

The Church of Scotland
EYEMOUTH PARISH CHURCH

CONGREGATIONAL ACCOUNTS

2019

RECEIPTS AND PAYMENTS

Congregational reference number: 050314

Charity number: SC006499.

Reference and Administrative Information

Charity Name: Eyemouth Parish Church
Charity Registration Number: SC006499
Congregational Reference No: 050314
Contact Address: Treasurer
Alt-na-Craig
Coldingham Road
EYEMOUTH
Berwickshire
TD14 5AN

Trustees

Kirk Session Members

Mrs. E. Bennie	Mrs. J. Bowie	Mrs. M. Carey	Mr. P. Craig	Dr. I. Dorward.
Mr. J. Evans	Mrs. E. Gibson	Mr. A. Gilchrist	Mr. W. Gray	Rev. A. Haddow
Mrs. C. Haddow	Mr. S. Sinclair	Mrs. H. Tarvit	Mr. J. Tarvit	
Mrs A Turnbull	Mr. D. Wood			

In-active/Retired Elders

Miss E. Black	Mrs. J. Lamb	Mrs. J. Lindsay	Mr. K. Lough	Mr. K. McRobbie
Mrs. S. Nisbet	Mrs. F. Vanko	Mr. D. Walker (retired 13/02/'19)		

Congregational Board

Mr. P Gage	Mrs. P. Gage	Mr. I. Hankinson (retired 28/04/'19)	Mr. R. Scott
Mrs. C. Scott	Mrs. S Anderson (appointed 28/04/'19)	Miss J. Wilson (appointed 28/04/'19)	

Minister: Rev. Andrew Haddow

Session Clerk: Dr. I. Dorward

Clerk to the Board: Mrs. C McIvor

Church Treasurer: Mrs. Jean Bowie

Independent Examiner: JH Greenwood & Co

Bankers: Royal Bank of Scotland
Haddington
East Lothian

Trustees' Annual Report

Year ended 31st December 2019

Structure, Governance and Management

Governing Document

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

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. A number of elders have retired from active duty and no longer take part in Kirk Session meetings and so while remaining elders are no longer considered trustees. 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/Interim Moderator and meets at least five times in a year. Certain responsibilities are delegated to the Finance Committee and the Fabric Committee as appropriate. The Kirk Session which meets at least five times a year is responsible for spiritual affairs within the Church.

Activities and Achievements

Eyemouth Parish Church has had another active year of providing services of worship and community involvement. Worship services are provided at least once a week, with occasional other services particularly on special occasions. Holy Communion is celebrated at morning worship four times a year. Services of worship are also provided for two sheltered housing units within the community. Services held at festive times e.g. Harvest, Christmas, Easter, Remembrance, Herring Queen (local festival); attract a constituency wider than the regular congregation. Evening joint communion worship services take place jointly with Coldingham and St. Abbs Parish Church four times a year, twice in Eyemouth and twice in Coldingham.

On a Sunday morning a Printed order of service is in use, with the scripture readings printed in full. Video projection is used for the display of the words of hymns and visual aids. We also have toys in an adjoining room with a speaker relaying the service through for those with very young children who are unable to settle during the service. As part of Sunday worship there is separate children's worship that takes place in the church hall during the second part of the service. This happens every Sunday except at Christmas, Easter, Harvest, as well as monthly on the last Sunday and during the Summer months, when the children stay in the main sanctuary for family worship.

Trustees' Annual Report (cont)

Year ended 31st December 2019

Stewardship and finance

Members of the Kirk Session and the Congregational Board are aware of the Church of Scotland's National Stewardship Campaign. Since 2014 a sub-committee has taken on the responsibility of organising our yearly stewardship campaigns. In 2019 the focus was on the stewardship of the planet and alongside our linked congregation Coldingham & St. Abbs we participated in an eco-weekend concluding with a special harvest service focused on caring for creation.

In conjunction with Coldingham and St. Abbs Parish Church the minister has trained a group of seven volunteers in leading worship and several have now led evening or morning services under the supervision of the minister.

Mid-week, members of the congregation regularly gather together in "house groups". Within these groups folk share their experiences of faith, learn together by studying the Bible, and grow as part of the community of faith. This is a joint initiative alongside our Coldingham congregation which also has ecumenical support. There are four "house groups" that meet across the two parishes, along with a few short term groups that meet around a particular topic/theme. Also in conjunction with Coldingham and St. Abbs Parish Church, the Congregation jointly ran two Alpha courses (January-March & September-November) based in Eyemouth. 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.

Additional devotional activities are provided through a monthly prayer breakfast held in Eyemouth Church Hall, a monthly half hour of morning prayer held in Coldingham Priory, and a weekly prayer gathering every Tuesday morning. The congregation supports and joins in the activities of East Berwickshire Churches Together, which mainly consists of Ecumenical services held at particular times of the year and meditation groups during Lent and Advent. On Remembrance Sunday the churches in Eyemouth lead a joint afternoon service in Eyemouth Parish Church, which is followed by a parade down to the War Memorial with the laying of the remembrance wreath.

Funerals, weddings and baby blessing services are provided for members of the community outwith as well as within the congregation. In 2019 twelve funerals, one wedding, and two baby blessing services took place.

The Minister represents the congregation at school assemblies at the local primary and high schools. The Minister works within a multi-denominational chaplaincy team within the high school with other Ministers from the town and from other villages/towns within the high school's catchment area. The local primary school has use of the church building at festivals such as Christmas, Easter and other occasions. The congregation is involved by baking goodies for the staff during in-service days as a service to the staff as well as taking part in a shared reading scheme at the High School working with pupils who are struggling with their reading confidence. Members of the congregation alongside the minister also support a weekly board games club organised by the chaplaincy in the High School and a Primary school choir.

There is a branch of the Church of Scotland Guild. While open to both genders, the guild tends to attract an almost exclusive and traditional female membership. In 2018 the guild moved to meeting from Easter to September instead of over the winter months. The guild programme presents speakers and activities on a wide variety of social and religious topics. Membership at this time is 16.

The congregation organises a "Messy Church" event nearly every month, which is a family friendly church service on a Saturday afternoon, which includes crafts, games, toys, songs, stories and a chance to reflect on a given theme such as the words of Jesus or Creation. Afterwards there is a meal in the church hall for all who have attended. Attendance varies, but can be anywhere from around 10 to 40 people at each event.

Trustees' Annual Report (cont)

Year ended 31st, December 2019

Stewardship and finance(cont'd)

The congregation also runs a twice weekly Baby & Toddler group for children not yet at school along with their carers, most weeks there are at least twenty children plus carers attending. The children get a healthy snack, an opportunity to do a craft, and a chance to join in a sing-along session. Carers have the opportunity to gain mutual support from meeting and chatting over coffee too.

The congregation also supported Coldingham and St. Abbs Church in the running of 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 in Coldingham Priory, looking at the practicalities of their lives and the spirituality of their lives.

During the Summer the congregation, along with support from Coldingham and St. Abbs Parish Church, and in partnership with Scripture Union Scotland, ran a holiday club for Primary School aged children from Eyemouth and Coldingham. It runs during the last week of the school holidays every morning from 10am till 12.30pm. Every morning included games, singing, a story, crafts, a snack, and a messy challenge! We also ran family afternoons and evening sessions for the older children. We had 66 children registered with the club and encouraged parents to come along and see what their children had been getting up to at the end of the week. We also had a family fun day and BBQ on the Saturday after the Holiday Club, for the whole community to enjoy.

The congregation supports the Berwickshire Churches Foodbank by collecting food and distributing food parcels for the foodbank. The congregation also gives financial support to those in need through amounts raised from donations at the after-service tea and coffee. This fund is utilised to respond to local, national and international needs. The congregation also supports the work of Berwickshire Christian Youth Trust, locally and Christian Aid and other such agencies and is responsive to international emergencies. During the year the congregation was active in support of the work of the United Mission to Nepal through our missionary partners. Funds for the work of UMN were raised and sent directly. In addition, and through the Church of Scotland's agency, funds were raised for the 'Let's Build a House' campaign to help victims of the earthquakes in Nepal. This year the congregation held an after-church lunch at Harvest to support Christian Aid Scotland's Harvest Appeal.

The congregation also runs a monthly Family Film Night, these have been well attended with around 50 people coming to watch a family friendly film monthly, entry is by donation and the church provide a tuck shop and popcorn. Films 4 Grown-ups have been shown later in the evening, usually to help raise money for a particular charity.

The church premises are offered and available for community use for example in 2018: Coffee mornings, Birthday parties, Baby massage, RVS Lunches, RNLI Carol Concert, Film Nights, and community concerts.

Membership and attendance of all of the congregation's groups and activities have overall continued to be boosted by the work of Messy Church events and the running of community accessible groups such as toddlers.

Trustees' Annual Report (cont) Year ended 31st, December 2019

Financial Review

The principal sources of income are as follows:

Weekly Freewill Offerings	£22,876 =	8.57% decrease since 2018
Tax recovered	£ 6,175 =	6.76% increase since 2018
Ordinary offerings	£ 4,118 =	16.85% increase since 2018
Gift Day donations	£ 2,146 =	34.5% increase since 2018

There were 29 Gift Aid donors during the year. The total Tax recovered includes a successful claim of £1,250 for one year from Gift Aid Small Donations.

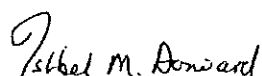
Reserves Policy

It is the Trustees' policy to hold reserves i.e. Fabric Fund designated funds. At the year end the Church held unrestricted cash funds of £10,062 of which £3,396 had been designated for Fabric Fund. £33,577 is presently held in a restricted fund and is specifically for the cost of re-designing the layout of the Church. The remaining balance of £6,666 is held over at the year's end in the General Fund to cover one month's expected expenditure – part of this sum will be transferred to the Fabric account as soon as possible. The church also held £3,665 of restricted funds which have been provided for the purposes specified in Note 2.

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,



Dr. I Dorward

Session Clerk

Date 9th February 2020.

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

I report on the accounts of the charity for the year ended 31st December 2019 which are set out on pages 1 – 5

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 Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity's 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

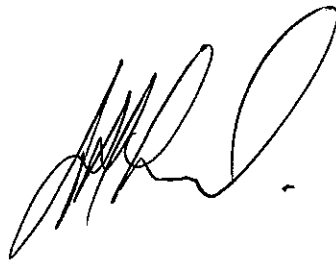
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual 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 by J H Greenwood



Name: J H Greenwood FCA

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

Date: 4th April 2020

**Eyemouth Parish Church
Receipts and Payments Account
Year ended 31st December 2019**

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2019 £	Total 2018 £
Receipts						
Donations	3	38,778	12,774		51,552	61,006
Legacies						
Fundraising Events		860	3,486		4,346	3,080
Bank & Deposit interest						2
Investment income		126			126	126
		<u>39,764</u>	<u>16,261</u>		<u>56,025</u>	<u>64,214</u>
Rental of premises		5,411			5,411	7,113
Sale of assets						
Sale of investments						
Grants						2,800
Receipts from General Trustees						100
Insurance claim						835
Total Receipts		<u>45,175</u>	<u>16,261</u>		<u>61,436</u>	<u>75,062</u>
Payments						
Costs of generating funds	4	- 298	- 1,683		- 1,981	2,595
Charitable activities		- 45,323	- 1,658		- 46,981	52,792
Governance costs						
Other payments						3,545
Total Payments		<u>- 45,621</u>	<u>- 3,342</u>		<u>- 48,962</u>	<u>58,932</u>
Excess of Receipts over Payments for the year before transfers		- 445	12,919		12,474	16,130
Transfers		- 20,564	20,564		-	
Excess of Receipts over Payments for the year		<u>- 21,009</u>	<u>33,483</u>		<u>12,474</u>	<u>16,130</u>

Eyemouth Parish Church
Statement of Balances
At 31st December 2019

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2019 £	Total 2018 £
Note					
<u>Bank and Deposit Balances</u>					
Bank and Deposit Balances brought forward	31,071	3,760		34,831	18,701
Movement in year:					
2					
Excess of Receipts over Payments for the year	- 21,009	33,483		12,474	16,130
Bank & deposit balances carried forward	<u>10,062</u>	<u>37,242</u>		<u>47,304</u>	<u>34,831</u>
<u>Investments at market value</u> (cost £1,126)	<u>7,812</u>			<u>7,812</u>	<u>6,888</u>
<u>Assets</u>					
Gift Aid receivable				<u>unknown</u>	<u>unknown</u>
<u>Liabilities</u>					

The accounts were approved by the Kirk Session & Financial Board on 9th February 2020.

for and on behalf of the Kirk Session & Financial Board

Gibbet M. Doward
Sam Bonnie

Session Clerk

Treasurer

Eyemouth Parish Church

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

During the year one trustee received reimbursement of travel expenses incurred totalling £1040

Mrs Margaret Carey, who is a member of the Kirk Session received £1,070 for providing her service as organist during the year.

Mr Steven Bowie, Electrician, who is related to a member of the Kirk Session, received £128 for providing his services during the year.

B Weatherburn & Son, Plasterer & Roofer, who is related through marriage to a member of the Kirk Session received £2,830 for providing their services during the year.

2 Movements in Funds	At 1 Jan. 2019.00 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec. 2019 £		
Unrestricted funds							
Designated Fabric Fund	26,597	198	-	1,815	-	21,584	3,396
General Fund	4,475	44,977	-	43,806	1,020	6,666	
	<u>31,071</u>	<u>45,175</u>	<u>-</u>	<u>45,621</u>	<u>-</u>	<u>20,564</u>	<u>10,062</u>
Restricted funds							
Building Fund	-	12,029	-	536	22,084	33,577	
Cash Flower Fund	41	3	-	23	20	-	
Welfare Fund	1,223	-	-	-	-	1,223	
Church Guild	952	976	-	435	500	993	
Appeals & Needs	691	757	-	550	-	898	
Youth Cash Fund	402	1,632	-	1,540	-	493	
Film Nights	452	863	-	257	1,000	58	
	<u>3,760</u>	<u>16,261</u>	<u>-</u>	<u>3,342</u>	<u>20,564</u>	<u>37,242</u>	
Endowment funds							
Total funds	<u>34,831</u>	<u>61,437</u>	<u>-</u>	<u>48,962</u>	<u>-</u>	<u>47,306</u>	

Purposes of Designated Funds

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

Purposes of Restricted Funds

Building Fund: This fund is solely for the purpose of the renewal of the layout of the interior of the Church.

Welfare Fund: Is a fund which enables the Church to provide aid to people who are in need of assistance.

Church Guild: is a Branch of the Church of Scotland Guild and is part of the National Church organisation.

Appeals & Needs is funded from donations at after church refreshments & is used to respond to local, national & international needs.

Youth Cash Fund: Donations are received at youth events held at Eyemouth and Coldingham Priory. The funds are used to purchase craft materials and catering at these events.

Eyemouth Parish Church**Notes to the Accounts (continued)**

	Unrestricted Funds 2019.00 £	#	Restricted Funds 2019 £	Endowment Funds 2019 £	Total 2019 £	Total 2018 £
3 Analysis of Donations						
WFO Scheme (non Gift Aid)	3,175				3,175	3,018
Gift Aid Donations	19,701		3,140		22,841	27,964
Tax recovered on Gift Aid Dons.	4,925		4,800		9,725	4,535
Tax recovered GASDS	1,250				1,250	1,250
Ordinary Offerings (Open Plate)	4,119				4,119	3,579
Other Offerings,Donations etc.	5,608		4,834		10,442	20,661
	<u>38,778</u>		<u>12,774</u>		<u>51,552</u>	<u>61,007</u>
4 Analysis of Payments						
Costs of generating funds						
Offering envelopes	184				184	171
Catering/CraftMaterials/Hall hire	114		1,683		1,797	2,425
	<u>298</u>		<u>1,683</u>		<u>1,981</u>	<u>2,595</u>
Charitable activities						
Ministries&Miss.Allocation	24,430				24,430	23,501
Presbytery Dues	540				540	540
Donation to BCYT	720				720	720
Minister's expenses	1,418				1,418	1,502
Pulpit supply	47				47	98
Youth Work	225		265		490	404
Organist & Cleaner pay'ts	5,561				5,561	5,391
Accountant's Fees						690
Fabric repairs & maintenance	3,039				3,039	8,062
Council Tax for Manse	1,288				1,288	1,247
Other building costs	6,234				6,234	7,151
Manse Garden costs						648
Church Flowers	295				295	498
Print,Stationery & Postages	490				490	361
Safe						370
Other expenses	1,036				1,036	93
Guild expenses			435		435	470
Appeals & Needs			702		702	1,152
Welfare Fund						
Film Nights			257		257	378
	<u>45,323</u>		<u>1,658</u>		<u>46,981</u>	<u>53,276</u>
Other expenses						
Building fund			536		536	3,545
			<u>2,194</u>		<u>47,517</u>	<u>3,545</u>

Eyemouth Parish Church
Notes to the Accounts (continued)

5 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all minister's stipends and employer's contributions for national insurance, pension and housing and loan fund. Minister's 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 £26,380 and the maximum stipend in 5th and subsequent years of service was £32,419.

	2019
6 Collections for Third Parties	
Christian Aid Scotland	883
Eyemouth Food Bank	# 165
	<u>1,048</u>

APPENDIX

Funds held on behalf of the Congregation by the Church of Scotland General Trustees:

	2019	2018
<u>CAPITAL ACCOUNT</u>	£	£
Credit Balances held at 31 December at cost	<u>3,429</u>	<u>3,429</u>
Market Value of Balances at 31 December	<u>5,521</u>	<u>5,041</u>