

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

2022

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: Mrs R Goldie, Rev. B Neill, Mr N Renilson, Mrs J Lindores

Elders of the Church who are also members of the Congregational Board:

Mrs G Philp, Mrs M Wilson, Mrs M Karsgaard (Session Clerk), Mrs A Robertson, Mrs A Halsall, Mr R Bond, Mrs H Johnston, Mr D Campbell (Treasurer & Clerk to the Congregational Board), Mrs K Easton, Mrs E Nicol (to 22/06/22), Mr G Prentice, Mr D Philp (to 19/3/22).

Rev. A Haddow (Parish Minister)

Principal Office-bearers

Minister: A Haddow
Session Clerk: M. Karsgaard
Treasurer/Clerk to the Board: D Campbell

Independent Examiner

Gillian O'Dea CA
Ava Lodge
Castle Terrace
Berwick upon Tweed TD15 1NP

Bankers

Santander
Bootle
Merseyside
GIR 0AA

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.

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.

Objectives and Activities

The congregation is a linked parish with their sister congregation of Eyemouth Parish Church just further down the coast. The congregation normally has weekly worship on a Sunday morning in Coldingham Priory, involving all ages, with some services focussed around young families. The worship service is normally followed by a fellowship time at the back of the Priory. The congregation is an active member of East Berwickshire Churches Together the local ecumenical body. Its members are involved in "house groups" that meet across the two linked parishes. The congregation normally runs in partnership with Berwickshire Christian Youth Trust (BCYT) an activity based educational experience day for Primary Six pupils from schools in East Berwickshire around the history of Christianity in the local area named Priory LIVE.

During 2022 recovery from the impact of the Coronavirus pandemic continued, with numbers in attendance at worship increasing.

Achievements and Performance

The past year saw the return of normal worship, with restrictions lifted and hymn books back in circulation.

Some streaming of Sunday worship between Eyemouth Parish Church and Coldingham Priory continued.

Through the year Rev. Jeliase Mutimbairi, working in Eyemouth and in Coldingham & St Abbs, played an increasing role in leading worship in both Coldingham & St Abbs and in Eyemouth Parish Church. In August he successfully completed his training and from September he was appointed by Duns Presbytery as an assistant minister for both parishes on an 18-month contract.

The Communion Roll is now 42 with 33 adherents. Very sadly, one of our Elders, David Philp, died suddenly during the year. David was significant contributor to our Christian community as an active member of the Congregation and as an organist on Sundays. He was a good friend to many and is sadly missed.

The Presbytery of Duns worked on a Mission Plan for the Duns Presbytery area. This proved controversial and unsettling. A plan was forwarded to the Church of Scotland by the year end.

Rev. Andrew Haddow affirmed his continuing commitment to his unrestricted tenure as Minister to the linked parishes of Coldingham & St Abbs with Eyemouth.

The stonework repair project was completed in 2021 but the Storm Arwen damage had to be repaired in 2022.

Sunday worship in the Priory took place at 10.15 am from 9th January.

While in-service Sunday Club has not resumed the Church has sustained two constructive initiatives with the young people in our community. A Busy Bees gathering for toddlers and parents now meets on Monday mornings in the Priory. On a less frequent basis a Families initiative is bringing together a group of primary school children and their parents for a Friday afternoon gathering involving games, stories and music in and around the Priory.

Alternative, on-line, forms of gathering and connecting continue to be used post lockdown. Regular prayer gatherings, group meetings and the Alpha course have all had on-line versions and worship is now able to be livestreamed online.

The Parish continues to support the Eyemouth Foodbank and the Parish remains a conduit for donations to this social initiative, now housed in Eyemouth Parish Church hall.

Two recent initiatives have established a weekly Tuesday Chat gathering in the Priory for coffee/tea and community fellowship, and a monthly Saturday morning prayer gathering in the Church.

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.

Finance

The principal sources of regular income continue to be offerings (Gift Aid, weekly plate and donations) and investment income. In 2022 regular donations were very similar to 2021.

There was again a deficit with payments exceeding receipts in 2022. It is estimated that this deficit would be materially larger but for the failure of the electricity supplier to properly install and commission its meter. Estimated readings which have been billed were well short of apparent consumption.

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.

Unrestricted bank and deposit funds of £18,132 and unrestricted investments of £175,036 were held on 31st December 2022. Bank interest and investment income marginally improved in 2022.

The Benevolent fund had resources at the year-end of £44,799.

Stewardship

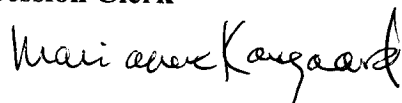
Giving by standing order is the mainstay of regular income for the Parish..

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,

Marianne Karsgaard
Session Clerk



19th January 2023

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 2022 which are set out on pages 7 to 11.

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: Gillian O'Dea CA

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

Date: 21st FEBRUARY 2023 .

The Parish Church of Coldingham & St Abbs
Receipts and Payments Account
Year ended 31 December 2022

		Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
<u>Receipts</u>	Note				
Donations ex Nat Giving Day	3	31,945	-	31,945	30,892
National Giving Day	3	-		-	1,085
Legacies		-		-	-
Activities for Generating Funds		692		692	-
Bank & Deposit interest		86		86	17
Investment income		5,757	1,079	6,835	6,708
		<u>38,479</u>	<u>1,079</u>	<u>39,558</u>	<u>38,703</u>
Rental of premises		1,683		1,683	
Sale of assets				-	-
Sale of investments				-	-
Grants				-	2,300
Receipts from General Trustees				-	1,000
<u>Total Receipts</u>		<u>40,162</u>	<u>1,079</u>	<u>41,241</u>	<u>42,003</u>
<u>Payments</u>	4				
Costs of generating funds				-	-
Charitable activities		40,331	2,403	42,734	54,384
Governance costs				-	-
Other Payments		766		766	-
<u>Total Payments</u>		<u>41,097</u>	<u>2,403</u>	<u>43,500</u>	<u>54,384</u>
Excess of Receipts over Payments for the year before transfers		935	1,324	2,259	12,380
Transfers				-	-
Excess of Receipts over Payments for the year		<u>935</u>	<u>1,324</u>	<u>2,259</u>	<u>12,380</u>

The Parish Church of Coldingham & St Abbs
Statement of Balances
At 31 December 2022

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
<u>Bank & Deposit Balances</u>				
Bank & deposit balances brought forward	19,067	7,026	26,093	38,474
<u>Movement in year:</u>				
Excess of Receipts over Payments for the year	- 935	- 1,324	- 2,259	- 12,380
Bank & deposit balances carried forward	18,132	5,701	23,834	26,093
<u>Investments at market value</u>				
(cost £ 193,408)	175,036	39,363	214,398	247,668
<u>Assets</u>				
Gift Aid Receivable	-	-	-	-
<u>Liabilities</u>				
Cost of repair not yet billed	-	-	-	5,748

The accounts were approved by the Kirk Session and Financial Board on 19th January 2023

For and on behalf of the Kirk Session and Financial Board

Marianne Karsgaard
[Signature]

Session Clerk

Treasurer

The Parish Church of Coldingham & St Abbs

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

Ministers' travel expenses of £909 were paid in the year.

2. Movements in Funds

	At 1 Jan					At 31 Dec
	2022	Receipts	Payments	Transfers		2022
Bank & Deposit Balances	£	£	£	£		£
Unrestricted funds						
Designated Fabric Fund	- 935	788	- 2,114	4,000		1,739
General Fund	20,003	39,374	- 38,983	- 4,000		16,394
	<u>19,067</u>	<u>40,162</u>	<u>- 41,097</u>	<u>-</u>		<u>18,132</u>
Restricted funds						
Young People Fund	1,148	-	- 883	-		265
Benevolent Fund	<u>5,878</u>	<u>1,079</u>	<u>- 1,520</u>	<u>-</u>		<u>5,437</u>
Total Bank & Deposit Balances	<u>26,093</u>	<u>41,241</u>	<u>- 43,500</u>	<u>-</u>		<u>23,834</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.

Young People Fund: This fund is used for the Busy Bees Group and Families Events

	At 1 Jan					At 31 Dec
Bank & Deposit Balances	2022	Receipts	Payments	Transfers		2022
	£	£	£	£		£
Santander C/A	10,436	41,241	- 43,500			8,176.17
CoS Deposit Fund	15,658	-	-			15,658
	26,093	41,241	- 43,500			23,834
Investments						
		Purchase	Sale	Appreciation		
CoS Growth Fund	100,928			- 10,694		90,234
CoS Income Fund	146,740			- 22,575		124,164
	247,668	-	-	- 33,270		214,398
				Total Resources		238,232

Analysis of Total Resources

	At 31 Dec	At 31 Dec
	2021	2022
	£	£
Unrestricted funds		
Designated Fabric Fund	- 935	1,739
General Fund	222,762	191,430
Restricted funds		
Young People Fund	1,148	265
Benevolent Fund	50,787	44,799
Total Resources	273,761	238,232

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
3. Analysis of Donations				
FWO	19,200		19,200	20,116
National Giving Day			-	1,085
Tax Recovered on Gift Aid Donations	5,966		5,966	5,108
Ordinary Offerings (Open Plate)	3,675		3,675	2,357
Other Offerings, Donations etc	3,104		3,104	3,311
	<u>31,945</u>	<u>-</u>	<u>31,945</u>	<u>31,977</u>
4. Analysis of Payments				
Costs of generating funds				
Investment Managers' fees				
Offering envelopes	-		-	
	<u>-</u>		<u>-</u>	
Charitable activities				
Ministries & Mission allocation	- 20,579		- 20,579	- 20,778
Presbytery dues	- 2,485		- 2,485	-
Voluntary Additional Stipend				
Ministers' expenses	- 909		- 909	- 1,076
Ministerial Assistance				
Pulpit supply			-	-
Other staffing costs			-	-
Fabric repairs & maintenance	- 288		- 288	- 15,645
Council Tax				
Heat and light	- 3,351		- 3,351	- 4,894
Insurance	- 3,801		- 3,801	- 3,892
Other building costs	- 1,866		- 1,866	- 2,034
Church office expenses				
Organ & music	- 1,457		- 1,457	- 2,880
Printing, stationery and postage	- 400	- 59	- 459	- 50
Other expenses	- 5,195	- 2,344	- 7,539	- 3,134
	<u>- 40,331</u>	<u>- 2,403</u>	<u>- 42,734</u>	<u>- 54,384</u>
Governance costs				
Independent examiner's fees	- 180		- 180	
Other payments				
Purchase of assets	- 586		- 586	
Purchase of investments			-	-
	<u>- 586</u>	<u>-</u>	<u>- 586</u>	<u>-</u>
TOTAL	<u>- 41,097</u>	<u>- 2,403</u>	<u>- 43,500</u>	<u>- 54,384</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 £4,009 (2021 £2,719).

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 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 fifth and subsequent years) £35,269.

6. Collections for Third Parties

Eyemouth Foodbank
Minister's Anniversary

	2022	2021
	£	£
Eyemouth Foodbank	1,130	1,020
Minister's Anniversary	600	-
	<u>1,730</u>	<u>1,020</u>