

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 2018 to 5th February 2019

Session: Rev Dr J Connolly, R Milroy, 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.

Congregational Board: J Rough, M Fraser.

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: Mr Craig Robertson,
Hawthornden Place, Inchtute
Perth and Kinross, PH14 9QD

Bankers

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

Trustees' Annual Report

Year ended 31 December 2018

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.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board 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. The Congregational Board is appointed from within the congregation and members of 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, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Organisational Structure

The Congregational Board 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 which meets six times a year is responsible for spiritual 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 2018

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 Blythwood 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 and focused on the Old Testament to learn how Jesus can be found there as well as in the New Testament.

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 – 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.

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.

WOW (Women of Wormit) meet throughout the year and is aimed at Mums and younger ladies to enjoy some time together.

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 2018

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.

Scalextric Nights. This activity is held on Saturday nights over the winter months and is mainly for young people, although parents and other adults also attend. This is basically a series of race nights, each night being likened to a formula one race event, where the competitors compete against each other using slot cars on a scalextric track. At the end of the season a trophy is awarded to the overall winner, the competition being very keenly contested over the season by all the competitors.

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 2018

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 direct debit. The offerings for 2018 were -8.6% down on the previous year. The tax reclaimed from the Inland Revenue was from 32 members and was down by £298 on the previous year. We supported four Christian charities raising £2,731. The sum of £1,925 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.

Notes on accounts:- In the unrestricted funds on page 11, under "Charitable activities" the figure of £1,595 includes minor maintenance work on the Church, Manse & West Hall along with the maintenance contracts on equipment and the figure of £173 for a new amplifier for the Church bell. Minor repair work to all church buildings amounted to £2,793. Amounts for heating & lighting are for West Hall, Church & East Hall. The Youth expenses total of £134 is for general expenses related to this work. 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 £2,400 for the developing Music Ministry, and £590 contributions from the Bridge Bible Class series of lectures.

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 £39,059 of which £5,837 had been designated for the Fabric fund, £17,180 for the West Hall fund (for note £3,000 is available for transfer to the General Fund), £1,686 for the Guild fund and £454 for the Junior Church fund with £13,902 remaining in the General Fund. For note, the General Fund balance in combination with the £3,000 unrestricted funds that are available from West Hall balance totals of £16,706 of unrestricted General Funds, this would represent more than three months expenditure before transfers; this is considered as sufficient coverage by the Trustees. The Church also held £8,134 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 19/08/19

**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 2018 which are set out on pages 01 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.

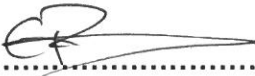
Basis of independent examiner's statement

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.....

**Mr Craig Robertson FCMA
Hawthornden Place
Inchture
Perth and Kinross
PH14 9QD**

Date21/8/19.....

Wormit Parish Church of Scotland
Receipts and Payments Account
Year ended 31 December 2018

		Unrestricted Funds 2018	Restricted Funds 2018	Endowment Funds 2018	Total 2018	Total 2017
	Note	£	£	£	£	£
<u>Receipts</u>						
Donations	3	37,368	3,120	NIL	40,488	44,062
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
		37,368	3,120	NIL	40,488	44,062
Rental of East & West Halls		10,505	NIL	NIL	10,505	14,400
Sale of assets		NIL	NIL	NIL	NIL	NIL
Sale of investments		NIL	NIL	NIL	NIL	NIL
Grants from Fife Council for West Hall		188	NIL	NIL	188	188
Receipts from General Trustees		NIL	NIL	NIL	NIL	NIL
Income from Guild & Junior Church		2,287	NIL	NIL	2,287	2,258
<u>Total Receipts</u>		50,348	3,120	NIL	53,468	60,908
<u>Payments</u>						
Costs of generating funds	4	NIL	NIL	NIL	Nil	134
Charitable activities		48,440	798	NIL	49,238	59,793
Governance costs		200	NIL	NIL	200	200
<u>Total Payments</u>		48,640	798	NIL	49,438	60,127
Excess of Receipts over Payments for the year before transfers		1,708	2,322	NIL	4,030	781
Transfers		NIL	NIL	NIL	NIL	NIL
Excess of Receipts over Payments for the year		1,708	2,322	NIL	4,030	781

Wormit Parish Church of Scotland

Statement of Balances

At 31 December 2018

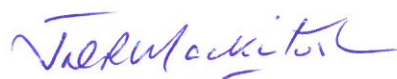
	Unrestricted funds	Restricted funds	Endowment funds	Total 2018	Total 2017
Note	£	£	£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	37,351	5,813	Nil	43,164	42,383
Movement in year:					
Excess of Receipts over Payments for the year	1,707	2,322	Nil	4,030	781
Bank & deposit balances carried forward	<u>39,059</u>	<u>8,135</u>	<u>Nil</u>	<u>47,194</u>	<u>43,164</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	6,852	75	Nil	6,852	7,150
Due from Balmerino	2,075			2,150	Nil
Total	<u>8,927</u>	<u>75</u>	<u>Nil</u>	<u>9,002</u>	<u>7,150</u>
 <u>Liabilities</u>					
Due to Presbytery	<u>812</u>	<u>None</u>	<u>None</u>	<u>812</u>	<u>None</u>

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

For and on behalf of the Kirk Session and Financial Board



Session Clerk



Treasurer

Wormit Parish Church of Scotland

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

During the year R Milroy who is a member of the Kirk Session received £900 for providing services as church officer also J Brown who is a member of the Kirk Session received £1,460 for providing services as Hall cleaner & caretaker. Rev J Connolly received £3,402 for travelling & telephone expenses and council tax.

2 Movements in Funds

	At 1 ST Jan				At 31st Dec
	2018	Receipts	Payments	Transfers	2018
	£	£	£	£	£
Unrestricted funds					
Designated Fabric Fund	8,335	500	2,998	NIL	5,837
Designated Guild Fund	1,482	2,207	2,003	NIL	1,686
Designated Junior Church Fund	508	80	134	NIL	454
Designated West Hall Fund	13,461	6,640	2,920	NIL	17,180
General Fund	13,641	40,546	40,285	NIL	13,902
	<u>37,427</u>	<u>49,972</u>	<u>48,340</u>	<u>NIL</u>	<u>39,059</u>
Restricted funds					
Special Projects Fund	1,031	3,120	798	NIL	3,353
Flower Fund	30	NIL	NIL	NIL	30
Youth Fund	4,676	375	300	NIL	4,751
	<u>5,737</u>	<u>3,495</u>	<u>1,098</u>	<u>NIL</u>	<u>8,134</u>
Total funds	<u>43,164</u>	<u>53,468</u>	<u>49,438</u>	<u>NIL</u>	<u>47,193</u>
<u>TAY BRIDGEHEAD</u>					
<u>FOOD BANK FUND</u>	<u>2,040</u>	<u>1,311</u>	<u>2,438</u>	<u>NIL</u>	<u>913</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 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		
	Funds	Funds	Funds	Total	Total
	2018	2018	2018	2018	2017
	£	£	£	£	£
3. Analysis of Donations					
Non Gift Aid donations	1,968			1,968	2,085
Gift Aid Donations	20,567			20,567	21,461
Tax Recovered on Gift Aid Donations	7,148			7,148	7,846
Ordinary Offerings (Open Plate)	5,532			5,532	3,615
Other donations (non Gift Aid)	1,453			1,256	334
Guild donation towards M&M allocation	200			200	450
Wormit family cinema donations		130		130	3,503
Music ministry donations		2,400		2,400	224
Bible ministry donations		590		590	1,050
Paid by Balmerino (due from 2016)					2,672
Fabric Fund donations	500			500	822
	37,368	3,120	NIL	40,488	44,062
4 Analysis of Payments					
Costs of generating funds					
Offering envelopes					134
	NIL	NIL	NIL	NIL	134
Charitable activities					
Ministries & Mission allocation	22,860			22,860	23,558
Presbytery dues					801
Minister's travelling + tele expenses	1,569			1,569	1,807
Pulpit supply	112			112	102
Organists' & Church officers salaries	3,245			3,245	2,475
East & West Hall cleaners' salaries	2,961			2,961	3,236
Fabric repairs:- Ch/Manse/W Hall	2,793			2,793	1,849
Maintenance work:- Ch/Manse/W Hall	1,595			1,595	2,569
Manse Council Tax	1,512			1,512	1,595
Heating and lighting:- Ch/W Hall	3,763			3,763	3,559
Insurance:- Ch/Manse/W Hall	3,876			3,876	3,799
Printing, Computer supplies & Postages	141			141	146
Books & Equipment	174			174	90
Catering products	21			21	43
Cleaning products (incl paper towels)	891			891	594
Junior Church & other Youth expenses	134			134	855
Church account sundries/copyright	789			789	362
Guild expenses	2,003			2,003	2,664
Wormit family cinema expenses					4,817
Music ministry expenses		798		798	NIL
New East hall boiler					1,898
Cost of new bibles					610
Manse kitchen upgrade					2,364
	48,440	798	NIL	49,238	59,793
Governance costs					
Independent examiners fee	200	NIL	NIL	200	200

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.

	2018	2017
	£	£
6 Collections for Third Parties		
Steadfast Global	1,925	2,700
Christian Aid	452	583
Water Aid	304	140
Christians Abroad	50	
Scottish Bible Society		220
Tearfund		70
	<hr/> 2,731 <hr/>	<hr/> 3,713 <hr/>

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

	2019 BUDGET £	2018 ACTUAL £
INCOME		
Offerings		
WFO & Gift Aid	22,000	20,567
Tax Recovered on Gift Aid	6,852	7,148
Amount received / due from Balmerino	2,075	
Ordinary Offerings (Open Plate)	9,148	7,900
	38,000	35,615
Other Ordinary General Income		
Donations		1,556
Rental Income	12,000	10,505
	12,000	12,061
TOTAL ORDINARY GENERAL INCOME	50,000	47,676
EXPENDITURE		
Ministry & Missions Work		
Ministry & Missions Allocation	23,950	23,327
Less: Endowment Income	(477)	(477)
Presbytery dues	1,637	
	25,110	22,860
Local Staff Costs		
Ministers Travel expenses	1,800	1,569
Ministers Phone Expenses	300	300
Organist's & Church Officer's Salaries	4,000	3,245
Pulpit Supply	250	112
	6,250	5,226
Building Costs		
Repairs, Maintenance & Cleaning	6,750	8,240
Heating & Lighting	3,250	3,763
Rates & Insurance	3,600	3,876
Manse Council Tax	1,600	1,512
	15,200	17,391
Other Local Costs		
Office Costs	580	141
Books & Equipment	180	174
Junior Church	180	134
Copyrights	100	90
Sundry Expenses	2,400	965
	3,440	1,504
TOTAL ORDINARY EXPENDITURE	50,000	46,981
SURPLUS / (DEFICIT)	NIL	694

