

# **Carlops Parish Church of Scotland**

**Trustees Annual Report  
Year ended 31 December 2021**

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

**Carlops Parish Church**  
**Trustees' Annual Report: year ended 31 December 2021**

**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 (Deceased 19 June)  
Buchan, Mrs A  
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)  
Foley, Rev T (Minister from 05 October 2021)  
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 2021**

**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 considered to have gifts and skills appropriate to the calling.

**Organisational Structure**

Carlops Parish Church is linked with five other churches to form the new linkage of West Tweeddale; they are Kirkurd and Newlands, St Andrew's West Linton, Broughton, Skirling and Tweeddale. The Kirk Session meets at least twice 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 six linked congregations, meets several times a year 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 nation The Kirk Session meets at least twice 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 six linked congregations, meets several times a year to discuss matters of common concern. The Church, 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. Communion is celebrated on the first Sunday of each month, alternating between a morning and an evening service.

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.

## Achievements and Performance

Carlops Church enjoyed a successful 2021, despite constraints imposed by the coronavirus pandemic. It contributed spiritually, socially and financially to the well-being of supporters, the wider community of Carlops, and several charities.

Services were offered throughout the year: via Zoom January to August; blended thereafter (delivered and attended in-church, and live-streamed via Zoom). Our model for blended services affords some interaction between people in church and those participating via Zoom, thus preserving a critical feature – the church community coming together. The model proved sufficiently robust to withstand without adaptation, pressures brought by the omicron variant; fine-tuning to improve it is in hand. Congregation size continues to match or exceed pre-pandemic levels, with approximately equal numbers participating in-church and via Zoom. Most of those who began to support Carlops Church during the first lockdown in 2020 have maintained that contact.

Essential business was conducted via Zoom, and some cultural and social entertainments were offered successfully. We recognise that, while Zoom handles procedural business and decision-making readily, it is less satisfactory for broad discussion, generating ideas and strategy.

Behind the preceding paragraphs lies a successful project to scope, fund, instal and implement a significant extension of Carlops Church's audio-visual and information technology: high performance broadband and wi-fi; new camera, microphones and speakers; computing power to support these; and skills training for several supporters. The upgraded facility allows live-streaming and recording of events. It is both a response to virus-related issues and a long-term enhancement of our operating capabilities. We are grateful to the team who researched and specified the upgrade, and to the Orcome Trust for funding it. The enhanced technological capacity has made Carlops Church the linkage venue of choice for certain events.

The new, extended linkage of West Tweeddale is operational, though it has not yet been possible to organise many face-to-face events to help people get to know each other and work together as readily as we might wish. That will come. The principal linkage-wide achievement of 2021 was the appointment and installation of a new minister. Rev Dr Tony Foley joined us in late October; we extend a warm Carlops welcome and look forward to his impact and service in the next years. We thank Rev Calum Macdougall and Rev Nancy Norman for exemplary service as Interim Moderator and Locum Minister respectively.

We continued to support our "established" charities: local foodbanks, Christian Aid, Mary's Meals and Women's Aid. Formerly, such support was provided by organising fund-raising social activities; in 2021, it was achieved by direct appeals to supporters for cash. Support for these charities has not declined financially, but we have had less fun in providing it!

Much of this analysis echoes that offered in our report on 2020. The difference, as with so much of in-pandemic life, is the success of the UK's vaccination project. This encourages us to repeat hopes expressed last year: that we may return soon to an amended but sustained normality; and that we may engage closely again with our fellows throughout Carlops and our linkage, in order to serve them to the best of our ability

## **Financial Review**

Formerly our principal sources of unrestricted income were weekly offerings; monthly standing orders; tax recovered on Gift Aid, including GASDS; interest and dividends on investments; and cultural, social and fund-raising activities. During 2021 all our income came via standing order or bank transfer. This represents a successful transition from dependence on cash donations in church.

The General Account shows a surplus of £3,678 for 2021. This includes £1,084 Manse Rental income reclaimed from General Trustees Consolidated Fabric Fund. At the end of October 2020 our Linkage Manse was let until we should need it for a new minister. Our share of rental income is held by General Trustees in a Consolidated Fabric Fund.

The Fabric Accounts shows a surplus of £3,478 for 2021. Income during 2021 accrued from bank interest and investment income plus a grant from the Orcome Trust for the installation of live-streaming equipment, and a transfer of £1,805 from General Account.

The balance in the Manse Account at 31 December 2021 is £11.

## **Reserves Policy**

The Trustees' objective is to maintain reserves sufficient to cover in cash – operating expenses for one year (£25,000), plus investments designated for long-term care and maintenance of the fabric of our church building, our share of expenses for upkeep of the linkage manse, and for contingencies. At 31 December 2021 the church held £29,636 in cash deposits, £4,830 in Consolidated Fabric Fund and investments with a market value of £63,976

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

**3 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 2021 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.

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:**

<b>Receipts and Payments Account</b>					
<b>Year ended 31 December 2021</b>					
	<b>Gen Acc</b>	<b>Fabric Acc</b>	<b>Manse Acc</b>	<b>Total</b>	<b>Total</b>
	<b>Unrestricted</b>	<b>Designated</b>	<b>Designated</b>	<b>2021</b>	<b>2020</b>
<b>Receipts church</b>					
Open plate cash donations	1,543.05			1,543.05	1,432.10
Gift-aided donations	14,972.07			14,972.07	14,249.00
Gift Aid tax recovered	3,741.05			3,741.05	5,183.38
Other cash donations	460.00			460.00	1,480.33
Bank and deposit interest		9.99		9.99	64.47
Investment income		1,510.40		1,510.40	1,720.20
Oecome Trust Grant		6,105.00		6,105.00	
<b>Receipts (A)</b>	<b>20,716.17</b>	<b>7,625.39</b>	<b>0.00</b>	<b>28,341.56</b>	<b>24,129.48</b>
<b>Receipts other</b>					
Traidcraft sales income					454.55
Funds raised for 3rd parties	1,958.80			1,958.80	1,951.64
Deposit for Fabric Fund	1,084.15			1,084.15	
Miscellaneous books/lunch					177.00
<b>Receipts (B)</b>	<b>3,042.95</b>	<b>-</b>	<b>-</b>	<b>3,042.95</b>	<b>2,583.19</b>
<b>TOTAL RECEIPTS (A+B)</b>	<b>23,759.12</b>	<b>7,625.39</b>	<b>-</b>	<b>31,384.51</b>	<b>26,712.67</b>
<b>Payments church</b>					
<b>Payments church activities (C)</b>	<b>18,122.57</b>	<b>4,147.77</b>	<b>0.00</b>	<b>22,270.34</b>	<b>23,675.30</b>
<b>Other Payments/Transfers</b>					
Traidcraft cost of stock					199.51
Miscellaneous books/lunch					177.00
Payments to 3rd parties	1,958.80			1,958.80	1,951.64
<b>Payments other (D)</b>	<b>1,958.80</b>	<b>-</b>	<b>-</b>	<b>1,958.80</b>	<b>2,328.15</b>
<b>TOTAL PAYMENTS (C+D)</b>	<b>20,081.37</b>	<b>-</b>	<b>-</b>	<b>24,229.14</b>	<b>26,003.45</b>
<b>SURPLUS/(DEFICIT) (A+B)-(C+D)</b>	<b>3,677.75</b>	<b>3,477.62</b>	<b>-</b>	<b>7,155.37</b>	<b>709.22</b>

## Carlops Parish Church of Scotland

### Receipts and Payments Account Year ended 31 December 2021

	Unrestricted Funds 2021	Unrestricted Funds 2020
<b>Bank &amp; Cash Balances</b>		
Opening balances at 1 Jan	22,480.97	21,771.75
Surplus/Deficit in the year	7,155.37	709.22
Balance at 31 December	<b>29,636.34</b>	<b>22,480.97</b>

#### Assets

Gift Aid (Oct-Dec 2021)      £749

#### Liabilities

Electricity Dec                      £400

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

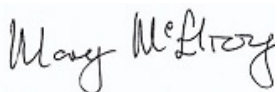
*Subscribed specifically:*

Big Noise	£138.30
Christian Aid	£310
Food Facts and Friends	£765
Women's Aid East & Midlothian	£745.50

**Total 3<sup>rd</sup> party payments                      £1,958.80**

The accounts were approved by the Kirk Session on 3 February 2022  
For and on behalf of the Kirk Session

Signed: Mary McElroy, **Treasurer**



**Date: 3 February 2022**

Signed: D M Campbell, **Session Clerk**



**Date: 3 February 2022**



**Carlops Parish Church of Scotland**  
**Notes to the Accounts**

**1 Trustees Remunerations and Related Party Transactions**

Minister's Travel £150; Manse Council Tax and Insurance (Nil/Manse rented).  
 No other Trustee received any form of remuneration or payment for expenses.

**2 Movement in Funds**

	At 1 Jan 2021	Incoming Resources	Outgoing Resources	Transfers In(out)	At 31 Dec 2021
<b>Unrestricted Funds</b>					
General Fund	6,529.07	23,759.12	20,081.37	- 1,805.00	8,401.82
<b>Designated Funds</b>					
Fabric Fund	6,430.66	7,625.39	4,147.77	1,805.00	11,713.28
Gen Trusts Dep Fund	9,510.24				9,510.24
Manse Fund	11.00	0.00	0.00	0.00	11.00
<b>Total Funds</b>	<b>22,480.97</b>	<b>31,384.51</b>	<b>24,229.14</b>	<b>0.00</b>	<b>29,636.34</b>
					29,636.34

**3 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 six linkage churches contribute 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. That rental is scheduled to terminate on 21 June 2022 since we now have a new minister in place.

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

<b>Analysis of payments</b>		2021		2020
		£		£
<b>Charitable activities</b>				
	Ministries & Mission allocation	10,638.00		14,906.00
	Presbytery dues	25.00	10,663.00	275.00
	Local staffing costs			
	Minister's travel expenses	150.33		335.20
	Minister's other expenses	50.00		26.31
	Pulpit supply	0.00		28.42
	Locum Fees	2,377.23	2,577.56	
	Building costs			
	Fabric works	639.78		1,238.15
	Electricity	2,462.43		2,424.87
	Insurance	965.72	4,067.93	977.38
	Manse costs			
	Council tax & insurance	0.00		338.43
	Share of repairs & maintenance	240.91	240.91	1,232.63
	Other local costs			
	Supplies domestic/cleaning	31.20		40.73
	Outreach activities & supplies	541.97	573.17	855.48
	Other payments	0.00	0	
	<b>Total charitable activities</b>	<b>18,122.57</b>	<b>18,122.57</b>	<b>22,678.60</b>
<b>Other payments</b>				
	Transfer 3rd party donations	1,958.80		1,951.64
	Traidcraft purchase supplies			199.51
	Transfer to Fabric Fund	1,805.00		
	<b>Total payments</b>	<b>3,763.80</b>		<b>2,151.15</b>
<b>Governance costs</b>				
	Independent examiner's fee	0		0.00
	<b>Total payments (H23+H33)</b>	<b>21,886.37</b>		<b>24,829.75</b>

<b>Fabric Fund BofS 2021</b>				
<b>Date</b>			<b>Income</b>	<b>Expense</b>
15-Mar	CofS	Bequest Fund Div	67.60	
	CofS	Fabric Fund Div	247.20	
14-May	CofS	Gen Purposes Fund Div	587.20	
	CofS	Fabric Fund Div	8.56	
07-Jun	Orcome Trust	Donation to Live Streaming	6,105.00	
18-Jun	Mediascape	Camera equip etc		1,168.89
	Maui Systems	WFI installation		192.00
22-Jun	DM & JP Campbell	Computer purchase		950.89
07-Jul	Mediascape	Balance installation		1,835.99
15-Sep	CofS	Bequest Fund Div	67.60	
	CofS	Fabric Fund Div	247.20	
15-Nov	CofS	Deposit Fund int	1.43	
	CofS	Gen Purposes Fund Div	293.60	
			7,625.39	
30-Nov	Transfer from GA	Drawn from Manse Rental	1,084.00	
		plus	721.00	
			9,430.39	4,147.77
	<b>Balance at 31 Dec 2020</b>		<b>6,430.66</b>	
	Receipts		7,625.39	
	Expenses		4,147.77	
	Transfer in		1,805.00	
	<b>Balance at 31 Dec 2021</b>		<b>11,713.28</b>	

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

<b>4 Analysis of Net Assets between Funds</b>							
				<b>General</b>	<b>Fabric</b>	<b>Manse</b>	<b>Total</b>
				<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Current & Savings Accounts				8,401.82	21,223.52	11.00	29,636.34
Consolidated Fabric Fund					4,830		4,830
Investment (cost) Growth Fund				4,000.30			44,333.00
Investment (cost) Income Fund				13,232.26			15,425.00
Investment (cost) Bequest Fund				2,004.34			4,218.00
Investments (market value at 31 Dec)							<u>63,976.00</u>
<b><i>Movement in investments during 2021</i></b>							
Consolidated Fabric Fund established 2020							
Income is 1/3 share of rental income from the Manse							
Share adjusted in 2021 to reflect extension of linkage to six churches							
£1,084 was withdrawn to Fabric Fund during 2021							
Balance at 31 Dec 2021 was £4830							
There was no movement in other investment funds during 2021							

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 stipend for a minister with five years' service or more was £35,269.

<b>Carlops Parish Church</b>						
<b>Appendices to the Accounts 2021</b>						
<b>General Account</b>						
Balance 1 Jan 21	6,529.07					
Receipts	23,854.48			<b>Reserves</b>	<b>Cash</b>	<b>Investments</b>
Payments	20,176.73			At 31 Dec 2016	25,000	41,856
Transfer out	1,805.00			At 31 Dec 2017	20,000	57,014
<b>Balance 31 Dec 2011</b>	<b>8,401.82</b>	8,401.82		At 31 Dec 2018	27,126	54,938
				At 31 Dec 2019	21,772	60,632
				At 31 Dec 2020	22,481	59,421
<b>Fabric</b>				<b>At Dec 2021</b>	<b>29,636.34</b>	<b>63,977</b>
<b>HBOS Account</b>						
Balance 1 Jan 2021	6,430.66					
Receipts	7,625.39			<b>Consolidated Fab</b>	4,830.00	
Payments	4,147.77					
Transfer in	1,805.00					
<b>Balance 31 Oct 2021</b>	<b>11,713.28</b>	11,713.28				
<b>Fabric</b>						
<b>General Trustees Deposit Account</b>						
Balance at 1 Jan	9,510.24					
Transfer in	0.00					
Transfer out	0.00					
<b>Balance at 31 Dec 2021</b>	<b>9,510.24</b>	9,510.24				
<b>Manse Account</b>						
Balance at 1 Jan 2021	11.00					
Receipts	0.00					
Payments	0.00					
<b>Balance at 31 Dec 2021</b>	<b>11.00</b>	11.00				