. In recent years this has been done directly through initiatives like Puppet ministry, Community cinema, Fusion activities, and less directly through hosting the Wormit Primary School services, Wormit Playgroup, Toddlers Group, 2nd Wormit Brownies, Mary Robson Ballet School, and other children and family community groups through discounted hall rents. The church sees these relationships as key to connecting, engaging, and fostering community partnerships through better use of the church buildings – these are “well-equipped places in the right places” for community use.

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.

**Trustees' Annual Report (cont.)
Year ended 31 December 2022
Achievements and Performance**

Bible Study and House Groups meet weekly in the homes of our members to study the Bible and to share fellowship.

Prayer Breakfast. This group meets on the first Sunday of each month before the morning service.

Fellowship Lunches. From September through to March each year fellowship lunches are held bimonthly 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.

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 is a key period of time for fellowship, sharing in faith stories, and developing our linkage with Balmerino as both churches work towards a formal union together.

Trustees' Annual Report (cont.) Year ended 31 December 2022

Financial Review

Donations:- The principal source of income comes from members giving digitally 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 2022 were 38% down on the previous year. The combined effect of the Presbytery review, the loss of the full time Minister in charge, access to alternative online services, and the general impact of the Covid pandemic, has led to a fall in the average Sunday service attendance. For comparison, for the years preceding this period the main services at Advent, Easter and Holy Communion attendances were around 70 in Wormit alone and 30 at Balmerino (100 total). Currently there have been around 35 attending these combined services (65% decrease). Likewise, the average Sunday service attendance has fallen from 70 (45 Wormit / 25 Balmerino) to 25 people combined. The impact of fewer services in Wormit Parish Church, and fewer people attending services, and fewer Members has caused this significant drop in Donations. The Gift Aid reclaimed amount from HMRC was £5,712 from 34 members. This was slightly up by £167 on the previous year.

Rents:- The use of the East & West Halls by church and community groups generates rental income. This was 8% up on last year. The increased hours of the Wormit Playgroup operating to new National guidelines being most of this difference. Whilst the Manse was rented for part of the year, the rent was paid directly to the General Trustees by the tenant, so the church did not directly benefit from any related income. The Church did save £1,363 on Council Tax and Rates (paid by the tenant), a saving of 42% on the prior year.

Payments and expenses:- In the unrestricted funds on page 11, under "Charitable activities" the figure of £2,488 includes minor maintenance work on the Church, Manse & West Hall along with the maintenance contracts on equipment. There was also an amount of £1,712 incurred from the Fabric fund that was for repairs to the church building's roofs. Amounts for heating & lighting are for West Hall, Church & East Hall totalled £3,474. Included in the Guild expenses are membership fees to the Guild head office £378 and donations to National Guild Projects and other charitable organisations £875.

Balmerino Parish Church:- There are shared costs that relate to the Ministry/Pulpit supply, Manse and Organist costs. The majority of these costs are paid by Wormit Parish Church. The historic agreement with Balmerino Parish Church is to recharge these costs annually. In an effort to help support the linked charge with whom Wormit will come into union with, Wormit Session have not recharged these costs to Balmerino in recent years. The amount that would have been due for 2022 was £4,928.

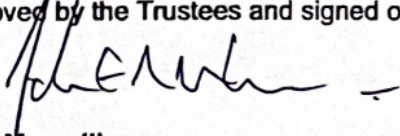
Reserves Policy

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 £44,997 of which £4,125 had been designated for the Fabric fund. The Church General Fund balance totals £11,582, there is an additional £7,500 held as a General Fund reserve in the West Hall account. Therefore, the combined unrestricted General Fund balance is £19,082. This would represent approximately 5 months' expenditure; this is considered as sufficient coverage by the Trustees. The Church also held £5,257 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,


John Macmillan
Session Clerk (Depute)
Date 22nd February 2023

**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 2022 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.

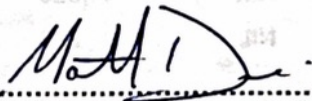
Basis of independent examiner's statement

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 9th July 2023

Wormit Parish Church of Scotland**Receipts and Payments Account****Year ended 31 December 2022**

		Unrestricted Funds 2022	Restricted Funds 2022	Endowment Funds 2022	Total 2022	Total 2021
	Note	£	£	£	£	£
Receipts						
Donations	3	21,462	NIL	NIL	21,462	34,372
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
		21,462	NIL	NIL	21,462	34,372
Rental of East & West Halls		13,667	NIL	NIL	13,667	12,644
Rental of Manse		NIL	NIL	NIL	NIL	NIL
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	NIL
Receipts from General Trustees		NIL	NIL	NIL	NIL	NIL
Income from Guild & Jnr. Church		2,553	NIL	NIL	2,553	782
Total Receipts		37,682	NIL	NIL	37,682	47,798
Payments						
Costs of generating funds		NIL	NIL	NIL	NIL	NIL
Charitable activities		41,850	30	NIL	41,880	40,868
Governance costs		200	NIL	NIL	200	200
Total Payments		42,050	30	NIL	42,080	41,068
Excess of Receipts over Payments for the year before transfers		(4,367)	(30)	NIL	(4,397)	6,730
Transfers		NIL	NIL	NIL	NIL	NIL
Excess / (Deficit) for the year		(4,367)	(30)	NIL	(4,397)	6,730

Wormit Parish Church of Scotland

Statement of Balances

At 31 December 2022

	Note	Unrestricted funds £	Restricted funds £	Endowmt funds £	Total 2022 £	Total 2021 £
<u>Bank & Deposit Balances</u>						
Bank & deposit balances brought forward		49,365	5,287	NIL	54,652	51,780
Movement in year:						
Excess of Receipts over Payments for the year		(4,367)	(30)	NIL	(4,397)	6,730
Bank & deposit balances carried forward		<u>44,997</u>	<u>5,257</u>	<u>NIL</u>	<u>50,254</u>	<u>58,510</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		5,000	NIL	NIL	5,000	5,712
Total		<u>5,000</u>	<u>NIL</u>	<u>NIL</u>	<u>5,000</u>	<u>5,712</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 22nd February 2023.

For and on behalf of the Kirk Session

Session Clerk (Depute)

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. There were no related expenses paid to the Church of Scotland relating to Minister travel from the previous year.

2 Movements in Funds

	At 1 st Jan 2022	Receipts	Payments	Transfers	At 31st Dec 2022
	£	£	£	£	£
Unrestricted funds					
Designated Fabric Fund	5,837	NIL	1,712	NIL	4,125
Designated Guild Fund	1,128	2,553	1,344	NIL	2,337
Designated Junior Church Fund	140	NIL	140	NIL	NIL
Designated West Hall Fund	23,565	8,522	5,132	NIL	26,954
General Fund	18,695	26,607	33,720	NIL	11,582
	<u>49,365</u>	<u>37,682</u>	<u>42,050</u>	<u>NIL</u>	<u>44,997</u>
Restricted funds					
Special Projects Fund	3,256	NIL	NIL	NIL	3,256
Flower Fund	30	NIL	30	NIL	NIL
Youth Fund	2,001	NIL	NIL	NIL	2,001
	<u>5,287</u>	<u>NIL</u>	<u>30</u>	<u>NIL</u>	<u>5,257</u>
Total funds	<u>54,652</u>	<u>37,682</u>	<u>42,080</u>	<u>NIL</u>	<u>50,254</u>
TAY BRIDGEHEAD					
FOOD BANK FUND	<u>11,603</u>	<u>6,028</u>	<u>6,746</u>	<u>NIL</u>	<u>10,885</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 Fife 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	Restricted	Endwmnt	Total	Total
	Funds	Funds	Funds	Total	Total
	2022	2022	2022	2022	2021
	£	£	£	£	£
3. Analysis of Donations					
Non-Gift Aid donations	2,843			2,843	2,107
Gift Aid Donations	12,089			12,089	22,922
Tax Recovered on Gift Aid Donations	5,712			5,712	6,853
Ordinary Offerings (Open Plate)	368			368	415
Other donations (Non-Gift Aid)	450			450	2,075
	21,462	NIL	NIL	21,462	37,107
Analysis of Payments					
Costs of generating funds					
Offering envelopes					
4	NIL	NIL	NIL	NIL	NIL
Charitable activities					
Ministries & Mission allocation	14,913			14,913	12,644
Presbytery dues	887			887	932
Minister's travelling + tele expenses	NIL			NIL	40
Pulpit supply	2,004			2,004	2,216
Organists' & Church officers salaries	5,120			5,120	5,340
Maintenance work:- Ch/Manse/W Hall	2,488			2,488	2,728
Manse Council Tax	1,909			1,909	3,272
Heating and lighting:- Ch/W Hall	3,474			3,474	3,967
Insurance:- Ch/Manse/W Hall	3,499			3,499	3,341
Books & Equipment	138			138	380
Cleaning & Catering products	2,728			2,728	2,108
Junior Church & other Youth expenses	NIL		140	140	252
Church account sundries/copyright	945			945	613
Office costs (IT, Printing & Stationery)	515			515	550
Fabric Repair to the Church Roof	1,712			1,712	
Church Flowers	NIL		62	62	
Speclal Project expenses	NIL			NIL	0
Donations to Good Causes	NIL			NIL	1,321
Guild expenses	1,344			1,344	1,164
	41,678	NIL	202	41,880	40,868
Governance costs					
Independent examiners fee	200	NIL	NIL	200	200
	41,878	NIL	202	42,080	41,068

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 £26,616 and the maximum stipend (in the fifth and subsequent years) £34,577.

	2022	2021
	£	£
6 Collections for Third Parties		
Steadfast Global	1,200	1,200
Fife Women Aid Christmas Appeal	-	121
	<hr/>	<hr/>
	1,200	1,321

**Wormit Parish Church of Scotland
SC 006447
GENERAL FUND BUDGET**

	2023 BUDGET £
INCOME	
Offerings	
WFO & Gift Aid	16,000
Tax Recovered on Gift Aid	5,000
Ordinary Offerings (Open Plate)	1,500
	<u>22,500</u>
 Other Ordinary General Income	
Donations	1,500
Rental Income	12,500
	<u>14,000</u>
	<u>36,500</u>
 TOTAL ORDINARY GENERAL INCOME	
 EXPENDITURE	
Ministry & Missions Work	
Ministry & Missions Allocation	13,433
Presbytery dues	801
	<u>14,234</u>
 Local Staff Costs	
Ministers Travel expenses	0
Ministers Phone Expenses	0
Organist's & Church Officer's Salaries	5,040
Pulpit Supply	3,000
	<u>8,040</u>
 Building Costs	
Repairs, Maintenance & Cleaning	2,400
Heating & Lighting	3,000
Rates & Insurance	3,600
Manse Council Tax	2,400
	<u>11,400</u>
 Other Local Costs	
Office Costs	240
Books & Equipment	120
Giving to Good Causes	1,200
Professional fees	0
Sundry Expenses	720
	<u>2,280</u>
	<u>36,184</u>
 TOTAL ORDINARY EXPENDITURE	
 SURPLUS / (DEFICIT)	<u>316</u>