



ST MACHAR'S
RANFURLY
CHURCH

CHURCH OF SCOTLAND BRIDGE OF WEIR

TRUSTEE ANNUAL REPORT and ACCOUNTS

for Year ended 31st December 2021



*Charity No. SC 003766
Congregation No. 140742*

St Machar's Ranfurly Church of Scotland Trustees' Annual Report Year Ending 31st December 2021

The trustees present their annual report and financial statements of the charity for the year ended 31st December 2021. The financial statements have been prepared in accordance with the accounting policies set out following the accounts and comply with the General Assembly

Regulations for Congregational Finance, 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

Objectives & 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.

The activities and achievements during the year are summarised in the following paragraphs.

Coronavirus

The year has been yet again dominated by the Covid-19 pandemic; we started the year with another lockdown and no in-person services or meetings until Palm Sunday. During that time services were live-streamed from the church with a core staff running things. Meetings were held using Zoom.

From Palm Sunday onwards, the Church was able to open, with limited capacity and special safety restrictions. From the summer onwards the social distancing was reduced to 1 metre and the choir could resume, which made for a more normal experience.

Services of Worship:

Our regular Sunday morning worship took place at 10.30 am every Sunday. The live-stream on YouTube was well watched and appreciated. Virtual live attendance/views would often exceed 50 during the lockdown with additional views after the service was held. When it was once again possible to meet in the church we would frequently be fully booked (40 or so at 2 metre distancing), and there was a continued use of the live-stream facility with the housebound in

particular enjoying this. From August the distancing was reduced to 1 metre and the balcony was once more in use. This significantly increased capacity so we could drop the need to pre-book for services.

We had rotas for AV desk, for stewarding and for cleaning and with many helpers we could keep the services going. A number of special services were held, for example, the Harvest Service and Remembrance Day (Armistice). The Harvest Service also included a collection of food for the Renfrewshire Food Bank.

A Family Christingle Service was again held on Christmas Eve, as well as our traditional Watchnight service.

Organisations and Youth Activities

These were severely disrupted during the first half of the year. The Guides and Boys Brigade met outside for the most part and restarted in the hall in September 2021. The Guild did not meet at all during 2021, with the exception of an afternoon tea held in November. Guide members were regularly contacted by phone though. The Terrace Lunch did not take place in 2021.

The minister led a Take Time Bible study during Lent via Zoom. In the second half of the year we were able to resume coffee after the service on some Sundays; this was held in the hall using the new round tables which were purchased during the summer. Choir rehearsals started in September on Thursday nights and were a source of enjoyment to the choir members. A Junior Choir was launched in October and 9 children (all but one from outwith the church) joined and had weekly rehearsals with a performance in December.

Some Kirk Session meetings were held on Zoom, others in person when the rules allowed for this to happen.

Achievements & Performance

During Lent an online daily post (photo and Bible text) was shared via Facebook and email. This was a joint initiative with Freeland and St Mary's Episcopal Churches. Members supplied (local) photos. In addition to this, an Easter Trail was set up around the village using large full-colour boards to illustrate and demonstrate the Easter story of Jesus' passion, death

and resurrection. The entirety of Mark's gospel was read aloud and recorded (outdoor) by members of the different local churches and shared online during Holy Week.

Christian Aid week was held and some streets were targeted for door-to-door collection; there was also a plant sale. The use of the e-envelope was also

encouraged. In part due to the fundraising efforts of two young lads completing the Tartan Walk for Christian Aid, a record amount of money (£8719) was raised this year.

There was some contact with the primary school and secondary school, but it was not possible to visit in person or bring the usual Christmas and Easter programmes or services due to the restrictions on visitors to schools. Instead the Easter Trail was promoted in the primary school. In November the local ministers were able to go into Gryffe High School to deliver the Remembrance reflection room with pupils, and they recorded a video in the place of the usual Remembrance assembly. Meetings were also held to explore what more might be possible in the New Year.

As mentioned above, a new Junior Choir was launched and is continuing, funded and supported by the kirk session as an outreach activity.

In December a Journey through Christmas event was organised in co-operation with Freeland Church, Hope Hall and St Mary's Church. On hundred and fifty local residents walked the trail in groups of 10, visiting three

church buildings where scenes had been set up to portray the nativity story. At each church numerous volunteers were involved and it was a great success. The scenes were also recorded and this video was shared with the churches and with the primary school.

During November a Mission Audit was completed as requested by Presbytery. It is available on our website and sets out some of the things we have done in engaging with our community and are planning to do moving forward.

The bi-monthly newsletter "The Lych Gate" continued to be produced, although sometimes it had to be sent out by e-mail only. This and our web site provided comprehensive information on our various services, activities and events. The minister also kept up the church's profile on Facebook with the latest information.

It was a year which was challenging as a certain weariness regarding Covid restrictions set in, however new mission initiatives such as those around Easter and Christmas, as well as the new Junior Choir brought much enthusiasm and encouragement.

Financial Review

Overview

The restrictions imposed on church activities due to the Covid-19 pandemic continued to affect income and expenditure for the year. Total income and expenditure for 2021 were down 6% and 11% on the previous year, to £91,923 and £95,405 respectively; leaving an overall deficit of £3,482. (Compared with pre-pandemic 2019, reductions in income and expenditure were 18% and 25% respectively.)

Within this year's figures, however, is an extraordinary expenditure of £5,796 for repair to the church chimney, which was in a dangerous condition. This was paid for out of the Fabric Fund, which has been set aside for such maintenance work, so that for regular activities, expenditure was lower than income by £2,314.

General Fund

Both income and expenditure for the General Fund were somewhat lower than in 2020. Total income of £86,840 was £4,795 (5%) lower while total expenditure was £84,050 or £5,263 (6%) lower than last year. The £2,790 excess of income over expenditure has left a balance of £35.2k in the General Fund.

There was a further reduction of £5,142 in voluntary income in 2020. The ongoing reduction in the congregation along with continuing restrictions on physical gatherings have meant limited numbers attending church services in person, with a consequent reduction in general offerings and donations, generating lower gift-aid recovery. We are grateful, however, that so many members continued to give their financial support through the year. Once again no legacies were received during the year.

For similar reasons, fundraising income is also lower than previous years. On the other hand, our hall users

were able to return in the second half of the year, providing some welcome income.

Investment income also decreased, as interest rates fell further.

Staffing costs are somewhat higher (11%) than 2020; reflecting the increase in the National Living Wage and additional duties carried out by the Organist to run a Junior Choir. There were no weddings and only two funerals requiring the organist and church officer. The church officer and the cleaner were furloughed until the middle of March, and the cleaner remained on partial furlough through to May; Coronavirus Job Retention Scheme grants totalling £1,352 were received covering 80% of their wages during those periods.

As reported last year, the West Renfrewshire Youth Trust was wound up and no further financial support was necessary in 2021.

General church maintenance costs were lower than 2020, as little general maintenance work was required. Utility (gas and electricity) costs are similar, reflecting the continued reduced use of the premises in the early part of the year. Water charges were incurred in the first quarter due to the charity water rate exemption being unavailable for 202/21 due to our 2018 income being above the £300,000 threshold. The exemption was reinstated from April 2021.

Other Funds

Early in the year it was discovered that the church chimney was in an unsafe condition requiring immediate remedial action. This work was carried out and paid for from the **Fabric Fund**. Subsequently, a successful application was made to the Listed Places of Worship Grant Scheme, and the VAT element of the expenditure was recovered as a grant.

The surplus funds in the West Renfrewshire Youth Trust were distributed back to the supporting churches; St Machar's Ranfurly Church received £2,743 which was split equally between the **Kelso** and **Outreach** funds. This was used to purchase additional tables for the church hall, which will support activities for young people and the wider community. The **Outreach Fund** also funded posters and advertising of village trails at Easter and Christmas which were used to take the Christian message into the local community.

With restricted access to the church this year, the weekly church flowers were generally purchased from the **Flower Fund**, rather than being donated directly. To support this, there has been a significant increase in donations to this fund, resulting in a balance of £530.

A **Life & Work Fund** was established to hold subscriptions for the magazine from members of the congregation. As usual, these subscriptions are prepaid, so that receipts in this year are for next year's magazines. Payments to the Church of Scotland for the magazines are made from this fund.

A **Christmas Fund** was established in 2020 to receive a donation specifically to fund purchase of the church's Christmas tree, decorations, and equipment necessary for outside installation. The balance was used this year to renew Christmas decorations within the church.

No legacies were received into the **Legacy Fund** during the year.

There were no Guild activities this year, so that a balance of £283 remains in the **Guild Fund**.

Bank Accounts

The church holds three bank accounts: an ordinary current account and an interest-paying current account with Virgin Money (formerly the Clydesdale Bank) and an ordinary current account with Bank of Scotland (BoS).

The main current account is Virgin Money account number xxxx5171. All regular income and payments are made to and from this account.

The BoS account (number xxxx2968) is used as a convenient means of depositing income as BoS is the only bank with a branch within the village.

Although account number xxxx4224 attracts interest, this is set at 0.5% below the Bank of England base rate; the current low base rate has meant that no interest has been received during the year. Therefore, while in normal times the approach has been to transfer monies to this account where possible in order to maximise interest earned, there has been no necessity to make such transfers this year.

Investment Policy and Performance

The Trustees have maintained a policy of only investing in low risk vehicles, such as Banks and similar institutions, where Financial Services Compensation Scheme (FSCS) protection exists, or in Government Bonds or equivalent. This has meant that investment opportunities with potential higher returns, such as Peer-to-Peer lending or Crowd Funding, have been turned down. In the current financial climate this has resulted in relatively low returns on our investments.

The three Endowment Funds are held in the Church of Scotland Investors' Trust. During the year, £137 of dividend income was received, while at the end of the year, the value had decreased from £4,347 to £4,268, a decrease of £79.

At the end of 2021, the one-year Virgin Money (Clydesdale Bank) fixed-term deposit matured, with total interest of £155. As no immediate requirement for

these funds was foreseen, but with potential for future increases in interest rates, it was decided to reinvest with Virgin Money the total of £31,065 in a short-term six-month deposit, with interest of 0.25%.

The one-year fixed-term deposit with the Shawbrook Bank (Charities Aid Foundation) with interest of 0.45% was due to mature on 4th January 2022, with interest of £114 (this was accrued for 2021). Again, with no immediate requirement foreseen, it was resolved that on maturity of this deposit, the original sum plus interest (£25,464) should be reinvested for a further 1-year term at 0.7% interest.

The division of these fixed-term deposits between two banks has been done to ensure that the total of funds deposited with any one bank do not exceeded the £85,000 limit guaranteed by the FSCS.

Risk Management

The principal risks facing the congregation are due to the number and age profile of its members. As older members inevitably pass on, not only does the regular income reduce, but the duties and responsibilities fall on fewer and fewer individuals. To mitigate this, the cyclical campaigns within the National Stewardship Programme are used to encourage members of the

congregation to continually review and consider their contributions of time, skills and money to the church.

A significant effort is also put into outreach into the community, which has had some success in encouraging younger members of the local community to join the Church.

Reserves Policy

The Charity Trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' policy to hold reserves of approximately 3 month's General Account expenditure and approximately 6 months expenditure for other unrestricted funds. With a budget for 2022 of £96.5k general expenditure and £3.3k expenditure from

other funds, this corresponds to a reserve requirement of approximately £25.8k. Although immediately available year-end cash reserves do not quite meet this requirement, there are additional cash reserves in short-term deposits which are more than adequate to cover the shortfall.

Structure, Governance and Management

The congregation is a registered charity, number SC003766. Since June 2018, it has been administered in accordance with the terms of the Church of Scotland Unitary Deed of Constitution, and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

The Kirk Session, which meets between six and eight times a year, is responsible for managing the all activities, including spiritual affairs, within the church. Responsibilities are delegated to 7 teams working under the Kirk Session: Worship; Mission and Outreach; Pastoral Care and Nurture; Learning; Communication and Administration; Buildings; and Stewardship and Finance. Team members are appointed from within the congregation; members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the work of a team. Each team is headed up by a convener, who is a member of, and reports to, the Kirk Session.

Reference and Administrative Information

Charity Name: St Machar's Ranfurly Church
Charity Registration No: SC003766
Congregation Reference No: 140742
**Contact Address:
(Trustee's Home)** Dennis Taylor
33 St Andrews Drive
Bridge of Weir
PA11 3HT

Trustees

Kirk Session Members (at 31st December 2020)

Mrs A P Allen	Mrs M J Bird	Mrs H Bullen	Mr W R Christie
Mr J Downie	Mrs J Durward	Mr I A Hales	Mrs N E M Hancock
Mrs M A Hart	Mr R Hughes	Mrs E S Lyle	Mr P McCulloch
Mr D R Macdonald	Mrs A McKechan	Mrs C McLaughlin	Mr S McLaughlin
Mr A Marshall	Rev H Marshall	Mrs M Richardson	Mr W M Robb
Mr D Taylor	Mrs M Taylor	Mrs A Yeaman	Mr S Yeaman

Principal Office Bearers

Minister	Rev Hanneke Marshall
Session Clerk	Dennis Taylor
Treasurer	Francis Hancock 18 Glendentan Road Bridge of Weir PA11 3HE

Independent Examiner	Gillian Whyte, ACIE 14 Auchendarroch Street Greenock PA15 2TX	
Bankers	Virgin Money plc 1 Causeyside Street Paisley PA1 1UW	Bank of Scotland Plc PO Box 1000 BX2 1LB

Trustees' Responsibilities in Relation to the Financial Statements

Charity law requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website.

Approved by the Trustees and signed on their behalf,

Hanneke Marshall (Minister)

Francis Hancock (Treasurer)

Dated: 1st March 2022

Independent Examiner's Report to the Trustees of St Machar's Ranfurly Church

I report on the accounts of the charity for the year ended 31st December 2020 which are set out on pages 7 to the end of the report.

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) (a) to (c) 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 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 8 of the 2006 Accounts Regulations;

have not been met, or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: _____

Name: Gillian Whyte, ACIE

Address: 14 Auchendarroch Street
Greenock
PA15 2TX

Date: _____

Statement of Financial Activities

	Unrestricted 2021	Restricted 2021	Endowment 2021	Total Funds 2021	Unrestricted 2020	Restricted 2020	Endowment 2020	Total Funds 2020
Incoming Resources								
Donations and Legacies (1)	84,611	3,018	—	87,269	88,629	3,441	—	92,070
Charitable Activities (2)	1,566	472	—	2,038	2,098	1,152	—	3,250
Other Trading Activities (3)	1,851	—	—	1,851	780	—	—	780
Investment Income (4)	320	86	—	406	744	258	—	1,002
Other Incoming Resources	—	—	—	—	—	—	—	—
Total Incoming Resources	88,348	3,576	—	91,923	92,251	4,852	—	97,102
Resources Expended								
Charitable Activities (5)	90,997	3,658	—	94,655	89,999	16,392	—	106,391
Other Costs	750	—	—	750	—	—	—	—
Total Resources Expended	91,747	3,658	—	95,405	89,999	16,392	—	106,391
Net Income / (Expenditure)	(3,400)	(82)	—	(3,482)	2,252	(11,541)	—	(9,289)
Transfers								
Gross transfers between funds – in	—	—	—	—	2,916	11,919	—	14,836
Gross transfers between funds - out	—	—	—	—	(11,919)	(2,916)	—	(14,836)
Net Income / (Expenditure)	(3,400)	(82)	—	(3,482)	(6,751)	(2,537)	—	(9,289)
Other Recognised Gains / Losses								
Gains / losses on investment assets	—	—	(79)	(79)	—	—	72	72
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—	—	—	—
Net Movement in Funds	(3,400)	(82)	(79)	(3,561)	(6,751)	(2,537)	72	(9,217)
Total Funds Brought Forward	429,186	17,415	4,347	450,948	435,938	19,952	4,275	460,165
Total Funds Carried Forward	425,787	17,332	4,268	447,387	429,186	17,415	4,347	450,948

Balance Sheet

		This Year 2021	Last Year 2020
Fixed assets			
Tangible assets	(8)	358,250	358,520
Investments	(9)	4,268	4,347
		362,788	362,867
Current assets			
Debtors	(10)	4,697	4,969
Investments		56,415	56,261
Cash at bank and in hand		24,823	29,133
		85,935	90,362
Creditors			
Amounts falling due in one year	(11)	1,336	2,282
		1,336	2,282
Net Current Assets		84,599	88,081
Total Net Assets		447,387	450,948
Represented by:			
	(12)(13)(14)(15)		
Unrestricted			
General fund		35,214	32,424
Designated			
Manse Fund		358,520	358,520
Legacy Fund		—	—
Fabric Fund	(21)	31,779	37,442
Outreach Fund	(22)	274	800
Restricted			
Fabric Fund	(16)	—	—
Flower Fund	(17)	530	280
Wm Kelso Memorial	(18)	16,516	16,710
Christmas Fund	(19)	—	142
Guild Fund	(20)	283	283
Life & Work Fund		4	—
Endowment			
Jane Houston Bequest		2,920	2,974
Joseph A Wylie Bequest		1,035	1,055
Flower Fund (Endowment)		312	318
Funds of the Church		447,387	450,948

Statement of Cash Flow

	This Year 2021	Last Year 2020
Net Cash provided by (used in) Operating Activities (21)	(4,561)	(10,818)
Cash Flows from Investing Activities		
Interest and Dividends	406	1,002
Proceeds from Sale of Fixed Assets	—	—
Purchase of Fixed Assets	—	—
Proceeds from Sale of Investments	—	5,386
Purchase of Investments	(155)	(1,646)
Net Cash provided by (used in) Investing Activities	251	4,741
Cash Flows from Financing Activities		
Cash Inflows from New Borrowing	—	—
Repayment of Borrowings	—	—
Net Cash provided by (used in) Financing Activities	—	—
Change in Cash and Cash Equivalents	(4,310)	(6,076)
Cash and Cash Equivalents Brought Forward	29,133	35,209
Cash and Cash Equivalents Carried Forward	24,823	29,133

These accounts were approved by the Trustees on 1st Mar 2022 and signed on their behalf by:-

_____ Minister

_____ Treasurer

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of Preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities accounts (Scotland) regulations 2006 (as amended).

Fund Accounting

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income therefrom is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Incoming Resources

All donations and gifts are included within incoming resources under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty.

Donations and gifts in kind are brought into the accounts at their market value to the charity. There were no donations of this category in 2021.

Resources Expended

Expenditure is recognised on an accruals basis as the liability is incurred.

Tangible Fixed Assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the statement of financial activities in the period in which the liability arises.

Where applicable, all tangible fixed assets costing in excess of £4,000 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives:

- Fixtures, fittings and office equipment 5 years
- Motor vehicles 7 years

The Manse: The Manse is not under the control of or included in the inventory of the Church of Scotland General Trustees; therefore, it is included in these Accounts. The Manse was purchased in 2018 for £357,500; it is not being depreciated because the residual value is estimated to be higher than the original cost (See Note 8).

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

St Machar's Ranfurly Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Notes forming part of the Financial Statement for Year ended 31st December 2021

	Unrestricted				Unrestricted				Total Funds 2021	Total Funds 2020
	General 2021	Designated 2021	Restricted 2021	Endowments t 2021	General 2020	Designated 2020	Restricted 2020	Endowments t 2020		
1. Donations and Legacies										
1101 - Freewill Offering Scheme	8,066	—	—	—	10,151	—	—	—	10,151	
1103 - Offerings by Standing Order	48,804	—	—	—	47,657	—	—	—	47,657	
1104 - Tax Recovered on Gift Aided Donations	15,127	—	—	—	16,285	—	575	—	16,860	
1105 - Ordinary Collections Plate etc.	1,131	—	—	—	1,479	—	—	—	1,479	
1106 - Other Offerings, Donations etc.	8,607	—	80	—	10,572	—	2,841	—	13,414	
1107 - Junior Church Collections	—	—	—	—	—	—	—	—	—	
1110 - From Organisations	150	1,372	1,372	—	571	—	—	—	571	
1111 - Outreach Donations	—	3	—	—	—	250	—	—	250	
1160 - Flowers Donations	—	—	407	—	—	—	25	—	25	
1170 - Unrestricted Legacy	—	—	—	—	—	—	—	—	—	
1175 - Grants Received	1,352	—	1,159	—	1,664	—	—	—	1,664	
	83,237	1,375	3,018	—	88,379	250	3,441	—	92,070	
2. Charitable Activities										
1120 - Fund Raising	1,106	—	—	—	1,579	—	—	—	1,579	
1121 - Coffee Fellowship	—	—	—	—	164	—	—	—	164	
1122 - Social Events	—	—	—	—	—	—	—	—	—	
1124 - Weddings	—	—	—	—	—	—	—	—	—	
1125 - Funerals	460	—	—	—	355	—	—	—	355	
1161 - Guild Income	—	—	—	—	—	—	538	—	538	
1162 - Life and Work Income	—	—	472	—	—	—	614	—	614	
	1,566	—	472	—	2,098	—	1,152	—	3,250	

3. Other Trading Activities

	Unrestricted			Investment Funds		
	General	Designate	Restricted	General	Designate	Restricted
	2021	2021	2021	2020	2020	2020
1150 - Use of Premises	1,851	—	—	780	—	780
	1,851	—	—	780	—	780

4. Investment Income

1130 - Interest Received & Investment Income	186	133	86	361	355	256	973
1140 - Bank and Deposit Interest	—	—	—	17	10	2	29
	186	133	86	378	365	258	1,002

INCOME TOTAL	86,840	1,508	3,576	91,635	615	4,852	97,102
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	Unrestricted				Unrestricted				Total Funds 2021	Restricted Endowment t 2021	Restricted Endowment t 2020	Funds 2020
	2021		d 2021		2020		d 2020					
	General	Designate	General	Designate	General	Designate	General	Designate				
5. Analysis of Expenditure												
Charitable Activities												
1201 - Ministries-Mission Allocation	50,616	—	—	—	—	—	—	—	—	—	—	46,987
1209 - Presbytery Dues	655	—	—	—	—	—	—	—	—	—	—	1,205
1214 - Ministry Travel expenses	960	(7)	—	—	—	—	—	—	—	—	—	1,040
1215 - Ministers Telephone	623	(7)	—	—	—	—	—	—	—	—	—	483
1216 - Ministers Other Expenses	36	(7)	—	—	—	—	—	—	—	—	—	95
1217 - Pulpit Supply	180	(6)	—	—	—	—	—	—	—	—	—	60
1222 - West Renfrewshire Youth Trust	—	—	—	—	—	—	—	—	—	2,500	—	10,000
1231 - Fund raising expenses (regular)	—	—	—	—	—	—	—	—	—	—	—	50
1234 - Social Event Expenses	—	—	—	—	—	—	—	—	—	—	—	—
1240 - Church Officer	4,156	(7)(6)	—	—	—	—	—	—	—	—	—	—
1242 – Organist	4,750	(6)	—	—	—	300	—	—	—	—	—	3,717
1246 – Cleaner	3,688	(6)	—	—	—	—	—	—	—	—	—	4,313
1247 - Deputies' Fees	—	(6)	—	—	—	—	—	—	—	—	—	3,690
1250 - Printing, Stationery	174	—	—	—	—	—	—	—	—	—	—	—
1252 – Photocopying	134	—	—	—	—	—	—	—	—	—	—	169
1253 – Telephone	270	—	—	—	—	—	—	—	—	—	—	78
1254 - Audio Visual System	309	—	—	—	—	—	—	—	—	—	—	585
1260 – Equipment	116	1,342	—	—	—	1,342	—	—	—	—	—	12,378
1261 - Church Newsletter	853	—	—	—	—	—	—	—	—	—	—	1,334
1262 - Life and Work Expenses	—	—	—	—	—	—	—	—	—	—	—	782
1263 - Computer Expenses	308	—	—	—	—	—	—	—	—	—	—	672
1265 – Outreach	—	560	—	—	—	—	—	—	—	—	—	843
1266 – Worship Expenses	34	—	—	—	—	—	—	—	—	—	—	917
1267 - Session Expenses	144	—	—	—	—	—	—	—	—	—	—	128
1268 - Junior Church Expenses	—	—	—	—	—	—	—	—	—	—	—	144
1271 – Fellowship Expenses	20	—	—	—	—	—	—	—	—	—	—	—
												38

continued overleaf

	Unrestricted			Unrestricted			Total Funds 2021	Unrestricted			Total Funds 2020
	General 2021	Designate d 2021	Restricted 2021	Endowmen t 2021	General 2020	Designate d 2020		Restricted 2020	Endowmen t 2020		
Charitable Activities (cont.)											
1279 - Miscellaneous Expenses	190	—	142	—	150	—	332	358	—	—	508
1280 - Flowers Expenses	—	—	247	—	11	—	247	69	—	—	80
1282 - Guild Expenditure	—	—	—	—	—	—	—	402	—	—	402
1300 - Fabric Maintenance Church	1,998	5,796	1,159	—	4,209	—	8,954	—	—	—	4,209
1301 - Organ - Piano Maintenance	75	—	—	—	135	—	75	—	—	—	135
1302 - Gas Church	2,575	—	—	—	2,125	—	2,575	—	—	—	2,125
1303 - Electricity Church	1,563	—	—	—	1,597	—	1,563	—	—	—	1,597
1306 - Water Church	190	—	—	—	685	—	190	—	—	—	685
1307 - Insurance Church	2,725	—	—	—	2,844	—	2,725	—	—	—	2,844
1308 - Cleaning Materials	257	—	—	—	278	—	257	—	—	—	278
1309 - Upkeep of Grounds	13	—	—	—	28	—	13	—	—	—	28
1320 - Fabric Maintenance Manse	2,889	—	—	—	756	—	2,889	—	—	—	756
1325 - Council Tax Manse	2,799	—	—	—	2,775	—	2,799	—	—	—	2,775
1395 - Donations to Third Parties	—	—	—	—	—	—	—	308	—	—	308
	83,300	7,698	3,658	—	89,313	686	94,655	16,392	—	—	106,391
Other Costs											
1391 - Audit or Independent Exam	750	—	—	—	—	—	750	—	—	—	—
	750	—	—	—	—	—	750	—	—	—	—
Support costs have not been separately identified as the Trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.											
EXPENDITURE TOTAL	84,050	7,698	3,658	—	89,313	686	95,405	16,392	—	—	106,391

6. Staff Costs and Numbers

	2021	2020
Salaries and Wages (including contract)	13,074	11,780
Social Security Costs	—	—
Total	13,074	11,780

Pulpit supply fees are included.

The average number of employees during the year, calculated on the basis of a head count, was as follows:

	2021	2020
Organist	1	1
Church Officer	1	1
Cleaner	1	1
Total	3	3

No employee had employee benefits in excess of £50,000 (2020 nil).

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' 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 is £28,700 and the maximum stipend in 5th and subsequent years of service is £35,269.

7. Trustee Remuneration and Related Party Transactions

During the year, 2 Trustees received reimbursement of expenditure incurred on behalf of the church:

- The Church Officer, Mr Stewart Yeaman, is an employee and received **£4156** in Salary less tax of **£873**.
- The Minister, Rev Hanneke Marshall received reimbursement of expenses totalling **£4417**, made up as follows:

Travel expenses	£960
Telephone expenses	£623
Manse Council Tax	£2799
Other expenses	£36

During the year, Trustee Scott McLaughlin carried out plumbing work in the Church and in the Manse. Total payments for these works was £790.

During the year, DJY Joinery, owned by the son of Trustee Mr Stewart Yeaman, carried out repairs to the decking at the Manse at a cost of £500.

The total amount of donations by Trustees in 2021 was **£22,311**.

8. Tangible Fixed Assets

	Buildings	Office Equipment	Total
Cost			
At 1 st January 2021	358,520	—	358,520
Additions	—	—	0
Disposals	—	—	0
As at 31 st December 2021	<u>358,520</u>	<u>—</u>	<u>358,520</u>
Net Book Value			
At 31 st December 2020	<u>358,520</u>	<u>—</u>	<u>358,520</u>
At 31 st December 2021	<u>358,520</u>	<u>—</u>	<u>358,520</u>

9. Investments

	2021	2020
Market Value at 31 st December (previous year)	4,347	4,275
Unrealised gain (loss) on Investments	(79)	72
Market Value at 31 st December (this year)	4,268	4,347
Investment at Cost	<u>4,097</u>	<u>4,097</u>

The following investments are held:
C of S Investor Trust Income Fund: 342 Units

10. Debtors

	2021	2020
Gift Aid Tax Refund due	3,978	4,575
Interest on Term deposits accrued	114	—
Other Income accrued	180	—
Expenditure prepaid	425	394
	<u>4,697</u>	<u>4,969</u>

11. Creditors

	2021	2020
Expenditure Accrued	985	1,810
Prepaid Income	360	472
Post Boxes	(9)	—
	<u>1,336</u>	<u>2,282</u>

12. Analysis of Net Assets among Funds

	General	Designated	Restricted	Endowment	Total
Fixed assets	—	358,520	—	—	358,520
Investments	—	—	—	4,268	4,268
Current Assets	36,199	32,053	17,683	—	85,935
Current Liabilities	(985)	—	(351)	—	(1,048)
Net Assets at 31st Dec 2021	35,214	390,573	17,332	4,268	447,387
Fixed assets	—	358,520	—	—	358,520
Investments	—	—	—	4,347	4,347
Current Assets	34,233	38,242	17,887	—	90,362
Current Liabilities	(1,810)	—	(472)	—	(2,282)
Net Assets at 31st Dec 2020	32,424	396,762	17,415	4,347	450,948

13. Statement of Assets and Liabilities

	Unrestricted				This Year	Last Year
	General	Designated	Restricted	Endowment		
Fixed assets - Tangible assets						
Manse: St Andrews Drive	—	358,520	—	—	358,520	358,520
Total	—	358,520	—	—	358,520	358,520
Fixed assets - Investments						
COSIT IF 1	—	—	—	4,268	4,268	4,347
Total	—	—	—	4,268	4,268	4,347
Current assets - Cash at bank and in hand						
Bank Deposit Account ...224	415	2,442	159	—	3,016	1,497
Bank Current Account ...171	17,152	1,478	1,165	—	19,795	23,243
B of S Current Account 968	1,690	—	—	—	1,690	4,109
Petty Cash	39	—	1	—	40	1
Guild Bank	—	—	283	—	283	283
Total	19,296	3,920	1,607	—	24,823	29,133
Current assets - Investments						
CB Term Deposit	8,804	14,221	8,040	—	31,065	30,911
CAF Term Deposit	3,500	13,850	8,000	—	25,350	25,350
Total	12,304	28,071	16,040	—	56,415	56,261
Current assets - Debtors						
Prepayments	425	—	—	—	425	394
Accounts Receivable	4,174	62	36	—	4,272	4,575
Total	4,599	62	36	—	4,697	4,969
Liabilities - Creditors: Amounts falling due in one year						
Accruals	(985)	—	—	—	(697)	(1,810)
Accounts Payable / Prepayments Received	—	—	(360)	—	(360)	(472)
Total	(985)	—	(360)	—	(1,057)	(2,282)
Liabilities - Agency accounts						
Agency collections	—	—	9	—	9	—
Total	—	—	9	—	—	—
Grand Total	35,502	390,573	17,332	4,268	447,675	450,948

14. Fund Movements

	At 1 st Jan 2021	Incoming Resources	Outgoing Resources	Transfers	Gains/ Losses	At 31 st Dec 2021
Endowment Funds						
Jane Houston Bequest	2,974	—	—	—	(54)	2,920
Joseph A Wylie Bequest	1,055	—	—	—	(19)	1,036
Scott Flower Endowment	318	—	—	—	(6)	312
Total Endowment Funds	4,347	—	—	—	(79)	4,268
Restricted Funds						
Fabric Fund	—	1,159	1,159	—	—	—
Flower Fund	280	497	247	—	—	530
Wm Kelso Memorial	16,710	1,448	1,642	—	—	16,516
Christmas Fund	142	—	142	—	—	—
Guild Fund	283	—	—	—	—	283
Life & Work	—	472	168	—	—	4
Total Restricted Funds	17,415	3,576	3,658	—	—	17,332
Unrestricted Funds						
General Fund	32,424	86,840	84,050	—	—	35,214
Designated Funds						
Manse Fund	358,520	—	—	—	—	358,520
Fabric Fund	37,422	133	5,796	—	—	31,779
Outreach Fund	800	1,375	1,902	—	—	274
Legacy Fund	—	—	—	—	—	—
Total Designated Funds	396,762	1,508	7,698	—	—	390,573
Total Unrestricted Funds	429,186	88,348	91,748	—	—	425,787
Total Funds	450,948	91,923	95,405	—	(79)	447,387
	At 1 st Jan 2020	Incoming Resources	Outgoing Resources	Transfers	Gains/ Losses	At 31 st Dec 2020
Endowment Funds						
Jane Houston Bequest	2,925	—	—	—	49	2,974
Joseph A Wylie Bequest	1,038	—	—	—	17	1,055
Scott Flower Endowment	313	—	—	—	5	318
Total Endowment Funds	4,275	—	—	—	72	4,347
Restricted Funds						
Flower Fund	312	37	69	—	—	280
Wm Kelso Memorial	19,194	246	2,731	—	—	16,710
Live Streaming Fund	—	2,916	11,898	8,982	—	—
Christmas Fund	—	500	358	—	—	142
Guild Fund	454	538	710	—	—	283
Life & Work	(8)	614	627	21	—	—
Total Restricted Funds	19,952	4,852	16,392	9,003	—	17,415
Unrestricted Funds						
General Fund	39,104	91,635	89,313	(9,003)	—	32,424
Designated Funds						
Manse Fund	358,520	—	—	—	—	358,520
Fabric Fund	37,077	365	—	—	—	37,422
Outreach Fund	1,237	250	686	—	—	800
Legacy Fund	—	—	—	—	—	—
Total Designated Funds	396,834	615	686	—	—	396,762
Total Unrestricted Funds	435,938	92,251	89,999	(9,003)	—	429,186
Total Funds	460,165	97,102	106,391	—	72	450,948

15. Purpose of Funds

Purpose of Designated Funds

- **Manse Fund.** This fund contains the value of the manse (at the purchase price, including associated legal fees).
- **Fabric Fund:** The Trustees have set aside funds for the maintenance of the church property.
- **Outreach Fund:** This fund has been set up to allow sums to be set aside for use in activities designed to reach out to the wider community.
- **Legacy Fund:** This fund is used to hold funds from unrestricted legacies until a decision is made on how the funds should be used.

Purpose of Restricted Funds

- **Fabric Fund:** This fund is used to hold funds donated for specific fabric repair or maintenance activities in the church or manse.
- **Flower Fund:** This fund is to provide flowers for display during services of worship.
- **Guild Fund:** This fund allows the Guild to pursue its own charitable activities throughout the year.
- **Life & Work Fund:** Payments from the congregation for Life & Work magazine are stored in this fund; purchase of the magazines is made from this fund.
- **W. Kelso Memorial Fund:** Mrs. Margarita Kelso bequeathed £39,828.80 to St. Machar's Ranfurly in memory of her husband, the late William Kelso to be used as the Trustees shall decide but as far as practicable and so far as the Trustees may think fit to be applied in the interests of young people of the Church.
- **Live Streaming Fund:** This fund was set up to collect any funds received specifically for purchase of equipment to allow live streaming of services. The equipment was purchased from this fund. At the end of 2020, the outstanding balance was cleared by a transfer from the General Fund.
- **Christmas Fund:** This fund was created to hold funds donated for the specific purpose of providing a Christmas tree and Christmas decorations for the Church.

Purpose of Endowment Funds

- **Jane Houston Bequest:** Income from this fund is to augment the former Mission and Aid Fund. It is retained in the General Fund from which payments to the Mission and Aid Fund are made through our Annual Allocation.
- **Joseph A Wylie Bequest:** Income from this fund is intended to augment the minister's stipend. It is retained in the General Fund from which payments to the Parish Ministers fund are made through our Annual Allocation.
- **Flower Fund Endowment:** Income from this fund is to provide flowers for the church in memory of Mrs Catherine Scott on her anniversary.

16. Income and Expenditure - Fabric Fund (restricted)

B/F from 2020		—
Income		
Listed Places of Worship grant	1,159	
	—	<u>1,159</u>
Expenditure		
VAT on Repair to church chimney	1,159	<u>(1,159)</u>
Balance at end Dec 2021		<u>—</u>

17. Income and Expenditure – Flower Fund (restricted)

B/F from 2020		280
Income		
Donations	487	
Interest	10	<u>497</u>
Expenditure		
Flowers Expenses	247	<u>(247)</u>
Balance at end Dec 2021		<u>530</u>

18. Income and Expenditure – Wm Kelso Memorial Fund (restricted)

B/F from 2020		16,710
Income		
WRYT surplus funds returned	1,372	
Interest on Term Deposits	76	
Bank Interest		<u>1,448</u>
Expenditure		
Organist for Junior Choir	300	
Tables for hall	1,342	<u>(1,642)</u>
Balance at end Dec 2021		<u><u>16,516</u></u>

19. Income and Expenditure – Christmas Fund (restricted)

B/F from 2020		142
Income		
Donations		<u>—</u>
Expenditure		
Christmas Tree		
Christmas Decorations		<u>142</u>
Balance at end Dec 2021		<u><u>—</u></u>

20. Income and Expenditure – Guild Fund (restricted)

B/F from 2020		283
Income		
		<u>—</u>
Expenditure		
		<u>—</u>
Balance at end Dec 2021		<u><u>283</u></u>

21. Income and Expenditure - Fabric Fund (designated)

B/F from 2020		37,442
Income		
Interest on Term Deposits	133	
Bank Interest	—	<u>133</u>
Expenditure		
Repair to church chimney	5,796	<u>(5,796)</u>
Balance at end Dec 2021		<u><u>31,779</u></u>

22. Income and Expenditure – Outreach Fund (designated)

B/F from 2020		800
Income		
WRYT surplus funds returned	1,372	
Donations	3	<u>1,375</u>
Expenditure		
Tables for hall	1,342	
Easter Trail expenses	48	
Christmas Trail expenses	494	
PVG Application	18	<u>(1,902)</u>
Balance at end Dec 2021		<u><u>274</u></u>

23.Reconciliation of Net Income/(Expenditure) to Net Cash Flow from Operating Activities

	This Year 2021	Last Year 2020
Net Income/(Expenditure) from SOFA	(3,561)	(9,217)
Adjustments		
(Gain)/Loss on Investments	79	72
(Interest and Dividends)	(406)	(1,002)
(Increase)/Decrease in Debtors	272	1,924
Increase/(Decrease) in Creditors	(945)	(2,451)
Net Cash provided by (used in) Operating Activities	(4,561)	(10,818)

24.Donations to Third Parties

	2021	2020
Donations		
Adams House	—	50
Renfrewshire Foodbank	—	258
	—	308
Agency Collections		
Christian Aid	53	
Renfrewshire Foodbank	230	135
Salvation Army	140	
Glasgow City Mission	—	498
Vine Trust	—	498
	422	1,131
TOTAL	422	1,438

25.Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contributions made by volunteers who give the time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.