

The Church of Scotland Carnoustie Church



RECEIPTS AND PAYMENTS ACCOUNT

Year ended 31 December 2019

Congregation Number: 301791

Charity Number: SC015146

Carnoustie Church of Scotland

Reference and Administrative Information

Charity name: Carnoustie Church of Scotland

Charity Registration Number: SC015146

Congregation Reference Number: 301791

Contact Address:
The Treasurer
Carnoustie Church
Dundee Street
Carnoustie DD7 7PF

Trustees: As listed at Appendix 1

Principal Office Bearers:

Minister: Rev Michael S Goss
Session Clerk: Mrs Irene K Hoar
Deputy Session Clerk: Mrs Prudence Milne

Treasurer: Mr Robin Limmack
Deputy Treasurer: Mrs Sandra H Dow

Independent Examiner:

Mr Neil Russell



Bankers: The Royal Bank of Scotland
286 Brook Street
Broughty Ferry
Dundee DD5 2AP

Carnoustie Church of Scotland

Trustees' Annual Report

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

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. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in polity. 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.

Kirk Session

Under the Unitary Constitution the functions of the Kirk Session are both spiritual and temporal with responsibility for proposing policy changes as well as overseeing the life, worship and witness of the congregation.

The Kirk Session met 11 times in 2019 and in November it was decided to reduce meetings to 6 or 7 at the most each year with elders and the moderator also participating in their own team meetings. Members of the Kirk Session are Trustees of Carnoustie Church.

Project Practical Group

The group has been liaising with the architect and his team bringing the plans together and trying to make the whole project work sympathetically with our church building. Fundraising has been going on all year with quizzes, fun evening events, sponsored events and of course the very successful table sales. Applications to grant givers are being sent out regularly but lots more will have to be completed before we can reach our target.

Carnoustie Church of Scotland

Trustees' Annual Report (continued)

Achievements and Performance

Project Practical Group (continued)

It was decided to apply for our church to achieve listed building status and this is ongoing with the application being considered by Historic Environment Scotland. Being a listed building will hopefully help with future funding applications.

The money received for the Project during 2019 amounted to £46,640 which included pledges of £34,762, fundraising events which raised £8,270 and £2,101 from Church organisations.

Property Team

Members of the property team continue to deal with ongoing repairs and maintenance of the church, manse and Philip Hall. The blocked drain at the church has been dealt with although the lovely tree at the front of the church has had to be removed as it was the culprit for the drainage problem. The team work closely with the Project practical group discussing any repairs that could be postponed until they would be dealt with once the project is underway or organising any urgent repairs with the project plans in mind. The vestry roof has become an urgent repair and will be carried out to include some of the work that needs to be done for the project to prevent paying for scaffolding etc. twice.

Ministries Fund

At the close of 2017 the Kirk Session approved the setting aside of Funds received from the Duncan Trust as a new designated fund, for the purpose of providing support for Ministry materials and training. During this year it has been used to pay the congregation's portion of the costs of the Path of Renewal, Carnoustie Churches Youth Mission and elders' training.

Prayer Group

Monday morning at 10.00 is the time a small group of people meet to reflect on worldwide and local issues and join in prayer. It is amazing how many places, people and events are taken to God in prayer in that short hour but as prayer is the powerhouse of the church, it is an important part of the life and worship of the church. Anyone can come along to join the group, you don't have to say anything, but it is a good time for reflection and uniting in prayer with others for others.

Carnoustie Church of Scotland

Trustees' Annual Report (continued)

Achievements and Performance

Mission and Outreach Team

Established in March 2018, the Mission and Outreach (M&O) team continues to be active with 10 members including one Barry Church member.

The M&O team remit includes:

- Links with community, churches and organisations
- Website, Social Media and publicity
- Friday Coffee Break
- FUN Group
- Holiday Club, Youth & Children outreach including Messy Church
- Developing Links with youth organisations
- Follow up work from special events
- Creating links and support with/for local & overseas churches and charities

Five formal meetings were held in 2019, with activity in each of the remits continuing. A week-long holiday club was again run in partnership with Carnoustie Baptist Church in August. Messy Church events are now held on a Town Church rota, the most recent one on 17th November at Carnoustie Church.

The local Boys Brigade continues to be supported with Enrolment and Awards services, fundraising including 'CoS World Mission' and initiatives related to the CoS Guild Project. Carnoustie Churches Youth Mission has introduced a 'Your Space' Friday afternoon for High School pupils and is currently considering partnership working with Scripture Union. Friday Coffee Break (for church and community) proceeds will be donated to 'Chance for Childhood'.

Recipients of the congregation's retiring/special offerings included: Crossreach, Medical Local Transport Helpline Service, Tearfund, Bible Society, Panahati Mission Nurse and Boys Brigade. Community Initiatives are currently being explored as an essential part of the major Church Project, which will provide a modern, flexible and 7 days a week facility. All Church services/activities will transfer to the Philip Hall between January and March 2020.

Carnoustie Church of Scotland

Trustees' Annual Report (continued)

Achievements and Performance

Church Life & Worship Team

Following the success of the January to March move of Sunday services into the Philip Hall, we have agreed to continue this. The congregation finds the Hall a warm and welcoming space for worship and fellowship and many enjoy our time together in this format, as well as the return to regular worship for Easter to Christmas services. Thanks are again due to all who helped with the arrangements for these services.

Again our Holy Week services have been arranged among local churches, hosting the Good Friday evening service in Carnoustie, leading the joint Walk of Witness and the Easter sunrise service. These are all enjoyed by those who participate, not least in strengthening friendships among our congregations and providing a united witness to the town; it is, however, only a small minority from each congregation who engage with the various services.

Communion was again celebrated nine times in the morning, and we have now settled into a regular joint communion service with Barry at the start of our shared summer Sunday services.

The choir continues to provide a major musical input to our worship, and thanks are due to all members, ably led by our Organists Peter and Pauline, with assistance from Rhona. It is a privilege to have such a high standard of leadership in today's world.

At the Prize giving in June the Funday Club leaders announced their immediate retirement, and the Funday Club now meets in Vestry Room within the church with a fresh rota of leaders and volunteers in place, maintaining safeguarding principles.

This year the local BB Company has been renamed the 1st Carnoustie Boys Brigade and Girls Association, reflecting the broader membership now enjoyed in the younger sections which is expected to extend to all sections in the future. Again, we enjoyed welcoming members, helpers, officers and their families to services in Carnoustie Church, for their Awards at the end of session and then for their Enrolment at the start of the session in September.

The Guild's Dedication service at the start of the year is now connected with the relocated national Guild Week, providing a welcome link to the work of the Guild throughout the country.

As usual the year concluded with the special services for Advent and Christmas; as well as the Dundee Instrumental Band, the town Choir and others coming to the major Carol Concert we were delighted to add a new, well-attended Christmas concert by the local girls' singing groups that make up Sisterhood. These events highlight the prospects for the continued development of engagement with our local community through the excellent acoustics and large space that the Church building provides.

Carnoustie Church of Scotland

Trustees' Annual Report (continued)

Achievements and Performance

Church Life & Worship Team (continued)

The Minister continues to lead services in Braehill Lodge care home each month, and he is supported by Elders at quarterly communion services in Brookfield; occasional services continue to be held in the Kinloch Centre and Willowbank as part of a rota with other local churches.

A new venture during the summer was a trial Café Church held in one of the locally-owned coffee shops. Attendance at the first three was around 15-18 each evening, including one or two visitors, but the last one had only four in addition to the Minister, as it clashed with the start of several other church meetings or organisations. We had excellent relationships with the coffee shop owner and appreciated their hospitality, and some discussion has been held about which premises might be most suitable if we restart the Café Church services in the coming summer.

We were joined by an Ordained Local Ministry candidate in October, and Heather Gourlay will be with us until Easter 2020; she has been made very welcome as she shares in worship during her final placement before her Probationary placement.

Carnoustie Churches Youth Ministry

The Sports and Crosses events gradually declined over the first half of 2019 and were discontinued at the end of the summer term. Instead we sought to establish an open outreach Café on Friday afternoons centred on the local Baptist Church. Only three pupils have attended on one occasion, so this has not taken off and is being discontinued in 2020. However, it has acted as a useful base for the Minister to make informal contact with pupils outside the building, and he hopes to build on this.

The Youth Ministry team have also agreed to establish a partnership with Scripture Union for a whole-day Holiday Club on the weekdays of the last week of the summer holidays, and look forward to trialling this during a May Public Holiday.

Path of Renewal

The second year of our partnership with the Path of Renewal saw the establishment of a group of Elders who travelled to two conferences meeting up with members of other congregations on the Path, and who also met six times during the year to reflect on the process and plan for the way ahead. The group was instrumental in planning the Café Church and engaged with the Culture of Invitation, with two Invitation Sundays bookending the summer, and also an evening with Michael Harvey. The Minister continues to benefit from the overnight conferences.

Carnoustie Church of Scotland

Trustees' Annual Report (continued)

Reports from Organisations

Carnoustie Church Guild

This session the Guild continued meeting fortnightly. Membership remains at 18 which is encouraging! One member has left for health reasons but we are very happy to welcome a new lady. Again speakers covered a wide variety of subjects but with one or two changes over the session – not to the detriment of the syllabus!

Guild Week was celebrated in October with a lovely Afternoon Tea when we were joined by ladies from Barry and St Matthew's (Perth) and welcomed Karen Gillon (associate secretary of the Guild) as our speaker. Guild Projects this session are Crossreach and Malawi Fruits.

Study and Fellowship Groups

This is an off-shoot of the Guild and meets every other Thursday. There are eight members of this Group who enjoy Fellowship and study God's Word as it is applicable to us today. In recent studies they have learned about Ruth, Women in the New Testament, the twelve disciples of Jesus – their weaknesses and strengths. Heading into 2020 they are learning about Angels – their ministry and how they help and encourage us.

They also support the work of the Church in other parts of the world through Tearfund, M.A.F. and Persecuted Christians etc. This year we are supporting 'Feed the Hungry' – a ministry that works at home and overseas. The **Monday House group** has four members who meet every first and third Monday of the month but, since many of the Teams choose Mondays for their meetings, the Group often have to miss their study evening. This year we are studying Songs from Scripture.

Friday Coffee Break

A rota of Church ladies welcome everyone in the Church and the wider community of Carnoustie to the Philip Hall on the first and third Friday of the month from September to April. They provide coffee and delicious home baking which is greatly appreciated by all who support the Coffee Break. Money raised by the group 2018/2019 was donated to the Church Refurbishment fund and they are currently raising money to donate to the Christian charity, Chance for Childhood.

Carnoustie Church of Scotland

Trustees' Annual Report (continued)

Reports from Organisations

F.U.N. Group

The FUN Group was set up a number of years ago during a period of major fundraising for capital projects in order to create the opportunity within the congregation for fellowship, unity and nonsense. During 2019 a putting competition was held followed by a BBQ and an outing to Crathes Castle. The FUN Group also helped with fundraising activities for the Church Project by organising a Fashion Show, Quiz and Stovie Night and helping with both Table Sales.

Flower Committee

In 2019 there were 8 ladies on the flower committee including the flower convenor, Mrs Sandra Penman. Although flowers are placed in church for every service, and then delivered on to deserving members of the congregation every week, it is becoming more difficult due to a shortage of willing volunteers. More people are needed to contribute towards the cost of the flowers, to help arrange them and finally to deliver them to ensure this important Flower Ministry continues. It is important to acknowledge our thanks to those who do help in any way and encourage others to help with the work as in 2020 the number of volunteers will drop to only 6.

Church Cleaning Team

During 2019 three new members were added to the Cleaning team rota. Everyone works hard every week ensuring that the church is free from dust and also debris from the walls. Assistance was given this year by some of the men, who went up on ladders to brush the worst of the debris down. Hopefully that will ensure that certain pews are no longer required to be checked for "stour" on a Saturday morning!

A "mini spring clean" occurred during early summer. Although not using the scaffold, some male volunteers went up on a high ladder and cleaned cobwebs from the windows. Due to some of the pews having been removed, and the occasional big funeral, the gallery is kept clean and ready for use at short notice.

This opportunity is taken to thank all those ladies who give up a substantial part of their time in keeping an old building clean and fit for Sunday worship.

Carnoustie Church of Scotland

Trustees' Annual Report (continued)

Financial Review

2019 saw a decrease in the regular contributions of 2.65% and expenditure increased by 2.2% mainly due to an increase in Ministries and Mission contributions.

As at 31 December 2019, 73 (88 - 2018) members (and their families) contributed by means of regular bank standing orders and of these 63 (64 - 2018) were made under the Gift Aid provisions. The total contributed by this method was £37,795 (£40,125).

The freewill offering scheme is also encouraged and during the year 36 (25) members contributed using monthly envelopes and 27 (19) using weekly envelopes. The total amount contributed through the envelope scheme was £12,560 (£13,181) of which £10,284 (£10,164) was under the Gift Aid provisions.

A number of members contribute by means of annual cheques.

The total amount contributed under the Gift Aid provisions amounted to £58,452 (£61,891) as this includes donations to funds other than the General Fund.

Gift Aid claims for period to 31 December 2019 to be received in 2020 amounted to £10,858 of which £7,729 is for the Church Project and £3,059 for the General Fund.

Membership: The number on the roll at the year-end was 276, a reduction of 16 or 5.48% on the previous year.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £66,212 of which £14,891 had been designated for fabric funds, the project and the organ fund. The remaining balance is higher than would normally be expected as a result of substantial legacies received in an earlier year. The Trustees are still considering an appropriate use(s) for the remaining funds.

The Church also held £91,970 of restricted funds which have been provided for the purposes specified in Note 2.

Carnoustie Church of Scotland

Trustees' Annual Report (continued)

Statement of Trustees' Responsibilities

The members of the Kirk Session 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 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 on 10 February 2020 and signed on their behalf by



Irene K Hoar
Session Clerk

Carnoustie Church of Scotland

Independent Examiner's Report to the Trustees of Carnoustie Church

I report on the accounts of the charity for the year ended 31 December 2019 which are set out on pages 1 to 18.

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

An 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 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.

Name



Neil Russell

Address



Date

14 February 2020

Carnoustie Church of Scotland

Receipts and Payments Account for the year ended 31 December 2019

		Unrestricted Funds 2019	Restricted Funds 2019	Endowment Funds 2019	Total Funds 2019	Total Funds 2018
	Note	£	£	£	£	£
Receipts						
Donations	4	72,726	38,500	0	111,226	102,209
Legacies		500	0	0	500	0
Activities for generating funds		12,807	2,213	0	15,020	6,013
Bank & deposit interest		441	512	0	953	92
Investment income		445	1,252	0	1,697	1,744
		86,919	42,477	0	129,396	110,058
Rental of premises		4,359	0	0	4,359	8,726
Sale of assets		0	0	0	0	0
Sale of investments		0	0	0	0	0
Grants		0	0	0	0	0
Receipts from General Trustees		0	0	0	0	0
Other receipts		2,480	0	0	2,480	0
Total receipts		93,758	42,477	0	136,235	118,784
Payments						
Cost of generating funds	5	119	0	0	119	114
Charitable activities		106,827	5,875	0	112,702	95,690
Governance costs		0	0	0		0
Total payments		106,946	5,875	0	112,821	95,804
Excess of receipts over payments		-13,188	36,602	0	23,414	22,980
Transfers		4,705	-4,705	0	0	0
Overall excess of receipts over payments		-8,483	31,897	0	23,414	22,980

Carnoustie Church of Scotland

Statement of Balances as at 31 December 2019

	Unrestricted Funds 2019	Restricted Funds 2019	Endowment Funds 2019	Total Funds 2019	Total Funds 2018
	£	£	£	£	£
Bank & Deposit balances					
As at 1 January 2019	74,695	60,073	0	134,768	111,788
Movement in year					
Excess of receipts over payments	-8,483	31,897	0	23,414	22,980
As at 31 December 2019	<u>66,212</u>	<u>91,970</u>	<u>0</u>	<u>158,182</u>	<u>134,768</u>
Investments at market value					
(Cost £16,056)	<u>13,894</u>	<u>44,850</u>	<u>0</u>	<u>58,744</u>	<u>48,485</u>
Fabric Fund – (Cost £241)				893	787
Reserve Fund – (Cost 3,511)				13,001	11,464
Benevolent Fund – (Cost £11,312)				43,725	35,158
Guild – (Cost £992)				1,125	1,076

The accounts were approved by the Kirk Session on 10 February 2020
For and on behalf of the Kirk Session



Irene K Hoar

Session Clerk & Trustee



Robin Limmack

Treasurer

Carnoustie Church of Scotland

Notes to the Accounts

1. Trustee remuneration and related party transactions

Name of trustee or associate	Amount	Nature of payment
Rev M S Goss, Minister	£1,026	Reimbursement of travel expense claims
	£432	Manse telephone & broadband allowance (£216 recovered from Barry Church)
	£2283	Manse Council Tax (£1141 recovered from Barry Church)
	£2976	Manse upkeep and insurance (£1488 recovered from Barry Church)
Dr P W Thornton, Trustee	£2,491	Joint Organist
Mrs P Milne, Trustee	£250	Relief hall keeper

2. Movement in Funds

	At 1 Jan 2019	Receipts	Payments	Transfers	At 31 Dec 2019
	£	£	£	£	£
Unrestricted Funds					
General Fund	9,630	79,846	74,628	-6,930	7,918
Designated Reserve Fund	38,558	865	0	0	39,423
Designated Fabric Fund	7,892	3,965	6,367	5,000	10,490
Designated Roof Fund	2,889	233	0	0	3,122
Designated Organ Fund	4,001	379	0	0	4,380
Designated Youth Fund	523	0	0	0	523
Designated Ministries Fund	202	0	798	930	334
Designated Church Project Fund	11,000	8,470	25,153	5,705	22
	74,695	93,758	106,946	4,705	66,212
Restricted Funds					
Church Project Fund	48,160	37,170	0	-4,705	80,625
Benevolent Fund	4,758	1,188	672	0	5,274
Choir Fund	274	52	0	0	326
Annie Dean Fund	692	6	78	0	620
David Low Fund	1,131	9	56	0	1,084
The Guild	861	1,254	1,587	0	528
The Guild – Helping Hand	296	2	0	0	298
Sunday School (The Funday Club)	979	1,009	1,150	0	838
Flower Fund	1,354	94	117	0	1,331
F.U.N. Group	241	29	0	0	270
Friday Coffee Break	1,327	1,664	2,215	0	776
	60,073	42,477	5,875	-4,705	91,970
Endowment Funds					
	0	0	0	0	0
Total Funds	134,768	136,235	112,821	0	158,182

Carnoustie Church of Scotland

Notes to the Accounts (continued)

Purposes of Unrestricted Funds

General Fund: This fund is used for the day to day running of the Church.

Purposes of Designated Funds

Reserve Fund: The Trustees have set aside funds from various legacies for purposes to be determined.

Fabric Fund: The Trustees have set aside funds for the ongoing maintenance of church property.

Roof Fund: The Trustees have set aside funds for the maintenance of the church roof.

Organ Fund: The Trustees have set aside funds for the maintenance of the pipe organ.

Youth Fund: The Trustees have set aside funds for young persons' special projects.

Ministries Fund: The Trustees have set aside funds for Ministry materials and training etc

Church Project Fund: The Trustees have set aside funds for internal Church refurbishment.

Purposes of Restricted Funds

Benevolent Fund: This is a fund to provide benevolence to people of need within the parish.

Choir Fund: This is a fund to be used towards the purchase of music etc.

Annie Dean Fund: This is a fund to be used towards the cost of Christian teaching materials.

David Low Fund: This is a fund to be used towards supporting congregational organisations.

The Guild: This fund is used in furthering the work of the Guild.

The Guild – Helping Hand: This fund is used by the Guild in supporting special projects.

The Funday Club: This fund is used in furthering the work of the Funday Club

Flower Fund: This is a fund to provide flowers for decorating the church during services of worship.

F.U.N. Group: This fund is used in furthering social activities within the congregation.

Friday Coffee Break: This fund is used in supporting the work of various Christian charities.

Organ Fund: This fund is to be used for major work on the organ.

Church Project Fund: This is a fund for monies received specifically for internal Church refurbishment.

3. Land and Buildings

The congregation's interest in the following properties is not reflected in these financial statements.

Carnoustie Church, Dundee Street, Carnoustie

The Philip Hall, Dundee Street, Carnoustie

Carnoustie Church Manse, 44 Terrace Road, Carnoustie

4. Analysis of donations

	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Endowment Funds 2019 £	Total Funds 2019 £	Total Funds 2018 £
Freewill offering scheme (non Gift Aid)	2,318	0	0	2,318	2,758
Gift Aid donations	46,770	33,735	0	80,505	61,891
Tax recovered on Gift Aid donations	12,824	958	0	13,782	19,298
Ordinary offerings (open plate)	2,131	0	0	2,131	2,003
Other offerings, donations etc	8,683	3,807	0	12,490	16,259
Total for year	72,726	38,500	0	111,226	102,209

Carnoustie Church of Scotland

Notes to the Accounts (continued)

5. Analysis of payments

	Unrestricted Funds 2019	Restricted Funds 2019	Endowment Funds 2019	Total Funds 2019	Total Funds 2018
	£	£	£	£	£
Costs of generating funds					
Investment Manager's fees	0	0	0	0	0
Offering envelopes & campaign material	119	0	0	119	114
Total for year	119	0	0	119	114
Charitable activities					
Ministries & Mission allocation	47,698	0	0	47,698	48,496
Presbytery dues	600	0	0	600	616
Voluntary additional stipend	0	0	0	0	0
Minister's expenses	1,242	0	0	1,242	1,473
Ministerial assistance	0	0	0	0	0
Pulpit supply	302	0	0	302	179
Other staffing costs	9,128	0	0	9,128	9,051
Repairs and maintenance	6,367	0	0	6,367	6,417
Council tax	1,269	0	0	1,269	1,237
Heat, light & water charges	4,901	0	0	4,901	4,518
Insurance	5,490	0	0	5,490	5,605
Other building costs	25,153	0	0	25,153	9,675
Church office expenses	0	0	0	0	0
Organ & music	1,615	0	0	1,615	934
Printing, stationery and postage	574	0	0	574	133
Other expenses	2,488	5,875	0	8,363	7,470
	106,827	5,875	0	112,702	95,804
Governance costs					
Independent examiner's fee	0	0	0	0	0
Other payments					
Purchase of assets	0	0	0	0	0
Purchase of investments	0	0	0	0	0
	0	0	0	0	0

Carnoustie Church of Scotland

Notes to the Accounts (continued)

6. 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 £27,585; the maximum stipend in the fifth and subsequent years of service was £33,899.

7. Collections for Third Parties

	2019	2018
	£	£
Scottish Bible Society	207	180
Carnoustie Community Helpline	352	174
Angus Presbytery - Nurse for Panihatti	166	291
MAF	0	764
Church of Scotland HIV Programme	384	334
Crossreach	143	22
EMMS	0	161
Christian Aid	25	0
Tear Fund	0	248
	<u>1,277</u>	<u>1,138</u>

Carnoustie Church of Scotland

Appendix 1

Members of the Kirk Session

Minister

Rev M S Goss

Elders

E Baker

D H Blair

J Brown

S H Dow

A Edwards

R A Gall

A C Green

L G Hampton

I K Hoar

I R Johnston

R Limmack

K P Reid (Mann)

A McGill

P Milne

N M Murdoch

M E Ramsay

M C Richardson

A D Thornton

P A Thornton

P W Thornton