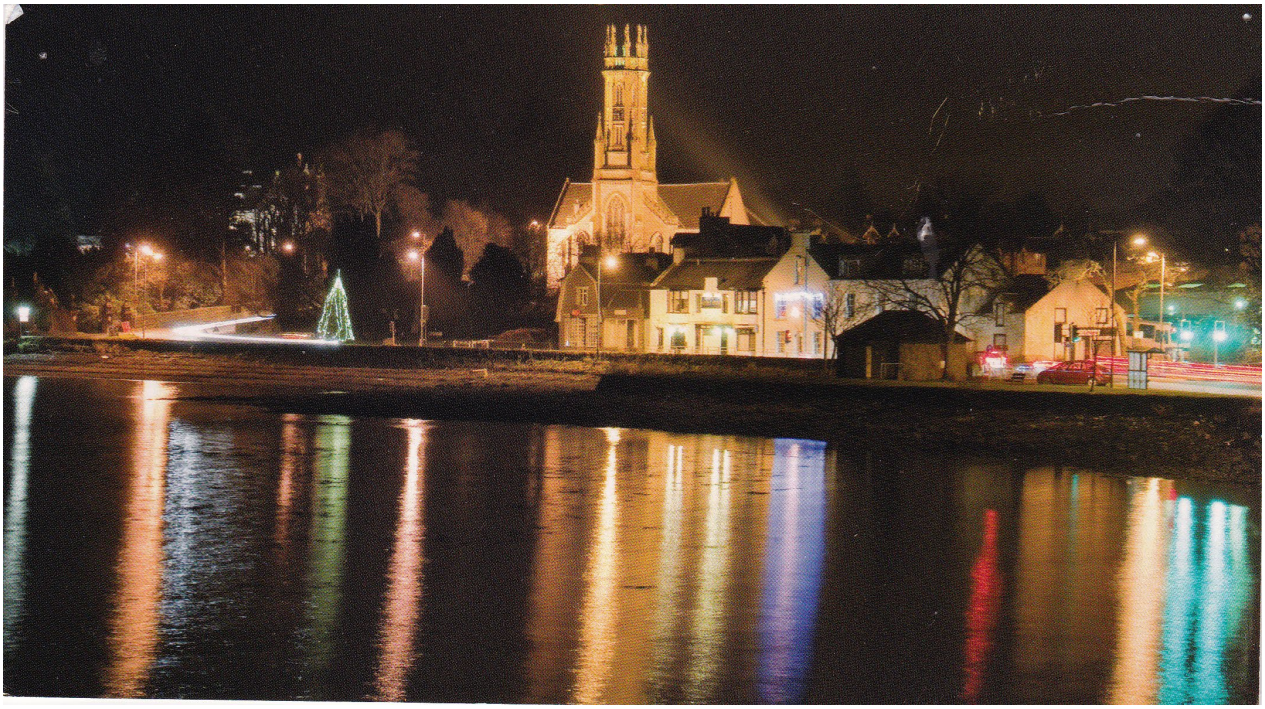
The Church of Scotland

Rhu & Shandon Parish Church



RECEIPTS AND PAYMENTS ACCOUNTS
2021

Congregation No: 18-12-14

Charity No: SCO10086

Reference and Administrative Information

Charity Name:	Rhu & Shandon Parish Church
Charity Registration Number:	SC010086
Congregation Reference No:	18-12-14
Contact Address:	Ty Rhiw Station Road Rhu Helensburgh G84 8LW

Trustees

The following members of the Kirk Session served during the year up to the date of signing the accounts, except where otherwise indicated: Gay Black; Jockey Cairns; Geoff Cartwright; Irene Hudson; Alison McGall; Andrew Nicholson; Andrew Nisbet; Linda Pender; Jim Rogers; Hilary Sharp; Norma Smart (retired 19th October 2021) ; Fiona Spittal; Colin Spy (resigned 8th April 2021); Tom Stewart; Sue Thornley; Margaret Mortimer (from 28th November 2021) and Margaret Gray (from 28th November 2021). Rev David T Young (demitted office on 28th February 2022) and Rev Tina Kemp (retired 4th July 2021) were also members of the Kirk Session and therefore Trustees.

Principal Office-bearers

Minister:	Rev. David Young
Associate Minister:	Rev. Tina Kemp (retired 4th July 2021)
Session Clerk:	Andrew Nisbet
Depute Session Clerk:	Margaret Gray
Church Treasurer:	Thomas Stewart
Independent Examiner	Derek Hall, Fides, Glenarn Road, Rhu, G84 8LL
Bankers	Bank of Scotland, 26 Colquhoun Square, Helensburgh, G84 8AP

Trustees' Annual Report
Year ended 31 December 2021

Structure, Governance and Management

Governing Document

The Church is 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 and associate minister, who are member of the Kirk Session, are elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session which meets six times a year (with two extra meetings during 2021) is responsible for temporal and spiritual affairs within the church. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

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.

In normal circumstances, Rhu & Shandon holds regular services of worship on Sunday mornings and many other services are held in celebration of particular Christian festivals throughout the year - for example, Christmas and Easter. During 2021, because of the Covid Pandemic, services have been significantly restricted. Services were suspended just before Christmas 2020 and not resumed until Palm Sunday 28th March 2021. A variety of COVID regulations were in place throughout the rest of the year.

Throughout the period from the start of the year to Palm Sunday, online services were available from for the Linked Parishes of Helensburgh and Rhu & Shandon. The Trustees would like to record their gratitude to the team (Emily Harvey-Cartmell, Julia Dennison, Derek Clark and Sally Butt) for the enormous amount of work that went into setting up and producing, week by week, these services.

Holy Communion was celebrated on the first Sundays in June and September. Following Palm Sunday, as the Covid Restrictions eased, services began to reurn to some sort of normality (albeit with face masks etc.) and later in the year two weddings and one funeral were held in the church. In August teas and coffees, after the Sunday service, resumed and the building began be used again for charitable fund-raising events and community activities.

Trustees' Annual Report (cont)

Year ended 31 December 2021

Achievements and Performance

As indicated above the early part of the year the church was closed, not only for worship but for the many church and community activities that normally take place within the premises. However, since Easter, Members of Session and the Congregation at large have been active on a number of fronts during the year.

However, the year was dominated by the decision of the General Assembly (in May) to require Presbyteries to prepare Mission Plans for their areas to allow for a reduction by one third of the number of ministerial posts and a consequential reduction in the number of churches. As part of the Presbytery Planning process all congregations were required to carry out an audit of its mission within our Parish. Our document was completed by the end of the year and submitted to Presbytery at the beginning of January 2022.

Developing our Mission

As reported last year, the Kirk Session recognised that it needed to conduct a fundamental review of the church's mission and held a workshop session in December 2020 to start that process. A Vision Statement and Mission was developed during the early part of the year, following a series of conversations with congregation members and members of the wider community. Subsequently, as lockdown restrictions eased, good progress has been made in implementing the opportunities identified in the Mission. Our Rethinking Church Working Group (which was established in 2020) has been at the heart of our efforts to look beyond the walls of our church and to engage with our community. The main aim of the group is to practically demonstrate our vision of **"Love, Light and Hope at the Heart of our Community."** To do this we needed to:

1. reach out to involve the community;
2. develop relationships wth the Primary School; and
3. encourage the community into the church

It was acknowledged that achievement of the third task would be a slower process and would be dependent on the success of both the first two. We needed to make the church more relevant and accessible to non-congregation members, and demonstrate through practical community action to help others, that the church and its vision was meaningful and relevant to their lives.

To help achieve this , low-key activities were held in the church hall and grounds and the community encouraged to participate e.g., monthly foodbank collections, and clothes collection for refugees with our partner charity Glasgow the Caring City. In addition, by providing a drop in coffee hub; a school uniform bank; and displaying the Primary School pupil's artwork and competition results in the Hall, it is hoped the community will begin to see the relevance of the church and its work to their own lives. Through attendance at the monthly concerts, visitors will see the beauty and feel the spirituality of the church itself and become more relaxed about being in the building. Once this happens, we hope to encourage more people into the church for specific services such as the Dedication of our Ribbon Hanging, Christmas, and Remembrance Sunday.

A copy of the Audit Report can be viewed by following this link:
https://acrobat.adobe.com/link/review?uri=urn:aaid:scds:US:39f16f63-62a1-3573-9b7c-a4b60173cef4

Financial Review

General Receipts and Payments

The principal source of income is through weekly, monthly and annual offerings. At the year-end there were 73 regular donors using a variety of channels to donate - weekly, monthly and annual standing orders and cheques (as well as open plate donations). Of these 61 were gift aided. Regular Offerings were lower than 2020' but this was compensated by an increase in other offerings. This is probably a function of the discontinuation of offerings envelopes. However, recovery of Gift Aid was reduced mainly because of the reduction in small donations from Teas and Coffees during the previous year. One off donations totaling £1,400 were received during the year, £1,000 from the Barge Trust; and £400 from the Scotland's Gardens (following a successful open day at a member's garden. Open plate giving and donations for Sunday Teas and Coffees were up from the previous year as restrictions eased and more activiteis returned to the church and hall. The introduction of Ukulele lessons and a series of lunchtime concerts by one of our members raised £1,750 during the year. Weddings, funeral and the use of the Hall by the local Primary School contributed £1,060 compared to nil the previous year.

As in the previous year, reductions in energy costs during the period of lockdown and assistance from the Job Retention Scheme, costs were controlled so that over the year a small surplus of £950 was achieved on normal revenue and expenditure.

Fundraising

With the easing of restriction in the later part of the year, activities that contribute our income have recommenced and the introduction of new initiatives, such as the Ukulele Classes, the lunchtime concerts and the use of the hall by the Primary school. In addition new groups have started, (or are planned) such as: a monthly Men's Den for chat and teas & coffees; a Community Club with speakers and teas & coffees; and concerts to celebrate special events. Towards the end of the year an appeal was made for donations to help pay for a Community Survey to assist in developing our Mission. This raised £1,298.

Projects

In recent years, the Kirk Session has carried out a programme of significant restoration and improvement projects to the church building. Investigatory work on the church tower was started in 2018 and continued in 2019 and 2020. During 2020 essential repairs to the tower were carried out at a cost of £4,796. However, because of an embargo on major repairs, a significant project to safeguard the tower is on hold. Essential repairs to replace the flat roofs of the Choir Room and Vestry were undertaken at a cost of £10,560. This was funded from the money held by the General Trustees (see Appendix)

Reserves Policy

It is the Trustees' policy to attempt to meet its general running costs from its normal income stream of offerings and donations. Despite the Covid Pandemic and general financial instability, a small surplus has been achieved on our normal running costs budget. Giving has held up well but cost are rising in the year ahead - principally Ministry and Mission charge and Energy Prices. The Trustees are conscious that Rhu and Shandon Church is a Grade B Listed Building and maintenance and refurbishment costs can be very expensive. Future expenditure needs to be planned and money accumulated to meet exceptional expenditure.

Trustees' Annual Report (cont)
Year ended 31 December 2021

The Church has funds of £245,625 held by the General Trustees - see Appendix. This provides a revenue stream which helps fund routine fabric costs - £6,678 was drawn down this year. However, the Property Committee has identified a number of projects that it would like to undertake over the next five years, but the current priority is restoration work on the tower as noted above.

In addition, the Church held balances at the end of the year of approximately £32,000 held in a number of investments as shown in note 6 of the Notes to Accounts.

Overall Funds

The overall increase in Funds held by the Church was £6,190, made up £4,010 surplus on receipts and payment, and a increase of £2,180 in the value of the investments held by the Church. The £4,010 surplus on the receipts and payments account is made up by a surplus on the routine income and expenditure budget of £952 and an increase in the Projects fund of £3,058 (£1,760 from the VAT Refund for the Vestry roof work and £1,298 in donations from the Survey appeal).

Statement of Trustees' Responsibilities

The members of the Kirk Session 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 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 in 2007. 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,

Andrew Nisbet, Session Clerk
Date: 17th March 2022

Independent Examiner's Report to the Trustees of Rhu & Shandon Parish Church

r report on the accounts of the charity for the year ended 3 I December 2021 which are set out on pages 7 to 13.

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 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(I) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

An 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: D Hall

Name: Derek Hall Address: Fides, Glenarn Road, Rhu, Helensburgh, G84 8LL

Date: 04.04.2022

Rhu & Shandon Parish Church
Receipts and Payments Account
Year ended 31 December 2021

		Unrestricted Funds 2021	Restricted Funds 2021	Endowment Funds 2021	Total 2021	Total 2020
Receipts	**Note**	**£**	**£**	**£**	**£**	**£**
Donations	**3**	52,273	0	0	52,273	50,710
1 Legacies		0	0	0	0	0
2 Activities for Generating Funds		288	0	0	288	235
3 Bank & Deposit interest		18	0	0	18	55
4 Investment income		945	0	0	945	753
		53,524	0	0	53,524	51,753
5 Rental of premises		0	0	0	0	0
6 Sale of assets		0	0	0	0	0
7 Sale of investments		0	0	0	0	0
8 Grants and VAT Recovery		1,760	0	0	1,760	0
9 Receipts from General Trustees		17,238	0	0	17,238	7,715
10 Miscellaneous Income		0	0	0	0	0
11 Other Church Organisation Receipts		750	0	0	750	1,272
Total Receipts		73,272	0	0	73,272	60,740
Payments	**4**					
Costs of generating funds		288	0	0	288	242
Charitable activities		68,974	0	0	68,974	65,400
Governance costs		0	0	0	0	0
Total Payments		69,262	0	0	69,262	65,642
Excess of Receipts over Payments for the year before transfers		**4,010**	**0**	**0**	**4,010**	**-4,902**
Transfers		**0**	**0**	**0**	**0**	**3,790**
Excess of Receipts over Payments for the year		**4,010**	**0**	**0**	**4,010 0**	**-1,112**

Rhu & Shandon Parish Church
Statement of Balances
At 31 December 2021

	Note	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Endowment Funds 2021 £	Total 2021 £	Total 2020 £
Bank & Deposit Balances						
Bank & deposit balances brought forward		22,976	0	0	22,976 #	27,876
					0	
Movement in year:					0	
Excess of Receipts over Payments for the year		4,010	0	0	4,010	-4,900
					0	
Bank & deposit balances carried forward		26,986	0	0	0 26,986	22,976
Investments at market value (cost £ 16,671)		32,137	0	0	32,137	30,523
Funds of the Church		**59,123**	**0**	**0**	**59,123**	**53,499**
Assets						
Gift Aid Receivable		1,670	0	0	1,670	2,226
Liabilities						
Agency Collection Balances		526	0	0	526	300
Late Payment of Salaries		393	0	0	393	
HPC Q4 Payments			0	0	0	205
		919	0	0	919	505

The accounts were approved by the Kirk Session on 17th March 2022

For and on behalf of the Kirk Session

Session Clerk

Treasurer

Rhu & Shandon Parish Church

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year no trustees received reimbursement of expenses (except as noted below). Mrs Gay Black, who is a member of the Kirk Session, received £1,140 for providing her services as Church Secretary during the year.

During the year the Minister received £385 reimbursement of travel and telephone expenses; and the Associate Minister received £684 reimbursement of travel and telephone

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.

2. Movements in Funds

	At 1 Jan 2021 £	Receipts £	Payments £	Gains/Losses £	At 31 Dec 2021 £
Unrestricted funds					
Designated Fabric Fund	658	9,518	14,086	0	-3,911
Designated Projects Fund	19,479	14,473	10,560	-197	23,195
Designated Organ Fund	23,837	587	586	2,377	26,215
Benevolent Fund	408	0	0	0	408
GCP Fund	6,045	0	0	0	6,045
Guild Fund	0			0	0
Women's Group Fund	157	0	101	0	56
Flower Committee Fund	106	250	196	0	159
Children & Youth Fund	387	500	69	0	818
General Fund	1,857	47,944	43,664	0	6,138
	52,934	73,272	69,262	2,180	59,124
Restricted funds					
Projects Fund					
	0	0	0	0	0
Endowment funds					
	0	0	0	0	0
Total funds	52,934	73,272	69,262	2,180	59,124

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the church property.

Guild Fund: This is a fund used to support the activities of Rhu & Shandon Guild. During the year the Guild was disbanded due to insufficient member numbers and the Fund was wound up.

Children & Youth Fund (Renamed from Sunday Club Fund): This is a fund used for funding Children and Youth activities.

Flower Fund: This is a fund to provide flowers for display during services of worship.

Women's Group Fund: This is a fund used to support the activities of Rhu and Shandon Women's Group.

Project Fund: This is a fund used to support restoration projects related to the fabric and structure of the church. This was renamed from Heritage Fund during the year and funds from the Trust Fund transferred to it.

Organ Fund: This fund was set up to fund repair and restoring work on the Organ. A major refurbishment was carried out in 2006 at a cost of £68,000 excluding VAT. Renamed from Special Reserve Fund

Benevolent Fund: Funds available to Minister for relieving hardship in the parish.

Purposes of Restricted Funds

None

Purposes of Endowment Funds

None

3. Analysis of Donations

		Unrestricted Funds 2021 £	Restricted Funds 2021 £	Endowment Funds 2021 £	Total 2021 £	Total 2020 £
1	Regular Gift Aid Offerings	26,683	0	0	26,683	27,937
2	Other Gift Aid Donations	1,296	0	0	1,296	1,564
3	GASDS Donations	6,610	0	0	6,610	2,972
4	GA Recovered	8,234	0	0	8,234	10,204
5	Regular Non GA Offerings	4,085	0	0	4,085	5,788
6	Other Non GA Donations	4,305	0	0	4,305	1,508
7	Weddings and Funerals	820	0	0	820	0
8	Donations from Church Organisations	0	0	0	0	736
9	Donations for Use of Premises	240	0	0	240	0
		52,273	0	0	52,273	50,710

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Endowment Funds 2021 £	Total 2021 £	Total 2020 £
4. Analysis of Payments					
Costs of generating funds					
1 Life and Work	288	0	0	288	242
2 Offering envelopes	0	0	0	0	0
	288	0	0	288	242
Charitable activities					
3 Ministries & Mission allocation	33,468	0	0	33,468	38,455
4 Presbytery dues	473	0	0	473	494
5 Voluntary Additional Stipend	0	0	0	0	0
6 Minister's expenses	452	0	0	452	624
7 Ministerial Assistance	0	0	0	0	2,986
8 Pulpit supply	1,050	0	0	1,050	328
9 Other staffing costs	4,118	0	0	4,118	1,886
10 Fabric repairs & maintenance	6,301	0	0	6,301	1,748
11 Projects	10,560	0	0	10,560	4,796
12 Equipment & IT	1,390	0	0	1,390	719
13 Council Tax	516	0	0	516	507
14 Heat and light	3,166	0	0	3,166	3,004
15 Insurance	4,103	0	0	4,103	4,238
16 Other building costs	0	0	0	0	1,055
17 Church office expenses	2,032	0	0	2,032	1,085
18 Organ & music	586	0	0	586	405
19 Other Expenses	143	0	0	143	82
20 Grants to Other Church Organisations	250	0	0	250	250
21 Other Church Organisations	367	0	0	367	2,738
	68,974	0	0	68,974	65,400
Governance costs					
22 Independent examiner's fees	0	0	0	0	0
Other payments					
23 Purchase of assets	0	0	0	0	0
24 Purchase of investments	0	0	0	0	0
	69,262	0	0	69,262	65,642

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 £28,700 and the maximum stipend (in the fifth and subsequent years) £35,269.

6 Investments

	2021	2020
	£	£
Market value at 31 December	29,957	30,522
Purchase/Sale of Investments		
Unrealised gain / (loss) on investments	2,180	-565
	32,137	29,957
Investments at cost	16,671	16,671

The following investments are held:

	At Cost
CoS Investors Trust Growth Fund	*£6,698*
CoS Investors Trust Income Fund	*£9,973*

7. Collections for Third Parties

	2021	2020
	£	£
Christian Aid	531.8	655
Presentations	1,903	1409
Unicef	0	35
Alzheimer's	0	0
My Name'5 Doddie	0	0
Erskine Hospital	0	137
Food Bank	415	0
	2849	2236

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2021 £	2020 £
CAPITAL ACCOUNT No 1		
Credit Balances held at 1st January at cost	24,939	24,939
Withdrawal	-10,560	
Gain on Sale of Units	4,041	
Credit Balances held at 31st December at cost	18,420	
Market Value of Balances at 31 December	30,577	39,154
CAPITAL ACCOUNT No 2		
Credit Balances held at 31 December at cost	180,003	180,003
Market Value of Balances at 31 December	215,048	208,429
REVENUE ACCOUNT		
Credit Balance at 1st January	3,827	3,684
Income Received	6,620	7,858
Withdrawals	-6,678	-7,715
Credit Balance at 31 December	3,768	3,827
TEMPORARY ACCOUNT		
Credit Balance at 31 December		

Notes

1 *Capital Account No 1 relates to money received from the sale of Shandon Church.*

2 *Capital Account No 2 relates to money received from the sale of the Manse.*

3 *The Revenue Account receives interest and dividends generated by the Capital Accounts. Withdrawals from this can be used for Fabric Expenditure.*