

The Church of Scotland

EYEMOUTH PARISH CHURCH

CONGREGATIONAL ACCOUNTS

2020

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: Eyemouth Parish Church
Victoria Road
EYEMOUTH
Berwickshire
TD14 5JD

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. R. Scott	Mrs. H. Tarvit	Mr. J. Tarvit	Mrs A. Turnbull
Miss J. Wilson	Mr. D. Wood			

Congregational Board Members

Mr. P Gage	Mrs. P. Gage	Mr. I. Hankinson	Mrs. C. McIvor	Mrs. S Anderson
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In-active/Retired Elders

Mrs. J. Lamb	Mrs. J. Lindsay	Mr. K. Lough	Mrs. S. Nisbet	Mr. S. Sinclair
Mrs. F. Vanko	Mr. D. Walker			

Principal Office-bearers

Minister: Rev. Andrew Haddow
Session Clerk: Dr. Ishbel Dorward
Clerk to the Board: Mrs. Carol McIvor
Finance Team : Mrs. Sandra Anderson (named Treasurer)
Mr. Dixie Scott
Miss Julie MacFarlane
Mr Jim Evans

Independent Examiner

J H Greenwood FCA
Ava Lodge,
Castle Terrace,
Berwick upon Tweed.

Bankers

Royal Bank of Scotland
Haddington
East Lothian

Trustees' Annual Report

Year ended 31st December 2020

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

The members of the Congregational Board, which includes all active 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 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 minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. Congregational Board members are 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 Team 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.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

The congregation is a linked parish with their sister congregation of Coldingham and St. Abbs just further up the coast. The congregation normally has weekly worship on a Sunday morning, involving all ages, with the second part of the service split between younger members worshipping together in the church hall, while the adult congregation worship in the main body of the building. The worship service is normally followed by a fellowship time in the church hall. The congregation is an active member of East Berwickshire Churches Together the local ecumenical body. It has an active branch of the Church of Scotland Guild, members are involved in four "house groups" that meet across the two linked parishes. The congregation normally runs a regular GodSpace worship event monthly for families of the parish as well as hosting monthly film nights, two toddler groups, a craft club and organising and running a Summer Holiday club in partnership with Scripture Union Scotland.

Trustees' Annual Report (cont)

Year ended 31st December 2020

Achievements and Performance

Normally services of worship are provided at least once a week, with occasional other services particularly on special occasions. Holy Communion would be celebrated at morning worship four times a year. Services of worship are provided for two sheltered housing units within the community and there are plans to include one of the local care homes in this provision. 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 our linked congregation four times a year, twice in Eyemouth and twice in Coldingham. 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.

However this past year was one like no other with the COVID-19 Pandemic and the lockdown in March altering all lives and the usual practices of the Church and the Congregation. The church building and halls were closed for many months and so rental income, regular financial support from donations and collections were materially disrupted.

The Minister rose to the challenge of these developments and instituted Sunday online worship using a livestream from the manse living room broadcasted on YouTube and on Facebook. Weekly an online order of service is published on our website along with a link to the YouTube live stream as well as the livestream appearing on our Facebook page. For those unable to get online a DVD of the service is provided along with the ability to phone in and “listen again” to the sermon on the church's dedicated automated phone line. By nature the online worship is very different with sections to appeal to the different ages who watch and we have seen an increase in those connecting with this new way of worshipping. On average we have 75 views on YouTube for the Sunday service and 114 views on Facebook, although as the online worship is shared across both congregations this includes views from Coldingham & St. Abbs too.

The Sunday Club team have however kept in regular contact with the children who were regular attendees. This has included activity packs, virtual choirs, a virtual nativity and an online Christingle, yet we look forward to a time when the building can be filled on a Sunday with voices young and old.

Alternative, on-line, forms of many of the usual gatherings have flourished in these dark days of physical restrictions. Regular prayer gatherings, group meetings and the Alpha course have all proceeded on-line, as well as a regular weekly reflection broadcast online on Thursday evenings by Rev. Haddow which attracts regular viewings of around 20 on YouTube and 105 on Facebook. A monthly Sunday evening praise and prayer livestream has also attracted on average 21 views on YouTube and 68 on Facebook.

Mid-week, members of the congregation have 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. By necessity these groups have moved to meeting online using ZOOM and whatsapp to keep in touch.

The congregation supports and joins in the activities of East Berwickshire Churches Together, which normally consists of ecumenical worship and a meditation group during Lent and Advent. Again these moved into the online realm this year. Those parts of the Churches Together in Eyemouth also organised a Christmas Card and Christmas Gospel to be delivered to every household in the town.

Trustees' Annual Report (cont)

Year ended 31st December 2020

Funerals, weddings, baptisms and baby blessing services are provided for members of the community outwith as well as within the congregation. In 2020 this included sixteen funerals, while one wedding and one baptism which were due to take place were postponed till later.

The Minister represents the congregation at school assemblies at the local primary and high school. 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. This work continued online with the minister providing assemblies and RMPS videos in partnership with the schools

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 2020 the Guild have been unable to meet due to the lockdown as normally they would have met from Easter to September at the height of the pandemic. Membership at this time is 20.

There has been an overall reduction in the number on the Communion Roll, now 93 with 46 on the Supplementary Roll. Unfortunately while we have added to our number from folk who have moved into the area, 9 members have passed away over the year.

The church's twice weekly Baby & Toddler group for children not yet at school along with their carers had to cease in March, however most weeks prior to the lockdown there are at least twenty children plus carers attending across the two groups. 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. Since the lockdown we have been unable to restart the group, but we do regular online story & song sessions on Facebook which are viewed widely.

The congregation helped support a local parishioner in setting up a drop in craft club which ran on Monday mornings in the church hall. This was attended by a regular group of about half a dozen who enjoyed the chance to work on their craft projects as well as the opportunity just to chat and share with one another. Although the craft club had to stop in March, the church hope to restart this when restrictions allow.

During the Summer the congregation, along with support from Coldingham and St. Abbs Parish Church, and in partnership with Scripture Union Scotland, run a holiday club for Primary School aged children from Eyemouth and Coldingham. Despite the inability to meet face to face the Holiday ran online, where weekly the children met on ZOOM after watching a pre-recorded video covering the days topic. We had a dozen children signed up and they enjoyed joining in, doing the crafts and activities despite the restrictions placed on the club.

The congregation supports the East Berwickshire Churches Foodbank by collecting food and distributing food parcels for the foodbank. In January the Foodbank required a new food store and with some alterations to the church hall storage space funded by donations the congregation was able to offer the use of the storage space in the church hall. In the lockdown the entire hall became an emergency storage for the very generous donations of food from locals, from shops and supermarkets. The congregation continue to support the foodbank in very practical ways and are working with them and other local organisations with the hope of creating a community pantry that would cut down food waste as well as helping alleviate food poverty in the community. 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.

Trustees' Annual Report (cont)

Year ended 31st, December 2020

The congregation has a link with the Church of Central Africa Presbyterian (CCAP) through our mission partner, Linus Malu who is head of their legal department. The congregation has been able to financially support the work of the department which includes human rights, anti-human trafficking and gender based violence issues. This year the congregation held an on-line appeal 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 normally offered and available for community use, however this has been severely reduced in 2020, so examples from 2019 include: Coffee mornings, Birthday parties, Baby massage, RVS Lunches, RNLI Carol Concert, Film Nights, and community concerts.

Financial Review

Over the course of 2020, due to the retiral of our long standing treasurer, the congregation formed a finance team to oversee finances. This has led to the responsibilities of the treasurer role to be split between members of the team and this has meant that overall the work is more manageable for the volunteers involved in the finance team.

The principal sources of income for 2020 are as follows:

Weekly Freewill Offerings	£28,029 = 22.53% increase since 2019 (2019 figure:£22,876)
Tax recovered	£ 5,709 = 7.55% decrease since 2019 (2019 figure:£6,175)
Ordinary offerings	£ 1,110 = 73.05% decrease since 2019 (2019 figure:£4,118)
Gift Day donations	£ 1,776 = 17.24% decrease since 2019 (2019 figure:£2,146)
Rental of Premises	£ 3,825 = 49.07% decrease since 2019 (2019 figure:£7,511)

In 2020 regular donations were significantly higher than in 2019, in part due to regular donors progressively migrating to giving by standing order with the inability to meet in person for worship, with a similar decrease in Ordinary offerings for the same reason. Income from rental of premises (including donations for the use of the building for weddings and funerals) also suffered. There were 34 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.

Fundraising for a major redevelopment of the building continues with donations of £17,300 from individuals and organisations over the course of the year as well as £1,600 raised with a special concert in the building at the end of February.

Reserves Policy

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. At the year end the Church held unrestricted cash funds of £12,238 of which £3,691 has been designated for Fabric purposes. The remaining balance of £8,547 is held over at the year's end in the General Fund to cover one month's expected expenditure.

The church also held £57,984 of restricted funds which have been provided for the purposes specified in Note 2, of which £55,000 is specifically for the cost of the major redevelopment of the main building.

Trustees' Annual Report (cont)
Year ended 31st, December 2020

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. With the global pandemic and the national lockdown and restrictions in operation for most of 2020 the stewardship sub-committee struggled to meet or organise any events, however stewardship of time, talents and money remain a consistent theme within our weekly services.

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

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 2020 which are set out on pages 8 to 12.

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

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 [other than disclosed below*]

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:

Name: J H Greenwood FCA

Address: Ava Lodge, Castle Terrace, Berwick upon Tweed.

Date:

* Please delete the words in brackets if they do not apply. If the words do apply set out those matters which have come to your attention.

**Eyemouth Parish Church
Receipts and Payments Account
Year ended 31st December 2020**

	Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2020 £	Total 2019 £
Receipts						
Donations	3	40,027	20,531		60,559	51,552
Legacies						
Fundraising Events		44	1,749		1,793	4,346
Bank & Deposit interest		-	-			
Investment income		186	-		186	126
		<u>40,257</u>	<u>22,281</u>		<u>62,537</u>	<u>56,025</u>
Rental of premises		1,475			1,475	5,411
Sale of assets						
Sale of investments						
Grants						
Receipts from General Trustees						
Insurance claim						
Total Receipts		<u>41,732</u>	<u>22,281</u>		<u>64,012</u>	<u>61,436</u>
Payments						
Costs of generating funds	4	- 114	- 225		- 339	- 1,981
Charitable activities		- 39,442	- 1,314		- 40,756	- 46,981
Governance costs						
Other payments						
Total Payments		<u>- 39,556</u>	<u>- 1,539</u>		<u>- 41,095</u>	<u>- 48,962</u>
Excess of Receipts over Payments for the year before transfers		2,176	20,741		22,917	12,474
Transfers		-	-		-	
Excess of Receipts over Payments for the year		<u>2,176</u>	<u>20,741</u>		<u>22,917</u>	<u>12,474</u>

Eyemouth Parish Church
Statement of Balances
At 31st December 2020

	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2020 £	Total 2019 £
Note					
<u>Bank and Deposit Balances</u>					
Bank and Deposit Balances brought forward	10,062	37,242		47,304	34,831
Movement in year:					
Excess of Receipts over Payments for the year	2,176	20,741		22,917	12,474
Bank & deposit balances carried forward	<u>12,238</u>	<u>57,984</u>		<u>70,222</u>	<u>47,304</u>
<u>Investments at market value</u> (cost £1,126)	<u>7,518</u>			<u>7,518</u>	<u>7,812</u>
<u>Assets</u>					
Gift Aid receivable				unknown	unknown
<u>Liabilities</u>					

The accounts were approved by the Kirk Session & Financial Board on 27th January 2021

for and on behalf of the Kirk Session & Financial Board

_____ 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 £688.47

Mrs Margaret Carey, who is a member of the Kirk Session received £640 for providing her service as organist during the year.

Mr Steven Bowie, Electrician, who is related to a member of the Kirk Session, received £114 for providing his services during the year.

2 Movements in Funds	At 1 Jan. 2020	Incoming Resources	Outgoing Resources	Transfers	At 31 Dec. 2020
	£	£	£	£	£
Unrestricted funds					
Designated Fabric Fund	3,396	-	-	1,205	3,691
General Fund	6,666	41,732	-	38,351	8,547
	<u>10,062</u>	<u>41,732</u>	<u>-</u>	<u>39,556</u>	<u>12,238</u>
Restricted funds					
Building Fund (RE:NEW)	33,577	21,483	-	60	55,000
Welfare Fund	1,223	50	-	100	1,173
Church Guild	993	-	-	-	993
Appeals & Needs	898	175	-	500	573
Youth Cash Fund	493	380	-	714	159
Film Nights	58	193	-	165	86
	<u>37,242</u>	<u>22,281</u>	<u>-</u>	<u>1,539</u>	<u>57,984</u>
Endowment funds					
Total funds	<u>47,304</u>	<u>64,013</u>	<u>-</u>	<u>41,095</u>	<u>70,223</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.

Film Nights: Donations are received at film nights held at Eyemouth Parish Church. The funds are used to purchase tuck shop stock and a donation every year is made to the general fund for the use of the hall and equipment.

Eyemouth Parish Church
Notes to the Accounts (continued)

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020 £	Total 2019 £
3 Analysis of Donations					
WFO Scheme (non Gift Aid)	10,192			10,192	3,175
Gift Aid Donations	17,837	10,240		28,077	22,841
Tax recovered on Gift Aid Dons.	4,459	2,560		7,019	9,725
Tax recovered GASDS	1,250			1,250	1,250
Ordinary Offerings (Open Plate)	1,261			1,261	4,119
Other Offerings, Donations etc.	5,028	7,731		12,759	10,442
	40,027	20,531		60,559	51,552
4 Analysis of Payments					
Costs of generating funds					
Offering envelopes	114			114	184
Film Night Tuck Shop Expenses		165		165	
Business Plan Printing		60		60	1,797
	114	225		339	1,981
Charitable activities					
Ministries & Miss. Allocation	23,643			23,643	24,430
Presbytery Dues	486			486	540
Donation to BCYT	720			720	720
Minister's expenses	1,070			1,070	1,418
Pulpit supply	47			47	47
Youth Work		714		714	490
Organist & Cleaner pay'ts	2,984			2,984	5,561
Christmas Cards	483			483	
Fabric repairs & maintenance	1,899			1,899	3,039
Council Tax for Manse	1,338			1,338	1,288
Other building costs	5,678			5,678	6,234
Church Flowers	-			-	295
Print, Stationery & Postages	99			99	490
Other expenses	994			994	1,036
Guild expenses	-			-	435
Appeals & Needs		500		500	702
Welfare Fund		100		100	
Film Nights		-		-	257
	39,442	1,314		40,756	46,981

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.

2020

6 Collections for Third Parties

None in 2020

Eyemouth Parish Church
Notes to the Accounts (continued)

APPENDIX

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

	2020	2019
	£	£
<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>5,384</u>	<u>5,521</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>5,237</u>	<u>5,073</u>