The Church of Scotland

Rhu & Shandon Parish Church



RECEIPTS AND PAYMENTS ACCOUNTS
2022

Congregation No: 18-12-14

Charity No: SCO10086

Receipts and Payments **03/2023**

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 as Trustees 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 (resigned 4th January 2023); Fiona Spittal; Tom Stewart; Sue Thornley; Margaret Mortimer and Margaret Gray. Rev David T Young (demitted office on 28th February 2022) and Rev. Roddy Hamilton (Interim Moderator - March to December 2022) were also members of the Kirk Session and therefore Trustees.

Principal Office-bearers

Minister:	Rev. David Young (resigned 28th February 2022)
Interim Moderator	Rev. Roddy Hamilton (March to December 2022)
Session Clerk:	Andrew Nisbet
Depute Session Clerk:	Margaret Gray
Church Treasurer:	Thomas Stewart
Independent Examiner	Terence Brownrigg, Ardentigh, Glenoran Road, Rhu, Helensburgh, G84 8JU
Bankers	Bank of Scotland, 26 Colquhoun Square, Helensburgh, G84 8AP

Trustees' Annual Report
Year ended 31 December 2022

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 Interim Moderator were members of the Kirk Session. The Minister was elected by the congregation and inducted by Presbytery. The Interim Moderator was appointed by Presbytery.

Organisational Structure

The Kirk Session met four times during the year (with one extraordinary meeting) and 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.

Rhu & Shandon Parish Church holds regular services of worship on Sunday mornings and other services are held in celebration of particular Christian festivals throughout the year - for example, Christmas and Easter. During 2022, services returned to normal as the last Covid restrictions were removed.

Holy Communion was celebrated on the first Sundays in March, July and November; and at a Dawn Service in the Churchyard on Easter Sunday. During the year two weddings and five funerals were held in the church. One Baptism was included during morning worship. Teas and coffees were served after the Sunday service. The Church and Halls continued to be used for wide range of church and charitable fund-raising events and for community activities.

Achievements and Performance

At the beginning of the year, the Mission Audit Report for Rhu & Shandon was submitted to Clyde Presbytery to inform the preparation of the Presbytery Mission Plan. Presbytery issued a Consultation Document in June, which proposed that Rhu & Shandon would be grouped with Helensburgh Parish Church and Luss. Following several consultation meetings it was eventually confirmed, in November, that the Final Draft Mission Plan would propose that Rhu & Shandon, together with Arrochar and Luss "should work towards a union and to call a Minister on a 0.7 FTE basis". The Draft Plan was considered at a Presbytery meeting in November but a final decision was deferred until March 2023.

Trustees' Annual Report (continued)

Year ended 31 December 2022

Love, Light and Hope at the Heart of our Community

As reported last year, in 2020 the Kirk Session recognised that it needed to conduct a fundamental review of the church's mission and significant progress was made in developing a Vision Statement and Mission by the start of 2022. During the year our Rethinking Church Group has, again, 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 and our strategy which requires us to:

1. keep reaching out to involve the community;
2. develop relationships wth other organisations within the community and beyond; and
3. encourage the community into the church for events and services

During the year, we held three major fundraising appeals that involved the community. In March we raised approximately £1,200 for the DEC Ukrainian Appeal and also collected 2 large van loads of clothes and supplies for our partner charity Glasgow the Caring City to distribute to refugee camps in Eastern Europe. Then leading up to Christmas, we held a Jumble Sale and Silent Auction that raised over £1,000 for Christain Aid's Appeal for Malawi. In addition, donations to Christian Aid Week and at Christmas amounted to nearly £400. The community continues to generously support our monthly food collections for Helensburgh and Lomond Foodbank. The food and cash donations of over £1,736 during the year are greatly appreciated by the Foodbank organisers.

We have further increased the number of activities that take place in the Church and Halls that are open to all. Our series of lunchtime concerts continues to be popular and allows those attending to appreciate the beauty, and feel the spirituality, of the church itself. Regular activities that take place in our halls include Ukulele classes, a monthly Community Club that provides entertaining activities and companionship and a monthly Men's Den for older men to chat and reminisce over a cup of tea. We also have a weekly Knit and Natter group who before Christmas produced small knitted Angels for people to hang on their Christmas Trees. These were distributed around the village, particularly to those who are no longer able to attend church. In conjuction with Rhu Primary School, we run a school uniform bank that allows school uniforms to be reused.

One significant development is the formation of a Worship Team comprising eight congregation members. At the start of the year, following the retirement of our Associate Minister, Rev. Tina Kemp, three in four Sunday services were covered through Pulpit Supply. Consequently, six congregation members attended a Worhip Leader Course run by Rev. Christine Murdoch, assisted by Rev. David Young. Following this the Worship Team members began by leading prayers, then delivering a reflection, and eventually taking the full service. The translation of our Minister, Rev. David Young to RAF Kinross meant that all services needed to be covered either by Pulpit Supply or by the Worship Team. By the end of the year, the Worship Team was undertaking at least three of the services each month. Additionally, a further two members of the congregation have been trained under the supervision of the Interim Moderator, Rev Roddy Hamilton.

During the year we have noticed a modest but encouraging increase in attendance at Sunday Worship including several young families. We have now re-opened a Creche to cater for this and are considering whether we may be able to re-open our Sunday Club.

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 making weekly, monthly, quarterly and annual donations by bank transfer, cheque and at Sunday morning worship. Of these 61 were gift aided. Regular Offerings were lower with a similar reduction in Gift Aid this was offset by an increase in other income streams. One off donations totalling £2,177 were received during the year, £1,000 from the Barge Trust; and £1,177 from the Scotland's Gardens (following a succesful open day at a member's garden). Donations for Sunday Teas and Coffees and other activities (such as the Men's Den, the Community Club and Knit and Natter groups) were up from the previous year. The regular Ukulele lessons and the lunchtime concerts raised £2,727 during the year. Weddings, funerals and the use of the Hall by various organisations contributed £1,145.

Unlike the two previous Covid impacted years, energy costs were higher and reflected the increased activity in the buildings. The global increase in energy prices did not affect us as we are part of the CoS energy contracts scheme. Most other regular running costs saw inflationary increases but there was a slight reduction of £267 in shared costs paid to Helensburgh PC following the demission of the Rev David Young. There was also a reduction of £271 in the costs of Pulpit Supply as the number of service conducted by the Worship Team increased. This was offset by the shared cost of £1,564 for the Pastoral Assistant.

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 but it is hoped to progress this during 2023. A number of minor projects were undertaken during the year: The creation of a child freindly area in the Sanctuary; Modifications to the Disabled Toilet and an upgrade of the pump for the heating system. In addition, we conducted a Community Survey to inform our Mission Plan. The survey was partly funded by a fund raising appeal held in 2021. In total these projects cost £6,386.

Reserves Policy

It is the Trustees' policy to attempt to meet general running costs from the normal income stream of offerings and donations. Significant losses in previous years have eased and the level of general giving has stabilised but costs have remained higher than in previous years. As part of the stewardship campaign it will be necessary to invest some funds, in the short term, to improve attendance and giving. The Trustees are conscious that Rhu & 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 2022

At the year end, the Church had funds of £214,149 held by the General Trustees - see Appendix. This represents a reduction of £31,476 in the value of these holdings as a result of the collapse in financial markets during the year. However, this does provides a revenue stream which helps fund routine fabric costs - £7,842 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 £28,219, in a number of investments as shown in note 6 of the Notes to Accounts. Again, the value of these holdings has been impacted by the financial market downturn during the year.

Overall Funds

The overall decrease in Funds held by the Church was £9,783 made up £5,865 deficit on receipts and payment, and a decrease of £3,919 in the value of the investments held by the Church. The £5,865 deficit on the receipts and payments account is made up by a surplus on the routine income and expenditure budget of £521 and a decrease in the Projects fund of £6,386 for the projects itemised above.

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: 10th May 2023

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

I report on the accounts of the charity for the year ended 31 December 2022 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 (as amended).

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 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 2006 Accounts Regulations. 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: _____

Name: JTP Brownrigg - Member ICAS

Address: Ardentigh, Glenoran Road, Rhu, Helensburgh, G84 8JU

Date: 15 May 2023

Rhu & Shandon Parish Church
Receipts and Payments Account
Year ended 31 December 2022

	Note	Unrestricted Funds 2022	Restricted Funds 2022	Endowment Funds 2022	Total 2022	Total 2021
Receipts		£	£	£	£	£
Donations	3	50,808	0	0	50,808	52,273
1 Legacies		2,427	0	0	2,427	0
2 Activities for Generating Funds		324	0	0	324	288
3 Bank & Deposit interest		100	0	0	100	18
4 Investment income		755	0	0	755	945
		54,415	0	0	54,415	53,524
5 Rental of premises			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		0	0	0	0	1,760
9 Receipts from General Trustees		7,005	0	0	7,005	17,238
10 Miscellaneous Income		146	0	0	146	0
11 Other Church Organisation Receipts		390	0	0	390	750
Total Receipts		61,956	0	0	61,956	73,272
Payments	4					
Costs of generating funds		324	0	0	324	288
Charitable activities		67,497	0	0	67,497	68,974
Governance costs		0	0	0	0	0
Total Payments		67,821	0	0	67,821	69,262
Excess of Receipts over Payments for the year before transfers		**-5,865**	**0**	**0**	**-5,865**	**4,010**
Transfers		**0**	**0**	**0**	**0**	**0**
Excess of Receipts over Payments for the year		**-5,865**	**0**	**0**	**-5,865**	**4,010**

Rhu & Shandon Parish Church
Statement of Balances
At 31 December 2022

	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Endowment Funds 2022 £	Total 2022 £	Total 2021 £
Bank & Deposit Balances						
Bank & deposit balances brought forward		26,986	0	0	26,986	22,976
					0	
Movement in year:					0	
Excess of Receipts over Payments for the year		-5,865	0	0	-5,865	4,010
					0	
Bank & deposit balances carried forward		21,121	0	0	0 21,121	26,986
Investments at market value (cost £ 16,671)		28,219	0	0	28,219	32,137
Funds of the Church		**49,340**	**0**	**0**	**49,340**	**59,123**
Assets						
Gift Aid Receivable		0	0	0	0	1,670
Liabilities						
Agency Collection Balances		1,616	0	0	1,616	526
Late Payment of Salaries		0	0	0	0	393
		1,616	0	0	1,616	919

The accounts were approved by the Kirk Session on 10th May 2023

For and on behalf of the Kirk Session

Session Clerk

Treasurer

Rhu & Shandon Parish Church
Notes to Accounts
Year Ending 31st December 2022

1. Trustees Renumeration 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 £1,174 for providing her services as Church Secretary during the year.

During the year the Minister received £323 reimbursement of travel and telephone expenses; and the Interim Moderator received £45 reimbursement of travel expenses.

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 2022 £	Receipts £	Payments £	Gains/Losses £	At 31 Dec 2022 £
Unrestricted funds					
Designated Fabric Fund	-3,910	12,681	-12,022	0	-3,251
Designated Projects Fund	23,195	2,979	-6,386	-1,647	18,140
Designated Organ Fund	26,215	422	-306	-2,271	24,060
Benevolent Fund	408	0	0	0	408
GCP Fund	6,045	0	0	0	6,045
Women's Group Fund	56	140	-111	0	85
Flower Committee Fund	159	250	-251	0	158
Children & Youth Fund	818	0	-527	0	292
General Fund	6,138	45,483	-48,218	0	3,403
	59,124	61,955	-67,821	-3,918	49,340
Restricted funds					
Projects Fund					
	0	0	0	0	0
Endowment funds					
	0	0	0	0	0
Total funds	59,124	61,955	-67,821	-3,918	49,340

Purposes of Designated Funds

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

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 2022 £	Restricted Funds 2022 £	Endowment Funds 2022 £	Total 2022 £	Total 2021 £
1	Regular Gift Aid Offerings	23,931	0	0	23,931	26,683
2	Other Gift Aid Donations	333	0	0	333	1,296
3	GASDS Donations	9,319	0	0	9,319	6,610
4	GA Recovered	7,335	0	0	7,335	8,234
5	Regular Non GA Offerings	3,753	0	0	3,753	4,085
6	Other Non GA Donations	4,992	0	0	4,992	4,305
7	Weddings and Funerals	430	0	0	430	820
8	Donations from Church Organisations	0	0	0	0	0
9	Donations for Use of Premises	715	0	0	715	240
		50,808	0	0	50,808	52,273

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Endowment Funds 2022 £	Total 2022 £	Total 2021 £
4. Analysis of Payments					
Costs of generating funds					
1 Life and Work	324	0	0	324	288
2 Offering envelopes	0	0	0	0	0
	324	0	0	324	288
Charitable activities					
3 Ministries & Mission allocation	36,203	0	0	36,203	33,468
4 Presbytery dues	485	0	0	485	473
5 Voluntary Additional Stipend	0	0	0	0	0
6 Minister's expenses	368	0	0	368	452
7 Ministerial Assistance	1,564	0	0	1,564	0
8 Pulpit supply	815	0	0	815	1,050
9 Other staffing costs	5,129	0	0	5,129	4,118
10 Fabric repairs & maintenance	3,467	0	0	3,467	6,301
11 Projects	6,386	0	0	6,386	10,560
12 Equipment & IT	0	0	0	0	1,390
13 Council Tax	163	0	0	163	516
14 Heat and light	4,072	0	0	4,072	3,166
15 Insurance	4,321	0	0	4,321	4,103
16 Other building costs	0	0	0	0	0
17 Church office expenses	2,877	0	0	2,877	2,032
18 Organ & music	306	0	0	306	586
19 Other Expenses	203	0	0	203	143
20 Grants to Other Church Organisations	250	0	0	250	250
21 Other Church Organisations	887	0	0	887	367
	67,497	0	0	67,497	68,974
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
	67,821	0	0	67,821	69,262

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

	2022	2021
	£	£
Market value at 31 December	32,137	29,957
Purchase/Sale of Investments		
Unrealised gain / (loss) on investments	-3,918	2,180
	28,219	32,137
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

	2022	2021
	£	£
Christian Aid	1,418	532
Presentations	1,000	1,903
Unicef	0	0
Alzheimer's	0	0
My Name'5 Doddie	0	0
Erskine Hospital	0	0
Food Bank	1,736	415
DEC Ukraine	1,222	0
Leprosy Mission	18	0
Jars of Grace	56	0
	5,449	2,849

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2022 £	2021 £
CAPITAL ACCOUNT No 1		
Credit Balances held at 1st January at cost	18,420	24,939
Withdrawal	0	-10,560
Gain on Sale of Units	0	4,041
Credit Balances held at 31st December at cost	18,420	18,420
Market Value of Balances at 31 December	28,367	30,577
CAPITAL ACCOUNT No 2		
Credit Balances held at 31 December at cost	180,003	180,003
Market Value of Balances at 31 December	185,882	215,048
REVENUE ACCOUNT		
Credit Balance at 1st January	3,768	3,827
Income Received	7,046	6,620
Withdrawals	-7,842	-6,678
Credit Balance at 31 December	2,972	3,768
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.*