

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

2023

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

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

Mrs R Goldie, 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, Mr G Prentice.

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 2023

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. When there are five Sundays in the month, one of the services is in St Abbs at the Ebba Centre, normally on the fifth Sunday. 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 2023 recovery from the impact of the Coronavirus pandemic continued, with numbers in attendance at worship increasing.

Achievements and Performance

There was a normal pattern of Sunday worship through the year, with occasional streaming of elements of Sunday worship between Eyemouth Parish Church and Coldingham Priory.

Our Assistant Minister, Rev. Jeliase Mutimbairi, working in Eyemouth and in Coldingham & St Abbs, continued to assist Rev. Andy Haddow by leading worship in one of the churches each Sunday.

The Communion Roll is now 40 with 44 adherents. This represents an increase in overall numbers in the Congregation, while worship and other events are enlarged often by visitors to Coldingham & St Abbs.

The Presbytery of Duns is no longer, and our Parish is now part of the much larger Presbytery of Lothian and Borders.

A Mission Plan exists for the former members of the Presbytery of Duns but it is not clear whether or when this might be implemented.

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

Sunday worship in the Priory took place at 10.15 am from 1st January, while worship moves to St Abbs Community Centre on any fifth Sunday of any month.

We endeavour to provide for the needs of children attending Church with their families.

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.

A group gathering for the Alpha Course was running at the end of the year.

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. The Congregation are supporters of Crossreach, then Church of Scotland social care arm. Funds are raised each Christmas through the sale of Christmas cards etc.

Two 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 bi-annual 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 2023 regular donations were similar to 2022.

There was a small surplus of receipts over payments in 2023, but this was reflective of an absence of electricity invoices from our new supplier. Issues with our meter, communication with the meter and reconciliation with the previous supplier were unresolved at the year end.

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 £19,903 and unrestricted investments of £184,371 were held on 31st December 2023. Bank interest and investment income improved significantly vs. 2022.

The Benevolent fund had resources at the year-end of £47,104.

Stewardship

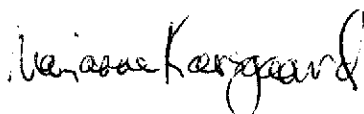
Giving by standing order is the mainstay of regular income for the Parish.

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



18th January 2024

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 2023 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: 27/02/24

The Parish Church of Coldingham & St Abbs
Receipts and Payments Account
Year ended 31 December 2023

		Unrestricted	Restricted	Total	Total
		Funds	Funds	2023	2022
	Note	2023	2023	2023	2022
<u>Receipts</u>		£	£	£	£
Donations	3	33,757	130	33,887	31,945
Legacies		-		-	-
Activities for Generating Funds		-		-	692
Bank & Deposit interest		663	46	709	86
Investment income		6,660	1,225	7,884	6,835
		<u>41,079</u>	<u>1,401</u>	<u>42,480</u>	<u>39,558</u>
Rental of premises		2,320		2,320	1,683
Sale of assets				-	-
Sale of investments				-	-
Grants				-	-
Receipts from General Trustees				-	-
<u>Total Receipts</u>		<u>43,399</u>	<u>1,401</u>	<u>44,800</u>	<u>41,241</u>
<u>Payments</u>	4				
Costs of generating funds				-	-
Charitable activities		40,993	1,649	42,642	42,734
Governance costs				-	-
Other Payments		635		635	766
<u>Total Payments</u>		<u>41,628</u>	<u>1,649</u>	<u>43,277</u>	<u>43,500</u>
Excess of Receipts over Payments for the year before transfers		1,771	248	1,523	2,259
Transfers				-	-
Excess of Receipts over Payments for the year		<u>1,771</u>	<u>248</u>	<u>1,523</u>	<u>2,259</u>

The Parish Church of Coldingham & St Abbs
Statement of Balances
At 31 December 2023

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Total 2022 £
<u>Bank & Deposit Balances</u>				
Bank & deposit balances brought forward	18,132	5,701	23,834	26,093
Movement in year:				
Excess of Receipts over Payments for the year	1,771	- 248	1,523	- 2,259
Bank & deposit balances carried forward	19,903	5,453	25,356	23,834
<u>Investments at market value</u>				
(cost £ 193,408)	184,371	41,916	226,287	214,398
<u>Assets</u>				
Gift Aid Receivable				
<u>Liabilities</u>				
Charity collection not yet cleared bank	- 152		- 152	-

The accounts were approved by the Kirk Session and Financial Board on 18th January 2024

For and on behalf of the Kirk Session and Financial Board

Marianne Karpman
[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 £1,509 were paid in the year.

2. Movements in Funds

	At 1 Jan 2023	Receipts	Payments	Transfers	At 31 Dec 2023
Bank & Deposit Balances	£	£	£	£	£
Unrestricted funds					
Designated Fabric Fund	1,739	787	- 683	-	1,842
General Fund	16,394	42,613	- 40,945	-	18,061
	<u>18,132</u>	<u>43,399</u>	<u>- 41,628</u>	<u>-</u>	<u>19,903</u>
Restricted funds					
Young People Fund	265	130	- 130	-	265
Benevolent Fund	5,437	1,271	- 1,519	-	5,188
Total Bank & Deposit Balances	<u>23,834</u>	<u>44,800</u>	<u>- 43,277</u>	<u>-</u>	<u>25,356</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

Bank & Deposit Balances	At 1 Jan 2023	Receipts	Payments	Transfers	At 31 Dec 2023
	£	£	£	£	£
Santander C/A	8,176	34,952	- 37,277		5,851
CoS Deposit Fund	15,658	10,000	- 6,000		19,658
	<u>23,834</u>	<u>44,952</u>	<u>- 43,277</u>		<u>25,509</u>
Investments					
		Purchase	Sale	Appreciation	
CoS Growth Fund	90,234			7,185	97,419
CoS Income Fund	124,164			4,704	128,868
	<u>214,398</u>	-	-	<u>11,889</u>	<u>226,287</u>
				Total Resources	251,796

Analysis of Total Resources

	At 31 Dec 2022	At 31 Dec 2023
	£	£
Unrestricted funds		
Designated Fabric Fund	1,739	1,842
General Fund	191,430	202,585
Restricted funds		
Young People Fund	265	265
Benevolent Fund	44,799	47,104
Total Resources	238,232	251,796

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Total 2022 £
3. Analysis of Donations				
FWO	19,608		19,608	19,200
Tax Recovered on Gift Aid Donations	6,168		6,168	5,966
Ordinary Offerings (Open Plate)	5,215		5,215	3,675
Other Offerings, Donations etc	2,766	130	2,896	3,104
	<u>33,757</u>	<u>130</u>	<u>33,887</u>	<u>31,945</u>
4. Analysis of Payments				
Costs of generating funds				
Investment Managers' fees				
Offering envelopes	-		-	
	<u>-</u>		<u>-</u>	
Charitable activities				
Giving for Growth	- 20,047		- 20,047	- 20,579
Presbytery dues	- 438		- 438	- 2,485
Voluntary Additional Stipend				
Ministers' expenses	- 1,509		- 1,509	- 909
Ministerial Assistance				
Pulpit supply			-	-
Other staffing costs			-	-
Fabric repairs & maintenance	- 633		- 633	- 288
Council Tax				
Heat and light	- 4,807		- 4,807	- 3,351
Insurance	- 4,176		- 4,176	- 3,801
Other building costs			-	- 1,866
Church office expenses				
Organ & music	- 1,875		- 1,875	- 1,457
Printing, stationery and postage	- 547	- 34	- 581	- 459
Other expenses	- 6,961	- 1,615	- 8,576	- 7,539
	<u>- 40,993</u>	<u>- 1,649</u>	<u>- 42,642</u>	<u>- 42,734</u>
Governance costs				
Independent examiner's fees	- 180		- 180	- 180
Other payments				
Purchase of assets	- 455		- 455	- 586
Purchase of investments			-	-
	<u>- 455</u>	<u>-</u>	<u>- 455</u>	<u>- 586</u>
TOTAL	<u>- 41,628</u>	<u>- 1,649</u>	<u>- 43,277</u>	<u>- 43,500</u>

The Giving for Growth allocation is calculated after taking account of stipend endowment income and glebe rent applied on behalf of the Congregation amounting to £5,007 (2022 £4,009).

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 £30,135 and the maximum stipend (in fifth and subsequent years) £37,032.

	2023	2022
	£	£
6. Collections for Third Parties		
Eyemouth Foodbank	1,479	1,130
Disasters Emergency Committee	363	
Christian Aid	247	
British Red Cross	180	
Bethany Christian Trust	152	
Minister's Anniversary		600
	<u>2,421</u>	<u>1,730</u>