

**The Parish Church of Coldingham & St Abbs
[Church of Scotland]**

2017

Congregational Accounts

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 050304

Charity No: SC009185

Reference and Administrative Information

Charity Name: The Parish Church of Coldingham & St Abbs
[Church of Scotland]

Charity Registration Number: SC009185

Congregation Reference No: 050304

Contact Address: Treasurer &
Clerk to the Congregational Board
The Paddock
West Loch Road
Coldingham
TD14 5UE

Trustees

Members of the Congregational Board: Mr J Fullarton, Mrs M Thomson, Mrs R Goldie, Rev. B Neill, Mr G Prentice, Mr A Lawrie (to 16/11/17), Mrs F Lawrie (to 16/11/17)

Elders of the Church who are also members of the Congregational Board:
Mrs G Philp, Mrs M Wilson, Mrs M Karsgaard, Mrs A Robertson, Mrs A Halsall, Mr R Bond (Session Clerk), Mrs H Johnston, Mr R Maunder, Mr G Johnston, Mr D Campbell (Treasurer & Clerk to the Congregational Board)

Rev. A Haddow (Parish Minister)

Principal Office-bearers

Minister: A Haddow
Session Clerk: R Bond
Treasurer/Clerk to the Board: D Campbell

Independent Examiner

Mr. J.H.Greenwood
Ava Lodge
Castle Terrace
Berwick upon Tweed TD15 1NP

Bankers

Santander
Bootle
Merseyside
GIR 0AA

Trustees' Annual Report

Year ended 31 December 2017

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution.

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and 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.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board 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 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 affairs of the Church, to become members of the Board. Board Members are then 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.

Organisational Structure

The Congregational Board is chaired by the Minister and meets at least four times in a year. The Kirk Session which meets at least five times in a year is responsible for spiritual affairs within the church, and is moderated by the Minister.

Activities and Achievements

The Parish has had an active year under the leadership of Rev. Andy Haddow. Attendance has been steady though we have lost a few of our faithful members of the Congregation through death. There has been continuing success in developing more uses for the Church, for both faith based use and secular use.

The Congregation continued regular worship in the Priory Church, supplemented by services in the St. Ebba Community Centre in St Abbs.

The ancient Priory Church building continues to demand attention to its stonework and repair plans for the south and west walls are still in course.

Sunday worship takes place in the Parish at 9.45 am. Most Sundays this takes place in the Priory Church but services also take place in the St. Ebba Community Centre in St Abbs when there is a fifth Sunday in the month. Alongside this there are evening services in the Priory, most notably when there is a fifth Sunday in the month and on some other occasions.

Working with Berwickshire Christian Youth Trust (BCYT) the Priory Church was host this past year to Priory Live, an activity based experience for Primary Six pupils from schools in East Berwickshire. This gave the participating children an insight in to the lives of mediaeval monks, looking at the practicalities of their lives and the spirituality of their lives. It is intended that this event be repeated. The Congregation holds a retiring collection for BCYT and toward the year end the Parish began a monthly contribution toward the work of BCYT to help the organisation meet its financial challenges. The work of BCYT is important to our mission in the community.

The church being the only church in the Parish attracts people from all denominational backgrounds. Worshipers who have moved into the area, or are holidaying in either village, in general come to worship in the Priory rather than travel to Eyemouth or Berwick to their own denomination. This has been a benefit to the Church and is to be fostered in order to strengthen the diversity of the congregation. The number on the Communion Roll is 65 with 42 adherents.

Several children come to Sunday worship and they are taken to the created room at the rear of the Church during the sermon to undertake their own activities. Numbers of children are augmented during school holiday times by visitors' children.

Regular family friendly services tend to attract a larger number of children, and adults, to Sunday worship. Special family orientated services take place at Christmas, Easter and Harvest trying to encourage young people and families. We have been staging a service each year developed and lead by members of the Congregation.

The Priory Church's great history and spirituality, along with its flexible space, continues to lend itself to new uses. Different forms of worship and contemplation have been hosted in the Priory. For the first time this year the Priory hosted an interfaith gathering. A good number of people came together for a talk which was designed to interest those of faith and people without faith; it is hoped to host more such events. The building has also welcomed many tourist visitors, on regular afternoons organised by Friends of Coldingham Priory, and as part of special facilities to co-ordinate with Borders Heritage Festival. Near Christmas and at Easter the Church hosted afternoon teas for senior citizens permitting fellowship and the singing of hymns and carols.

Messy Church, held in the Priory on selected Saturday afternoons, has continued through 2017 and has brought more families into contact with the Church community through this worship event. Messy Church brings young people and their families into contact with the Church, while a carer-and-toddler group, Busy Bees, opens the Church to the very young.

The Parish supports the local schools. The Minister provided chaplaincy within the local Primary and High schools. Help was provided in teaching RMPS and EHS. The Parish Benevolent fund was able to provide some assistance.

A quiet worship time takes place in the Priory on two Fridays in the month. This includes one with Iona liturgy. During the village fete in the Summer a reflective Labyrinth was laid out within the Priory to aid spiritual reflection, these initiatives aimed at those who may not favour traditional worship attract fair numbers of people from the area.

The Parish continues to be involved in a Food Bank effort, collecting foodstuffs and helping to distribute these, as part of a Presbytery-wide initiative in the wider community.

The congregation is engaged with members of the linked Eyemouth congregation in various activities, such as joint worship, prayer times and a monthly gathering. In the last year the congregations have jointly launched four home groups. These home groups have been a development from the older

ecumenical Bible Study that met in Eyemouth church hall. The groups meet fortnightly and have seen growth in members spiritually and numerically.

A small group also organise a twice yearly ecumenical away day to Lindisfarne to spend the day looking at ways of serving the community through Christian involvement. The congregation also supports ecumenical evening services organised by the local Churches Together group that take place once a month in rotation in the local churches.

At Christmas the congregation collected gifts for Fresh Start, an Edinburgh based charity supporting homeless people to help them make a home for themselves. The congregation also support Christian Aid, Traidcraft and Crossreach.

During the year the Congregation organised a collection of funds for the East Africa Appeal of the Disasters Emergency Committee, focussed on finding a good use for the old pound coins that were being withdrawn from circulation.

The Church has maintained a website, www.coldinghamparish.co.uk, and produces a quarterly newsletter as a source of information to members and visitors. Alongside this Rev. Andy Haddow maintains a Facebook page for Coldingham & St. Abbs Parish Church.

On Remembrance Sunday the church leads the short service at the War Memorial in Coldingham with the laying of the remembrance wreath.

The church has hosted regular meetings of the group developing a new pilgrim path, 'The Forth to Farne Way' and several members are involved with this initiative. Local community and visiting groups have made use of the building for events, meetings, and spiritual gatherings.

The Priory is open for visitors during the holiday months. A rota of volunteer organised by a local charitable trust the Friends of Coldingham Priory makes this possible. Detailed displays in the Priory and explanations of the history of Christian Worship on this site since the 10th Century complement the interpretation boards installed in the graveyard and community garden surrounding the Priory. An interpretation centre in the Luckenbooth at the entrance to the Priory grounds gives further information.

The Friends of Coldingham Priory are sponsoring archaeology close to the Priory Church. It is hoped that this will further enhance understanding of Coldingham's past history as a place of very ancient Christian settlement and worship.

Finance

It is the Trustees' policy to hold sufficient reserves to fund ongoing repair work to the Church and Manse and to meet any excess of general expenses over regular income.

Payments for capital works further reduced in 2017 with the end of payments on the organ refurbishment. Expenditure on the stonework of the Priory is expected to increase materially once this work can be planned in keeping with the restrictions that apply to Ancient Monuments.

The principal sources of regular income continue to be offerings (Gift Aid, weekly plate and donations) and investment income.

A major issue has arisen in relation to the Parish's electricity billing, and no payments were made in 2017. This very unsatisfactory situation arose because the supplier, SSE, lost confidence in its electricity meter. There are difficulties in implementing a change of meter and the Parish is left in a very uncertain situation as to when reliable meter readings will be taken and what if any back bill will be presented.

Unrestricted bank and deposit funds of £47,712 and unrestricted investments of £175,122 were held at 31st December 2017.

In 2017 regular donations were at the same level as in 2016.

Bank interest and investment income declined modestly compared with the 2016 outturn.

The Benevolent fund had resources at the year-end of £45,731.

Stewardship

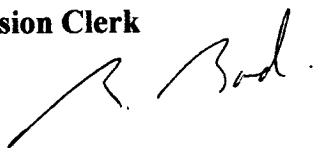
The Parish continues to promote stewardship generally throughout the year to fulfil the instruction of the General Assembly of 2011 with regards to taking part in the National Stewardship Campaign. In line with 'Stewardship of the Earth' the congregation became a member of the Eco-Congregation movement in 2017. This commits us to reflecting on how we can take greater care of God's creation and various initiatives are planned for 2018.

Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board 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 / Congregational Board 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,

Richard Bond
Session Clerk



25th January 2018

The Parish Church of Coldingham & St. Abbs
SC 0009185

Independent Examiner's Report to the Trustees of The Parish Church of Coldingham & St Abbs

I report on the accounts of the charity for the year ended 31st December 2017 which are set out on pages 8 to 12.

Respective responsibilities of trustees and examiner

The charity Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 as amended by the Charities Accounts (Scotland) Amendment Regulations 2010.

The charity Trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all 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 respects 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.



Name: JH Greenwood FCA

Address: Ava Lodge, Castle Terrace, Berwick upon Tweed, TD15 1NP

Date: 23/3/18

The Parish Church of Coldingham & St Abbs
Receipts and Payments Account
Year ended 31 December 2017

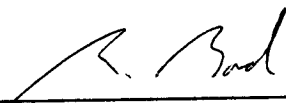

		Unrestricted Funds 2017 £	Restricted Funds 2017 £	Total 2017 £	Total 2016 £
<u>Receipts</u>	Note				
Donations	3	33,328		33,328	33,325
Legacies				-	-
Activities for Generating Funds		1,538		1,538	1,834
Bank & Deposit interest		168		168	209
Investment income		6,214	1,448	7,662	7,698
		<u>41,247</u>	<u>1,448</u>	<u>42,696</u>	<u>43,067</u>
Rental of premises					
Sale of assets				-	3,003
Sale of investments				-	-
Grants				-	-
Receipts from General Trustees		3,028		3,028	-
		<u>44,275</u>	<u>1,448</u>	<u>45,724</u>	<u>46,070</u>
<u>Total Receipts</u>					
<u>Payments</u>	4				
Costs of generating funds		-	106	-	106
Charitable activities		-	41,174	-	41,870
Governance costs				-	-
Other Payments		-	2,184	-	2,220
<u>Total Payments</u>		<u>-</u>	<u>43,464</u>	<u>-</u>	<u>44,196</u>
Excess of Receipts over Payments for the year before transfers		812	-	692	1,874
Transfers		13	-	0	-
Excess of Receipts over Payments for the year		<u>825</u>	<u>-</u>	<u>692</u>	<u>1,874</u>

The Parish Church of Coldingham & St Abbs
Statement of Balances
At 31 December 2017

	Unrestricted	Restricted	Total	Total
	Funds	Funds	2017	2016
	2017	2017	2017	2016
Note	£	£	£	£
<u>Bank & Deposit Balances</u>				
Bank & deposit balances				
brought forward	46,887	5,436	52,323	50,449
Movement in year:				
Excess of Receipts over Payments for the year	825	-	692	1,874
Bank & deposit balances				
carried forward	<u>47,712</u>	<u>5,302</u>	<u>53,014</u>	<u>52,323</u>
<u>Investments at market value</u>				
(cost £ 166,487)	<u>175,122</u>	<u>40,429</u>	<u>215,551</u>	<u>202,695</u>
<u>Assets</u>				
Gift Aid Receivable	_____	_____	_____	_____
<u>Liabilities</u>				
Cost of repair not yet billed	_____	_____	_____	_____

The accounts were approved by the Kirk Session and Financial Board on 25th January 2018

For and on behalf of the Kirk Session and Financial Board

 _____  _____	<p>Session Clerk</p> <p>Treasurer</p>
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The Parish Church of Coldingham & St Abbs

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

Minister's travel expenses of £944 were paid in the year. Mr D Philp, who is the son of a member of the Kirk Session, received £2,692 for providing his services as organist and events manager during the year.

2. Movements in Funds	At 1 Jan				At 31 Dec
	2017	Receipts	Payments	Transfers	2017
Bank & Deposit Balances	£	£	£	£	£
Unrestricted funds					
Designated Fabric Fund	809	4,031	- 7,895	5,000	1,945
General Fund	46,078	40,244	- 35,568	- 4,987	45,767
	<u>46,887</u>	<u>44,275</u>	<u>- 43,464</u>	<u>13</u>	<u>47,712</u>
Restricted funds					
Benevolent Fund	<u>5,436</u>	<u>1,448</u>	<u>- 1,569</u>	<u>- 13</u>	<u>5,302</u>
Total Bank & Deposit Balances	<u>52,323</u>	<u>45,724</u>	<u>- 45,032</u>	<u>- 0</u>	<u>53,014</u>

Purposes of Designated Funds

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

Purposes of Restricted Funds

Benevolent Fund: This fund is used for benevolent purposes within the community.

Bank & Deposit Balances	At 1 Jan				At 31 Dec
	2017	Receipts	Payments	Transfers	2017
	£	£	£	£	£
Santander C/A	21,671	45,724	- 45,032		22,363
CoS Deposit Fund	30,651	-	-		30,651
	<u>52,323</u>	<u>45,724</u>	<u>- 45,032</u>		<u>53,014</u>
Investments					
		Purchase	Sale	Appreciation	
CoS Growth Fund	126,872	-	-	9,349	136,221
CoS Income Fund	75,823	-	-	3,507	79,330
	<u>202,695</u>	-	-	<u>12,856</u>	<u>215,551</u>
				Total Resources	268,565

Analysis of Total Resources	At 31 Dec	At 31 Dec
	2016	2017
	£	£
Unrestricted funds		
Designated Fabric Fund	809	1,945
General Fund	210,718	220,889
Restricted funds		
Benevolent Fund	43,491	45,731
Total Resources	255,018	268,565

	Unrestricted Funds 2017 £	Restricted Funds 2017 £	Total 2017 £	Total 2016 £
3. Analysis of Donations				
FWO	18,847		18,847	18,142
Tax Recovered on Gift Aid Donations	5,698		5,698	5,574
Ordinary Offerings (Open Plate)	5,386		5,386	5,646
Other Offerings, Donations etc	3,396		3,396	3,964
	<u>33,328</u>		<u>33,328</u>	<u>33,325</u>
4. Analysis of Payments				
Costs of generating funds				
Investment Managers' fees				
Offering envelopes	- 106		- 106	- 107
	<u>- 106</u>		<u>- 106</u>	<u>- 107</u>
Charitable activities				
Ministries & Mission allocation	- 22,503		- 22,503	- 21,472
Presbytery dues	- 365		- 365	- 390
Voluntary Additional Stipend				
Minister's expenses	- 944		- 944	- 965
Ministerial Assistance				
Pulpit supply	- 157		- 157	- 31
Other staffing costs	- 1,560		- 1,560	- 1,560
Fabric repairs & maintenance	- 1,283		- 1,283	- 692
Council Tax				
Heat and light	-		-	- 1,310
Insurance	- 4,028		- 4,028	- 3,895
Other building costs	- 5,413		- 5,413	- 7,032
Church office expenses				
Organ & music	- 3,687		- 3,687	- 2,834
Printing, stationery and postage	- 234		- 234	- 660
Other expenses	- 1,000	- 1,569	- 2,569	- 1,029
	<u>- 41,174</u>	<u>- 1,569</u>	<u>- 42,742</u>	<u>- 41,870</u>
Governance costs				
Independent examiner's fees				
Other payments				
Purchase of assets	- 2,184		- 2,184	- 2,220
Purchase of investments			-	-
	<u>- 2,184</u>	<u>-</u>	<u>- 2,184</u>	<u>- 2,220</u>
TOTAL	<u>- 43,464</u>	<u>- 1,569</u>	<u>- 45,032</u>	<u>- 44,196</u>

The Ministries and Mission allocation is calculated after taking account of stipend endowment income and glebe rent applied on behalf of the Congregation amounting to £3,722 (2016 £4,095).

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 £26,644 and the maximum stipend (in the fifth and subsequent years) £32,743.

	2017	2016
	£	£
6. Collections for Third Parties		
DEC East Africa Appeal	1,033	
Berwickshire Christian Youth Trust	452	386
Christian Aid Christmas Appeal	445	
United Mission to Nepal & The Let Us Build a House Appeal for Nepal		418
Tearfund		214
Children 1st		214
UNICEF		160
	<u>1,930</u>	<u>1,392</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2017	2016
	£	£
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>61,254</u>	<u>61,254</u>
Market Value of Balances at 31 December	<u>65,673</u>	<u>63,266</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>4,419</u>	<u>5,178</u>