

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 2020 to 16th February 2020

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

D Millar (Deceased)

Principal Office-bearers

Minister: Rev John Duncan
Session Clerk: Mrs Kimberly Falconer
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 2020

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 – 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 2020

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.

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.

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.

Trustees' Annual Report (cont.)
Year ended 31 December 2020
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 2020

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 2020 were 12% down on the previous year. This was primarily due to the impact of COVID-19 lockdown closing churches and limiting physical giving. A drive to push digital giving was successful and 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 Christian charities raising £1,325. 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. The buildings were closed for most of the year due to COVID-19 protocol. However, in £9,799 income was still achieved in the year. The Manse was rented to the vacating minister and family for two months bringing additional £2,500 rental income.

Notes on accounts: - In the unrestricted funds on page 11, under "Charitable activities" the figure of £1,655 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 £2,449. Included in the Guild expenses are membership fees to the Guild head office £396 and donations to National Guild Projects and other charitable organisations £2,000.

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 £46,493 of which £5,837 had been designated for the Fabric fund, £20,280 for the West Hall fund (for note £7,500 is available for transfer to the General Fund), £1,681 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 £26,195 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 £5,287 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 19/8/21

**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 2020 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

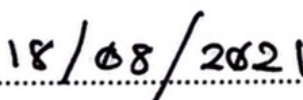
1. which gives me reasonable cause to believe that in any material respect the requirements:

- 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

Wormit Parish Church of Scotland
Receipts and Payments Account
Year ended 31 December 2020

| | | Unrestricted | Restricted | Endowment | Total | Total |
|---|-------------|---------------|--------------|------------|---------------|---------------|
| | | Funds | Funds | Funds | 2020 | 2019 |
| | | 2020 | 2020 | 2020 | £ | £ |
| <u>Receipts</u> | Note | £ | £ | £ | £ | £ |
| Donations | 3 | 37,107 | NIL | NIL | 37,107 | 42,334 |
| 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 |
| | | 37,107 | 990 | NIL | 37,107 | 42,334 |
| Rental of East & West Halls | | 9,799 | NIL | NIL | 9,799 | 13,197 |
| Rental of Manse | | 1,250 | NIL | NIL | 1,250 | NIL |
| 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 | | 1,819 | NIL | NIL | 1,819 | 2,824 |
| <u>Total Receipts</u> | | 50,163 | NIL | NIL | 50,163 | 58,543 |
| <u>Payments</u> | | | | | | |
| Costs of generating funds | | NIL | NIL | NIL | NIL | NIL |
| Charitable activities | | 45,962 | 671 | NIL | 46,633 | 57,085 |
| Governance costs | | 200 | NIL | NIL | 200 | 200 |
| <u>Total Payments</u> | | 46,162 | 671 | NIL | 46,833 | 57,285 |
| Excess of Receipts over Payments for the year before transfers | | 4,001 | (671) | NIL | 3,330 | 1,258 |
| Transfers | | NIL | NIL | NIL | NIL | NIL |
| Excess / (Deficit) for the year | | 4,001 | (671) | NIL | 3,330 | 1,258 |

Wormit Parish Church of Scotland

Statement of Balances

At 31 December 2020

| | Note | Unrestricted funds £ | Restricted funds £ | Endowmt funds £ | Total 2020 £ | Total 2019 £ |
|--|-------------|-------------------------------------|-----------------------------------|--------------------------------|-----------------------------|-----------------------------|
| <u>Bank & Deposit Balances</u> | | | | | | |
| Bank & deposit balances brought forward | | 42,571 | 5,879 | NIL | 48,450 | 47,193 |
| Movement in year: | | | | | | |
| Excess of Receipts over Payments for the year | | 4,001 | (671) | NIL | 3,330 | 1,258 |
| Bank & deposit balances carried forward | | <u>46,572</u> | <u>5,208</u> | <u>NIL</u> | <u>51,780</u> | <u>48,451</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 | | 6,850 | 75 | NIL | 7,075 | 7,626 |
| Total | | <u>8,370</u> | <u>75</u> | <u>NIL</u> | <u>8,445</u> | <u>7,626</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 and Financial Board on 16th February 2020.

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 ST Jan | | | | At 31st Dec |
|-------------------------------|------------------------|---------------|---------------|------------|---------------|
| | 2020 | Receipts | Payments | Transfers | 2020 |
| | £ | £ | £ | £ | £ |
| Unrestricted funds | | | | | |
| Designated Fabric Fund | 5,837 | NIL | NIL | NIL | 5,837 |
| Designated Guild Fund | 2,318 | 1,819 | 2,456 | NIL | 1,681 |
| Designated Junior Church Fund | 370 | NIL | 370 | NIL | NIL |
| Designated West Hall Fund | 18,000 | 6,535 | 4,255 | NIL | 20,280 |
| General Fund | 16,046 | 41,434 | 38,785 | NIL | 18,695 |
| | <u>42,571</u> | <u>49,788</u> | <u>45,866</u> | <u>NIL</u> | <u>46,493</u> |
| Restricted funds | | | | | |
| Special Projects Fund | 3,353 | NIL | 267 | NIL | 3,256 |
| Flower Fund | 30 | NIL | NIL | NIL | 30 |
| Youth Fund | 2,326 | 375 | 700 | NIL | 2,001 |
| | <u>5,879</u> | <u>375</u> | <u>967</u> | <u>NIL</u> | <u>5,287</u> |
| Total funds | <u>48,450</u> | <u>50,163</u> | <u>46,833</u> | <u>NIL</u> | <u>51,780</u> |
| <u>TAY BRIDGEHEAD</u> | | | | | |
| <u>FOOD BANK FUND</u> | <u>4,571</u> | <u>7,579</u> | <u>2,642</u> | <u>NIL</u> | <u>9,508</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 | | |
|--|---------------------|-------------------|----------------|---------------|---------------|
| | Funds | Funds | Funds | Total | Total |
| | 2020 | 2020 | 2020 | 2020 | 2019 |
| | £ | £ | £ | £ | £ |
| 3. Analysis of Donations | | | | | |
| Non-Gift Aid donations | 780 | | | 780 | 2,098 |
| Gift Aid Donations | 25,216 | | | 25,216 | 22,804 |
| Tax Recovered on Gift Aid Donations | 6,977 | | | 6,977 | 6,810 |
| Ordinary Offerings (Open Plate) | 877 | | | 877 | 4,112 |
| Other donations (Non-Gift Aid) | 3,258 | | | 3,258 | 3,371 |
| Wormit family cinema donations | | | | | NIL |
| Music ministry donations | | | | | 450 |
| Bible ministry donations | | | | | 540 |
| Paid by Balmerino | | | | | 2,150 |
| | 37,107 | NIL | NIL | 37,107 | 42,334 |
| 4 Analysis of Payments | | | | | |
| Costs of generating funds | | | | | |
| Offering envelopes | NIL | NIL | NIL | | NIL |
| Charitable activities | | | | | |
| Ministries & Mission allocation | 21,583 | | | 21,583 | 23,473 |
| Presbytery dues | | | | | 1,625 |
| Minister's travelling + tele expenses | 1,152 | | | 1,152 | 1,637 |
| Pulpit supply | 595 | | | 595 | 90 |
| Organists' & Church officers salaries | 2,620 | | | 2,620 | 2,520 |
| East & West Hall cleaners' salaries | 880 | | | 880 | 2,280 |
| Fabric repairs:- Ch/Manse/W Hall | | | | | 2,517 |
| Maintenance work:- Ch/Manse/W Hall | 1,655 | | | 1,655 | 1,752 |
| Manse Council Tax | 3,243 | | | 3,243 | 3,125 |
| Heating and lighting:- Ch/W Hall | 2,449 | | | 2,449 | 3,418 |
| Insurance:- Ch/Manse/W Hall | 3,479 | | | 3,479 | 3,710 |
| Printing, Computer supplies & Postages | 168 | | | 168 | 181 |
| Books & Equipment | 52 | | | 52 | 275 |
| Cleaning & Catering products | 688 | | | 688 | 785 |
| Junior Church & other Youth expenses | | | | | 384 |
| Church account sundries/copyright | 1,323 | | | 1,323 | 664 |
| Professional fees | 100 | | | 100 | 580 |
| Parish Newsletter | | | | | 728 |
| Special Project expenses | | 267 | | 267 | 820 |
| Donations to Good Causes | 3,521 | 404 | | 3,925 | 4,331 |
| Guild expenses | 2,456 | | | 2,456 | 2,191 |
| | 45,962 | 671 | NIL | 46,633 | 57,085 |
| Governance costs | | | | | |
| Independent examiners fee | 200 | NIL | NIL | 200 | 200 |
| | 46,162 | 671 | NIL | 46,833 | 57,285 |

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.

| | 2020 | 2019 |
|--|--------------|--------------|
| | £ | £ |
| 6 Collections for Third Parties | | |
| Steadfast Global | 1,200 | 2,171 |
| Fife Women Aid Christmas Appeal | 125 | 240 |
| Christian Aid | | 240 |
| Water Aid | | 120 |
| House of Bread Church Bethlehem | | 350 |
| | <hr/> | <hr/> |
| | 1,325 | 3,121 |

Wormit Parish Church of Scotland
SC 006447
GENERAL FUND BUDGET

| | 2021 BUDGET £ |
|--|------------------------------|
| INCOME | |
| Offerings | |
| WFO & Gift Aid | 21,900 |
| Tax Recovered on Gift Aid | 6,850 |
| Ordinary Offerings (Open Plate) | 1,250 |
| | <u>30,000</u> |
| Other Ordinary General Income | |
| Donations | 2,500 |
| Rental Income | 10,000 |
| | <u>12,500</u> |
| TOTAL ORDINARY GENERAL INCOME | <u>42,500</u> |
| EXPENDITURE | |
| Ministry & Missions Work | |
| Ministry & Missions Allocation | 20,580 |
| Less: Endowment Income | (250) |
| Less: Vacancy allowance | (7,661) |
| Presbytery dues | 932 |
| | <u>13,576</u> |
| Local Staff Costs | |
| Ministers Travel expenses | 500 |
| Ministers Phone Expenses | 0 |
| Organist's & Church Officer's Salaries | 2,540 |
| Pulpit Supply | 3,960 |
| | <u>7,000</u> |
| Building Costs | |
| Repairs, Maintenance & Cleaning | 5,000 |
| Heating & Lighting | 4,000 |
| Rates & Insurance | 4,400 |
| Manse Council Tax | 1,600 |
| | <u>15,000</u> |
| Other Local Costs | |
| Office Costs | 720 |
| Books & Equipment | 240 |
| Giving to Good Causes | 3,500 |
| Professional fees | 0 |
| Sundry Expenses | 1,214 |
| | <u>5,674</u> |
| TOTAL ORDINARY EXPENDITURE | <u>41,250</u> |
| SURPLUS / (DEFICIT) | <u>1,250</u> |