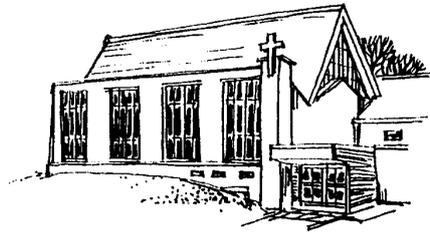


# **The Church of Scotland**

## **Moncreiff Parish Church**



### **Annual Accounts and Trustees Report Year Ended 31 December 2020**

**East Kilbride Moncreiff Parish Church of Scotland  
Congregation No. : 171105  
Scottish Charities No. : SC016751**

**Moncreiff Parish Church**  
**Trustees' Report**  
**Year Ended 31 December 2020**

The Trustees present the annual report and financial statements of the charity for the year ended 31 December 2020. The financial statements have been prepared in accordance with the accounting policies set out in the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) effective 1 January 2019.

**Structure, Governance and Management**

The congregation is a registered charity, number SC016751 and is administered in accordance with the terms of a Model Deed of Constitution and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Members of the Kirk Session and the Congregational Board are the charity trustees. The Kirk Session members are ruling elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. 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 of the affairs of the Church. To become members of the Board, members are 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.

The Congregational Board is intended to comprise thirty members of whom fifteen are appointed by the Kirk Session to serve for a three year period, with the remaining fifteen to be appointed as described from the congregation.

The Congregational Board is chaired by the Minister/ Interim Moderator and normally meets on the last Thursday of each month with the exception of December and June through August. Certain responsibilities are delegated to committees such as the Fabric (Property) Committee and the Coordinating Group which comprises the Minister, Session Clerk, Deputy Session Clerk, Clerk to the Congregational Board, Fabric Convenor and Church Treasurer. The Fund Raising Committee is an important cog in the wheel of finance in Moncreiff, their various events contributing, not only to the finance, but to the fellowship in our church.

The Kirk Session is responsible for the spiritual affairs of the church and normally meets eight times during the year on the same evenings as the Congregational Board.

**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. Moncreiff fulfils this role in the parish of Calderwood in East Kilbride.

## **Achievements and Performance**

The membership of Moncreiff at 31 December 2020 was 520, down 27 since the same date last year. The reduction is the result of the deaths of 26 members and 1 member leaving. At the moment, we cannot give an average attendance at worship due to the closure of the building in the pandemic. The Kirk Session continues to exercise pastoral care by a system of Team Eldership with 41 Elders.

As a result of the pandemic the church buildings have been closed for public use since mid-March. Prior to the closure the Church and its buildings were used as in previous years, and we look forward to the buildings reopening fully later in 2021. During the last year we have been greatly supported by the Rev Kevin De Beer (Interim Moderator) who conducted many funerals and gave great support to the friends and families of the deceased. In addition, he was very supportive of the Nominating Committee and we were grateful for his advice. Mr Bill Hastings, the locum appointed in January to assist with pastoral care, left us in September and although his role was extremely limited due to COVID he did fulfil his pastoral care via the telephone and this was greatly appreciated. Grateful thanks to Bill for his contribution to Moncreiff and we hope to welcome him back sometime.

During these difficult times it has been heartening to note the good that has been happening to keep in touch and support others. Elders and members have been keeping in touch with each other, and letting the Session Clerks know when additional support or prayer is required.

Youth activities encompass the Boys Brigade (incorporating Anchor Boys, Junior and Senior sections), Girls Brigade (incorporating Explorers, Junior and Brigader sections), and Girl Guides (incorporating Rainbow and Brownie groups). The Faithbuilders Group meet on a Sunday from creche to teenage years and this group is also involved in all youth activities in the life of the Congregation.

During the year Girls Brigade met regularly by Zoom and contributed to the Remembrance Day display organised by the Faithbuilders, our church young people. The Boys Brigade organised a series of Quiz nights and meetings with the company section and seniors again via Zoom. The Anchor Boys and Junior Section met in the car park and distributed gifts and activity packs for the boys to enjoy.

Our Faithbuilders leaders have done an amazing job of keeping in touch with our young people every Sunday via zoom. They meet with our young people and keep them together by chatting, storyline and crafts. During the year they have delivered and posted rainbow cards to our older members to try and maintain the connection between the generations. They produced a nativity which was broadcast on Facebook which raised spirits within the congregation and also spread the message of Jesus' birth throughout this difficult time. As the usual gift service could not be held, members were invited to drop off gifts at the church in December. The generosity of the congregation was overwhelming and all donations were distributed via the local Food Bank. At the same time the children delivered mince pies, a tea bag and Christmas crafts to our older members which were extremely well received and many phone calls and cards were sent to the Faithbuilders' leaders thanking them for this thoughtful gift. There are 26 young people under 16 involved in the Faithbuilders, which given the year we have had is wonderful.

The Guild distributed calendars to their members and the Caring Group, though not able to visit, sent Christmas cards to those of our number in Nursing Homes.

***Moncreiff Development Project.*** Moncreiff Parish Church has been on its current site since opening in 1959 and has served the community of Calderwood now for nearly 60 years. We have considered how best to address the need for a more cost and energy efficient building and in what way the Church buildings can meet the needs of our parish and the whole community in the future. Following consultation with the Trustees of the Church of Scotland and advice from their accredited architect, the Moncreiff Development Group and Fund have been established with a 5 year plan to raise the necessary finance to fulfil our vision of a new build.

The Moncreiff Development Project is seeking to further develop our community outreach by making our buildings much more accessible, welcoming, flexible, energy efficient and sustainable. Moncreiff Parish Church plays a significant part in the lives of local people and we recognise improvements are needed to support our users in the future including:

- Creating an attractive and welcoming reception space
- Upgrading our out-of-date heating and electrical systems and repair of flat roofs
- Providing a community coffee hub as a meeting place for all ages
- Ensuring both our entrance and internal facilities are accessible by all.

During 2020, we took advantage of the church being closed due to the lockdown and commenced Phase 1 of the redevelopment project.

- The church buildings have now been fully re-wired and a fire alarm system throughout has been installed to bring it up to meet current legal requirements.
- New energy efficient LED lights have been installed along with external security lighting.
- Our old and inefficient heating system has been replaced with a fully controllable zoned system making it very economical.
- We have installed new suspended ceilings in all areas excluding the Sanctuary and Old Hall.
- The washrooms have been updated with new sanitary wear.
- A functional Wi-Fi system has been installed in all areas.
- All areas of the building have been fully redecorated.

These works including Architects fees, Surveys etc have cost us £229,00 to date which leaves us with a current balance of £105,000 in the Moncreiff Development Fund.

We received grant funding of £52,000 towards our development project during 2020, bringing the total of grants received and promised to £ 253,000.

We continue to Fundraise and apply for Grants in order we can secure sufficient funding to complete Phase 2 of the works which will allow us to re-roof all the flat roofs, install new double-glazed windows and doors during the early part of 2021 and thereafter the new extension and ramped access.

**CAP: Christians Against Poverty.** For several years now, a few churches in East Kilbride, including Moncreiff, have partnered together to provide CAP Debt Services in the town. Our contribution is largely funded by the proceeds of the clothing bin. During lockdown, one of our members trained as a Debt Coach making the service available to more people in the locality who find themselves overwhelmed by unmanageable debt. The service has been adapted to cope with restrictions and rather than home visits appointments are now carried out via phone or video link.

In 2018 Moncreiff partnered with CAP to provide CAP Money Courses for anyone in the community who wished to tackle their finances and learn how to budget, save and spend well. Courses were planned from March at Moncreiff, the local CAP Job Club, Agape and more, but had to be cancelled due to current restrictions. We hope to be able to make these courses available in 2021. A day was spent at St Andrews & St Brides High School in January teaching 5th & 6th years the value of budgeting via CAP's Youth Course. Sadly the regular sessions at Calderglen High School were not able to go ahead this year.

### **Highlights of 2020**

At the beginning of 2020 we were progressing our vacancy procedures. The Parish Profile had been approved by Presbytery and we were in the process of publishing it, actively drawing it to the attention of ministers through a variety of means including social media. However in March came lockdown and this made the quest much more difficult. The nominating committee continued to meet via Zoom and it did allow the committee to explore a variety of worship styles as more churches went online.

Finally, in August 2020 interviews were held (virtually) and the Rev Sarah Ross was invited to preach as sole nominee. This took place on Sunday 25<sup>th</sup> October at the Old Parish Church as at this time Moncreiff was undergoing major construction works. Due to strict COVID guidelines numbers attending were very limited and so the services were transmitted via Facebook and online video. The Rev Sarah Ross was duly elected to the vacant charge and her service of induction to the pastoral charge of East Kilbride Moncreiff took place on Tuesday 15<sup>th</sup> December in Moncreiff. We extend a warm welcome to Sarah and her family and wish her every blessing and look forward with faith and hope in the next chapter in the life of Moncreiff.

At the beginning of the first COVID-19 lockdown in March 2020, a team of church and BB members joined forces with South Lanarkshire Council and other organisations in the community to help ensure that those in need could be helped. An enormous team of volunteers joined with the council to ensure that residents were looked after, especially those who were self-isolating or shielding. Moncreiff's role was to pick up and deliver prescriptions to those in the G74 area of the town sometimes helping in G75 too. We also provided a shopping service for members. The team was kept very busy during the Spring and Summer months, until shielding restrictions were eased, and made close to 300 deliveries. As volunteers returned to work the team reduced in size, however we continue to help those who need us.

All of the Church based activities have had to close and instead of the usual lively and vibrant place at the centre of our community the buildings were empty. During this period however major works have been concluded with stunning results including heating, lighting and decorating. A great start to our development plans which are ongoing. We are deeply indebted to Andy Gray and his colleague who redecorated the whole buildings (and the Manse) for all their work and attention.

As part of Moncreiff 's Energy Efficiency Project, where we are working to reduce the carbon footprint of our buildings and the parish, we were fortunate to gain funding from the Climate Challenge Fund. Part of this funding was to allow us to employ an Energy Efficiency Advisor to advise residents on carbon efficiency fuel economy and to run workshops on recycling, up cycling and ways to reduce our carbon footprint. We were fortunate to receive an application from David Kennedy who has vast experience in these areas having worked in similar projects in the past. He began to work with us in the summer. Due to the current COVID situation he has done leaflet drops and been giving telephone advice rather than the planned home visits and group meetings. We are looking forward to exciting things in 2021.

### **Future Plans**

Although the buildings are now closed again for the foreseeable future the Church is not. We can still keep in contact and support one another, whether in prayer, by phone or social media.

With our new minister in post we are providing worship on line and on a dedicated telephone line so that the congregation and the wider community, indeed beyond, can join together in worship. And the congregation are certainly looking forward to returning to the Church Sanctuary for worship and fellowship once this is appropriate. It is hoped that we will continue to provide worship online and on the telephone going forward because we know that not everyone will be able to return to the building for worship.

Ongoing development of our buildings means that we hope to provide community space including café space as well as disabled access for all. At the heart of our teachings is to love God, to love ourselves and to love our neighbours. As a Church we really want to find ways to live and love within our community, or in our jargon, parish. We are excited at the possibilities as we have completed phase 1 of our renovations and look towards the building work in Phase 2.

In 2021 we hope to welcome back our organisations and hall lets to buildings that are more comfortable and suited to the 21<sup>st</sup> Century. The warm welcome, however, has not changed and we look forward to re-

establishing relationships and making new ones as well as supporting our community as we come out of isolation and restrictions.

Throughout 2021 we will work with our Energy Efficiency Advisor and encourage members and parish alike in thinking creatively about looking after the environment and developing good practices. Alongside that we will build relationships as the Rev Sarah gets to know people and we continue to work with others to support the congregation and the community

## **Financial Review**

As a result of the COVID pandemic, Moncreiff Parish Church, like most other churches, has been forced to close its buildings. This has had a significant impact on our financial position, with a considerable loss of income from not being able to receive hall rentals, hold fund raising events and the loss of contributions from church organisations. We have, for the first time in a number of years, returned a deficit of just over £13,400, which has resulted in a reduction in our accumulated reserve balances. We have been very proactive in trying to minimise our financial losses. We furloughed our employees and made a special appeal to our congregation for additional donations. In addition, under the banner of good stewardship, in the course of 2020 we encouraged members to continue to support Moncreiff Parish Church, and therefore the wider work of the Church of Scotland. Our financial position was closely monitored throughout 2020 with regular updates being provided to members of the Board and Session.

Acknowledging that it has been a difficult year for the congregation, we are very grateful for all those who have been able to hand in their envelopes or commit to giving by direct debit. Thank you. Although weekly congregational giving is down by approximately £10,000 we know that this could have been even higher. Our closing deficit would have been even greater had it not been for the continued generosity and kindness of our congregation.

Despite our financial pressures during the year, Moncreiff Parish Church has continued to meet its full allocation of Ministries and Missions Contribution. This amounted to £61,341 and was paid by regular monthly standing orders.

Overall, 2020 has provided us with many financial challenges. We have however addressed these with a clear commitment to the vision of our church and a determination to find solutions to support our funds. While we have finished the year with lower reserve balances, our past prudence in managing our budgets and the continued financial support from our congregation, means that we can start 2021 with a relatively healthy financial position and adequate reserves to provide a cushion for any future unplanned costs.

## **Investment Policy and Performance**

Funds were invested during 2020 in the Church of Scotland Investors Trust Deposit Fund. We made a number of withdrawals from our investment fund during the year to finance our planned refurbishment work and the total held in the Deposit Fund at 31 December 2020 was £105,000. Investment interest of £1,384 was received during 2020.

## **Risk Management**

The principal risks facing the Church have been identified as reducing attendance levels, an ageing congregation, financial pressures from increasing energy and property maintenance costs and potential reductions in income. Actions have been agreed to mitigate these risks and progress against these are regularly reviewed. Such actions include the regular monitoring of financial budgets, the consideration of

cost saving measures and the ongoing awareness of church attendance levels and initiatives for increasing congregational numbers.

### **Reserves**

At the end of the year, the Church held total funds amounting to £159,331 (£284,695 in 2019) of which £106,957 was restricted (£226,270 in 2019) and £52,374 unrestricted (£58,425 in 2019).

### **Restricted funds:**

The church holds a number of restricted funds which have been set up to be used for specific purposes. We hold a fabric fund to pay for repairs to the church. The balance on this fund increased slightly in the year to £1,524 (£1,482 in 2019).

A Kirk Session Fund is set aside to allow the Kirk Session a minimal level of expenditure without impinging on the authority of the Congregational Board. There were no payments from this fund during the year and the balance remains unchanged at £743.

The church has held a restricted fund called the Jack Allan Legacy Fund for a considerable number of years. The fund was initially established for the benefit of young and elderly people. During the year, members of the Board and Session approved that the fund balance of £7,357 should be used as a contribution towards the refurbishment and improvements of the church. It was agreed that this would ensure the continued availability of accommodation and support services and events which could be enjoyed by both the young and elderly.

During the year the church successfully secured grant from the Climate Challenge Fund (CCF). Expenditure related to the approved climate challenge fund activities are accounted for separately in the Church's financial records and quarterly grant claims are submitted for the reimbursement of these costs from Keep Scotland Beautiful, the body responsible for administering the grant on behalf of the Scottish Government. All CCF related transactions have been posted to the Fund during the year and an amount of £787 is receivable by the Church at the year end. Raising a debtor of £787 at the yearend results in a closing balance on the CCF fund of £0.

The year end balance on the restricted Moncreiff Development Fund was £104,690 (£216,688 in 2019). Funds from the MDF were drawn down during the year to fund the refurbishment and improvement work carried out in line with our Moncreiff Development project.

### **Unrestricted funds:**

Unrestricted funds are held to meet the day to day running costs of the church and at the end of the year these amounted to £52,374. Of this, £6,994 was held as designated funds relating to the balances held by Church Organisations and £7,564 earmarked for future repairs and renewals of Church property.

The unallocated balance on the General Fund was £37,816. This has reduced significantly from the previous year when the balance was £43,385. While the COVID pandemic has forced us to utilise our general fund balances, we still hold in excess of three months gross expenditure by the Church (approximately £31,000). This is in line with our agreed reserves policy. Going forward, our financial position will be kept under regular review and the ongoing impact of the pandemic on our balances closely monitored.

## Reference and Administrative Information

### Trustees

During the year and to the date of the signing of these accounts the following have served as ruling elders on the Kirk Session:

Brenda McCrae	Edward Shepherd	Duncan Chisholm
Robert Paterson	William McDougall	Irene Hudson
Elizabeth Cunningham	Leslie Fielding	
Malcolm McIntyre	Ellen Fox	Margaret Prentice
Malcolm McKinnon	James McGivern (Died: Feb 2020)	Jean Gordon
May Robertson	Marion Roy	Margaret Prow
Ian Martin	Elizabeth Flannigan (Died: Nov 2020)	Albert Waddell
Elizabeth A Craig	Ann McKinnon	Jean Kerr
Margaret McMillan	Duncan Chisholm	Fiona McLean
Jess Munn	Ailsa Harper Hennessey (Res: Feb 2020)	Marion McInally
Suzanne Bennie	Margaret Baird	Linda Martin
John McAlpine	Margaret Jenkins	Duncan Jenkins
Susan Hillis	Jean Ann McCaig	Anne McIntyre
Karen Moran	Rena Currie	Stuart Currie
Ian Bremner	Fiona Docherty	John Thomson
Ewen McKinnon	Alison McKinnon	James Hillis (Res: Jan 2020)
Niall Whyte	Christine Catlin	Lisa McKenna
Andrew Gray	Morag Hanna	Marjory Lindsay
Sheila Peberdy		

During the period the following members of the congregation served on the Congregational Board:

Robert Bryan (Died: Jan 2020)	Dorothy Gillespie	Jamie McDowall
Morag McDougall	Heather Neilson	Susan Gray
Heather Davies	Elma Barnes (Res March 2020)	Chris McKenzie
Fiona Lamont	John Lamont	Elaine Barrowman
Brian Crawford	Eleanor Hamilton	

### Principal office bearers

Interim Moderator :	Rev Kevin de Beer until 15/12/2020
Minister:	Rev Mrs Sarah L Ross from 15/12/2020
Session Clerk:	Mr William McDougall
Depute Session Clerk	Mrs Brenda McCrae
Clerk to Congregational Board:	Mr Andrew Gray
Church Treasurer:	Mrs Elaine Barrowman

Principal Office: Moncreiff Parish Church, Calderwood Centre, Calderwood, East Kilbride, G74 3JJ

Charity Number: SC016751

Independent Examiner:

Stuart Ogston BA CA, of Nelson Gilmour Smith, Chartered Accountants, 33 Kittoch Street, East Kilbride G74 4JW.

### Bankers

Clydesdale Bank, 2 Princes Square, East Kilbride Shopping Centre, East Kilbride, G74 1LJ.

## **Trustees' Responsibilities in Relation to the Financial Statements**

### **Statement of Trustees' Responsibilities**

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,

*Brenda McCrae*

**Mrs Brenda McCrae  
Acting Session Clerk**

**5 March 2021**

**Moncreiff Parish Church**  
**Report of the Independent Examiner**  
**Year Ended 31 December 2020**

I report on the accounts of East Kilbride Moncreiff Parish Church of Scotland for the year ended 31 December 2020 which are set out on pages 10 - 17.

**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 (as amended).

The charity's trustees consider that the audit requirement of Regulation 10 (1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts 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 (Scotland) Regulation 2006 ( as amended). 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 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 (as amended) and
  - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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.

*Stuart Ogston*

**Stuart Ogston BA CA**  
**Partner**  
Nelson Gilmour Smith  
Chartered Accountants  
33 Kittoch Street  
East Kilbride  
G74 4JW

8 March 2021

**Moncreiff Parish Church**  
**Statement of Financial Activities**  
**Year Ended 31 December 2020**

	<u>Note</u>	<u>Unrestricted</u> <u>Funds 2020</u> £	<u>Restricted</u> <u>Funds</u> <u>2020</u> £	<u>Total</u> <u>2020</u> £	<u>Unrestricted</u> <u>Funds 2019</u> £	<u>Restricted</u> <u>Funds</u> <u>2019</u> £	<u>Total</u> <u>2019</u> £
<b>Income and endowments from:</b>							
Donations and legacies	1	106985	27750	<b>134735</b>	123080	65307	188387
Charitable activities	2	1114	0	<b>1114</b>	3618	116	3734
Other trading activities	3	2393	0	<b>2393</b>	7978	-	7978
Investments	4	0	1384	<b>1384</b>	767	579	1346
Other Income	5	0	52067	<b>52067</b>	-	24273	24273
<b>Total Income</b>		<b>110492</b>	<b>81201</b>	<b>191693</b>	135443	90275	225718
<b>Expenditure on:</b>							
Raising funds	6	0	-	<b>0</b>	189	-	189
Charitable activities	7	123900	193157	<b>317057</b>	135191	30631	1165822
<b>Total expenditure</b>		<b>123900</b>	<b>193157</b>	<b>317057</b>	135380	30631	166011
<b>Net income/(expenditure)</b>		<b>(13408)</b>	<b>(111956)</b>	<b>(125364)</b>	63	59644	59707
Transfers between funds		7357	(7357)	-	-	-	-
<b>Net movement in funds</b>		<b>(6051)</b>	<b>(119313)</b>	<b>(125364)</b>	63	59644	59707
<b>Reconciliation of funds:</b>							
Total funds brought forward		58,425	226270	<b>284695</b>	58362	166626	224988
Total funds carried forward		<b>52374</b>	<b>106957</b>	<b>159331</b>	58425	226270	284695

**Moncreiff Parish Church**  
**Balance Sheet at 31 December 2020**

	<u>Note</u>	£	£	£	£
			<u>Total Funds 2020</u>		<u>Total Funds 2019</u>
<b>Current Assets</b>					
Debtors	10	9020		9948	
Bank and Cash	11	<u>152649</u>		<u>277404</u>	
<b>Total Current Assets</b>		<u>161669</u>		<u>287352</u>	
<b>Liabilities</b>					
Creditors falling due within one year	12	2338		2657	
<b>Net Current Assets</b>			<u>159331</u>		<u>284695</u>
<b>Net Assets</b>	13		<u>159331</u>		<u>284695</u>
<b>The funds of the charity:</b>					
Restricted income funds	14	106957		226270	
Unrestricted income funds		52374		58,425	
<b>Total charity funds</b>			<u>159331</u>		<u>284695</u>

The accounts were approved by the trustees on 4 March 2021 and signed on their behalf by :

Brenda McCrae

Elaine Barrowman

Mrs Brenda McCrae  
Acting Session Clerk

Mrs Elaine Barrowman BA CPFA  
Church Treasurer

5 March 2021

**Moncreiff Parish Church**  
**Year Ended 31 December 2020**

**Accounting Policies**

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

**Basis of preparation**

The accounts have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland(FRS102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the UK and Republic of Ireland(FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities accounts (Scotland) Regulations 2006 (as amended) .

**Fund accounting**

Funds are classified as either restricted funds or unrestricted funds defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

**Incoming resources and resources expended**

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the items of income have been met, it is probable that the income will be received and the amount can be measured reliably. Expenditure is recognised on the accruals basis as the liability is incurred.

**Taxation**

Moncreiff Parish Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

**Moncreiff Parish Church**  
**Notes forming part of the financial statements**  
**For the year ended 31 December 2020**

	<u>Unrestricted Funds 2020</u> £	<u>Restricted Funds 2020</u> £	<u>Total 2020</u> £	<u>Unrestricted Funds 2019</u>	<u>Restricted Funds 2019</u>	<u>Total 2019</u> £
<b>1 Donations and legacies</b>						
Offerings	96398	24752	121150	108213	59371	167584
Tax recovered on Gift Aid	10587	2998	13585	14867	5936	20803
	<u>106985</u>	<u>27750</u>	<u>134735</u>	<u>123080</u>	<u>65307</u>	<u>188387</u>
<b>2 Income from charitable activities</b>						
Coffee mornings, concerts etc.	<u>1114</u>	<u>0</u>	<u>1114</u>	<u>3618</u>	<u>116</u>	<u>3734</u>
<b>3 Income from trading activities</b>						
Rent received for use of Church premises	<u>2393</u>	<u>0</u>	<u>2393</u>	<u>7,978</u>	<u>0</u>	<u>7978</u>
<b>4 Investment Income</b>						
Interest		<u>1384</u>	<u>1384</u>	767	579	1346
<b>5. Other Income</b>	-	52067	52067	-	24273	24273
Total Other Income of £52,067 related to grants received and allocated to the Restricted Funds. £24,273 of such grant received in 2019						
<b>Total</b>	<u>110492</u>	<u>81201</u>	<u>191,693</u>	<u>135443</u>	<u>90275</u>	<u>225718</u>

**Moncreiff Parish Church**  
**Notes forming part of the financial statements**  
**For the year ended 31 December 2020**

	<u>Unrestricted</u> <u>Funds 2020</u> £	<u>Restricted</u> <u>Funds</u> <u>2020</u> £	<u>Total</u> <u>2020</u> £	<u>Unrestricted</u> <u>Funds</u> <u>2019</u> £	<u>Restricted</u> <u>Funds 2019</u> £	<u>Total</u> <u>2019</u> £
<b>6 Analysis of Expenditure</b>						
Raising Funds						
Offering Envelopes etc	0	0	0	189	0	189
<b>7 Charitable Activities:</b>						
Ministries and Mission allocation	61341	-	61341	65991	-	65991
Presbytery Dues	1983	-	1983	2044	-	2044
Minister's expenses	202	-	202	762	-	762
Other salary costs	25307	-	25307	17,497	-	17,497
Fabric Repairs & Maintenance	15275	-	15275	10103	-	10103
Council Tax	0	-	0	762	-	762
Other Building Costs	12746	-	12746	14545	-	14545
Church Office expenses	716	-	716	1,860	-	1,860
Organ & Music	700	-	700	1,318	-	1,318
Other Expenses	5630	-	5630	20309	250	20559
Major fabric expenses	-	193157	193157	-	30381	30381
	<u>123900</u>	<u>193157</u>	<u>317057</u>	<u>135191</u>	<u>30631</u>	<u>165822</u>

<b>8 Staff costs and numbers</b>	<u>2020</u> £	<u>2019</u> £
Salaries and wages	31803	15,708
Social security costs and pension	5270	1,789
Total	37073	17,497

The above costs of £16,997 excludes Locum costs of £ 8,310 The average number of employees during the year, calculated on the basis of a head count, was at 4 in 2020 ( 2019 ,3) analysed as follows:

2020: Administration 2 (2019, 1), Music 1 (2019, 1) and Premises maintenance (2019,1)

No employee had employee benefits in excess of £50,000 (2019 no employees)

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 the years of service. For the year under review the minimum stipend was £28137 and the maximum stipend (in the 5<sup>th</sup> and subsequent years of service) was

£34577. The 2021 Ministry and Mission contribution will be paid by monthly standing order.

**Moncreiff Parish Church**  
**Notes forming part of the financial statements**  
**For the year ended 31 December 2020**

**9 Trustee remuneration and related party transactions**

During the year 2020 the Interim Moderator Rev Kevin de Beer received £166 ( 2019 £237 ) in respect of travel expenses .

No trustee received any remuneration or reimbursement of expenses during the year. No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

During the year a total of £52,000 (£62000 2019) was donated to the congregation by trustees.

<b>10 Debtors</b>	<b><u>2020</u></b>	<b><u>2019</u></b>
	<b>£</b>	<b>£</b>
Gift Aid Tax Refund Due	5849	4580
Other	3171	5366
	<hr/> 9020	<hr/> 9946

<b>11 Cash &amp; Bank</b>	<b><u>2020</u></b>	<b><u>2019</u></b>
	<b>£</b>	<b>£</b>
Church (Current Account)	40605	69878
Organisation accounts	6994	7476
Cash	50	50
Church of Scotland Investors Trust Deposit Fund	105000	200000
	<hr/> <b>152649</b>	<hr/> 277404

<b>12 Creditors</b>	<b><u>2020</u></b>	<b><u>2019</u></b>
	<b>£</b>	<b>£</b>
Accruals	<hr/> <b>2,338</b>	<hr/> 2657

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**Moncreiff Parish Church**  
**Notes forming part of the financial statements**  
**For the year ended 31 December 2020**

**Analysis of Net Assets Among Funds**

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	<b>General</b>	<b>Designated</b>	<b>Restricted</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Current Assets	<i>47718</i>	<i>6994</i>	<i>106957</i>	<b><i>161669</i></b>
Current Liabilities	<i>2338</i>	<i>-</i>	<i>-</i>	<b><i>2338</i></b>
Net Assets at 31 Dec 2020	<i>45380</i>	<i>6994</i>	<i>106957</i>	<b><i>159331</i></b>

**Moncreiff Parish Church,  
Notes forming part of the financial statements  
For the year ended 31 December 2020**

**14 Movement in  
Funds**

	<u>At 1 Jan 2020</u> £	<u>Incoming Resources</u> £	<u>Outgoing Resources</u> £	<u>Transfers</u> £	<u>At 31 Dec 2020</u> £
<b>Restricted Funds</b>					
Jack Allan Legacy	7,357		7357		0
Fabric Fund	1,482	42	-	-	1,524
Kirk Session Fund	743		-	-	743
Moncreiff Dev Fund	216688	58903	170901	-	104690
Climate Challenge Fund		22257	22257	-	0
	<u>226270</u>	<u>81202</u>	<u>200515</u>	<u>-</u>	<u>106957</u>
<b>Unrestricted Funds</b>					
General Fund	43,385	114952	120521	-	37816
<b>Designated Funds :</b>					
Repairs and Renewals Fund	7,564	-	-	-	7,564
<b>Organisations:</b>					
Country Dance Group	119	176	5	-	290
Coffee Morning	132	319	93	-	358
Third World Group	11	382	350	-	43
The Guild	1401	331	1363	-	369
Fund Raising Group	736	702	235	-	1203
Young Church	856	434	445	-	845
Choir	339	0	300	-	39
Care Group	1,305	557	188	-	1674
Flower Fund	2577	1	405	-	2173
	<u>7,476</u>	<u>2902</u>	<u>3384</u>	<u>-</u>	<u>6994</u>
<b>Total Unrestricted Funds</b>	<u>58,425</u>	<u>117854</u>	<u>123905</u>	<u>-</u>	<u>52374</u>
<b>Total Funds</b>	<u>284695</u>	<u>199056</u>	<u>324420</u>	<u>-</u>	<u>159331</u>

**Moncreiff Parish Church**  
**Notes forming part of the financial statements**  
**For the year ended 31 December 2020**

**Purpose of Restricted Funds**

Fabric Fund:	The Trustees have set aside funds for the maintenance of Church property.
Kirk Session Fund:	This fund is set aside for the use of elders and is funded by donations.
Moncreiff Development Fund:	This fund is for the financing of the costs of the planned new build project
Climate Challenge Fund :	This fund records all income and expenditure related to the climate challenge fund grant which is provided to improve energy efficiency and reduce CO2 emissions of our church buildings and buildings in the wider community.

**Purpose of Designated Funds**

Organisation Funds:	These comprise balances held by organisations for their own use.
Repairs and Renewals Fund:	The trustees have set aside funds for the repair and renewal of Church property.

**Purpose of Unrestricted Funds**

General Fund:	This fund is held to cover the general running costs of Moncreiff Parish Church.
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**15 Volunteers**

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by the volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.