

Carlops Parish Church of Scotland

**Trustees Annual Report
Year ended 31 December 2020**

**Congregation number: 040255
Charity number: SC 004340**

Carlops Parish Church
Trustees' Annual Report: year ended 31 December 2020

Reference and Administrative Information

Charity Name: Carlops Parish Church of Scotland
Charity Registration Number: SC 004340
Congregation Reference Number: 040255

Contact Address: Mrs Mary McElroy
Marfield View
Kitleyknowe, Carlops
Penicuik
EH26 9NJ

Trustees

The Trustees are Members of the Kirk Session. There is no Congregational Board.

Anderson, Mrs A
Buchan, Mrs A
Burke, Mrs J (Until 28 January 2020)
Campbell, Prof D M (Session Clerk)
Campbell, Dr J P
Gold, Mrs G
Hunter, Mrs J
Livingstone, Miss S
Marshall, Mr G
McElroy, Mrs M H (Treasurer)
McPherson, Rev S (Interim Minister until 06 September)
Woolverton, Mrs A
Young, Mr G

Independent Examiner

Macnab, Mrs J S, LLB, CA, CTA

Bankers

Bank of Scotland, 163a John Street, Penicuik EH26 8AT

Carlops Parish Church Trustees' Annual Report: year ended 31 December 2020

Structure, Governance and Management

Governing Document

The Church operates under the terms of the Unitary Constitution of the Church of Scotland.

Recruitment and Appointment of Trustees

The trustees are the members of the Kirk Session who are the elders of the church, chosen from those members of the church considered to have gifts and skills appropriate to the calling.

Organisational Structure

Carlops Parish Church is linked with Kirkurd and Newlands Church, and St Andrew's Church West Linton. The Kirk Session meets four times a year, is normally chaired by the Minister, and is responsible for the spiritual well-being of the Church and its members, pastoral policy and activity, financial management, and the care of heritable property. In addition, a General Kirk Session, consisting of the members of the Kirk Sessions of the three linked congregations, meets twice yearly to discuss matters of common concern.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. As a national church, it acknowledges a duty to bring the ordinances of religion to people in every parish of Scotland and to serve all members of each community, not merely those formally registered as members. It co-operates with other churches in various ecumenical bodies in Scotland and beyond.

Our over-arching objectives, expressed in our Development Plan 2016 (updated 2018) are

- to attract people into the life of the church, to services and other activities which benefit individuals and the community
- to serve the community and demonstrate that the church is an active, caring organisation which offers a warm welcome, practical, intellectual and spiritual support, and a variety of activities in which all may participate

A service is held in Carlops Church every Sunday morning and afterwards, the congregation meets informally for coffee and conversation. Communion is celebrated on the first Sunday of each month, alternating between a morning and an evening service. On several occasions throughout the year, additional services are organised jointly with our partner churches in the linkage. Children of all ages are welcome to all services and events in Carlops Church.

Music features prominently in worship and in the social aspects of church life. The church building is used frequently by local music and other groups for rehearsal and performances.

Carlops is an Eco-Congregation, promoting practical action on environmental issues and organising activities which support our open door and outreach policies. A Fairtrade stall is provided one weekend per month.

Achievements and Performance

Coronavirus affected Carlops Church activities but did not halt them. In-church services were suspended in March 2020 and will resume after vaccinations and when regulations permit. The congregation discussed this and decided to delay a return until some restrictions on behaviour (especially singing, talking and drinking coffee!) are lifted.

Zoom was introduced when restrictions began and has proved successful, with a service every Sunday. We thank Session Clerk Murray Campbell for his work to ensure this. Technology has not proved a barrier to participation; attendance rose by 25% when Zoom services began and that has been maintained. Several “attend” regularly who rarely visited the physical church. People agree that a key factor is seeing and talking to friends – surely a message for all services, now and in future.

Carlops continues to support several charitable activities. These include Scottish Women’s Aid, Food Bank and Mary’s Meals, funding education and training in midwifery, and a personal hygiene project to counter coronavirus in rural Malawi. We thank the community of Carlops for its consistent support for such work.

Other events in the church have paused, though some have translated successfully to Zoom. Business meetings have been held effectively via Zoom; dare one say that they have been more focussed than some face-to-face predecessors.

The interim ministry of Stewart McPherson ended in September. Stewart was a restorative leader and friend whose contribution to our church and community will prove lasting. He helped people understand the linkage’s partnership opportunities, while preserving the individual strengths and priorities of each church. We thank Stewart and Marjory and wish them well.

Under the Church of Scotland’s radical plan for future operations, Carlops Church will remain open and retain its present scope for activity, operating with its current partners in a new, extended linkage with Broughton, Skirling and Tweedsmuir. We welcome this and look forward to the establishment of the extended linkage and to seeking a new minister.

About 170 people now support Carlops Church activities of all kinds; participation statistics continue to buck downwards national trends. Attendance at Sunday services averages around forty – up from high twenties two years ago. Over a year, about ninety people in all come to services regularly (defined here as at least six times per annum). A further eighty support our charitable, cultural and social activities, and projects, but choose not to attend services. The number of supporters under fifty years of age remains small but is three times greater than two years ago. And there are five nonagenarians; there must be something in the Carlops air!

Some valuable lessons have come from the unsought coronavirus experience; we aim to carry these with us into the future. We look forward to a successful vaccinations project and subsequent return to an amended normality. We look forward above all to engaging more closely again with our fellows throughout Carlops and to serving them to the best of our ability.

Financial Review

Our principal sources of unrestricted income are weekly offerings; monthly direct debits; tax recovered on Gift Aid, including GASDS; interest and dividends on investments; and cultural, social and fund-raising activities. Distribution between weekly offerings and standing order is roughly 50:50.

During the pandemic depending 50% on weekly in-church offerings and GASDS uplift on social and fund-raising activities has been challenging. Fortunately, some but not all, weekly offering subscribers changed to donation by bank transfer ensuring we could avoid a deficit for the year. The General Account shows a surplus of £78.45 for 2020.

Income to the Fabric Fund during 2020 was bank interest and investment income. The Fabric Accounts shows a surplus of £1,783 for 2020

At the end of October our Linkage Manse was let until we should need it for a new minister. Our share of income from the let will be held by General Trustees in Consolidated Fabric Fund. The balance in the Manse Account at 31 December 2020 is £11.

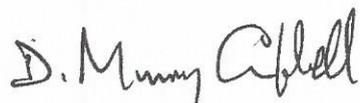
There were no transfers between accounts during 2020.

Reserves Policy

The Trustees' objective is to maintain reserves sufficient to cover in cash – operating expenses for one year (£30,000), plus investments designated for long-term care and maintenance of the fabric of our church building, our one-third share of expenses for upkeep of the linkage manse, and for contingencies. At 31 December 2020 the church held £22,483 in cash deposits, £958.66 in Consolidated Fabric Fund and investments with a market value of £59,420.74.

A reserves policy is necessary 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 in 2007. The members of the Kirk Session 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:



D Murray Campbell
Session Clerk

22 February 2021

Independent Examiner's Report to the Trustees of Carlops Parish Church

I report on the accounts of the charity for the year ended 31 December 2019 which are set out on pages 7-11.

Respective responsibilities of trustees and examiner

The charity 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 (as amended).

The charity 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 of the evidence that would be required in an audit and consequently I do not express an audit opinion on 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:



J S Macnab, LLB, CA, CTA

Address: 1 Medwyn Drive, West Linton, EH46 7HW

Date: 20 / 03 / 21

Receipts and Payments Account
Year ended 31 December 2020

	Gen Acc	Fabric Acc	Manse Acc	Total	Total
	Unrestricted	Designated	Designated	2020	2019
Receipts church					
Open plate cash donations	1,432.10			1,432.10	4,437.27
Gift-aided donations	14,249.00			14,249.00	14,070.78
Gift Aid tax recovered	5,183.38			5,183.38	4,708.38
Other cash donations	1,480.33			1,480.33	2,681.46
Bank and deposit interest		64.47		64.47	78.23
Investment income		1,720.20		1,720.20	2,034.80
DCMS Scheme					1,396.83
Receipts (A)	22,344.81	1,784.67	0.00	24,129.48	29,407.75
Receipts other					
Traidcraft sales income	454.55				1,240.85
Funds raised for 3rd parties	1,951.64				3,206.10
Miscellaneous books/lunch	177.00				1,000.00
Receipts (B)	2,583.19	-	-	-	5,446.95
TOTAL RECEIPTS (A+B)	24,928.00	1,784.67	-	24,129.48	34,854.70
Payments church					
Payments church activities (C)	22,678.30	2.00	995.00	23,675.30	24,177.77
Other Payments/Transfers					
Traidcraft cost of stock	199.51			199.51	1,221.36
Payments to 3rd parties	1,951.64			1,951.64	4,239.64
Miscellaneous books/lunch	177.00				1,010.00
Payments other (D)	2,328.15	-	-	2,151.15	6,471.00
TOTAL PAYMENTS (C+D)	25,006.45	2.00	995.00	25,826.45	30,648.77
SURPLUS/(DEFICIT) (A+B)-(C+D)	- 78.45	1,782.67	- 995.00	709.22	- 11,133.22

Carlops Parish Church of Scotland

Receipts and Payments Account Year ended 31 December 2020

	Unrestricted Funds 2020	Unrestricted Funds 2019
Bank & Cash Balances		
Opening balances at 1 Jan	21,771.75	27,126.43
Surplus/Deficit in the year	<u>709.22</u>	<u>-5,354.68</u>
Balance at 31 December	<u>22,480.97</u>	<u>21,771.75</u>

Assets

Gift Aid (Oct-Dec 2020) £860

Liabilities

Electricity Dec £120

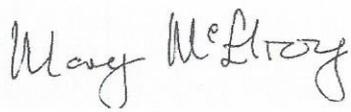
During the year the following sums were paid to third parties:

Subscribed specifically:

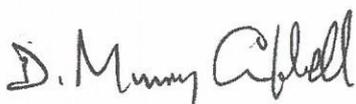
Malawi Midwife Training	£695
Mary's Meals	£270.40
Kevock Garden Nepal Trust	£161
Food Facts and Friends	£165
Women's Aid East & Midlothian	£660

Total 3rd party payments £1,951.40

The accounts were approved by the Kirk Session on 22 February 2021
For and on behalf of the Kirk Session

Signed: 

**Date: 22 February 2021
Treasurer**

Signed: 

**Date: 22 February 2021
Session Clerk**

Carlops Parish Church of Scotland
Notes to the Accounts

1 Trustees Remunerations and Related Party Transactions

Minister's Travel £471; Manse Council Tax and Insurance £1,191.

No other Trustee received any form of remuneration or payment for expenses.

2 Movements in Funds

	At 1 Jan 2020	Incoming Resources	Outgoing Resources	Transfers In(out)	At 31 Dec 2020
Unrestricted Funds					
General Fund	6,607.52	24,928.00	25,006.45		6,529.07
Designated Funds					
Fabric Fund	4,647.99	1,784.67	0.00	- 2.00	6,430.66
Gen Trusts Dep Fund	9,510.24				9,510.24
Manse Fund	1,006.00	0	995.00		11.00
Total Funds	21,771.75	26,712.67	26,001.45	- 2.00	22,480.97

Purpose of Unrestricted Funds

General Fund

To meet day to day expenses of Carlops Church and congregation

Purpose of Designated Funds

Fabric Fund

Money set aside for repair and maintenance of the fabric of the church.

Manse Fund

This is a fund held by St Andrew's Church into which all three linkage churches contribute equally for upgrading the fabric of the Manse. It has no direct income but is funded by transfer from other Funds as required by the Kirk Session.

Since 26 October 2020 the manse has been rented pending the calling of a new minister to an extended linkage. Rental income is accruing for maintenance of the manse when we have a minister in place.

Carlops Parish Church of Scotland
Notes to the Accounts (cont)

3	Analysis of payments	2020	2019
		£	£
	Charitable activities		
	Ministries & Mission allocation	14,906.00	13,309.00
	Presbytery dues	275.00	340.00
	Local staffing costs		
	Minister's travel expenses	335.20	471.23
	Minister's other expenses	26.31	122.35
	Pulpit supply	28.42	171.37
	Building costs		
	Fabric works	1,238.15	934.07
	Electricity	2,424.87	1,853.66
	Insurance	977.38	978.28
	Manse costs		
	Council tax & insurance	338.43	1,191.22
	Share of repairs & maintenance	1,232.63	886.26
	Other local costs		
	Supplies domestic/cleaning	40.73	257.76
	Outreach activities & supplies	855.48	1,381.36
	Other expenses		1,419.33
	(Less £118.83 refund 4Q invoice)		-118.83
	Total charitable activities	<u>22,678.60</u>	<u>23,197.06</u>
	Other payments		
	3rd Party payments	1,951.64	4,239.64
	Traidcraft purchase supplies	199.51	1,221.36
	Book sales/lunch refund	177	
	Correct bank anomaly		70.00
	Transfer to hotel for church lunch		1,010.00
	Transfer to Manse Acc		1,000.00
	Transfer to Fabric Fund		5,000.00
	Total payments	<u>2,328.15</u>	<u>12,541.00</u>
	Governance costs		
	Independent examiner's fee	0.00	0
	Total payments (H23+H33)	25,006.75	35,738.06
	Fabric Account payments		
	Redecorating inside of church as per 10 year rollining plan:		
	Painter - two coats all internal surfaces		8,686.73
	Electrician - remove ceiling mounted heaters clean and remount suspended		1,784.59
	Total		10,471.32

Carlops Parish Church of Scotland
Notes to the Accounts (cont)

4 Analysis of Net Assets between Funds

	General £	Fabric £	Manse £	Total £
Current & Savings Accounts	6,529.07	15,940.90	11.00	22,480.97
Consolidated Fabric Fund		958.66		958.66
Investment (cost) Growth Fund	4,000.30			39,415.80
Investment (cost) Income Fund	13,232.26			15,709.56
Investment (cost) Bequest Fund	2,004.34			4,295.38
Investments (market value at 31 Dec)				59,420.74

Movement in investments during 2020

Consolidated Fabric Fund established 2020

- income is 1/3 share of rental income from the Manse

There was no movement in other investment funds during 2020

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all minister' 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 stipend for a minister with five years' service or more was £34,577.

Carlops Parish Church					
Appendices to the Accounts 2020					
General Account			Manse Account		
Balance 1 Jan 20	6,607		Balance 1 Jan 20	1,006	
Receipts	24,928		Transfer in	0	
Payments	25,006		Payments	995	
Transfers	0		Balance 31 Dec 20	11	
Balance 31 Dec 20	6,529				
Fabric			Traidcraft		
HBOS Account			Balance 1 Jan 20	760	
			Receipts	455	
Balance 1 Jan 2019	4,648		Payments	200	
Receipts	1,785		<i>Write off due pandemic</i>	1,015	
Payments	0		<i>Donated to Food Bank</i>		
Transfer out	2		Balance 31 Dec 20	0	
Balance 31 Dec 20	6,431	6,431			
			Consolodated Fabric Fui	958.66	
Fabric					
General Trustees Deposit Account			Reserves	Cash	Investments
Balance at 1 Jan	9,510		At 31 Dec 2016	25,000	41,856
Transfer in	0		At 31 Dec 2017	20,000	57,014
Transfer out	0		At 31 Dec 2018	27,126	54,938
Balance at 31 Dec 20	9,510	9,510	At 31 Dec 2019	21,772	60,632
			At 31 Dec 2020	22,481	59,421
Total Fabric	15,941				