

**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 1<sup>st</sup> January 2019 to 4<sup>th</sup> February 2020

Session: Rev Dr J Connolly, M Stevenson, J Brown, K Brown, J Winch, D Winch, D Francis,  
V Rough, C Fraser, D Millar, J Macmillan  
E Falconer, K Falconer, A Imrie, R Crichton.  
  
R Milroy (Retired)

### Principal Office-bearers

Minister: Rev Dr James Connolly  
Session Clerk: Mrs Kimberly Falconer  
Clerk to the Board: Mr John Macmillan  
Church Treasurer: Mr Jamie Mackintosh

### Independent Examiner:

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

### Bankers

Clydesdale Bank PLC  
7/8 High Street,  
DUNDEE  
DD1 1SS

# **Trustees' Annual Report**

## **Year ended 31 December 2019**

### **Structure, Governance and Management**

#### **Governing Document**

The Church is administered in accordance with the terms of the Model Deed of Constitution the original dated 19<sup>th</sup> December 1935 and consequently amended and approved by the General Assembly of the Church of Scotland on the 21<sup>st</sup> May 1994. As of 19<sup>th</sup> 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** – Sunday services are held at 11.00am each Sunday, the timing being fixed to allow for a 9.30am service in our linked charge of Balmerino. At certain times of the year, mainly Easter, Christmas and New Year, joint services for the linked charge are held, the services alternating between the churches. The Bridge Service is a contemporary and ecumenical Worship service open to all. Located at the West Hall, the service starts at 6:30pm and runs alternating Sunday's in line with the School terms and holidays.

**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 35 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 tables, 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 2019**

#### **Objectives and Activities (cont.)**

##### **Junior Church**

Members of Junior Church join the rest of the congregation before the Sunday service for refreshments and fellowship and stay in Church for the first part of the morning service after which they continue their worship in the church hall. There are 10 children on the role and there are two leaders. The children learn about the Christian faith through bible studies, discussion, music (both contemporary and traditional), prayer, craft and drama (including puppets) and Messy Church is held once a month. During the year the children are involved in many mission events including the collection and distribution of gifts and food at harvest, the Blythswood Charity shoebox appeal, collection and distribution of gifts at Christmas, giving of donations to the foodbank, joining our fellowship lunches which raise funds for Steadfast Global and the sponsorship of a young boy through Compassion.

Junior Church is part of the worship team (members of the congregation of all ages) that lead the all age services. This year the children were involved in the Christmas Service and their End of Term service and the older children have joined the congregation in Communion. In the past year the children have celebrated Mother's Day, Easter, Harvest, Advent, Christmas, studied Lent.

The Junior Church ministry team also run 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.

**The Boys' Brigade – 1<sup>st</sup> 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.

**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.

**Kingdom Kids Puppet Ministry** – is aimed primarily at primary school children.

**Bridge Bible Classes** – these classes run monthly with visiting theological academics and inspirational speakers from Christian organisations. The classes are well attended with a small suggested donation requested towards the running costs.

**Bridge Music Ministry** – The aim is to develop musical gifts and ministry across the cluster. There have been instrumental and vocal classes, as well as the Bridge Service on Sunday evenings. The Beardies music group meet on Wednesday evenings, when required, to practice towards performing at local organisations.

**Trustees' Annual Report (cont.)**  
**Year ended 31 December 2019**  
**Achievements and Performance**

**Bible Study.** Two Bible Study groups meet weekly in the homes of our members.

**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 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.

**Youth Ministry.** "Young Life International" continue to cover the youth work in the North East Fife area in schools and the university and also in Wormit, Newport, Tayport & Balmerino.

**Tea and Coffee Group.** This group give out tea and coffee and provide an opportunity for having a chat before the service each Sunday.

## Trustees' Annual Report (cont.) Year ended 31 December 2019

### Financial Review

The principal source of income was the weekly F.W.O. Envelopes and the open plate. We also have members who give by monthly standing order and digital giving. The offerings for 2019 were 5% up on the previous year. The tax reclaimed from the Inland Revenue was from 34 members and was down by £338 on the previous year. We supported four Christian charities raising £3,121. The sum of £2,171 was specifically raised and given to Steadfast Global for their work. Rents are charged for the use of the East & West Halls and this has proved to be a profitable means of added income. This has increased by 26% compare to 2018. It is expected that the rents will increase in 2020 with create hall usage by the local community.

**Notes on accounts:-** In the unrestricted funds on page 11, under "Charitable activities" the figure of £1,752 includes minor maintenance work on the Church, Manse & West Hall along with the maintenance contracts on equipment. Minor repair work to all church buildings amounted to £2,517. Amounts for heating & lighting are for West Hall, Church & East Hall totalled £3,418. The Youth expenses restricted balance released £2,500 to a local community company Fusion Activities that offer lower cost after-school activities to all. This sum was topped-up by £1,500 from surplus from the West Hall rents. Included in the Guild expenses are membership fees to the Guild head office £360 and donations to National Guild Projects and other charitable organisations £1,500. We received gifts & donations of £961 towards our Puppet Ministry that is going out to the Holy Land. The Bridge Bible Class series of lectures continue to be a success drawing in £540 of donations.

### Reserves Policy

It is the Trustees' policy to hold designated reserves of approximately three months expenditure. At the year end the Church held unrestricted cash funds of £42,646 of which £5,837 had been designated for the Fabric fund, £18,000 for the West Hall fund (for note £5,000 is available for transfer to the General Fund), £2,319 for the Guild fund and £370 for the Junior Church fund with £16,046 remaining in the General Fund. For note, the General Fund balance in combination with at least £5,000 unrestricted funds that can be made available from West Hall balance totals of £21,046 of unrestricted General Funds, this would represent more than four months expenditure before transfers; this is considered as sufficient coverage by the Trustees. The Church also held £5,879 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 ..... 19/09/2020 .....



**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 2019 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 .....

16-MAY-2020

**Wormit Parish Church of Scotland**  
**Receipts and Payments Account**  
**Year ended 31 December 2019**

		Unrestricted Funds 2019 £	Restricted Funds 2019 £	Endowment Funds 2019 £	Total 2019 £	Total 2018 £
<b>Receipts</b>	<b>Note</b>					
Donations	3	41,344	990	NIL	42,334	40,488
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
		<b>41,334</b>	<b>990</b>	<b>NIL</b>	<b>42,334</b>	<b>40,488</b>
Rental of East & West Halls		13,197	NIL	NIL	13,197	10,505
Sale of assets		NIL	NIL	NIL	NIL	NIL
Sale of investments		NIL	NIL	NIL	NIL	NIL
Grants (Fife Council) - West Hall		188	NIL	NIL	188	188
Receipts from General Trustees		NIL	NIL	NIL	NIL	NIL
Income from Guild & Jnr. Church		2,824	NIL	NIL	2,824	2,287
<b>Total Receipts</b>		<b>57,553</b>	<b>990</b>	<b>NIL</b>	<b>58,543</b>	<b>53,468</b>
<b>Payments</b>	<b>4</b>					
Costs of generating funds		NIL	NIL	NIL	Nil	Nil
Charitable activities		53,765	3,320	NIL	57,085	49,238
Governance costs		200	NIL	NIL	200	200
<b>Total Payments</b>		<b>53,965</b>	<b>3,320</b>	<b>NIL</b>	<b>57,285</b>	<b>49,438</b>
<b>Excess of Receipts over Payments for the year before transfers</b>		<b>3,588</b>	<b>(2,330)</b>	<b>NIL</b>	<b>1,258</b>	<b>4,030</b>
<b>Transfers</b>		<b>NIL</b>	<b>NIL</b>	<b>NIL</b>	<b>NIL</b>	<b>NIL</b>
<b>Excess / (Deficit) for the year</b>		<b>3,588</b>	<b>(2,330)</b>	<b>NIL</b>	<b>1,258</b>	<b>4,030</b>



**Wormit Parish Church of Scotland**


**Statement of Balances**

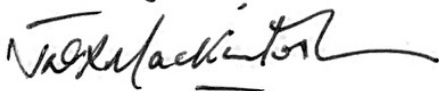
**At 31 December 2019**

	<b>Note</b>	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Endowmt funds £</b>	<b>Total 2019 £</b>	<b>Total 2018 £</b>
<b><u>Bank &amp; Deposit Balances</u></b>						
Bank & deposit balances brought forward		39,059	8,135	Nil	47,193	43,164
<b>Movement in year:</b>						
Excess of Receipts over Payments for the year		3,588	(2,330)	Nil	1,258	4,030
Bank & deposit balances carried forward		<u>42,646</u>	<u>5,804</u>	<u>Nil</u>	<u>48,451</u>	<u>47,194</u>
<b><u>Investments at market value</u></b>		<u>None</u>	<u>None</u>	<u>None</u>	<u>None</u>	<u>None</u>
<b><u>Assets</u></b>						
Gift Aid Receivable		7,551	75	Nil	7,626	7,150
<b>Total</b>		<u>7,551</u>	<u>75</u>	<u>Nil</u>	<u>7,362</u>	<u>7,150</u>
<b><u>Liabilities</u></b>		<u>None</u>	<u>None</u>	<u>None</u>	<u>None</u>	<u>None</u>
Due to Presbytery						

The accounts were approved by the Kirk Session and Financial Board on 5<sup>th</sup> February 2019 .

For and on behalf of the Kirk Session and Financial Board

  
\_\_\_\_\_  
Session Clerk

  
\_\_\_\_\_  
Kirk Treasurer

## Wormit Parish Church of Scotland

### Notes to the Accounts

#### 1 **Trustee Remuneration and Related Party Transactions**

During the year J Brown who is a member of the Kirk Session received £1,200 for providing services as Hall cleaner & caretaker. Rev J Connolly received £1,625 for travelling & telephone expenses and council tax.

#### 2 **Movements in Funds**

	At 1 <sup>ST</sup> Jan				At 31st Dec
	2019	Receipts	Payments	Transfers	2019
	£	£	£	£	£
<b>Unrestricted funds</b>					
Designated Fabric Fund	5,837	NIL	NIL	NIL	5,837
Designated Guild Fund	1,686	2,824	2,191	NIL	2,319
Designated Junior Church Fund	454	NIL	84	NIL	370
Designated West Hall Fund	17,228	8,000	7,228	NIL	18,000
General Fund	13,854	46,354	44,162	NIL	16,046
	<u>39,059</u>	<u>57,178</u>	<u>53,665</u>	<u>NIL</u>	<u>42,571</u>
<b>Restricted funds</b>					
Special Projects Fund	3,353	990	820	NIL	3,523
Flower Fund	30	NIL	NIL	NIL	30
Youth Fund	4,751	375	2,800	NIL	2,326
	<u>8,134</u>	<u>1,365</u>	<u>3,620</u>	<u>NIL</u>	<u>5,879</u>
<b>Total funds</b>	<u>47,193</u>	<u>58,543</u>	<u>57,285</u>	<u>NIL</u>	<u>48,451</u>
<b>TAY BRIDGEHEAD</b>					
<b>FOOD BANK FUND</b>	<u>913</u>	<u>5,578</u>	<u>(1,920)</u>	<u>NIL</u>	<u>4,571</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	2019	2018
	2019	2019	2019	2019	2018
	£	£	£	£	£
<b>3. Analysis of Donations</b>					
Non-Gift Aid donations	2,098			2,098	1,968
Gift Aid Donations	22,804			22,804	20,567
Tax Recovered on Gift Aid Donations	6,810			6,810	7,148
Ordinary Offerings (Open Plate)	4,112			4,112	5,532
Other donations (Non-Gift Aid)	3,371			3,371	2,153
Wormit family cinema donations				NIL	130
Music ministry donations		450		450	2,400
Bible ministry donations		540		540	590
Paid by Balmerino (due from 2018)	2,150			2,150	NIL
	<b>41,344</b>	<b>990</b>	<b>NIL</b>	<b>42,334</b>	<b>40,488</b>
<b>4 Analysis of Payments</b>					
<b>Costs of generating funds</b>					
Offering envelopes					
	<b>NIL</b>	<b>NIL</b>	<b>NIL</b>		<b>NIL</b>
<b>Charitable activities</b>					
Ministries & Mission allocation	23,473			23,473	22,860
Presbytery dues	1,625			1,625	NIL
Minister's travelling + tele expenses	1,637			1,637	1,569
Pulpit supply	90			90	112
Organists' & Church officers salaries	2,520			2,520	3,245
East & West Hall cleaners' salaries	2,280			2,280	2,961
Fabric repairs:- Ch/Manse/W Hall	2,517			2,517	2,793
Maintenance work:- Ch/Manse/W Hall	1,752			1,752	1,595
Manse Council Tax	3,125			3,125	1,512
Heating and lighting:- Ch/W Hall	3,418			3,418	3,763
Insurance:- Ch/Manse/W Hall	3,710			3,710	3,876
Printing, Computer supplies & Postages	181			181	141
Books & Equipment	275			275	174
Cleaning & Catering products	785			785	912
Junior Church & other Youth expenses	384			384	134
Church account sundries/copyright	664			664	789
Professional fees – West Hall Toilet	580			580	NIL
Parish Newsletter	728			728	NIL
Bridge Bible Class expenses		330		330	NIL
Music ministry expenses		490		490	798
Donations to Good Causes	1,831	2,500		4,331	
Guild expenses	2,191			2,191	2,003
	<b>53,765</b>	<b>3,320</b>	<b>NIL</b>	<b>57,085</b>	<b>49,238</b>
<b>Governance costs</b>					
Independent examiners fee	200	NIL	NIL	200	200
	<b>53,965</b>	<b>3,320</b>	<b>NIL</b>	<b>57,285</b>	<b>49,438</b>



## 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 £27,044 and the maximum stipend (in the fifth and subsequent years) £33,234.

	2019	2018
	£	£
<b>6 Collections for Third Parties</b>		
Steadfast Global	2,171	1,925
Christian Aid	240	452
Water Aid	120	304
Christians Abroad		50
House of Bread Church Bethlehem	350	
	<hr/>	<hr/>
	<b>3,121</b>	<b>2,731</b>

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

	<b>2020 BUDGET £</b>	<b>2019 ACTUAL £</b>
<b>INCOME</b>		
<b>Offerings</b>		
WFO & Gift Aid	22,000	21,976
Tax Recovered on Gift Aid	7,351	6,810
Amount received / due from Balmerino	3,749	2,150
Ordinary Offerings (Open Plate)	9,250	9,207
	<u>42,350</u>	<u>40,143</u>
<b>Other Ordinary General Income</b>		
Donations	2,650	5,203
Rental Income	16,000	13,197
	<u>18,650</u>	<u>18,400</u>
<b>TOTAL ORDINARY GENERAL INCOME</b>	<u><b>61,000</b></u>	<u><b>58,543</b></u>
<b>EXPENDITURE</b>		
<b>Ministry &amp; Missions Work</b>		
Ministry & Missions Allocation	23,950	23,950
Less: Endowment Income	(477)	(477)
Presbytery dues	813	1,625
	<u>24,286</u>	<u>25,098</u>
<b>Local Staff Costs</b>		
Ministers Travel expenses	1,500	1,337
Ministers Phone Expenses	300	300
Organist's & Church Officer's Salaries	2,540	2,520
Pulpit Supply	3,600	90
	<u>7,940</u>	<u>4,247</u>
<b>Building Costs</b>		
Repairs, Maintenance & Cleaning	9,000	7,600
Heating & Lighting	4,000	3,418
Rates & Insurance	3,800	3,710
Manse Council Tax	1,600	1,563
	<u>18,400</u>	<u>16,290</u>
<b>Other Local Costs</b>		
Office Costs	500	381
Books & Equipment	360	275
Giving to Good Causes	4,500	4,331
Professional fees	1,000	580
Sundry Expenses	2,514	4,837
	<u>8,874</u>	<u>10,404</u>
<b>TOTAL ORDINARY EXPENDITURE</b>	<u><b>59,500</b></u>	<u><b>56,038</b></u>
<b>SURPLUS / (DEFICIT)</b>	<u><b>1,500</b></u>	<u><b>2,505</b></u>