

**The Church of Scotland**

**Lochgelly and Benarty St. Serf's  
Parish Church of Scotland**

**2019**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**Congregation No: 241481**

**Charity No: SC 032353**

## **Reference and Administrative Information**

Charity Name: **Lochgelly and Benarty St Serf's Parish Church of Scotland**

Charity Registration Number: **SC 032353**

Congregation Reference No: **281481**

Contact Address: **50 Raith Drive, Kirkcaldy, Fife KY2 5NR**

## **Trustees**

The Trustees during 2019 were the following members of the Kirk Session i.e. the interim moderator and the active Elders of the Congregation:-

Miss Morag Crawford DCS (discharged as interim moderator January 2019), Very Rev Dr Andrew McLellan (appointed as interim moderator February 2019 and discharged June 2019), Rev Dr Jean Kirkwood (appointed as interim moderator July 2019), Mrs Jean Adams, Mrs Ethne Brown, Mr Ian Brown, Mrs Helga Campbell, Mr Ronald Campbell, Mr Jim Carlisle, Mrs Margaret Carlisle, Miss Elizabeth Cousland, Mrs Violet Fotheringham, Mrs Joyce Goodall, Mr Roy Graham, Mrs June Hutton, Mrs June Kerr, Mrs Marion Lumsden, Ms Linda McGregor, Mrs Elizabeth McMahon, Mrs Elizabeth Martin, Mrs Alexis Michalski, Mr Brian Michalski, Mr Robin Millar, Mr David Moore, Mrs Agnes Moore, Mrs Margaret Morgan, Mrs Moira Neilson, Mrs Nancy Olszok, Mr Ian Patrick, Mrs Laura Pepperday, Mrs Anne Scott, Mrs Sandra Scott, Mrs Agnes Seath, Mr George Seath, Mrs Evelyn Smith, Mrs Margaret Swan.

The following elders have retired from activities and no longer attend and take part in decision-making at the Kirk Session. They remain elders but are not trustees:-

Mrs Margaret Mateos non-active from August 2017

Mrs Susan Dawkes, Mr. Peter Lockhart, Mrs Anne Lockhart, and Mrs Lorraine McLean, non-active from November 2017.

## **Principal Office-bearers**

Minister:	charge vacant (Locum in post January to December)
Interim Moderator (and Trustee):	Miss Morag Crawford DCS – from April 2018 to January 2019 Very Rev Dr Andrew McLellan – from February to June 2019 Dr Jean Kirkwood – from July 2019
Deacon	Pamela Scott DCS
Outreach Worker	Aileen Christie
Session Clerk:	Betty Martin (resigned February 2019) T Ritchie Campbell (appointed August 2019)
Session Clerk (pro tem)	Laura Pepperday (appointed August 2018)
Church Treasurer:	Robin Millar

## **Independent Examiner**

Stuart Kerr  
25 Penrice Park  
Lundin Links  
Fife  
KY8 6DZ

## **Bankers**

Bank of Scotland,  
349/351 High Street,  
Cowdenbeath  
Fife  
KY4 9QJ

## **Trustees' Annual Report**

**Year ended 31 December 2019**

### **Structure, Governance and Management**

#### **Governing Document**

The church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

#### **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. The Kirk Session ensures that elders who have elected not to continue as active elders resign and take no part in Kirk Session decisions.

#### **Organisational Structure**

The Kirk Session meets four times in a year to administer the business of the church. Other meetings are called by the interim moderator when necessary. Certain responsibilities are delegated as appropriate to Committees (Groups) whose conveners are elders or members of the congregation. The remit of each Group has been agreed by the Kirk Session. The following are the main Groups that have been set up: Finance and Stewardship, Pastoral Care, Property, Worship & Children's Ministry, Ways and Means, Admin and Publicity. The Group members are a mixture of elders and church members. The Kirk Session is responsible for further groups in addition to those already mentioned. There are: the Newsletter Production Team, the Newsletter Delivery Team, Website and Facebook Maintenance, Messy Church, the Fellowship/Bible Study Group, the Shoe Box Appeal Group, the Welfare Group, the Craft Group, the Tuesday Afternoon Group, the 'Drop In', the Men's Bowling Club, the Women's Bowling Club, the Sunday Teas Group, the Hospitality Team, the Church Readers Group as well as a Funeral Team. The Kirk Session complies with the advice of Dunfermline Presbytery in relation to Data Protection requirements.

#### **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.



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

### **Year ended 31 December 2019**

The Congregation provides varied services of worship within its two buildings involving Office Bearers and members of the Congregation. These include special all age/ family services such as Palm Sunday, Nativity, Pentecost, and Harvest. During the year the Sunday Club has only met in the Lochgelly building. Both Sunday Club leaders from Benarty resigned at the end of 2018 and new leaders have not yet been recruited. The elders conduct at least one service every year. The 'J' Team which was set up a number of years ago for teenagers has not been active for some time. The Messy Church for young children and their parents/carers which began in 2010 has continued to grow in Benarty, meeting once a month. There are 37 Dads, Mums and children on the register and 5 volunteers and the meetings provide a bible story, prayer, craftwork, puzzles, colouring and food. The Deacon and Outreach Worker work with the local primary schools to encourage connection between the church and young people.

Social events are organised by the Ways and Means Group throughout the year and take the form of meals, entertainments, Burn's supper and concerts, coffee mornings, car boot sales, summer and Christmas fayres. The Congregation through the Ministry team is involved with Benarty and Lochgelly Churches Together (BLCT) which encourages different Christian denominations to work together to organise additional Christian events during the year including a Good Friday service, Easter or Harvest Songs of Praise and Brass Band Carol Service. The congregation continues to actively support the Dunfermline Foodbank's extension into Benarty. Food donations are accepted every week at both church buildings.

The church provides a valued service to the local community. The church halls are used regularly by various community organisations including Probus, Fife Young Carers, Dunmore Nursery, Lochgelly Amateur Dramatic and Musical Association (LADAMA) and LADAMA Youth Theatre. There are also a number of local groups using the halls to provide, amongst other activities, Substance abuse support, Highland Dancing, Craft work, Judo and Slimming.

### **Achievements and Performance.**

This Congregation provides spiritual growth and service to the parish and local community. There are groups within the Congregation which are responsible for maintaining current achievements and standards and for setting new goals and aspirations. These groups provide the structure by which this Congregation functions and reviews their achievements and future plans at least annually in their reports to the Kirk Session. There is an annual Elders' event arranged to motivate the Elders to help meet the needs of the Congregation.

Over the last year the Congregation has supported events which have been held within the church and also in the community such as musical concerts and initiatives organised by Benarty and Lochgelly Churches Together. For part of the year the premises were made available to the Street Pastor initiative covering Lochgelly, Cowdenbeath and Kelty. The Street Pastors now have premises in Cowdenbeath. Contact with local schools has been successfully expanded by the members of the Ministry Team

The charge remained vacant throughout 2019 with a locum, Reverend Geoffrey Probert in post until the end of August when he moved to a charge in Scunthorpe. Reverend William McCulloch has been the locum since that time.

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

### **Year ended 31 December 2019**

The charge remained vacant throughout 2019 with a locum, Reverend Geoffrey Probert in post until the end of August when he moved to a charge in Scunthorpe. Reverend William McCulloch has been the locum since that time.

A Nominating Committee was elected by the members of the Congregation and it is actively involved in seeking out a new Minister.

The church has a Hymnal Plus music system to allow Sunday services to proceed with musical accompaniment to hymn singing. This portable system is also available to groups like Benarty and Lochgelly Churches Together and is used for monthly services in two nearby nursing homes.

### **Financial Review**

The principal fund is the General Fund. The main source of income for this remains the traditional Free Will offering (FWO) collected through weekly envelopes. The other major income contributions are rents for hall lets and regular fundraising. In 2019, 119 sets of FWO envelopes (down from 130 in 2018) were issued to members but as in previous years not all of these members returned filled envelopes. 68 persons (down from 74 in 2018) made donations under gift aid declarations. These declarations allow tax already paid on these payments to be recovered by the Church. The Church also benefitted from the Gift Aid Small Donations Scheme reclaiming tax on small donations made at both the Lochgelly and Benarty places of worship. The total tax recovered amounted to £8,696 (down from £9,271 in 2018). At the year end, 21 members (up from 17 in 2018) were making regular payments to the church by way of standing order. The church is now registered with Easyfundraising, which allows the church to benefit from on-line shopping carried out by supporters.

### **Reserves Policy**

The members of the Kirk Session have reviewed their policy of holding reserves of approximately three months' expenditure including designated funds and have determined to increase reserves to allow for at least six months' expenditure and the maintenance costs associated with four buildings, three of which are listed as of architectural interest. At the year end the Congregation held unrestricted funds in cash and investments of £85,105 of which £11,355 has been designated as a fabric fund to go towards a number of outstanding property improvement and maintenance projects including toilet upgrading at Lochgelly, manse sustainability and decoration at Benarty. A further £7,711 was designated for improvements to the IT infrastructure of both church buildings.



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

**Year ended 31 December 2019**

### **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.

The annual accounts are published on the church website when approved by the Kirk Session and presented to the congregation at the Annual Stated meeting.

Approved by the Trustees and signed on their behalf on 8 MARCH 2020

**Session Clerk**

## **Independent Examiner's Report to the Trustees of Lochgelly and Benarty: St Serf's**

I report on the accounts of the charity for the year ended 31 December 2019 which are set out on pages 1 to 13.

### **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's trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

### **Basis of independent examiner's statement**

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

Address:

Date:



**Lochgelly and Benarty: St Serf's**  
**Receipts and Payments Account**  
**Year ended 31 December 2019**

		Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	Funds	2019	2018
		2019	2019	2019		
		£	£	£	£	£
<b><u>Receipts</u></b>	<b>Note</b>					
Donations	3	50,482	1,988	-	52,470	55,380
Legacies		-	2,000	-	2,000	-
Grants		-	-	-	-	-
Fundraising activities		8,639	-	-	8,639	8,819
Bank & Deposit interest		109	-	-	109	68
Investment income		3,072	-	88	3,160	3,160
		62,302	3,988	88	66,378	67,427
Rental of premises		9,930	-	-	9,930	8,947
Proceeds from sale of investments		-	-	-	-	-
Receipts from General Trustees		13,797	-	-	13,797	1,771
Other receipts (insurance claim)		-	-	-	-	649
<b><u>Total Receipts</u></b>		<b>86,030</b>	<b>3,988</b>	<b>88</b>	<b>90,105</b>	<b>78,794</b>
<b><u>Payments</u></b>	<b>4</b>					
Costs of generating funds		252	-	-	252	263
Charitable activities		85,152	2,166	88	87,406	83,777
Governance costs		100	-	-	100	100
Other payments		492	-	-	492	8,495
<b><u>Total Payments</u></b>		<b>85,996</b>	<b>2,166</b>	<b>88</b>	<b>88,250</b>	<b>92,635</b>
<b>Excess of Receipts over Payments for the year before transfers</b>		<b>34</b>	<b>1,821</b>	<b>-</b>	<b>1,855</b>	<b>- 13,841</b>
<b>Transfers</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Excess of Receipts over Payments for the year</b>		<b>34</b>	<b>1,821</b>	<b>-</b>	<b>1,855</b>	<b>- 13,841</b>

**Lochgelly and Benarty: St Serf's**  
**Statement of Balances**  
**At 31 December 2019**

	Note	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Endowment Funds 2019 £	Total 2019 £	Total 2018 £
<b><u>Bank &amp; Deposit Balances</u></b>						
Bank & deposit balances brought fwd		12,115	9,071	-	21,186	35,027
<b>Movement in year:</b>						
Excess of Receipts over Payments for the year		34	1,821	-	1,855	- 13,841
<b>Bank &amp; deposit balances carried fwd</b>	<b>8</b>	<u>12,149</u>	<u>10,892</u>	<u>-</u>	<u>23,041</u>	<u>21,186</u>
<b><u>Investments</u></b>						
Church of Scotland Investors Trust Income Fund						
4,568 Units (market value £ 57,100 at 31/12/19)		52,967	-	2,032	54,999	54,999
1,752 Units (market value £ 21,900 at 31/12/19)		19,990	-	-	19,990	19,990
		<u>72,957</u>	<u>-</u>	<u>2,032</u>	<u>74,989</u>	<u>74,989</u>
<b><u>Total Funds</u></b>					<u>98,030</u>	<u>96,175</u>

The accounts were approved by the Kirk Session on **8 MARCH 2020**  
For and on behalf of the Kirk Session

**Session Clerk**

**Treasurer**

**Lochgelly and Benarty: St Serf's**  
**Year ended 31 December 2019**  
**Notes to the Accounts**

**1. Trustee Remuneration and Related Party Transactions**

During the year the following Trustees and members of the Kirk Session received the sums stated as remuneration for providing services as organists and church officers during the year: (1) J McGaw church officer £800; (2) L Pepperday church officer £1,200; (3) S Scott organist £1,680; and (4) G Seath church officer £948. No other expenses were paid to trustees.

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

**2. Movements in Funds**

	At 1 Jan 2019 £	Receipts £	Payments £	Transfers £	At 31 Dec 2019 £
<b>Unrestricted funds</b>					
Designated Fabric Fund	11,810	14,709	15,163	-	11,355
Designated IT Fund (Kerr Bequest)	8,203	-	492	-	7,711
General Fund	65,059	71,321	70,341	-	66,039
	<u>85,072</u>	<u>86,030</u>	<u>85,996</u>	<u>-</u>	<u>85,105</u>
<b>Restricted funds</b>					
Chairs Fund	81	-	-	-	81
Eco Group Fund	86	-	-	-	86
Flower Fund	983	1,516	1,664	-	834
J Team Fund	501	-	-	-	501
Lochgelly Community Use Improve	4,500	2,080	-	-	6,580
Messy Church Fund	280	-	98	-	182
Minister's Robes etc Fund	260	-	-	-	260
Samaritan Fund	1,322	127	-	-	1,449
Sunday Club's Fund	1,005	265	404	-	866
Benarty Car Park Fund	53	-	-	-	53
	<u>9,071</u>	<u>3,988</u>	<u>2,166</u>	<u>-</u>	<u>10,892</u>
<b>Endowment funds</b>					
The Williamson Bequest	2,032	88	88	-	2,032
	<u>2,032</u>	<u>88</u>	<u>88</u>	<u>-</u>	<u>2,032</u>
<b>Total funds</b>	<u>96,175</u>	<u>90,105</u>	<u>88,251</u>	<u>-</u>	<u>98,030</u>



## **Lochgelly and Benarty: St Serf's**

**Year ended 31 December 2019**

### **Notes to the Accounts (cont)**

#### **Purposes of Designated Funds**

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property  
IT Fund: The Trustees have set aside legacy monies to improve the IT infrastructure

#### **Purposes of Restricted Funds**

Benarty Car Park Fund: This is a fund to assist with the provision of a car park adjacent to the church building in Benarty

Chairs Fund: This is a fund to assist with the cost of furnishings for the churches

Eco Group Fund: This is a fund used to support the work of the church eco group

Flower Fund: This is a fund to provide flowers for use in church activities

J Team Fund: This is a fund used in J Team (Youth Group) activities

Lochgelly Community Use Improvements Fund: This is a fund intended to be used to upgrade toilets in the Lochgelly church

Messy Church Fund: This is a fund created with a grant received to support Messy Church activities and initiatives

Minister's Robes etc Fund: This is a fund to assist with the cost of robes for the Minister and other presentations

Samaritan Fund: This is a fund used by the Minister for Samaritan purposes

Sunday Club's Fund: This is a fund used in Sunday Club activities

#### **Purposes of Endowment Funds**

Income from the Williamson Bequest is used to provide welfare to elderly members of the congregation.

	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Endowment Funds 2019 £	Total 2019 £	Total 2018 £
<b>3. Analysis of Donations</b>					
WFO Scheme (non Gift Aid)	11,491		-	11,491	11,516
Gift Aid Donations	21,802	250	-	22,052	22,589
Tax Recovered on Gift Aid Donations	8,696	-	-	8,696	9,271
Ordinary Offerings (Open Plate)	4,032	-	-	4,032	3,702
Other Offerings, Donations etc	4,461	1,738	-	6,199	8,302
	<u>50,482</u>	<u>1,988</u>	<u>-</u>	<u>52,470</u>	<u>55,380</u>

**Lochgelly and Benarty: St Serf's****Year ended 31 December 2019****Notes to the Accounts (cont)**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	2019	2019	2019	2019	2018
	£	£	£	£	£
<b>4. Analysis of Payments</b>					
<b>Costs of generating funds</b>					
Offering envelopes	252	-	-	252	263
	<u>252</u>	<u>-</u>	<u>-</u>	<u>252</u>	<u>263</u>
<b>Charitable activities</b>					
Ministries & Mission contribution	29,441	-	-	29,441	28,818
Presbytery dues	1,472	-	-	1,472	1,501
Ministry expenses	14,306	-	-	14,306	13,529
Other staffing costs (inc PAYE)	8,560	-	-	8,560	9,476
Flowers in church	-	1,664	-	1,664	1,768
Fabric repairs & maintenance	15,043	-	-	15,043	11,484
Council Tax	816	-	-	816	1,564
Heat and light	6,596	-	-	6,596	6,346
Insurance	4,556	-	-	4,556	4,580
Telephone, Licences, Website costs	1,514	-	-	1,514	1,572
Cleaning materials	369	-	-	369	94
Church and Manse garden costs	794	-	-	794	735
Sunday club expenses	61	404	-	465	565
Printing and Stationery	632	-	-	632	743
Publicity and Advertising	543	-	-	543	597
Bequest income to Welfare Group	-	-	88	88	88
Other expenses	449	98	-	547	317
	<u>85,152</u>	<u>2,166</u>	<u>88</u>	<u>87,406</u>	<u>83,777</u>
<b>Governance costs</b>					
Independent examiner's fees	100	-	-	100	100
	<u>100</u>	<u>-</u>	<u>-</u>	<u>100</u>	<u>100</u>
<b>Other payments</b>					
Purchase of new equipment	492	-	-	492	8,495
	<u>492</u>	<u>-</u>	<u>-</u>	<u>492</u>	<u>8,495</u>

# **Lochgelly and Benarty: St Serf's**

**Year ended 31 December 2019**

## **Notes to the Accounts (cont)**

### **5. Central Funds**

The Ministries and Mission Contribution for 2018 was originally £40,637 and was revised to £29,441 to take into account a vacancy allowance of £11,196. The reduced contribution has been paid in full.

### **6. Collections for Third Parties in 2019**

	2019	2018
Christian Aid		
Poppy Scotland (including collection cans in both churches)	498	489
S.A.N.D.S Fife	313	218
Try Praying	131	0
Victoria Hospice	91	0
	0	180
	<u>1,033</u>	<u>887</u>

### **7. Minister's Stipend**

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. 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 and the maximum stipend (in the fifth and subsequent years of service) £33,899

### **8. Cash in Bank and Deposits at 31 December 2019**

	2019	2018
Bank of Scotland	£ 9,643	£ 7,897
Investors Trust Deposit Fund	£ 13,399	£ 13,289
	<u>£ 23,041</u>	<u>£ 21,186</u>



## APPENDIX

### FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2019 £	2018 £
<b><u>CONSOLIDATED FABRIC FUND CAPITAL ACCOUNT 552414812</u></b>		
Credit Balance held at 31 December 2019 at cost	<u>18,320</u>	<u>18,320</u>
Market Value at 31 December 2019	<u>25,396</u>	<u>23,188</u>
<b><u>CONSOLIDATED FABRIC FUND REVENUE ACCOUNT 502414811</u></b>		
Credit Balance held at 31 December 2019	<u>16,658</u>	<u>25,484</u>
<b><u>CAPITAL ACCOUNT 56241812 - invested in Church of Scotland Investors Trust Deposit Fund</u></b>		
Credit Balance held at 31 December 2019	<u>9,699</u>	<u>9,699</u>