

# **The Church of Scotland Carnoustie Church**



## **TRUSTEES' ANNUAL REPORT and RECEIPTS AND PAYMENTS ACCOUNT**

**Year ended 31 December 2021**

**Congregation Number: 301791**

**Charity Number: SC015146**

# Carnoustie Church of Scotland

## Reference and Administrative Information

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**Charity name:** Carnoustie Church of Scotland

**Charity Registration Number:** SC015146

**Congregation Reference Number:** 301791

**Contact Address:** The Treasurer

**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: Mrs Audrey C Duncan

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**

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### **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 continued to meet through Zoom with 10 meetings taking place throughout the year plus 2 joint meetings with Barry Church KS. It was hoped to meet personally as the year progressed but the continued changes in Covid regulations proved to be challenging. Thanks are due to all the elders for their continued support as well as their ability and willingness to embrace unfamiliar technology.

Members of the Kirk Session are Trustees of Carnoustie Church.

# **Carnoustie Church of Scotland**

## **Trustees' Annual Report (continued)**

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### **Achievements and Performance**

#### **Project Practical Group**

It was hoped that 2021 would see the roof repairs completed but unfortunately this has not been possible. The Vestry roof work was completed as arranged but the planned work on the West Aisle roof has been delayed because of a couple of unforeseen difficulties. Angus building regulations have prevented our builder from sourcing the most suitable slate replacement and they have also specified that bat surveys be carried out in the building. We continue to consult with our architect, builder and Angus Council to make sure the work can progress as soon as possible.

The proposed sale of the Philip Hall is ongoing, again with delays but with hope that it can be sold soon.

The plans for the internal work are being re-considered using the finance available. We would like to begin the renovations as soon as possible so that our building can be used properly again once restrictions are lifted.

Finding funding has been difficult but applications are still being made as funds are opening up a bit more now that businesses are getting back to work.

Thanks are due as always to the congregation for the continued support shown over what has been another difficult year and it is hoped that 2022 will see our vision for the church begin to take place.

#### **Property Team**

For a period during 2021 Sunday services were conducted on-line from the Manse due to Covid and the Philip Hall was closed. Despite the underuse of accommodation for part of 2021 our property still required to be maintained.

The Philip Hall suffered two significant roof leaks during 2021, each brought on by a different cause. The combined cost of remedial work was about £600. In addition the Philip Hall heating failed early in 2021 and the boiler manufacturer's engineer was called at a cost of £300 but he determined the boiler was not at fault and the problem lay elsewhere in the system. As it's the intention to eventually sell the hall, further investigation into the problem was not pursued at that time. A pest control specialist had to be called to the Philip Hall just prior to the Scottish Parliament elections in May to deal with a heavy infestation of cluster flies in the Philip Hall, when dozens were being found in the main hall and Annexe on a daily basis.

# **Carnoustie Church of Scotland**

## **Trustees' Annual Report (continued)**

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### **Achievements and Performance**

#### **Property Team (continued)**

Over £1,000 had to be spent during 2021 on repairs to the church boilers due to separate failures. Although the church building was out of use for part of 2021 the heating system required to be available for use, just in case there was a funeral or the boiler was called into action due the frost thermostat activating the boiler during low temperatures. Sandbags have been placed at door of the below ground church boiler house to protect the equipment from future flooding.

Some long overdue redecoration of a bedroom in the Manse was undertaken during the year, the cost being shared equally with Barry Church.

With three properties (Church, Manse & Hall), ongoing property maintenance is part of the life of the congregation.

#### **Ministries Fund**

At the close of 2017 the Kirk Session approved the setting aside of Funds received from the Duncan Trust as a designated fund, for the purpose of providing support for Ministry materials and training. There was no major expenditure from this fund during the year to 31<sup>st</sup> December. It is anticipated that more use will be made of the Fund as Covid restrictions ease.

#### **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. We began the year meeting on Zoom but later in the year it was agreed that it was safe enough to meet in person, first of all in the church, then because of the cold, in the manse but by December, we were back to Zoom meetings. The numbers attending fluctuate but we know that those who cannot attend are with us in spirit and praying with us. It is always good to welcome new people along, just have a word with the minister and he will give you details of how we are meeting next. No-one is pressured into speaking, joining in saying Amen at the end of each prayer can sometimes be all that is said but adding that voice is important. Every week thanks is given for the technology allowing this important part of church life to continue.

# Carnoustie Church of Scotland

## Trustees' Annual Report (continued)

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### Achievements and Performance

#### Mission and Outreach Team

Established in March 2018, the Mission and Outreach (M&O) team has 8 (lost 3/gained1) members including one Barry Church member with very good attendance maintained at meetings.

The M&O team remit remains unchanged and 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

The influence of Covid continues to adversely affect plans/progress. Five formal meetings (4 x Zoom) were held in 2021, with activity in most of the remits continuing, although necessarily limited/restricted.

Plans to develop new services to complement the Church Building Project were placed on hold as a consequence of Covid, project delays and maintenance/proposed sale of the Philip hall.

The SU/Carnoustie Churches week long holiday club had to be cancelled again.

Messy Church events, now held on a Town Church rota, were suspended.

Funday Club meetings in Vestry Room within the church were again a casualty, although contact was maintained with children including Easter and Christmas.

The local Boys Brigade Company and Girls Association, who have their own premises, managed to restart in August, and continue to be supported by the Minister as Chaplain providing proactive services and practical help, in spite of cancellation of Enrolment and Awards services last session.

Carnoustie Churches Youth Mission initiatives continue to be suspended and links/support with Schools unfortunately remain 'on hold'.

Although the Friday Coffee Break remains on hold, the Guild continued to predominantly meet virtually, managing to practically support local and national Church of Scotland projects.

# **Carnoustie Church of Scotland**

## **Trustees' Annual Report (continued)**

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### **Achievements and Performance**

#### **Mission and Outreach Team (continued)**

The local British Legion and Angus 'foodbanks' and Blythswood Christmas Shoebox Appeal were again able to be supported practically and financially.

Congregation and community outreach, although limited, has however continued with weekly Facebook/Website frequent transmissions including Sunday Worship, in addition to the weekly 'in person limited number' services.

Use of 'Zoom' has had a positive influence enabling the frequency of all church meetings (formal and informal) to continue.

#### **Church Life & Worship Team**

As was reported last year, the second Covid lockdown of Church services was announced at the end of 2020 and services moved online for the first three months of 2021. With further IT training and programs, the Manse Facebook services were able to incorporate recorded contributions from Worship Leaders and Readings. Three services were pre-recorded with a small number of participants, two in Carnoustie, and one in Barry, which were broadcast on Facebook on the following Sundays.

Palm Sunday saw the return to in-person services, and we then established a rota involving three of our Worship Leaders and a retired Minister who had joined the congregation, taking part variously in preaching and leading prayers for the services. Huge thanks are due to Irene, Kirsty, Jan and Brian for all their hard work.

Shared services for Holy Week were not undertaken, although an evening Reflection was broadcast on Facebook each evening from the Manse, a solitary Good Friday Walk of Witness took place through the town, and a solitary Dawn service was broadcast on Easter Day from the beach.

At the end of April Daniel Spencer, a student for Full-time Ministry of Word and Sacrament, joined us on his final placement before Probation, and he was soon integrated into the worship rota for his six months with us. Daniel's ministry brought a welcome breath of fresh air into our fellowship, and we wished him well when he left us in November for his Probation at Menzieshill Parish Church, Dundee.

Despite the return to in-person services, there was a clear need to continue with an online offering, and initially this was achieved by having the Barry and Carnoustie services at the same

# **Carnoustie Church of Scotland**

## **Trustees' Annual Report (continued)**

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### **Achievements and Performance**

#### **Church Life & Worship Team (continued)**

10 am time (using the Worship Leaders' team in tandem with the Minister) and then a morning Facebook service from the Manse. As lockdown eased further, after the October holidays the usual times of 9.30 am (Barry) and 11 am (Carnoustie) were resumed, and the Manse service moved to an evening slot, changing to a more reflective format without hymns as time went on.

Online communion services were held on a monthly basis from the Manse at the start of the year, but in April and October in-person communion was carefully shared within the restrictions at both Barry and Carnoustie, and monthly in Carnoustie on the other months. Our thanks to Jan and Irene – and others – for their hard work in preparing for these services.

An evening bereavement service was undertaken in December for the first time, and this was well received by a small congregation. Further reflection indicates that an afternoon time might be planned in the future, meaning that people could attend in daylight.

The Omicron variant infections rose sharply at the end of December, leading to the cancellation of in-person Christmas services, but we were able to record a choral service for Watchnight in Carnoustie Church, and this was broadcast online, as was a Christmas Day service from the Manse.

Our organists worked hard at keeping the choir together during lockdown with Zoom rehearsals, and then together choir and organists met regularly for rehearsals and worship under the various restrictions as the year progressed. A huge thanks is due to Peter and Pauline for their enthusiastic and imaginative leading of the choir and congregation, along with the choir members themselves who recorded and submitted individual tracks of hymns and anthems which were compiled for use in the on-line services and in Church while singing was prohibited

Midweek services were held on a monthly rota with very small attendance, in part maintaining the use of the Philip Hall until the loss of heating in the winter brought them to an end.

The Prayer Meeting continued online using the Zoom platform, returning to in-person meetings in the Church for a number of months until the rise of Omicron restrictions put us back online.

Children have again been contacted with worksheets and other materials on a regular basis, and we are grateful to Kirsty for maintaining this contact.

The Boys' Brigade Company and Girls Association continued online meetings and when they reopened in-person in September the Minister began a weekly involvement with the Company section. Enrolment services have not been able to be held at this time.



# **Carnoustie Church of Scotland**

## **Trustees' Annual Report (continued)**

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### **Achievements and Performance**

#### **Carnoustie Churches Youth Ministry**

CCYM has again been unable to achieve anything further in joint working among the Churches during the pandemic, although a couple of Zoom meetings were held at the instigation of the Minister.

#### **Path of Renewal**

Our local Path of Renewal Group has continued to provide a forum for discussion and inspiration of various internet and in-person services. Informal networks haven't been well established as yet, mainly due to the restrictions of these past years.

### **Reports from Organisations**

#### **Carnoustie Church Guild**

Another year has passed, and we are still in the grips of Covid 19.

However, nothing can keep Carnoustie Church Guild down! As mentioned in the last report, we were trialling a new system. This was having the session start from March till September, continuing via Zoom over the winter months. This has worked well with many of our members joining in the meetings which have covered a variety of subjects including Bethan Spencer, speaker for our first project of the new 3-year period. This project was Home for Good which supports vulnerable children in the UK through Fostering and Adoption.

Sadly, due to continuing restrictions, our Christmas lunch had to be cancelled. However, hopefully later in 2022, we will be able to meet and enjoy a belated gathering,

As always, a very warm welcome is assured to anyone who wishes to join in any or all of our meetings - on Zoom of course you have to provide your own refreshments!

Please take care of yourselves and others and keep safe

#### **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. Due to Covid19 and being unable to socialise no events took place in 2021 but hopefully once it is safe to do so the fundraising and social events will resume.

# **Carnoustie Church of Scotland**

## **Trustees' Annual Report (continued)**

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### **Reports from Organisations**

#### **Friday Coffee Break**

Due to Covid19 the Friday Coffee Break did not reopen during 2021 and the committee will reassess its future once felt safe to do so.

#### **Flower Committee**

Since the pandemic it has been impossible for the important and very welcome flower ministry to continue and it has been missed by many. Once services began to be held in the church once more, it was decided to put an artificial display in the church and this has been a bright welcome back to those attending. Remembrance Sunday and Christmas saw the church decorated once more with a wonderful display of lights, candles and greenery. Every year the flower committee helps co-ordinate gifts of flowers or plants to members of the congregation who have suffered a loss or who are felt to be in need of comfort and this year the benevolent fund distributed 60 bowls of hyacinth bulbs.

#### **Church Cleaning Team**

The cleaning team consists of eight ladies. We work in pairs, and we rotate week by week, so that we normally don't have the same two ladies on duty every week. This year has seen much extra work due to the Covid situation. We have to clean every time any event has taken place in the church, before another group can use the building.

The remedial work in the vestry roof area has meant a bit more work for us also. There was a lot of dust at various times as a consequence of the joiners replacing some roof timbers. Every member of the cleaning team has remained cheerful and willing during what has been a difficult year.

#### **Financial Review**

2021 saw an increase in the regular contributions of 1.33% and expenditure decreased by 15.01% due to the reduced costs due to the Philip Hall being closed due to Covid19.

As at 31 December 2021, 75 (73 - 2020) members (and their families) contributed by means of regular bank standing orders and of these 62 (58 - 2020) were made under the Gift Aid provisions. The total contributed by this method was £45,084 (£40,757).

# Carnoustie Church of Scotland

## Trustees' Annual Report (continued)

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The freewill offering scheme is also encouraged and during the year 27 (36) members (and their families) contributed using monthly envelopes. The total amount contributed through the envelope scheme was £6,806 (£10,037) of which £5,411 (£6,730) 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 £81,596 (£81,186) as this includes donations to funds other than the General Fund.

Gift Aid claims for periods to 31 December 2021 to be received in 2022 amounted to £3,791 of which £3,312 for the General Fund.

Membership: The number on the roll at the year-end was 246, a reduction of 12 or 4.65% 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 £122,896 of which £74,274 had been designated for fabric funds, the project and the organ funds. 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 £146,989 of restricted funds which have been provided for the purposes specified in Note 2.

### 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 February 2022 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 2021 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

35 Spencer Crescent  
Carnoustie

Date

3 March 2022

# Carnoustie Church of Scotland

## Receipts and Payments Account for the year ended 31 December 2021

		Unrestricted Funds 2021	Restricted Funds 2021	Endowment Funds 2021	Total Funds 2021	Total Funds 2020
	Note	£	£	£	£	£
<b>Receipts</b>						
Donations	4	108,624	17,778	0	126,402	110,871
Legacies		0	0	0	0	0
Activities for generating funds		84	0	0	84	3,023
Bank & deposit interest		2,300	5	0	2,305	1,687
Investment income		359	967	0	1,326	1,484
		<b>111,367</b>	<b>18,750</b>	<b>0</b>	<b>130,117</b>	<b>117,065</b>
Rental of premises		300	0	0	300	1,530
Sale of assets		0	0	0	0	0
Sale of investments		0	0	0	0	0
Grants		14,073	29,500	0	43,573	7,412
Receipts from General Trustees		0	0	0	0	0
Other receipts		0	0	0	0	0
<b>Total receipts</b>		<b>125,740</b>	<b>48,250</b>	<b>0</b>	<b>173,990</b>	<b>126,007</b>
<b>Payments</b>						
Cost of generating funds	5	68	0	0	68	250
Charitable activities		93,925	2,001	0	95,926	92,050
Governance costs		0	0	0	0	0
<b>Total payments</b>		<b>93,993</b>	<b>2,001</b>	<b>0</b>	<b>95,994</b>	<b>92,300</b>
<b>Excess of receipts over payments</b>		<b>31,747</b>	<b>46,249</b>	<b>0</b>	<b>77,996</b>	<b>33,707</b>
<b>Transfers</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Overall excess of receipts over payments</b>		<b>31,747</b>	<b>46,249</b>	<b>0</b>	<b>77,996</b>	<b>33,707</b>

# Carnoustie Church of Scotland

## Statement of Balances as at 31 December 2021

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	Unrestricted Funds 2021	Restricted Funds 2021	Endowment Funds 2021	Total Funds 2021	Total Funds 2020
	£	£	£	£	£
<b>Bank &amp; Deposit balances</b>					
As at 1 January 2021	91,149	100,740	0	191,889	158,182
<b>Movement in year</b>					
Excess of receipts over payments	31,747	46,249	0	77,996	33,707
<b>As at 31 December 2021</b>	<b>122,896</b>	<b>146,989</b>	<b>0</b>	<b>269,885</b>	<b>191,889</b>
<b>Investments at market value</b>					
(Cost £16,056)			<b>0</b>	<b>62,264</b>	<b>55,383</b>
Fabric Fund – (Cost £241)				966	859
Reserve Fund – (Cost 3,511)				14,073	12,512
Benevolent Fund – (Cost £11,312)				46,102	40,868
Guild – (Cost £992)				1,123	1,144

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The accounts were approved by the Kirk Session on 28 February 2022  
For and on behalf of the Kirk Session



Irene K Hoar

Trustee



Audrey C Duncan

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		Reimbursement of travel expense claims
	£432	Manse telephone & broadband allowance (£216 recovered from Barry Church)
Dr P W Thornton, Trustee	£2,467	Joint Organist

### 2. Movement in Funds

	At 1 Jan 2021	Receipts	Payments	Transfers	At 31 Dec 2021
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Fund	4,738	75,178	61,258	-12,751	5,907
Designated Reserve Fund	40,032	825	50	0	40,807
Designated Fabric Fund	9,923	1,150	3,983	3,000	10,090
Designated Roof Fund	29,971	46,606	28,501	0	48,076
Designated Organ Fund	4,510	319	201	0	4,628
Designated Youth Fund	523	0	0	0	523
Designated Ministries Fund	634	0	0	751	1,385
Designated Church Project Fund	315	1,662	0	9,000	10,977
	<b>90</b>	<b>125,740</b>	<b>93,993</b>	<b>0</b>	<b>122,393</b>
<b>Restricted Funds</b>					
Church Project Fund	90,009	45,416	360	0	135,568
Benevolent Fund	5,400	932	840	0	5,492
Choir Fund	328	100	0	0	428
Annie Dean Fund	625	1	0	0	626
David Low Fund	1,091	1	0	0	1,092
The Guild	558	1,780	678	0	1,660
The Guild – Helping Hand	300	0	0	0	300
Sunday School (The Funday Club)	728	0	73	0	655
Flower Fund	1,380	20	50	0	1,350
F.U.N. Group	270	0	0	0	270
Friday Coffee Break	51	0	0	0	51
	<b>100,740</b>	<b>48,250</b>	<b>2,001</b>	<b>0</b>	<b>147,492</b>
<b>Endowment Funds</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Funds</b>	<b>191,889</b>	<b>173,990</b>	<b>95,994</b>	<b>0</b>	<b>269,885</b>

# Carnoustie Church of Scotland

## Notes to the Accounts (continued)

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### 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 2021 £	Restricted Funds 2021 £	Endowment Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
Freewill offering scheme (non Gift Aid)	1,245	0	0	1,245	3,307
Gift Aid donations	77,692	3,904	0	81,596	81,186
Tax recovered on Gift Aid donations	22,833	12,068	0	34,901	15,397
Ordinary offerings (open plate)	1,300	0	0	1,300	921
Other offerings, donations etc	5,554	1,806	0	7,360	10,060
<b>Total for year</b>	<b>108,624</b>	<b>17,778</b>	<b>0</b>	<b>126,402</b>	<b>110,871</b>



# Carnoustie Church of Scotland

## Notes to the Accounts (continued)

### 5. Analysis of payments

	Unrestricted Funds 2021	Restricted Funds 2021	Endowment Funds 2021	Total Funds 2021	Total Funds 2020
	£	£	£	£	£
<b>Costs of generating funds</b>					
Investment Manager's fees	0	0	0	0	0
Offering envelopes & campaign material	68	0	0	68	250
<b>Total for year</b>	<b>68</b>	<b>0</b>	<b>0</b>	<b>68</b>	<b>250</b>
<b>Charitable activities</b>					
Ministries & Mission allocation	40,705	0	0	40,705	48,915
Presbytery dues	607	0	0	607	640
Voluntary additional stipend	0	0	0	0	0
Minister's expenses	1,851	0	0	1,851	974
Ministerial assistance	0	0	0	0	0
Pulpit supply	180	0	0	180	0
Other staffing costs	6,441	0	0	6,441	8,255
Repairs and maintenance	2,982	0	0	2,982	3,692
Council tax	1,311	0	0	1,311	1,301
Heat, light & water charges	3,253	0	0	3,253	3,902
Insurance	5,153	0	0	5,153	5,585
Other building costs	29,502	0	0	29,502	12,194
Church office expenses	0	0	0	0	0
Organ & music	918	0	0	918	245
Printing, stationery and postage	69	0	0	69	127
Other expenses	953	2,001	0	2,954	6,220
	<b>93,925</b>	<b>2,001</b>	<b>0</b>	<b>95,926</b>	<b>92,050</b>
<b>Governance costs</b>					
Independent examiner's fee	0	0	0	0	0
<b>Other payments</b>					
Purchase of assets	0	0	0	0	0
Purchase of investments	0	0	0	0	0

0	0	0	0	0
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## Carnoustie Church of Scotland

### Notes to the Accounts (continued)

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#### 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 £28,700; the maximum stipend in the fifth and subsequent years of service was £35,269.

#### 7. Collections for Third Parties

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Scottish Bible Society	0	44
Angus Presbytery - Nurse for Panihatti	209	125
MAF	0	61
Crossreach	130	0
Carnoustie Foodbank	181	0
	<b><u>520</u></b>	<b><u>230</u></b>

# Carnoustie Church of Scotland

## Appendix 1

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### 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

K P Reid

A McGill

P Milne

N M Murdoch

M E Ramsay

M C Richardson

A D Thornton

P A Thornton

P W Thornton