

**The Church of Scotland
Skelmorlie and Wemyss Bay Parish Church**

**Trustees' Annual Report
and Congregational Accounts
(Receipts and Payments)**

Year ending 31st December 2023

Congregation No: 150825

Scottish Charity No: SC 003309

Trustees' Annual Report Year ended 31 December 2023

The trustees present the annual report and accounts for the Skelmorlie and Wemyss Bay Parish Church for the year ended 31 December 2023.

Reference and Administrative Information

Charity Name: Skelmorlie and Wemyss Bay Parish Church
Charity Registration Number: SC 003309
Congregation Reference No: 150825

Contact Address: John Scott
Dunholm
2 Montgomerie Terrace
Skelmorlie
PA17 5DT

Trustees

Kirk Session: - Rev Karen Harbison, Mrs G Black, Ms R Carmichael, Mrs A Doull, Mrs M Dunlop, Mrs A Grant, Mrs R Hollywood, Ms S Kerr, Mrs S Leitch, Mrs J McAnna, Mrs M Mackintosh, Mrs G Macdonald, Mrs M McLean, Mrs F Nicol, Mrs M O'May, Mrs C Scott, Mrs M Spence, Mrs E Wright; Messrs I Jackson, K Loxam, R McAskill, J Nugent, T Ovens, C Sangster, J Scott, P Theaker, E Yde.

Principal Office-bearers

Minister: Vacant
Interim Moderator: Rev Karen Harbison
Session Clerk: Ms Rita Carmichael
Congregational Treasurer: Mr John Scott

Independent Examiner

Mr R J Henderson LLB CA
Henderson & Company
73 Union Street
Greenock
PA16 8BG

Bankers

Bank of Scotland
64/66 West Blackhall Street
Greenock PA15 1XG

**Trustees' Annual Report
Year ended 31 December 2023**

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. Members of the congregation who are not elders and who are considered to have other appropriate gifts and skills can be elected to serve on the Executive or Committees.

Organisational Structure

The Kirk session, which meets four times a year, is responsible for the affairs spiritual and temporal within the congregation. Certain matters, outlined in the Constitution (Unitary Form), are delegated to the Executive.

Objectives and Activities

Skelmorlie and Wemyss Bay Parish Church is a constituent congregation of the Church of Scotland. 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.

Congregational activities include: - Acts of Worship, Fellowship, Bible Study, Friendship Circle, Prayer Group, Social and Fundraising Events, Community Activities including Country Dancing.

Future

Skelmorlie and Wemyss Bay Parish Church is uniting with its linked congregation, Inverkip Church, on 1st January 2024 to create Inverkip, Wemyss Bay and Skelmorlie Church of Scotland. All assets, liabilities and activities of the Church will transfer to the united Church which will retain Inverkip's charity number, SC001079. Charity number SC003309 will be wound up as of 31st December 2023.

Achievements and Performance

2023 has been another quite challenging year, as Skelmorlie and Wemyss Bay Parish Church has continued without a Minister, due to the national Church continuing a moratorium on ministerial calls while Presbyteries complete their future planning process. Clyde Presbytery has finally confirmed its plan and on January 1st 2024, Skelmorlie and Wemyss Bay Parish Church will unite with our linked charge at Inverkip Church to form the united congregation of Inverkip, Skelmorlie and Wemyss Bay Church of Scotland with places of worship in both Inverkip and Skelmorlie. We will then be able to call a minister. This is a very positive outcome for our local churches compared with the situation facing many churches elsewhere.

We are indebted to our friend, Rev. Liz Geddes, Marion Stewart, Phil Theaker and the Worship Leaders from our linked congregation at Inverkip for conducting our Sunday worship so faithfully and meaningfully since 2021 when we have not had a Minister. We are also grateful to our Interim Moderator, the Rev. Karen Harbison for her support, guidance and encouragement. Our Pastoral Assistant, Lynsey Graham has also led worship and has become involved in many aspects of the work of the congregation as well as her core activity of providing pastoral support to those in need.

Our Audio-Visual team has ensured that we have continued to make our weekly services available for viewing online via YouTube, an innovation which was very positively received during the COVID restrictions. The Kirk Session has met regularly to conduct business and our usual activities such as the Friendship Circle, Bible Study, social and fundraising events, and country dancing have continued. Many events are now joint initiatives with Inverkip

Membership and income continue to reduce but not significantly, particularly when the future of the church has been in some doubt and we have been without a minister for quite some time. We thank our members for their sustained generous support financially. In particular, we thank those who have so willingly give of their time and talents in so many areas. Without these efforts, there would be no Church of Scotland in Skelmorlie and Wemyss Bay.

Financial Review

The 2023 accounts are prepared on a Receipts and Payments (cash) basis and show a deficit for the year of £2,434. This is not a major concern given the level of reserves held by the Church.

The principal source of income is member offerings and donations. Total offerings and donations for 2023 were £41,003 excluding Gift Aid tax refunded, down £5,583 or 12%, from 2022.

Other points worth noting are:

- Our 50% share of the cost of the Pastoral Assistant post which is shared with Inverkip Church and was previously part funded by Clyde Presbytery, was £6,472 for 2023.
- We received an insurance claim payment of £4380 in relation to accident damage to the boundary wall on Long Hill. Expenditure to repair this damage will be 2024.

Reserves Policy

At the year end the Church held unrestricted funds of £240,967 of which £50,640 is designated for the property maintenance fund and £884 for the Sunday Club. The remaining balance of £180,562 in the General Fund is available to meet any item of unexpected expenditure in the future. The Church also held £8,881 of restricted funds in the W L Kerr Organ Fund.

In addition the General Trustees of the Church of Scotland hold assets valued at £41,306 on behalf of the Church which is available to meet items of expenditure on the Church buildings.

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf:

..... **Session Clerk**

28th February 2024

Skelmorlie & Wemyss Bay Parish Church

SCO 03309

Independent Examiner’s Report to the Trustees of Skelmorlie & Wemyss Bay Parish Church

I report on the accounts of the charity for the year ended 31 December 2023 which are set out on pages 7 to 11.

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 (as amended).

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

Basis of independent examiner’s statement

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.

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.

R J Henderson LLB CA

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Date.....

Receipts and Payments Accounts - Year Ended 31 December 2023

Receipts and Payments	Unrestricted funds	Restricted funds	2023 total funds	2022 total funds	
Receipts					
Donations Note 3	53,734	—	53,734	46,722	
Legacies	—	—	—	—	
Activities for generating funds Note 4	2,029	—	2,029	1,743	
Investment Income Note 5	4,474	194	4,668	3,585	
Receipts from General Trustees	—	—	—	9,994	
Linkage expense contribution from Inverkip Parish Church	1,396	—	1,396	1,000	
Other receipts Note 6	4,772	—	4,772	768	
Total receipts	66,305	194	66,499	63,812	
Payments					
Charitable activities Note 7	68,579	0	68,579	77,627	
Governance costs	354	—	354	336	
Total payments	68,933	0	68,933	77,963	
Excess of receipts over payments before transfer	(2,628)	194	(2,434)	(14,151)	
Transfers					
Gross transfers between funds - in	—	—	—	—	
Gross transfers between funds - out	—	—	—	—	
Excess of receipts over payments before other gains / losses	(2,628)	194	(2,434)	(14,151)	
Gains and Losses on Investments	13,042	435	14,477	14,731	
Net movement in funds	10,414	629	11,043	580	
Excess of receipts over payments at beginning of year	221,671	8,252	229,923	229,342	
Excess of receipts over payments for the year	232,085	8,881	240,966	229,923	
Statement of Balances					
	General	Designated	Restricted	2023	2022
Fixed assets					
Church of Scotland Investors' Trust Growth Fund (at market value at 31/12/2023) Note 5	134,924	41,906	5,900	182,730	169,252
Totals	134,924	41,906	5,900	182,730	169,252
Current assets					
COS Investors Trust Deposit Fund	15,001	8,000	2,000	25,001	25,001
Bank Current Account General	31,216	593	316	32,126	31,530
Bank Current Account Property Maintenance	(817)	1263	—	445	3,359
Bank Current Account Organ Fund	—	—	665	665	665
Petty Cash	239	(239)	—	0	115
Totals	45,638	9,617	2,981	58,237	60,670
Total Assets	180,562	51,523	8,881	240,967	229,922

The Accounts were approved by the Kirk Session on 28th February 2024
For & on behalf of the Kirk Session

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Session Clerk

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Treasurer

Skelmorlie & Wemyss Bay Parish Church

1. Trustee Remuneration and Related Party Transactions

During the past year Mrs. S Leitch, who is a trustee, received £2040 for providing her services as organist.

As the post of Minister is vacant there were no relevant expenses paid during 2023. A refund of overpaid manse council tax from 2021 was received in 2022:

	2023	2022
Minister's Telephone & Broadband	0	0
Minister's Travel Expenses	0	54
Manse Council Tax	0	(1,239)
Minister's Other Expenses	0	0

The Minister's expenses, ministerial assistant costs, manse maintenance and pulpit supply costs are shared equally with our linked congregation at Inverkip Parish Church.

2. Movement in Funds

	Opening 2023	Incoming	Outgoing	Transfers	Gains / Losses	Closing 2023
Unrestricted						
General Fund	169,780	60,758	59,927	—	9,951	180,562
Sub-total for Unrestricted	169,780	60,758	59,927	—	9,951	180,562
Designated						
Property Fund	51,007	5,548	9,006	—	3,091	50,639
Sunday Club	884	—	—	—	—	884
Sub-total for Designated	51,891	5,548	9,006	—	3,091	51,523
Restricted						
Organ Fund	8,252	194	—	—	435	8,881
Sub-total for Restricted	8,252	194	—	—	435	8,881
Grand total	229,923	66,500	68,933	—	13,477	240,967

Purpose of Designated Funds

Property Fund: The Trustees have set aside funds for the maintenance of the Church property.

Sunday Club: The Trustees have set aside funds for the use of the Sunday Club.

Purpose of Restricted Funds

W L Kerr Organ Fund: This fund is to assist with the cost of any organ repair.

3. Analysis of Donations

	Unrestricted	Designated	Restricted	2023 Total	2022 Total
Standing Orders	31,180	—	—	31,180	34,220
Freewill Offering Envelopes	6,619	—	—	6,619	6,982
Property Maintenance	—	15	—	15	1,582
Gift Aid Tax Recovered	12,730	—	—	12,730	---
Ordinary Offerings	1,990	—	—	1,990	1,656
Weddings and Funerals	269	—	—	269	---
Donations	930	—	—	930	2,146
Donations for Third Parties	—	—	—	—	136
Total	53,718	15	—	53,733	46,722

4. Activities for Generating Funds

	Unrestricted	Designated	Restricted	2023 Total	2022 Total
Regular Fund Raising	1,579	—	—	1,579	1,393
Country Dance Club	350	—	—	350	350
Total	2,029	—	—	2,029	1,743

5. Investments

	Units Held	Value at Cost	Market Value at 31/12/2023	Market Value at 31/12/2022	Income Generated 2023
Church of Scotland Investors Trust Growth Fund					
General Fund	23,143	124,995	134,924	124,972	3,321
Property Maintenance Fund	7,188	24,526	41,906	38,815	1,153
Organ Fund	1,012	4,999	5,900	5,465	194
Total	31,343	154,520	182,730	169,252	4,668

6. Other Receipts

	Unrestricted	Designated	Restricted	2023 Total	2022 Total
Use of Premises - Hall	350	—	—	350	200
Life and Work Subscriptions	42	—	—	42	568
Insurance claim prepayment	4,380	—	—	4,380	—
Total	4,772	—	—	4,772	768

7. Charitable activities

	Unrestricted	Designated	Restricted	2023 Total	2022 Total
Ministries-Mission Allocation	34,479	—	—	34,479	40,345
Presbytery Dues	1,141	—	—	1,141	553
Ministry Travel expenses	—	—	—	—	54
Minister's Telephone	—	—	—	—	—
Minister's Other Expenses	—	—	—	—	—
Pulpit Supply	—	—	—	—	60
Pastoral / Ministerial Assistant	6,472	—	—	6,472	4,679
Organist	2,040	—	—	2,040	2,090
Cleaner	2,318	—	—	2,318	2,256
Printing	439	—	—	439	692
Telephone	463	—	—	463	410
Audio Visual Equipment	796	—	—	796	670
Church Magazine	480	—	—	480	860
Life and Work Expenses	210	—	—	210	360
Publicity and Advertising	—	—	—	—	—
Miscellaneous Expenses	911	—	—	911	601
Fabric Maintenance - Church	—	6,889	—	6,889	13,646
Organ - Piano Maintenance	70	—	—	70	215
Electricity - Church	3,074	—	—	3,074	3,757
Water - Church	946	—	—	946	897
Insurance - Church	4,733	—	—	4,248	4,248
Grounds Maintenance - Church	—	360	—	360	—
Website	96	—	—	96	36
Fabric Maintenance - Manse	—	522	—	522	1,696
Grounds Maintenance - Manse	—	1,100	—	1,100	—
Council Tax Manse	—	—	—	—	(1,239)
Boiler Maintenance Manse	—	126	—	126	191
Insurance Manse	239	—	—	239	238
Energy - Manse	—	506	—	506	312
Donations to Third Parties	—	—	—	—	—
Worship Area Development	—	—	—	—	—
Legacy Funded Projects	—	—	—	—	—
Total	58,697	7,881	—	66,578	77,627

8. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. 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 was £30,135 and the maximum stipend in the 5th and subsequent years of service £37,032.

9. Collections for Third Parties

Charity	2023	2022
Alzheimer's Scotland	139	104
Ardgowan Hospice	284	599
Blythswood Care	491	—
CHAS	1003	536
Christian Aid	912	1,367
Christian Aid (Pennies)	136	145
Clyde Presbytery Holy Land Bursary	100	
DEC Earthquake Appeal	808	
Erskine Hospital	145	180
Gillian's Saltire Appeal	398	706
Glasgow Children's Hospital	—	208
Glasgow City Mission	298	—
Inverclyde Family Contact Centre	243	165
Inverclyde Food Bank	940	1,753
Poppy Scotland (Remembrance Sunday)	170	164
Spina Bifida Hydrocephalus Scotland	161	63
Vision Ministries	197	88
Vision Ministries (Smartie Challenge)	112	356
DEC Ukraine Appeal	—	2,705
Total	6535	9139
In S&WB PC Account at Year End	—	58

APPENDIX 1

Funds Held on Behalf of Skelmorlie & Wemyss Bay Parish Church by The Church of Scotland General Trustees

	Cash Held	Units Held	Value at Cost	Market Value at 31/12/2023	Market Value at 31/12/2022
Consolidated Fabric Fund - Revenue Account	9,894		9,894	9,894	8,799
Consolidated Fabric Fund - Capital Account			—	—	25,604
– Growth Fund		2,702	8,561	15,753	—
– Income Fund		733	6,335	8,034	—
– Deposit Fund	7,635		7,635	7,635	—
Total Funds Held	8,799		32,425	41,316	34,403