The Church of Scotland

Campsie Parish Church of Scotland

Congregational Accounts to 31st December 2014

Congregation No. 160852

Scottish Charity No. SC000835

Trustees' Annual Report
Year Ended 31 December 2014

The trustees present the annual report and accounts for Campsie Parish Church of Scotland for the year ended 31 December 2014

Reference and Administration Information

Charity Name	: Campsie Parish Church of Scotland
Charity Registration Number	: SC000835
Congregation Reference Number	: 160852
Contact Address	: 31 Glenward Avenue Lennoxtown Glasgow G66 7EP

Trustees

Kirk Session :

Rev. Sandra Farrington, Marjory Adam, Alister Boyle, Christine Boyle, Ian Cairns, Catrina Cameron, Sheila Jones, George Kelly, Linda Neilson, Jim Thomson, Joan Thomson, Margaret Tindall, Andrew Wale, Andrew Waugh, Alice Wilson, Elspeth Wright.

Minister	**:** Rev. Sandra Farrington
Session Clerk	: Andrew Wale
Church Treasurer	: Andrew Waugh
Independent Examiner	: Philip Hutchison C.A. B5 Whitecrook Centre 75 Whitecrook Street Clydebank Glasgow G81 1QF
Bankers	: The Royal Bank of Scotland plc 116 Cowgate Kirkintilloch Glasgow G66 4RW

Trustees' Annual Report
Year Ended 31 December 2014

Structure, Governance and Management

Governing Document

The Church was administered in accordance with the terms of the Model Deed of Constitution until July 2013 when the Unitary Constitution was adopted.

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 appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session is chaired by the Minister and meets with appropriate committees.
The Kirk Session meets six times a year.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in polity. 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.

Trustees' Annual Report
Year Ended 31 December 2014

Achievements and Performance

The Church in Campsie continues to preach the Gospel of Christ in faith and belief that Christ's Blessing is open for all.

The Church continues to support its mission financially, and provides facilities to many youth groups within the Parish. To this end the Church supports the wider community, not just the Church membership; Campsie Parish Church is a vital local resource.

Financial Review

The financial position of Campsie Parish Church remains satisfactory.

No major expenditure was incurred during the year.

No legacies were received during the year.

The Trustees do not anticipate any major expenditure during 2015.

Reserves Policy

It is the Trustees' policy to hold sufficient reserves to cover expected expenditure, including designated funds. At the year end the Church held unrestricted funds of £34,521 representing about six months expenditure based upon 2014 outgoings.

In 2015 we have a vacant charge. This will affect outcomes in 2015 by reducing our outgoings.

The church also held £7312 of restricted funds which have been provided for the purposes specified.

Trustees' Annual Report
Year Ended 31 December 2014

Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- 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. 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.

Approved by the Trustees and signed on their behalf,

Date ..... 22 MARCH 2015 2015

Trustees' Annual Report
Year Ended 31 December 2014

Campsie Parish Church SC000835

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

I report on the accounts of the charity for the year ended 31st December 2014 which are set out on pages 7 to 16.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the account 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) (a) to (c) 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 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 8 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.

Name	:	Philip Hutchison C.A.
Professional Qualification /Professional Body	:	ICAS
Address	:	B5 Whitecrook Business Centre, Clydebank, G81 1QF
Date	:	31 March 2015

Campsie Parish Church
Statement of Financial Activities
Year Ended 31 December 2014

	Note	Unrestricted Funds 2014 £	Restricted Funds 2014 £	Endowment Funds 2014 £	Total 2014 £	Total 2013 £
Incoming Resources						
Incoming Resources from generated funds						
Voluntary income	1	53,179	-	-	53,179	49,935
Activities for generating funds	2	5,722	-	-	5,722	7,371
Investment income	3	2,062	18	-	2,080	2,954
Charitable activities	4	800	-	-	800	1,643
Total Incoming Resources		61,763	18	-	61,781	61,903
Resources Expended	5					
Costs of generating funds		-	-	-	-	-
Charitable activities		63,468	-	-	63,468	63,671
Governance costs		-	-	-	-	-
Total Resources Expended		63,468	-	-	63,468	63,671
Net incoming/(outgoing) resources before transfers		(1,705)	18	-	(1,687)	(1,768)
Transfers between funds		4,509	(4,509)	-	-	-
Net incoming/(outgoing) resources before other recognised gains and losses		2,804	(4,491)	-	(1,687)	(1,768)
Gain/loss on revaluation of investments		-	-	1,916	1,916	6,889
Net movement in funds		2,804	(4,491)	1,916	229	5,121
Total funds brought forward		31,717	11,803	48,622	92,142	87,021
Total Funds carried forward		34,521	7,312	50,538	92,371	92,142

Campsie Parish Church
Balance Sheet
As at 31 December 2013

	Note	£	2014 £	£	2013 £
Fixed Assets					
Tangible Assets	8		-		-
Investments	9		50,538		48,622
			50,538		48,622
Current Assets					
Debtors	10	-		-	
Bank and Cash		41,833		43,520	
		41,833		43,520	
Creditors					
Falling due within one year	11	-		-	
			41,833		43,520
Net Assets			92,371		92,142
Unrestricted Funds	13				
General Fund			34,521		30,045
Designated Fund	13		-		1,672
Restricted Funds	13		7,312		11,803
Endowment Funds	13		50,538		48,622
Total Funds			92,371		92,142

The Accounts were approved by the Kirk Session on :

9 MARCH 2015 ---------- Date

For and on behalf of the Kirk Session :

--- Session Clerk

--- Treasurer

Campsie Parish Church

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 applicable accounting standards and under the historical cost convention, modified to reflect the inclusion of investments at market value, and in accordance 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 2012 and the Statement of Recommended Practice: Accounting and Reporting by Charities (2005).

Funds

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.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income therefrom is used for the purpose defined in accordance with the 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

All donations and gifts are included within incoming resources under either unrestricted and restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty. Donations and gifts in kind are brought into the accounts at their market value to the charity.

Resources expended

Expenditure is recognised on an accruals basis as the liability is incurred.

Campsie Parish Church

Accounting Policies (continued)

Tangible fixed assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the statement of financial activities in the period in which the liability arises.

All tangible fixed assets having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised, Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives:

Feuhold buildings	25 years
Fixtures, fittings and office equipment	5 years
Motor Vehicles	5 years

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between the cost and market value at the end of year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchase in the year.

Taxation

Campsie 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.

Campsie Parish Church
Notes forming part of the Financial Statements
Year Ended 31 December 2014

	Unrestricted Funds 2014 £	Restricted Funds 2014 £	Endowment Funds 2014 £	Total 2014 £	Total 2013 £
1 Voluntary Income					
Offerings	40,151	-	-	40,151	39,831
Tax recovered on Gift Aid	7,792	-	-	7,792	6,970
Legacies	-	-	-	-	-
Contributions from Congregational Organisations	288	-	-	288	3,134
Other	4,948	-	-	4,948	-
	53,179	-	-	53,179	49,935
2 -Activities for Generating Funds					
Regular Fundraising Events	4,697	-	-	4,697	6,528
Use of Premises	409	-	-	409	843
Other	616	-	-	616	-
	5,722	-	-	5,722	7,371
3 Investment Income					
Deposit Interest	84	18	-	102	1,061
Bank Interest	-	-	-	-	-
Dividend Income (General Purpose)	958	-	-	958	975
Dividend Income (Oswald)	900	-	-	900	918
Dividend Income (Charitable Bequests)	65	-	-	65	
Dividend Income (Charitable Purposes)	55	-	-	55	-
	2,062	18	-	2,080	2,954
4 Incoming Resources from Charitable Activities					
Baptisms, Weddings and Funerals	800	-	-	800	1,643
Other	-	-	-	-	-
	800	-	-	800	1,643

	Unrestricted Funds 2014 £	Restricted Funds 2014 £	Endowment Funds 2014 £	Total 2014 £	Total 2013 £
5 Analysis of Resources Expended					
Ministries and Mission Allocation (net)	36,199	-	-	36,199	30,564
Presbytery Dues	1,809	-	-	1,809	1,931
Locum Fees	-	-	-	-	-
Minister's Expenses	960	-	-	960	744
Insurance	1,834	-	-	1,834	1,831
Pulpit Supply (Net)	60	-	-	60	50
Other Salary Costs	6,796	-	-	6,796	4,335
Fabric Repairs and Maintenance	5,349	-	-	5,349	5,415
Council Tax	2,587	-	-	2,587	2,575
Other Building Costs	3,720	-	-	3,720	3,354
Church Office Expenses	1,714	-	-	1,714	2,280
Other Expenses	2,270	-	-	2,270	6,196
Donations Out	-	-	-	-	2,486
Manse Refurbishment	170	-	-	170	1,910
	63,468	-	-	63,468	63,671

Support costs have not been separately identified as the trustees consider there is only one charitable activity.

6 Staff Costs and numbers

	2014 £	2013 £
Salaries and Wages	6,795	4,335
Social security costs	-	-
	6,795	4,335

The average number of employees during the year :

	2014 No	2013 No
Ministerial support	-	-
Administration	-	-
Music staff	2	2
Premises maintenance	2	2
	4	4

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer contributions for National Insurance, pension and housing 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 £25,607 and the maximum stipend (in 5th and subsequent years) was £31,469.

7 Trustee Remuneration and Related Party Transactions

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.

Council Tax of £2586 was paid in respect of the Manse.

Travel expenses at the set rate of £960 per annum were paid to the minister via the Church of Scotland to cover expenses incurred.

Mrs. Sheila Jones, who is a member of the Kirk Session, received £780 for providing her services as organist during the year.

8 Tangible Fixed Assets

	Buildings £	Office Equipment £	Total £
Cost			
As at January 1 2014	0	0	0
Additions			
Disposals			
As at December 31 2014	0	0	0
Accumulated Depreciation			
As at January 1 2014	0	0	0
Charge for year			
Eliminated on Disposals			
As at December 31 2014	0	0	0
Net Book Value			
As at January 1 2014	0	0	0
As at December 31 2014	0	0	0

9 Investments

	2014 £	2013 £
Market Value at December 31 2013	48,622	41,733
Unrealised gain / (loss) on investments	1,916	6,889
Market Value as at December 31 2014	50,538	48,622
Investments at Cost	22,957	22,957

The following investments are held :

Church of Scotland Growth Fund Units	5,720	for General purposes
Church of Scotland Growth Fund Units	5,372	Oswald Bequest for Charitable purposes
Church of Scotland Growth Fund Units	388	for Charitable purposes
Church of Scotland Income Fund Units	110	for Charitable purposes

10 Debtors

	2014 £	2013 £
Gift Aid Tax Refund Due	-	-
Other	-	-
	-	-

11 Creditors

	2014 £	2013 £
Accruals	-	-
Other	-	-
	-	-

12 Analysis of Net Assets Between Funds

	General £	Designated £	Restricted £	Endowment £	Total £
Fixed Assets	-	-	-	-	-
Investments	-	-	-	50,538	50,538
Current Assets	34,521	-	7,312	-	41,833
Current Liabilities	-	-	-	-	-
Net Assets as at December 31 2014	34,521	-	7,312	50,538	92,371

13 Movement in Funds

	At Jan 1 2014 £	Incoming Resources £	Outgoing Resources £	Revaluation Gain/(loss) £	Transfers £	At Dec 31 2014 £
Endowment Funds						
General Purposes	23,624	-	-	914	-	24,538
Oswald Bequest (Charitable Purposes)	22,186	-	-	860	-	23,046
Charitable Purposes	2,812	-	-	142	-	2,954
	48,622	-	-	1,916	-	50,538
Restricted Funds						
Ferrie Bequest	11,803	18	-	-	(4,509)	7,312
	11,803	18	-	-	(4,509)	7,312
Unrestricted Funds						
Church Boxes	1,672	-	-	-	(1,672)	-
General Fund	30,045	61,763	(63,468)	-	6,181	34,521
	31,717	61,763	(63,468)	-	4,509	34,521
Total Funds	92,142	61,781	(63,468)	1,916	-	92,371

Purposes of Endowment Funds
Income is used at the discretion of the Trustees in accordance with the purposes set by the donors.

Purposes of Restricted Funds
Ferrie : The Trustees have set aside the interest from this fund to assist the poor and needy of the parish.

Purposes of Designated Funds
Church Boxes : The Trustees had set aside Funds for the upkeep and replacement of equipment as necessary. The Fund has now been transferred to the General Fund.

14 Collections for Third Parties

	2014 £
Christian Aid	212
Calum's Cabin	155
Medasi Foundation	150
Pancreatic Cancer Scotland	200
Deaf Blind Scotland	200
East Dunbartonshire Womens Aid	150
Fighting Blindness Ethiopia	250
Green Routes (Stirling)	150
Ward 7A (Yorkhill Hospital)	150
Samaritans Purse	200
Scripture Union	24
	1,841

Income		2014	Budget	
Plate		**3755.00**	**3300.00**	
FWO		**16250.00**	**19000.00**	
Direct Giving (FWO)		**20145.00**	**19000.00**	
Legacies		**0.00**	**0.00**	
Tax Reclaim - Gift Aid		**7792.00**	**7500.00**	
Other Income				
Congregational Organisations		**288.00**	**500.00**	
Donations In		**4948.00**	**2500.00**	
Regular Fund Raising (Inc.L&W)		**5313.00**	**3500.00**	
Weddings & Funerals		**800.00**	**700.00**	
Investments & Deposits		**2062.00**	**2250.00**	
Use of Premises		**409.00**	**500.00**	
Income Grand Total		**61762.00**	**58750.00**	
Outgoings				
Ministry & Stewardship		36199.00	**34198.00**	**Note 1**
Presbytery Dues		1809.00	**1826.00**	**Note 2**
	Sub-Total	**38008.00**	**36024.00**	
Local Staffing Costs				
M01-MINISTER TRAVEL EXPENSES		960.00	**960.00**	**Note 3**
M04-MINISTER TELEPHONE EXPENSES		**0.00**	**200.00**	
M04A – VACANCY ALLOWANCE		**0.00**	**-10740.00**	**Note 4**
M04B – SALARY COSTS		**2166.00**	**6549.96**	**Note 5**
M03-MINISTER PULPIT SUPPLY		60.00	**250.00**	
EM01-EMPLOYEES - CHURCH ORGANIST		**1560.00**	**1560.00**	
EM03-EMPLOYEES - CHURCH CLEANER		**1680.00**	**1800.00**	
EM02-EMPLOYEES - CHURCH OFFICER		**1390.00**	**1500.00**	
M01-MINISTER EXPENSES		**0.00**	**240.00**	
	Sub-Total	**7816.00**	**2319.96**	
Outgoings - Other				
B01-BANK CHARGES		**-98.00**	**360.00**	**Note 6**
C01-COUNCIL TAX - MANSE		2587.00	**0.00**	**Note 7**
E01-EXPENSES – CONSUMABLES (NEW HDG)		**414.00**	**450.00**	
E02-EXPENSES - SUNDAY SCHOOL (OSWALD FUND)		**69.00**	**300.00**	
E03-EXPENSES – PHOTOCOPIER (NEW HDG)		**842.00**	**900.00**	
E04-EXPENSES – OTHER		**295.00**	**500.00**	
E05-EXPENSES – KITCHEN PROVISIONING		**246.00**	**500.00**	
P01-PROPERTY - CHURCH - GENERAL MAINTENANCE		**1390.00**	**2000.00**	
P02-PROPERTY - CHURCH - H&V EXPENSE		**3960.00**	**1000.00**	
P03-PROPERTY - CHURCH - OTHER		1714.00	**500.00**	
P04-PROPERTY - CHURCH – HOUSEKEEPING (NEW HDG)			**300.00**	
P05-SPARE HEADING		390.00	**0.00**	**Note 9**
P06-PROPERTY - CHURCH - UTILITIES - GAS		2371.00	**2200.00**	
P07-PROPERTY - CHURCH - UTILITIES - ELECTRICITY		936.00	**900.00**	
P08-PROPERTY - CHURCH - INSURANCE		1834.00	**1871.45**	**Note 10**
P09-PROPERTY - MANSE - GENERAL		170.00	**2000.00**	
T01-PHONE EXPENSE - CHURCH		413.00	**400.00**	
X01-OTHER (Inc. L&W)		111.00	**0.00**	
	Sub-Total	**17644.00**	**14181.45**	
Outgoings Grand Total		**63468.00**	**52525.41**	
	ADD			
Income		**61762.00**	**58750.00**	
Income Less Outgoings (Deficit in RED)		**-1706.00**	**6224.59**	