



ST MACHAR'S
RANFURLY
CHURCH

CHURCH OF SCOTLAND BRIDGE OF WEIR

TRUSTEE ANNUAL REPORT and ACCOUNTS

for Year ended 31st December 2020



*Charity No. SC 003766
Congregation No. 140742*

St Machar's Ranfurly Church of Scotland Trustees' Annual Report Year Ending 31st December 2020

The trustees present their annual report and financial statements of the charity for the year ended 31st December 2020. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to 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 dominated by the Covid-19 pandemic; from mid-March, all normal church services and activities were severely curtailed.

During the March to September timeframe, the Church was closed; however, services were pre-recorded and broadcast on YouTube and Facebook. From September, the Church was able to open, with limited capacity and special safety restrictions. Live streaming equipment was purchased and all services were broadcast live on the internet via YouTube.

Services of Worship:

Up to mid-March, our regular Sunday morning worship took place at 10.30 am every Sunday. Attendance tended to range between 50 and 80, with over 100 attending some special services. A rota of Elders and other members of the Congregation would assist by doing the scripture readings. Hymns and scripture readings were projected and visual aids were frequently used for the children's address.

From Mid-March, none of our normal activities could continue as gatherings for worship were prohibited and the Church and Hall were closed. Communion was held remotely.

From September, worship in the Church resumed but with social distancing and special cleaning and sanitization in place to keep everyone safe. Numbers were limited and a booking system was necessary.

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.

Delivery of Christmas Cards identifying the services of all the churches in the village was shared with the other churches. A new initiative was a Family Christingle Service on Christmas Eve.

Organisations and Youth Activities

These were severely disrupted. The Guild continued its programme of fortnightly meetings up to March, but no further meetings were held during the year. The Masqueraders concert was cancelled.

The Guides and Rainbows who normally meet in the hall on Tuesday and Wednesday evenings, involving nearly 70 girls in total had to be suspended. This was also the case for the Boys' Brigade company, which we support along with Freeland Church, and involves a total of around 65 boys across the Anchor Boys, Junior Section and Company Section groups.

The ministers, as school chaplains, kept in touch with Bridge of Weir Primary School and Gryffe High School; however, with the restrictions, this was severely curtailed. The Easter Code programme to P7 pupils was delivered prior to the lockdown. For Remembrance and Christmas a video was recorded and sent to the schools.

With face to face meetings prohibited, Kirk Session meetings were all conducted remotely using Zoom. Elders and others have kept in touch with members of the congregation, especially the more isolated ones, by phone calls and offering practical help where appropriate.

Achievements & Performance

In the summer holidays, as it was not possible to run the previous year's initiative of a weekly Summer Drop-In, we had a joint initiative with the other churches in the village of giving a "Boredom Busting Bag" to over 200 children. As well as a colouring book and pencils, toys

and sweets, each bag included a copy of "Dear Theo" – a children's version of Luke and Acts.

The normal door-to-door collection for Christian Aid week could not be carried out; however, the collection using an e-envelop proved successful raising

approximately £4500 (including Gift Aid) for the village.

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. She has continued to write a number of articles for the Gryffe Advertiser, in part to raise the profile of our congregation and the Christian faith in general.

A series of seminars called *The God Question* tackling the relation conflicts between religion and

science was run in January/February. This was held in the Bridge Community Centre and open to everyone.

Another initiative was an “On-line Advent Calendar” where with the support of the other churches, a village advent calendar was created with short daily videos.

As the annual community Christmas lunch could not go ahead, 50 plants with a Christmas message were delivered to those usually attending or otherwise housebound and in need of some cheer.

Although it was a year that required a lot of ‘rethinking’ and innovation, the congregation embraced the challenges and appreciated new ways of staying in touch and staying faithful to our calling as a church in worship, discipleship and service.

Financial Review

Overview

The restrictions imposed on church activities due to the Covid-19 pandemic have had a significant effect on both income and expenditure for the year. Total income for 2020 was down 13% on the previous year, to £97,102; total expenditure showed a reduction of 16% to £106,391, with an overall deficit of £9,289. However, there was extraordinary expenditure on equipment for live streaming of £6,898 (taking account of a £5,000 reduction in Ministries & Mission Contributions), so that for regular activities, expenditure exceeded income by £2,391.

General Fund

Both income and expenditure for the General Fund were somewhat lower than the previous year, with a surplus of £2,322. However, £8,982 was transferred to clear the outstanding balance of expenditure on the live streaming equipment, so that at the end of the year, the General Fund has reduced by £6,660 to £32.4k.

Due to the restrictions on hall use and curtailment of fundraising activities imposed as a result of the pandemic, total unrestricted income of £92,251 was £10,682 (10.4%) lower than the previous year. The lack of activities caused by pandemic restrictions along with some cost reduction measures and constraining spending to essential items only limited total unrestricted expenditure to £89,999 or £6,181 (6.4%) lower than last year.

Unrestricted voluntary income was £5,842 lower than 2019. With the church being closed for a large part of the year, weekly giving was significantly lower, with a consequent reduction in 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.

Income from hall fees was significantly decreased due to the hall being out of use from mid-March. Investment income also decreased, as interest rates fell.

Staffing costs are slightly higher (3%) than 2019; this was as a result of increasing the cleaner’s salary to bring it in line with the National Living Wage. There were no weddings and only one funeral requiring a deputy

organist and church officer. The church officer and the cleaner were furloughed during April, May and June, and Coronavirus Job Retention Scheme grants totalling £1664 were received covering 80% of their wages for those three months.

This year, our support for West Renfrewshire Youth Trust remained at £10,000; we were fortunate to again benefit from a contribution from Presbytery of 50% of this amount, received in the form of a £5,000 reduction in our Ministries and Mission Contribution. We have been notified that the Youth Trust will be wound up during 2021, and that no further financial support will be required from the end of 2020.

Church maintenance costs were a little lower than 2019, reflecting the constraints on spending. Utility (gas and electricity) costs are a little lower, reflecting the reduced use of the premises; however, water charges were incurred this year. The charity water rate exemption was unavailable due to our 2018 income being above the £300,000 threshold because the gain on sale of the Glen Brae manse was counted as income. It is expected that exemption will be obtained again from April 2021.

Other Funds

With no significant maintenance activities this year, there was no expenditure from the **Fabric Fund**. No legacies were received into the **Legacy Fund** during the year.

The **Kelso Fund** continued to support WRYT, with 50% of our £5,000 contribution to WRYT running costs coming from this fund. The purchase of items for the “Boredom Busting Bags” was also supported from this fund.

Study Guides for “The God Question” seminars were purchased from the **Outreach Fund**, as were some toys for inclusion in the “Boredom Busting Bags”. This fund also paid for “advertising” of Christmas services and activities.

With Guild activities being curtailed this year there was a deficit of £72 in running costs. Donations were limited to £100, leaving a balance of £283 in the **Guild Fund**.

A **Life & Work Fund** was established last year 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 this year to receive a donation specifically to fund purchase of the church's Christmas tree, decorations, and equipment necessary for outside installation. The balance has been retained for future Christmas related purchases.

Bank Accounts

The church holds three bank accounts: an ordinary current account and an interest-paying current account with the Clydesdale Bank (CB) and an ordinary current

account with Bank of Scotland (BoS).

The main current account is CB account number xxxxx171. All regular income and payments, with the exception of larger payments such as Ministries and Mission Contributions to the Church of Scotland, and payments to WRYT, are made to and from this account.

The BoS account (number xxxxx968) is used as a convenient means of depositing income as BoS is the only bank with a branch within the village.

Although interest is paid on balances retained in account number xxxxx224, the low base rate has meant that no interest has been received since March. 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 transfer monies to this account since March.

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, £162 of dividend income was received, while at the end of the year, the value had increased from £4,275 to £4,347, an increase of £72.

At the end of 2020, the two-year Clydesdale Bank fixed-term deposit matured, with total interest of £910.

As no immediate requirement for these funds was foreseen, and with the current financial climate leading to uncertainty in future interest rates, it was decided to reinvest with the CB the total of £30,910 in a one-year fixed term deposit with interest of 0.5%.

The £25,000 one-year fixed-term deposit with the Shawbrook Bank (Charities Aid Foundation) with interest of 1.4% generated £350 of interest at the end of 2020; it was resolved that on maturity of this deposit, the original sum plus interest should be reinvested for a further 1-year term at 0.45% interest.

The division of these fixed-term deposits between two banks has been done to ensure that the total of funds deposited with the Clydesdale 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. Although this has been curtailed this year, it will resume once circumstances allow.

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 2021 of £91.4k general expenditure and £700 expenditure from other funds, this corresponds to a reserve requirement of approximately £23.2k. With year-end reserves of £29k, this target has been met.

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

The following member of the Kirk Session retired during the year

Mrs F Downie Mrs M F Mills Mrs M Reid

Principal Office Bearers

Minister	Rev Hanneke Marshall	
Session Clerk	Dennis Taylor	
Treasurer	Francis Hancock 18 Glendentan Road Bridge of Weir PA11 3HE	
Independent Examiner	Anne Knox FCIE, Community Accountancy Scotland Cameron House Forthside Way Stirling FK8 1QZ	
Bankers	Clydesdale Bank 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:

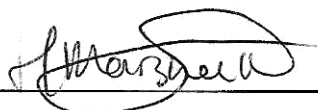
- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been 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.

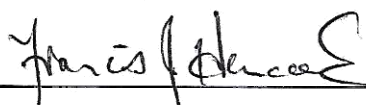
The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities 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: 16th Feb 2021

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.

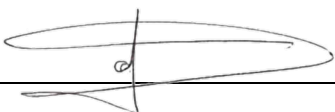
Independent Examiner's Statement

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:

Anne Knox FCIE,

Address:

Community Accountancy Scotland
Cameron House
Forthside Way
Stirling
FK8 1QZ

Date:

30th March 2021

Statement of Financial Activities

	Unrestricted 2020	Restricted 2020	Endowment 2020	Total Funds 2020	Unrestricted 2019	Restricted 2019	Endowment 2019	Total Funds 2019
Incoming Resources								
Donations and Legacies	(2) 88,629	3,441	—	92,070	94,471	5,180	—	99,651
Charitable Activities	(3) 2,098	1,152	—	3,250	5,600	3,265	—	8,864
Other Trading Activities	(4) 780	—	—	780	2,006	—	—	2,006
Investment Income	(5) 744	258	—	1,002	857	309	—	1,166
Other Incoming Resources					—	—	—	—
Total Incoming Resources	92,251	4,852	—	97,102	102,933	8,754	—	111,687
Resources Expended								
Charitable Activities	(6) 89,999	16,392	—	106,391	96,180	30,688	—	126,868
Total Resources Expended	89,999	16,392	—	106,391	96,180	30,688	—	126,868
Net Income / (Expenditure)	2,252	(11,541)	—	(9,289)	6,753	(21,934)	—	(15,181)
Transfers								
Gross transfers between funds – in	2,916	11,919	—	14,836	20,169	818	—	20,987
Gross transfers between funds - out	(11,919)	(2,916)	—	(14,836)	(20,180)	(730)	(78)	(20,987)
Net Income / (Expenditure)	(6,751)	(2,537)	—	(9,289)	6,742	(21,845)	(78)	(15,181)
Other Recognised Gains / Losses								
Gains / losses on investment assets	—	—	72	72	—	—	185	185
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—	—	—	—
Net Movement in Funds	(6,751)	(2,537)	72	(9,217)	6,742	(21,845)	107	(14,996)
Total Funds Brought Forward	435,938	19,952	4,275	460,165	429,196	41,797	4,168	475,161
Total Funds Carried Forward	429,186	17,415	4,347	450,948	435,938	19,952	4,275	460,165

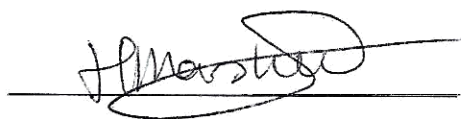
Balance Sheet

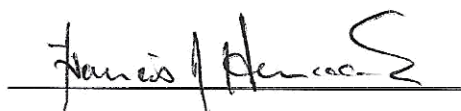
		This Year 2020	Last Year 2019
Fixed assets	(9)		
Tangible assets	(10)	358,520	358,520
Investments	(11)	4,347	4,275
		362,867	362,795
Current assets	(9)		
Debtors	(12)	4,969	6,893
Investments		56,261	60,000
Cash at bank and in hand		29,133	35,209
		90,362	102,102
Creditors	(9)		
Amounts falling due in one year	(13)	2,282	4,732
		2,282	4,732
Net Current Assets		88,081	97,370
Total Net Assets		450,948	460,165
Represented by:	(15)(16)		
Unrestricted			
General fund		32,424	39,104
Designated			
Manse Fund		358,520	358,520
Legacy Fund		—	—
Fabric Fund	(17)	37,442	37,077
Outreach Fund	(18)	800	1,237
Restricted			
Wm Kelso Memorial	(19)	16,710	19,194
Live Streaming Fund	(20)	—	—
Flower Fund	(21)	280	312
Christmas Fund	(22)	142	—
Guild Fund	(23)	283	454
Life & Work Fund		—	(8)
Endowment			
Jane Houston Bequest		2,974	2,925
Joseph A Wylie Bequest		1,055	1,038
Flower Fund (Endowment)		318	313
Funds of the Church		450,948	460,165

Statement of Cash Flow

	This Year 2020	Last Year 2019
Net Cash provided by (used in) Operating Activities (24)	(10,818)	(15,480)
Cash Flows from Investing Activities		
Interest and Dividends	1,002	1,166
Proceeds from Sale of Fixed Assets		—
Purchase of Fixed Assets		—
Proceeds from Sale of Investments	5,386	—
Purchase of Investments	(1,646)	(30,000)
Net Cash provided by (used in) Investing Activities	4,741	(28,834)
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	(6,076)	(44,314)
Cash and Cash Equivalents Brought Forward	35,209	79,523
Cash and Cash Equivalents Carried Forward	29,133	35,209

These accounts were approved by the Trustees on 16th Feb 2021 and signed on their behalf by:-


 Minister


 Treasurer

Notes forming part of the Financial Statement for Year ended 31st December 2020

1. 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 2020.

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 10).

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.

	Unrestricted			Unrestricted			Total Funds 2020	Total Funds 2019
	General 2020	Designated 2020	Restricted 2020	General 2019	Designated 2019	Restricted 2019		
2. Donations and Legacies								
1101 - Freewill Offering Scheme	10,151	—	—	14,328	—	—	14,328	—
1103 - Offerings by Standing Order	47,657	—	—	45,569	—	—	45,569	—
1104 - Tax Recovered on Gift Aided Donations	16,285	—	575	18,991	—	—	18,991	—
1105 - Ordinary Collections Plate etc.	1,479	—	—	5,093	—	—	5,093	—
1106 - Other Offerings, Donations etc.	10,572	—	2,841	9,392	—	5,000	14,392	—
1107 - Junior Church Collections	—	—	—	—	—	5	5	—
1110 - From Organisations	571	—	—	900	—	—	900	—
1111 - Outreach Donations	—	250	—	—	197	—	197	—
1160 - Flowers Donations	—	—	25	—	—	175	175	—
1170 - Unrestricted Legacy	—	—	—	—	—	—	—	—
1175 - Grants Received	1,664	—	—	—	—	—	—	—
	88,379	250	3,441	94,274	197	5,180	99,651	—
3. Charitable Activities								
1120 - Fund Raising	1,579	—	—	4,543	—	—	4,543	—
1121 - Coffee Fellowship	164	—	—	637	—	—	637	—
1122 - Social Events	—	—	—	30	—	—	30	—
1124 - Weddings	—	—	—	—	—	—	—	—
1125 - Funerals	355	—	—	390	—	—	390	—
1161 - Guild Income	—	—	538	—	—	2,591	2,591	—
1162 - Life and Work Income	—	—	614	—	—	674	674	—
	2,098	—	1,152	5,600	—	3,265	8,864	—

	Unrestricted			Unrestricted			Total Funds 2019
	General 2020	Designated 2020	Restricted 2020	General 2019	Designated 2019	Restricted 2019	
4. Other Trading Activities							
1150 - Use of Premises	780	—	—	2,006	—	—	2,006
1180 – Sundry Sales	—	—	—	—	—	—	—
	780	—	—	2,006	—	—	2,006

	361	355	256	362	379	265	1,007
	17	10	2	76	40	43	159
	378	365	258	438	419	309	1,166

5. Investment Income

1130 - Interest Received & Investment Income
 1140 - Bank and Deposit Interest

INCOME TOTAL	91,635	615	4,852	102,317	617	8,754	111,687
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	Unrestricted				Unrestricted					
	2020		2020		2019		2019			
	General	Designated	Restricted	Endowment	Total Funds	General	Designated	Restricted	Endowment	Total Funds
6. Expenditure on Charitable Activities										
1201 - Ministries-Mission Allocation	46,987	—	—	—	46,987	51,639	—	—	—	51,639
1209 - Presbytery Dues	1,205	—	—	—	1,205	1,325	—	—	—	1,325
1214 - Ministry Travel expenses (7)	1,040	—	—	—	1,040	1,331	—	—	—	1,331
1215 - Ministers Telephone (7)	483	—	—	—	483	610	—	—	—	610
1216 - Ministers Other Expenses (7)	95	—	—	—	95	218	—	—	—	218
1217 - Pulpit Supply (8)	60	—	—	—	60	75	—	—	—	75
1222 - West Renfrewshire Youth Trust	7,500	—	2,500	—	10,000	7,500	2,500	—	—	10,000
1231 - Fund raising expenses (regular)	50	—	—	—	50	168	—	—	—	168
1234 - Social Event Expenses	—	—	—	—	—	149	—	—	—	149
1240 - Church Officer (7)(8)	3,717	—	—	—	3,717	3,759	—	—	—	3,759
1242 - Organist (8)	4,313	—	—	—	4,313	4,320	—	—	—	4,320
1246 - Cleaner (8)	3,690	—	—	—	3,690	3,264	—	—	—	3,264
1247 - Deputies' Fees (8)	—	—	—	—	—	—	—	—	—	—
1250 - Printing, Stationery	169	—	—	—	169	157	—	—	—	157
1252 - Photocopying	78	—	—	—	78	275	—	—	—	275
1253 - Telephone	585	—	—	—	585	1,068	—	—	—	1,068
1254 - Audio Visual System	480	—	11,898	—	12,378	746	—	—	—	746
1260 - Equipment	1,334	—	—	—	1,334	339	1,846	—	—	2,186
1261 - Church Newsletter	782	—	—	—	782	1,452	—	—	—	1,452
1262 - Life and Work Expenses	—	—	627	—	672	—	683	—	—	683
1263 - Computer Expenses	843	—	—	—	843	53	—	—	—	53
1265 - Outreach	—	686	231	—	917	—	402	—	—	402
1266 - Worship Expenses	128	—	—	—	128	253	—	—	—	253
1267 - Session Expenses	144	—	—	—	144	25	—	—	—	25
1268 - Junior Church Expenses	—	—	—	—	—	105	141	—	—	246
1271 - Fellowship Expenses	38	—	—	—	38	32	—	—	—	32

continued overleaf

	Unrestricted			Unrestricted		
	General	Designated	Restricted	General	Designated	Restricted
	2020	2020	2020	2019	2019	2019
Expenditure on Charitable Activities (cont.)						
1279 - Miscellaneous Expenses	150	—	358	32	—	—
1280 - Flowers Expenses	11	—	69	—	—	65
1282 - Guild Expenditure	—	—	402	—	—	1,350
1300 - Fabric Maintenance Church	4,209	—	—	4,939	—	—
1301 - Organ - Piano Maintenance	135	—	—	165	—	—
1302 - Gas Church	2,125	—	—	2,449	—	—
1303 - Electricity Church	1,597	—	—	1,806	—	—
1306 - Water Church	685	—	—	—	—	—
1307 - Insurance Church	2,844	—	—	2,845	—	—
1308 - Cleaning Materials	278	—	—	167	—	—
1309 - Upkeep of Grounds	28	—	—	52	—	—
1320 - Fabric Maintenance Manse	756	—	—	1,795	—	—
1325 - Council Tax Manse	(7)	2,775	—	2,699	—	—
1395 - Donations to Third Parties	(25)	—	308	—	—	1,000
1399F - MFE Hall Refurbishment	—	—	—	—	—	23,103
	89,313	686	16,392	95,779	402	30,688
						126,868

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	89,313	686	16,392	95,779	402	30,690	126,868
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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 **£3717** in Salary less tax of **£771**.
- The Minister, Rev Hanneke Marshall received reimbursement of expenses totalling **£4342**, made up as follows:

Travel expenses	£995
Telephone expenses	£477
Manse Council Tax	£2775
Other expenses	£95

During the year, Trustee Scott McLaughlin carried out plumbing work in the Church kitchen and in the Manse. Total payments for these works was £400.

During the year, DJY Joinery, owned by the son of Trustee Mr Stewart Yeaman, carried out repairs to the floor in the Vestry Toilet at a cost of £580.

The total amount of donations by Trustees in 2020 was **£25,890**.

8. Staff Costs and Numbers

	2020	2019
Salaries and Wages (including contract)	11,780	11,418
Social Security Costs		
Total	11,780	11,418

Pulpit supply fees are included.

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

	2020	2019
Organist	1	0
Church Officer	1	1
Cleaner	1	1
Total	3	2

No employee had employee benefits in excess of £50,000 (2019 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 £28,137 and the maximum stipend in 5th and subsequent years of service is £34,577.

9. 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	—	—	—	4,347	4,347	4,275
Total	—	—	—	4,347	4,347	4,275
Current assets - Cash at bank and in hand						
Bank Deposit Account ...224	(11,994)	12,803	688	—	1,497	23,212
Bank Current Account ...171	23,145	449	(350)	—	23,243	7,842
B of S Current Account 968	3,737	—	372	—	4,109	3,701
Petty Cash	1	—	—	—	1	—
Guild Bank	—	—	283	—	283	454
Total	14,888	13,252	992	—	29,133	35,209
Current assets - Investments						
CB Term Deposit	11,334	9,273	10,304	—	30,911	30,000
CAF Term Deposit	3,042	15,717	6,591	—	25,350	30,000
Total	14,376	24,990	16,895	—	56,261	60,000
Current assets - Debtors						
Prepayments	394	—	—	—	394	—
Accounts Receivable	4,575	—	—	—	4,575	6,893
Total	4,969	—	—	—	4,969	6,893
Liabilities - Creditors: Amounts falling due in one year						
Accruals	(1,810)	—	—	—	(1,810)	—
Accounts Payable / Prepayments Received	(472)	—	—	—	(472)	(4,618)
Total	(2,282)	—	—	—	(2,282)	(4,618)
Liabilities - Agency accounts						
Agency collections	—	—	—	—	—	(115)
Total	—	—	—	—	—	(115)
Grand Total	32,424	396,762	17,415	4,347	450,948	460,165

10. Tangible Fixed Assets

	Car	Buildings	Office Equipment	Total
Cost				
At 1 st January 2020	—	358,520	—	358,520
Additions	—	—	—	0
Disposals	—	—	—	0
As at 31 st December 2020	—	358,520	—	358,520
Net Book Value				
At 31 st December 2019		358,520		358,520
At 31 st December 2020		358,520		358,520
Cost				
At 1 st January 2019	—	358,520	—	358,520
Additions	—	—	—	0
Disposals	—	—	—	0
As at 31 st December 2019	—	358,520	—	358,520
Net Book Value				
At 31 st December 2018		358,520		358,520
At 31 st December 2019		358,520		358,520

11. Investments

	2020	2019
Market Value at 31 st December (previous year)	4,275	4,090
Unrealised gain (loss) on Investments	72	185
Market Value at 31 st December (this year)	4,347	4,275
Investment at Cost	4,097	4,097

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

12. Debtors

	2020	2019
Gift Aid Tax Refund due	4,575	5,457
Interest on Term deposits accrued	—	836
Other Income accrued	—	—
Expenditure prepaid	394	600
	4,969	6,893

13. Creditors

	2020	2019
Expenditure Accrued	1,810	1,695
Prepaid Income	472	2,923
Post Boxes		115
	2,282	4,732

14. Analysis of Net Assets among Funds

	General	Designated	Restricted	Endowment	Total
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
Fixed assets		358,520			358,520
Investments				4,275	4,275
Current Assets	43,109	38,313	20,680		102,102
Current Liabilities	(4,004)	—	(728)	—	(4,732)
Net Assets at 31st Dec 2019	39,104	396,833	19,952	4,275	460,165

15. Fund Movements

	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						
Wm Kelso Memorial	19,194	246	2,731	—	—	16,710
Live Streaming Fund	—	2,916	11,898	8,982	—	—
Flower Fund	312	37	69	—	—	280
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
	At 1 st Jan 2019	Incoming Resources	Outgoing Resources	Transfers	Gains/ Losses	At 31 st Dec 2019
Endowment Funds						
Jane Houston Bequest	2,799	—	—	—	126	2,925
Joseph A Wylie Bequest	993	—	—	—	45	1,038
Scott Flower Endowment	377	—	—	(78)	14	313
Total Endowment Funds	4,169	—	—	—	185	4,275
Restricted Funds						
Wm Kelso Memorial	23,410	271	4,487	—	—	19,194
Ramp Repair & hall Refurb	18,061	5,031	23,103	11	—	—
Flower Fund	112	188	65	78	—	312
Guild Fund	213	2,591	2,350	—	—	454
Life & Work Fund	—	674	683	—	—	(8)
Total Restricted Funds	41,796	8,755	30,688	89	—	19,952
Unrestricted Funds						
General Fund	32,577	102,317	95,779	(11)	—	39,104
Designated Funds						
Manse Fund	358,520	—	—	—	—	358,520
Fabric Fund	17,222	415	—	19,439	—	37,077
Outreach Fund	1,441	197	402	—	—	1,237
Legacy Fund	19,435	4	—	(19,439)	—	—
Total Designated Funds	396,618	616	402	—	—	396,834
Total Unrestricted Funds	429,195	102,933	96,181	(11)	—	435,938
Total Funds	475,161	111,687	126,868	—	185	460,165

16. 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 has been set up to hold funds from unrestricted legacies until a decision is made on how the funds should be used.

Purpose of Restricted Funds

- **Flower Fund:** This fund is to provide flowers for display during services of worship.
- **Guild Fund:** This is to allow 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 the year, the outstanding balance was cleared by a transfer from the General Fund.
- **Christmas Fund:** This fund was created to hold funds which were 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.

17. Income and Expenditure - Fabric Fund (designated)

B/F from 2019		37,077
Income		
Interest on Term Deposits	355	
Bank Interest	10	365
Expenditure		
	—	—
Balance at end Dec 2020		37,442

18. Income and Expenditure – Outreach Fund (designated)

B/F from 2019		1,237
Income		
Donations	250	250
Expenditure		
Boredom Busting Bags	250	
Study Guides “God Question”	112	
Village Christmas Cards	114	
Village Christmas Gifts	210	(686)
Balance at end Dec 2020		800

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

B/F from 2019		19,194
Income		
Interest on Term Deposits	244	
Bank Interest	2	246
Expenditure		
West Renfrewshire Youth Trust	2,500	
Boredom Busting Bags	231	(2,731)
Balance at end Dec 2020		16,710

20. Income and Expenditure – Live Streaming Fund (restricted)

B/F from 2019		—
Income		
Donations	2,341	
Gift-Aid recovered	575	
Transfer from General Fund	8,982	11,898
Expenditure		
Equipment	11,898	(11,898)
Balance at end Dec 2020		—

21. Income and Expenditure – Flower Fund (restricted)

B/F from 2019		312
Income		
Donations	25	
Interest	12	37
Expenditure		
Flowers Expenses	69	69
Balance at end Dec 2020		280

22. Income and Expenditure – Christmas Fund (restricted)

B/F from 2019		—
Income		
Donations	500	<u>500</u>
Expenditure		
Christmas Tree	200	
Christmas Decorations	158	<u>358</u>
Balance at end Dec 2020		<u><u>142</u></u>

23. Income and Expenditure – Guild Fund (restricted)

B/F from 2019		454
Income		
Collections	116	
Subscriptions	12	
Spring Fayre	0	
Donations	113	
Lunch Club	298	<u>538</u>
Expenditure		
Capitation Fee	312	
Expenses	0	
Secretary's Expenses	0	
Printing	0	
Plants	0	
Presbytery Booklets & Dues	0	
Speakers Expenses	0	
Guild Donations	100	
Lunch Club Donations	298	<u>710</u>
Balance at end Dec 2020		<u><u>283</u></u>

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

	This Year 2020	Last Year 2019
Net Income/(Expenditure) from SOFA	(9,217)	(15,181)
Adjustments		
(Gain)/Loss on Investments	72	
(Interest and Dividends)	(1,002)	(1,166)
(Increase)/Decrease in Debtors	1,924	(1,031)
Increase/(Decrease) in Creditors	(2,451)	1,897
Net Cash provided by (used in) Operating Activities	(10,818)	(15,480)

25. Donations to Third Parties

	2020	2019
Donations		
Adams House	50	275
Crossreach		300
Dr Graham's Homes		50
Rays of Hope		175
Renfrewshire Foodbank	258	
Scottish Bible Society		100
St Vincent's Hospice		100
	308	1,000
Agency Collections		
Glasgow City Mission	498	
Vine Trust	498	
Glasgow Children's Hospital Charity		550
Helping Hand Paisley		100
Inverclyde Family Contact Centre		370
Renfrewshire Foodbank	135	155
Salvation Army		200
SSAFA		224
Tearfund – Cyclone Idai Appeal		370
	1,131	1,969
TOTAL	1,438	2,969

26. 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.