

**Scottish Charity number: SC004304**

**Congregation number: 281650**

**Crieff Parish Church of Scotland**  
**Trustees' Report and Receipts and Payments Account**  
**For the Year Ended 31 December 2021**

**Crieff Parish Church of Scotland**

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## **Crieff Parish Church of Scotland**

### **Legal and administrative information**

**Scottish Charity Number:** SC004304

**Church of Scotland  
Congregation Number:** 281650

**Contact Address:** 23 Strathearn Terrace  
Crieff, PH7 3AQ

<b>Principal Office Bearers:</b>	Rev Andrew J Philip BSc, BD	Minister
	Currently Vacant	Session Clerk
	Currently Vacant	Deputy Session Clerk
	Bayne Show	Deputy Session Clerk
	William Clark	Clerk to Congregational Board

### **Trustees**

#### **Kirk Session – Active Elders**

James Begg *	Graeme Addison	Mrs Sandra Addison
Garry Cameron	Mrs Christine Carter *	Mrs Valerie Clark
William Clark *	Dr Anne Jarvie	Dr Norman Jarvie
Miss Elizabeth Malloch	Donald MacBean	Miss Morven McCallum
Michael Mackintosh *	Ronald Robb	Mrs Ann Ross *
Bayne Shaw	Mrs Davina Taylor	Mrs Frances Wishart

\* Denotes members of the Congregational Board

Mrs Elizabeth Philip, a Deacon in the Church, and wife of the Minister, also attends Kirk Session meetings in this capacity.

#### **Congregational Board Trustees – Congregational Members**

Mrs Elizabeth Croll	Mrs Elizabeth Morrison	Mrs Corrie McNeil
Mrs Susan O'Neill		

#### **Non-Trustee Elders No Longer Undertaking Active Duties**

Mrs Emma Jamieson	Hamish Kennedy	Robert Lauchlan
Dr Alastair Morrison	Mr Denis Nicoll	Mrs Rowena Nicol
Captain Lamont Ross	Mrs Hazel Roy	Mr Ian Roy

#### **Independent Examiner:**

Sandra C Paterson CA  
C/o Finlaysons, Chartered Accountants  
15 High Street  
Crieff, PH7 3HU

## **Crieff Parish Church of Scotland**

### **Legal and administrative information**

**Bankers:** Bank of Scotland  
1 Galvelmore Street  
Crieff, PH7 4DN

### **Report of the Trustees**

The Trustees present their report and the financial statements for the year ended 31 December 2021. The Trustees who served in the year and to the date of this report are shown on page 2.

#### **Structure, governance and management**

##### *Governing Document*

The Church is administered in accordance with the terms of the Model Deed of Constitution of The Church of Scotland.

##### *Recruitment and appointment of trustees*

Members of the Kirk Session and the Congregational Board are the Charity Trustees. The Kirk Session members are Elders of the Church and have been 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 the Presbytery. The Congregation has an adopted procedure for the appointment, ordination and induction of new Elders but no new Elders have been ordained or inducted during the year.

Membership of the Congregational Board consists of up to 12 elders elected by the Kirk Session and up to 12 Congregational members nominated by members of the Congregation.

##### *Trustee Changes*

The following Trustees resigned during 2021: Mrs Amanda Beat, Mrs Elspeth Higgins (resigned as Safeguarding Coordinator), William Higgins, Miss Mollie McCallum, Mrs Jill McGoldrick, Mrs Joan Taylor (resigned as organist). Mrs Emma Jamieson, Dr Alastair Morrison (retired as Session Clerk), Mr Denis Nicol (Retired as Deputy Session Clerk), Mrs Hazel Roy and Ian Roy took leave of absence from the Kirk Session and hence are no longer Trustees. Mr Garry Cameron retired from the position of Fabric Convenor during the year. Mr Cameron remains an Elder and Trustee.

The work involving Church Finances, Congregational Roll, Gift Aid and Payroll have been outsourced from 1<sup>st</sup> January 2022 and for the whole of 2022 to be undertaken for the Trustees by Ian A Roy, Business Services at no cost to the Congregation. Ian and Hazel Roy run Ian A Roy, Business Services, which is not a Trustee of the Church.

Mr Robert McFarlane and Mrs Kay Nisbet, both Elders who had previously retired from active Trustee duties, died in the course of the year.

There were no appointments as Trustees during the year and up to the date of approval of these Financial Statements.

## **Crieff Parish Church of Scotland**

### **Report of the Trustees**

**For the year ended 31 December 2021**

#### **Structure, Governance and Management (Continued)**

##### *Organisational Structure*

The Kirk Session, is responsible for the spiritual affairs within the Church, and is chaired or moderated by the Minister. The Session Clerk and the Deputy Session Clerks are responsible for all administrative aspects of the Kirk Session.

The Congregational Board is chaired by the Minister and is responsible for the temporal affairs of the Church most notably in the areas of fabric and finance. The Clerk to the Congregational Board is responsible for all administrative aspects of the operation of that committee.

The Congregation typically meets on at least one occasion during the year to transact the business of the Stated Annual Meeting. Additional Congregational meetings are convened as and when necessary to attend to any urgent, unplanned business which may, from time to time, arise. Again Congregational Meetings have not been possible since March 2020 due to Covid.

As reported in 2020, the year 2021 has again been one of disruption and challenge especially in the first half of the year. Worship resumed in St Andrew's Halls in early summer as Covid restrictions were lifted and a small group of up to 20 / 35 people have met as a Congregation face to face since then. Weekly worship services have been broadcast on YouTube using recording equipment loaned to the Congregation by Crieff Connexions.

Early in the year 2020 delegated powers were granted to the principal office bearers to take day to day responsibility for the affairs of the Congregation during the Covid 19 Pandemic. Kirk Session Meetings have resumed, face to face, following restrictions being lifted in Summer 2021 and these delegated powers ceased at that stage.

More information about Church life can be found on the Church website - [www.crieffparishchurch.org](http://www.crieffparishchurch.org); Facebook (crieffparishchurch) and Twitter (CrieffChurch). In addition to these being an additional source of useful information, Social Media interfaces allow engagement with people living in the Parish, in the local community and beyond.

##### **Objectives and activity**

The Church of Scotland, of which Crieff Parish Church of Scotland (the Church) is a part, is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the enhancement of Christ's Kingdom throughout the world.

As a national church, the Church acknowledges its 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.

## **Crieff Parish Church of Scotland**

### **Report of the Trustees**

**For the year ended 31 December 2021**

#### **Objectives and activity (continued)**

Crieff Parish Church of Scotland is the sole Church of Scotland Congregation in the town and, as such, it is the Parish Church. It is an amalgam of the former Church of Scotland Congregations of St Michael's Church, St Andrews Church and Crieff South and Monzievaird Church. The present minister is the Rev Andrew Philip. Rev Philip is employed by the Church nationally. Mr Ian Roy, is also licensed as a Worship Leader by the Presbytery of Perth.

At present the Church has access to and is responsible for three buildings all of which are owned by the Church of Scotland General Trustees: the Church Sanctuary (St Michael's building), St Andrew's Halls, a suite of converted hall accommodation, and the Manse which is the home of the Minister and his family.

As reported last year tentative steps were taken to review the organisation of the congregation and to begin a process of rationalisation of these buildings, looking towards the future missional needs in the Parish. Unfortunately very little progress has been made with this work during 2021 and this matter remains 'on the table'.

At 31 December 2021, the Congregational roll of full Communicant Members totalled 483 (2020 - 512) and there is a Supplementary Roll of 11 (2020 - 13).

During the year ended 31 December 2021, the Congregation oversaw 1 baptism (2020 - 1), 1 infant blessings (2020 - 0), 0 weddings (2020 - 1). The Minister and Worship Leader continued to look after funerals involving the Congregation and Parish during the year.

The Trustees make every effort to ensure that the Congregation is and remains GDPR compliant for data protection purposes and it also adheres to Safeguarding Procedures instructed by the Church of Scotland, with this work being managed by a Safeguarding Committee.

#### **Worship and pastoral support**

Face to face worship after lockdown restrictions were eased, was held weekly on a Sunday at 11am in St Andrew's Halls barring a 3 week spell in August when the Minister was on annual leave. Capacity was limited as appropriate to comply with government restrictions.

#### **Church Organisations**

In past years this report has articulated in some detail the various midweek and other activities which formed an important part of the life of the Congregation. Sadly, these times of pandemic have prevented many of these activities from proceeding. However it is appropriate to record them in this report serving as a timely reminder of the 'better things to come', in days ahead.

## **Crieff Parish Church of Scotland**

### **Report of the Trustees**

**For the year ended 31 December 2021**

#### **Objectives and activity (continued)**

- A Prayer Group - which has met regularly on Monday evenings using 'Zoom' technology;
- The Guild resumed meetings in the latter part of the year;
- The Flower Group has not operated in 2021;
- The Friday Club has not met during 2021 but the organisers have also been keeping in touch with members, many of whom live alone;
- The Dorcas Group, a group of ladies who knit throughout the year, continued to work from home - and garments were distributed to the Salvation Army (Perth) and knitted beanie hats were also delivered to seafarers in Aberdeen via the Seaman's Mission;
- House groups were unable to meet;
- Songbirds, a lively group of parents and young children, who sing, make music and have great fun together, resumed their activities in the summer outdoors and towards the end of the year in the St Andrew's Halls;
- The Mother and Toddler Group met as they were able when helpers could be available;
- The Summer Holiday Bible Club, which had to be cancelled in 2020 was held as an outdoor event in the summer holidays in collaboration with Scripture Union.

#### **Advent 2021**

Some of the Congregation participated alongside many Congregations in Perthshire in Christmas Box 2021, culminating with Praise in Perth Concert Hall - an initiative again conceived by Brian and Betty Soutar.

#### **Wider Mission**

The Church continued to support The Leprosy Mission, the annual Blythswood Christmas Shoebox Appeal which this year was organised exclusively through the Blythswood drop in shop in the town and Christians Against Poverty (CAP) and its work in providing a debt service in the community.

The CAP Debt Centre in Crieff continued to operate during 2021 and Crieff Parish Church remains the lead Church locally in this work. The finances of CAP Strathearn continued to be managed by the Parish Church Treasurer and their funds are held separately and shown as a Restricted Fund in these financial statements at note 11.

Crieff Connexions remain a mission partner within the Congregation. During 2021 Crieff Connexions was awarded Charitable Status and amongst its trustees are Rev Andrew Philip (Treasurer) and Mrs Elizabeth Philip (Chairman). During the year Crieff Connexions continued to operate in Crieff High Street and in late 2021 it announced that it was moving its activities to the former Penny Lane Building in Church Street in early 2022. A charitable body separate from Crieff Parish Church and independently funded separate from the Congregation, Crieff Connexions supports a wide range of community enterprise activities for the town. It's website is [www.crieffconnexions.org.uk](http://www.crieffconnexions.org.uk).

## **Crieff Parish Church of Scotland**

### **Report of the Trustees**

**For the year ended 31 December 2021**

#### **Achievements and Performance**

As reported last year, falling membership and reduced attendance at worship have characterised Church life in recent years with an attendant knock on, adverse impact on the Finances of the Congregation.

These are difficult times and the Trustees, having received regular financial reports from the Treasurer during 2021, are in no doubt as to their responsibilities for finance, for managing the Churches affairs in a responsible way and in a manner which aims to ensure continuing survival into the future. This, combined with the fact that many trustees are of more advanced age, provides additional challenges. The detail of this financial struggle is outlined below in the Financial Review.

#### **Financial Review**

The financial results of the Charity for the year ended 31 December 2021 are set out in the Receipts and Payments account on page 11. The year-end Statement of Balances is given on page 12 and a breakdown of many of the headline figures shown in both these statements, along with comparative figures for the year ended 31 December 2020 can be found in the detailed notes on page 13 and beyond.

A first glance at the statement of receipts and payments which shows a surplus of £6,142 (2020 - £545) would tend to suggest a positive outcome for the year. This result masks two very important conclusions which must be explained. There is a clear distinction between the day-to-day activities of the congregation which records a deficit of £1,706 in the year, contrasted with the very successful fund raising and fund accumulations generated by the two principal restricted fund activities which make up part of our accounts (namely Arnott Trust and CAP Strathearn).

1. It is important to note that, as with last year, day-to-day Church income reduced to £74,606, a sum which includes one off legacies totalling £5,000 and other one off giving of £3,500. Despite the close scrutiny of expenditure, incurring only those costs deemed to be absolutely necessary, this wasn't enough to prevent a deficit accruing with a corresponding reduction in bank balances.
2. By contrast the new CAP Strathearn debt centre continues to be successful with fund raising activity and by the year end has accumulated £15,431 (2020 - £10,250) into its funding for future activity. In addition the local Arnott Trust saw its local bank balance grow by just over £2,000. Both of these reflect surpluses which, for legal accounting purposes must be netted against the local Congregational deficit, so allowing an overall surplus to be reported. It is important to note that the local Congregation has no access to the CAP Strathearn Funding and that the Arnott Trust fund which operates under a legal Trust Deed, has heavily restricted local Church use.



## **Crieff Parish Church of Scotland**

### **Report of the Trustees**

**For the year ended 31 December 2021**

#### **Financial Review (Continued)**

At the year end the Statement of Balances shown in the Charity Accounts can be summarised as totalling £181,543 (2020 - £169,466). These balances are supported by investments totalling £100,312 (2020 - £91,742) and bank and cash balances of £72,991 (2020 - £66,849) (including £15,431 for CAP Strathearn). From the total funds held, £95,246 (2020 - £84,616) are held on a restricted basis, £86,297 (2020 - £81,740) are designated and the balance of £nil (2020 - £3,110) on an unrestricted basis. This means that the general fund of the Church has been completely extinguished and indeed during 2021, to avoid it from becoming overdrawn at the year-end, the general fund was topped up to the tune of £1,281 from the designated legacy fund.

Notwithstanding these results appropriate controls are also in place to minimise the possibility of fraud or error. This year, as previously reported, in conjunction with the Presbytery of Perth, such systems and controls remain documented in a Financial Procedures Policy - a document which continues to be fully approved by the Trustees. The Trustees believe that the major risks to which the Charity might be exposed have been considered and they believe that steps have been taken to cover and manage these risks in the following main areas.

#### *Finance*

The Trustees are aware that:

1. A realistic budget must be prepared;
2. It is necessary to continue to secure ways of increasing Church giving and other sources of income;
3. The cost of maintaining two old buildings, referred to elsewhere in this report, is becoming increasingly prohibitive;
4. There is an ongoing and continuing need to manage costs within the above income constraints.

#### *Health and Safety*

The Trustees are aware that this aspect of Church life is a matter which requires constant review:

1. Fire Safety and evacuation procedures are fully documented;
2. The Fabric Convenor's team performs weekly fire safety checks;
3. Electrical and Fire Safety appliances are subjected to regular checks and servicing;
4. Hall users are instructed in fire safety and evacuation procedures; and these are not covered by Church Insurance, and are required to arrange adequate insurance cover and produce policy and premium receipts on request.

#### *Safeguarding*

The Trustees are aware of the importance of correct procedures for the Safeguarding of Children and Vulnerable Adults. A Safeguarding Team is charged with ensuring that everyone involved with children and vulnerable adults are properly screened and disclosure checked.

## **Crieff Parish Church of Scotland**

### **Report of the Trustees**

**For the year ended 31 December 2021**

#### **Reserves Policy**

A summary of the Reserves of the Charity is noted in the Financial Review. This shows the split between restricted reserves, designated unrestricted reserves and discloses a sum of £nil (2020 - £3,110) to be held as an unrestricted reserve. This balance is significantly less than the recommended level of 6 months' of available expenditure which Charities should aim to have in their general fund. However, to allow the Congregation to continue to operate in these difficult circumstances, it will be possible to draw down on funding held in the Legacy Fund which is currently set at around £81,000. The year 2022 is projecting a general fund deficit of approximately £30,000 which means that the Trustees have just over two years' worth of remaining unrestricted legacy funding to allow some measure of equilibrium to be secured.

#### **Statement of Trustees' Responsibilities**

The Trustees are responsible for preparing these financial statements which give sufficient detail to enable there to be an appreciation of the finances and the financial transactions of the Congregation during the year.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy the financial position of the Charity and which 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, together with 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 Charity and hence for taking all reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the Trustees

**William Clark**

**Clerk to the Congregational Board**

**22<sup>nd</sup> March 2022**

## **Crieff Parish Church of Scotland**

### **Independent Examiner's Report to the Trustees on the unaudited Financial Statements of Crieff Parish Church of Scotland.**

I report on the financial statements for the year ended 31 December 2021 as set out on pages 11 to 25.

#### **Respective Responsibilities of Trustees and Independent Examiner**

The Charity's Trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 (the Act), and the Charities Accounts (Scotland) Regulations 2006. The charity's trustees consider that the audit requirements of Regulation 10(1) (d) of the accounts regulations does not apply. It is my responsibility to state, on the basis of my examination as required under section 44(1) (c) of the Act 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 whether the financial statements present a 'true and fair' view.

#### **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 proper accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - to prepare financial statements which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations has not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

**Sandra C Paterson**

Member of the Institute of Chartered Accountants of Scotland

**Independent Examiner**

C/o Finlaysons, Chartered Accountants

15 High Street

Crieff, PH7 3HU

Date

**Crieff Parish Church of Scotland**

**Receipts and Payments Account**

For the year ended 31 December 2021

	Notes	Unrestricted General Fund £	Unrestricted Designated Fund £	Restricted Funds £	2021 Total £	2020 Total £
<b>Receipts</b>						
Donations	1	67,287	638	7,500	75,425	86,269
Receipts from Buildings	2	2,110	-	-	2,110	1,697
Investment Income	3	58	1,563	612	2,233	2,632
Gross receipts from other Charitable Activities	4	5,151	-	11,530	16,681	15,490
		<u>74,606</u>	<u>2,201</u>	<u>19,642</u>	<u>96,449</u>	<u>106,088</u>
<b>Receipts from assets and investment sales</b>	5	-	-	-	-	-
<b>Total Receipts</b>		<u>74,606</u>	<u>2,201</u>	<u>19,642</u>	<u>96,449</u>	<u>106,088</u>
<b>Payments</b>						
Charitable Activities	6	76,765	284	12,430	89,479	104,715
Governance Costs	7	828	-	-	828	828
<b>Total Payments</b>		<u>77,593</u>	<u>284</u>	<u>12,430</u>	<u>90,307</u>	<u>105,543</u>
<b>Net (Payments) / Receipts</b>		(2,987)	1,917	7,212	6,142	545
<b>Transfers between funds</b>	11	1,281	(1,281)	-	-	-
<b>Surplus / (deficit) for the year</b>	11	<u>(1,706)</u>	<u>636</u>	<u>7,212</u>	<u>6,142</u>	<u>545</u>

**Crieff Parish Church of Scotland**

**Statement of Balances**

**As At 31 December 2021**

	Notes	Unrestricted General Fund £	Unrestricted Designated Fund £	Restricted Funds £	2021 Total £	2020 Total £
<b>Bank and Deposit Balances</b>						
Balances brought forward		(9,192)	18,823	57,218	66,849	66,304
<b>Rounding</b>						-
<b>Excess receipts over payments for the year</b>		(1,706)	636	7,212	6,142	545
<b>Balances carried forward</b>	10	(10,898)	19,459	64,430	72,991	66,849
<b>Investments at Market Value</b>	<b>Cost</b>					
Growth Fund	50,677	2,658	47,070	30,816	80,544	71,609
Income Fund	17,076	-	19,768	-	19,768	20,133
		2,658	66,838	30,816	100,312	91,742
<b>Other Assets</b>						
Fixed Assets		-	-	-	-	936
Stock		125	-	-	125	125
Gift Aid Receivable		10,046	-	-	10,046	10,701
Other debtors and prepayment		1,404	-	-	1,404	1,750
		11,575	-	-	11,575	12,576
<b>Liabilities</b>						
Creditors and accruals		(3,335)	-	-	(3,335)	(2,638)

The financial statements were approved by the Kirk Session and the Congregational Board on 22<sup>nd</sup> March 2022 and signed on their behalf by:

**W Clark**

**Clerk to the Congregational Board**

**Crieff Parish Church of Scotland**

**Notes to the Financial Statements  
Year Ended 31 December 2021**

**1. Donations, legacies and grants**

	Unrestricted General Fund £	Unrestricted Designated Fund £	Restricted Funds £	2021 Total £	2020 Total £
<b>Donations</b>					
Offerings - Non-Gift Aid	11,207	-	-	11,207	9,155
Offerings - Gift Aid	38,205	-	-	38,205	42,099
Offerings - Open Plate and Donations	864	-	-	864	2,249
Tax Recovered on Gift Aid	11,129	-	-	11,129	16,351
Retiral Collection	241	-	-	241	20
The Guild	-	-	-	-	300
Crieff Friday Club	-	-	-	-	500
Flower Group	-	-	-	-	400
Young People, Mothers, Toddlers and Songbirds	-	-	-	-	104
Social Fund and Teas and Coffee Guild Subscriptions and Other Income	-	613	-	613	400
Flower Group - Flower Donations	-	25	-	25	117
Fairtrade Sales	-	-	-	-	96
Income Life & Work	201	-	-	201	367
Donations - Arnott Trust - Youth Work	-	-	7,500	7,500	6,250
	61,847	638	7,500	69,985	78,677
<b>Legacies</b>	5,000	-	-	5,000	-
<b>Grants</b>					
Listed Places of Worship	-	-	-	-	1,212
Job Retention Scheme	440	-	-	440	6,380
	67,287	638	7,500	75,425	86,269

**2. Receipts from Buildings**

	Unrestricted General Fund £	Unrestricted Designated Fund £	Restricted Funds £	2021 Total £	2020 Total £
Hall Hire and Use of Premises	2,110	-	-	2,110	1,697

**Crieff Parish Church of Scotland**

**Notes to the Financial Statements  
Year Ended 31 December 2021**

**3. Investment Income**

	Unrestricted General Fund £	Unrestricted Designated Fund £	Restricted Funds £	2021 Total £	2020 Total £
Bank Interest Received	-	-	612	612	789
Dividends received	58	1,563	-	1,621	1,843
	58	1,563	612	2,233	2,632

**4. Gross Receipts from Other Charitable Activities**

	Unrestricted General Fund £	Unrestricted Designated Fund £	Restricted Funds £	2021 Total £	2020 Total £
Weddings	-	-	-	-	310
Funeral Donations	1,018	-	-	1,018	802
Coffee Morning - The Guild	-	-	-	-	718
Fundraising and Other Income	4,133	-	-	4,133	545
Christians Against Poverty	-	-	420	420	438
CAP Strathearn	-	-	11,110	11,110	12,412
Friday Club - Coffee and Lunches	-	-	-	-	265
	5,151	-	11,530	16,681	15,490

**5. Receipts from asset and investment sales**

	Unrestricted General Fund £	Unrestricted Designated Fund £	Restricted Funds £	2021 Total £	2020 Total £
Sale of Investments	-	-	-	-	-

**Crieff Parish Church of Scotland**

**Notes to the Financial Statements  
Year Ended 31 December 2021**

**6. Cost of Charitable Activities**

	Unrestricted General Fund £	Unrestricted Designated Fund £	Restricted Funds £	2021 Total £	2020 Total £
Ministries and Mission	47,518	-	-	47,518	57,245
Minister's Travel Expenses	1,793	-	-	1,793	720
Minster's Expenses	735	-	-	735	673
Pulpit Supply	-	-	-	-	90
Presbytery Dues	730	-	-	730	1,266
Organist Fees	-	-	-	-	495
Salary - Hall Keeper	-	-	-	-	3,906
Salary - Cleaners	2,560	-	-	2,560	2,727
Salary - Pastoral Assistant (including expenses)	-	-	-	-	4,186
Payment to Praise Band	-	-	400	400	-
Salary - Church Officer	120	-	-	120	80
Stationery and Postage	2,333	-	-	2,333	3,048
Council Tax - Manse	3,342	-	-	3,342	3,300
Light and Heat	5,143	-	-	5,143	6,259
Insurance	7,445	-	-	7,445	7,990
Cleaning and Laundry	-	-	-	-	26
Upkeep of Grounds	960	-	-	960	705
Bank Charges	82	-	-	82	131
Sundry Expenses	88	-	-	88	(953)
Retiral of office bearers	-	-	-	-	250
Life and Work	201	-	-	201	367
Fabric Expenses	2,963	-	-	2,963	5,241
Youth Work	-	-	871	871	278
Office Telephone and Wi-Fi	343	-	-	343	402
Crieff Connexions	-	-	2,000	2,000	-
Catering, Teas and Coffee	-	74	-	74	27
Christians Against Poverty	-	-	600	600	600
<b>Charitable Donations:</b>					
Church Organisations	-	40	2,000	2,040	2,960
Guild Meetings and Other Costs	-	170	-	170	356
Church Flowers	-	-	-	-	14
Friday Club Expenses	-	-	-	-	164
Cleaning Machine Purchase	-	-	630	630	-
Computer Equipment	409	-	-	409	-
CAP Strathearn	-	-	5,929	5,929	2,162
	76,765	284	12,430	89,479	104,715



**Crieff Parish Church of Scotland**

**Notes to the Financial Statements  
Year Ended 31 December 2021**

**7. Governance Costs**

	Unrestricted General Fund £	Unrestricted Designated Fund £	Restricted Funds £	2021 Total £	2020 Total £
Independent Examiner Fee	828	-	-	828	828

**8. Analysis of Fabric Expenditure**

	2021 £	2020 £
<b>Church</b>		
Roof repairs and gutters	-	344
Electrical works	-	84
Boiler service and repairs	-	106
Stone work (2019 - miscellaneous)	-	1,020
	-	1,554
<b>St Andrew's Halls</b>		
Boiler service and repairs	614	-
Electrical works	-	120
Deep Clean	-	525
General repairs	201	152
Fire alarm servicing and repairs	471	425
Lighting repairs	-	192
	1,286	1,414
<b>All Sanctuary Buildings (bills not split)</b>		
Electrics	-	315
Boiler Maintenance Contract	789	670
Garden Refuse Permits	120	-
PAT Testing	230	-
Fire Extinguishers (including servicing)	192	428
	1,331	1,413
<b>Manse</b>		
Kitchen repairs	91	-
Alarm service, maintenance, security	175	139
Joinery, roof and plumbing repairs	-	230
Replacement and repair of white goods	-	187
Garden Waste Bins (in upkeep of grounds)	80	70
Paintwork	-	234
	346	860
<b>Total Fabric Expenditure</b>	2,963	5,241

## Crieff Parish Church of Scotland

### Notes to the Financial Statements Year Ended 31 December 2021

#### 9. Trustees' remuneration and related party transactions

During the year no payments were made to Trustees other than those noted below.

The following expenses were incurred on behalf of the Minister: -

	2021	2020
	£	£
Council Tax for the Manse	3,342	3,300
Travel expense for motor car	1,793	720
Manse Telephone and other costs	735	673

#### Related Party Transactions

William Clark, Trustee and Elder, received £120 (2020 - £80) during the year for the provision of Church Officer Services.

Crieff Connexions, a Registered Charity and a Mission Partner of the Church in which Rev Andrew Philip and Mrs Elizabeth Philip are Trustees, received a sum of £2,000 from the Arnott Trust.

Mr Ian Roy provided pulpit supply on three occasions during the year but did not charge a supply fee to the Charity. The value of these services is £180.

All Church of Scotland Congregations contribute to the national Stipend Fund which bears the cost of all minister stipends, employer contributions for national insurance, pension and housing and loan fund across the Church nationally. Ministers' stipends are paid in accordance with the national stipend scale which is related to years of service. For the year under review the minimum stipend was £28,700 - (2020 - £28,137) and the maximum stipend £35,269 - (2020 - £34,577).

#### 10. Bank and Cash Balances

	2021	2020
	£	£
Bank Current account	36,202	32,609
Deposit with Church of Scotland	16,859	16,842
Youth bank account	902	902
Arnott Trust	16,172	13,960
Sunday School	10	10
The Guild	776	374
Flower Group	1,004	979
Friday Club	588	587
Cash on Hand	477	586
Rounding	1	-
	<hr/> 72,991	<hr/> 66,849

**Crieff Parish Church of Scotland**

**Notes to the Financial Statements  
Year Ended 31 December 2021**

**11. Movement in Funds**

	At 1 January 2021 £	Incoming Resources £	Outgoing Resources £	Transfer £	Non-Cash Movements £	At 31 December 2021 £
Unrestricted General Fund (see (a) below for details)	3,110	74,606	(77,593)	1,281	(1,404)	-
Unrestricted Designated Funds (see (b) below for details)	81,740	2,201	(284)	(1,281)	3,921	86,297
Restricted Funds (see (c) below for details)	84,616	19,642	(12,430)	-	3,418	95,246
	<u>169,466</u>	<u>96,449</u>	<u>(90,307)</u>	<u>-</u>	<u>5,935</u>	<u>181,543</u>

**(a) Unrestricted  
General  
Fund**

	£	£	£	£	£	£
Bank and Cash	(9,192)	74,606	(77,593)	1,281	-	(10,898)
Investments	2,363	-	-	-	295	2,658
Other Assets	12,576	-	-	-	(1,001)	11,575
Liabilities	(2,638)	-	-	-	(697)	(3,335)
Rounding difference	1	-	-	-	(1)	-
	<u>3,110</u>	<u>74,606</u>	<u>(77,593)</u>	<u>1,281</u>	<u>(1,404)</u>	<u>-</u>

**Crieff Parish Church of Scotland**

**Notes to the Financial Statements  
Year Ended 31 December 2021**

**11. Movement in Funds (continued)**

**(b) Unrestricted  
Designated  
Funds**

	At 1 January 2021 £	Incoming Resources £	Outgoing Resources £	Transfer £	Non-Cash Movements £	At 31 December 2021 £
<b>Bank and Cash</b>						
Fairtrade	309	-	-	-	-	309
Youth Fund	902	-	-	-	-	902
Sunday School Fund	10	-	-	-	-	10
The Guild	373	613	(210)	-	-	776
Flower Group	979	25	-	-	-	1,004
Social Fund / Teas etc	208	-	(74)	-	-	134
Friday Club	621	-	-	-	-	621
Toddlers, Magpies and Songbirds	184	-	-	-	-	184
Jim Begg Retirement	20	-	-	-	-	20
Legacy Fund	15,217	1,563	-	(1,281)	-	15,499
	<u>18,823</u>	<u>2,201</u>	<u>(284)</u>	<u>(1,281)</u>	<u>-</u>	<u>19,459</u>
<b>Investments</b>						
Legacy Fund	61,981	-	-	-	4,857	66,838
<b>Fixed Assets</b>	936	-	-	-	(936)	-
	<u>81,740</u>	<u>2,201</u>	<u>(284)</u>	<u>(1,281)</u>	<u>3,921</u>	<u>86,297</u>

The principal purposes to which each of the above funds are utilised is described in detail at note 12.

Crieff Parish Church of Scotland

Notes to the Financial Statements  
Year Ended 31 December 2021

11. Movement in Funds (continued)

(c) Restricted Funds

	At 1 January 2021 £	Incoming Resources £	Outgoing Resources £	Transfer £	Non-Cash Movements £	At 31 December 2021 £
<b>Bank and Cash</b>						
Benevolent Fund	12,188	-	-	-	-	12,188
Rentoul Bequest Fund	1,903	-	-	-	-	1,903
Session Fund	742	-	-	-	-	742
Acheson Bequest Fund	1,600	-	-	-	-	1,600
Christina Low Fund	1,275	-	-	-	-	1,275
Weir Fund	3,452	-	-	-	-	3,452
Wright Fund	2,130	-	-	-	-	2,130
Livingstonia Fund	1,109	-	-	-	-	1,109
Macrosty Fund	250	-	-	-	-	250
Sir J Campbell Fund	412	-	-	-	-	412
Henderson Fund	71	-	-	-	-	71
Hope Fund	229	-	-	-	-	229
McVine Fund	112	-	-	-	-	112
Miss J Campbell Fund	200	-	-	-	-	200
Yule Bequest	1,000	-	-	-	-	1,000
St Michael's Building Fund	2,452	-	-	-	-	2,452
Play Leader	1,630	-	-	-	-	1,630
Christians Against Poverty	553	420	(600)	-	-	373
Drop In Café	1,700	-	-	-	-	1,700
Arnott Trust Fund	13,960	8,112	(5,901)	-	-	16,171
CAP Strathearn	10,250	11,110	(5,929)	-	-	15,431
	<b>57,218</b>	<b>19,642</b>	<b>(12,430)</b>	<b>-</b>	<b>-</b>	<b>64,430</b>
<b>Investments</b>						
Arnott Trust Fund	27,398	-	-	-	3,418	30,816
	<b>84,616</b>	<b>19,642</b>	<b>(12,430)</b>	<b>-</b>	<b>3,418</b>	<b>95,246</b>

The principal purposes to which each of the above funds are utilised is described in detail at note 12.

## Crieff Parish Church of Scotland

### Notes to the Financial Statements Year Ended 31 December 2021

#### 12. Purposes of Designated Funds and Restricted Funds

Note 11 of these financial statements sets out the various Unrestricted Designated Funds and the Restricted Funds which form a part of the activities of the Charity. The uses and purposes of each fund listed at note 11 are described below.

##### **Unrestricted Designated Funds**

###### ***Fabric Fund***

The Trustees have set aside funds for the maintenance of Church properties.

###### ***Legacy Fund***

This fund is to hold legacies given to the Church without restriction, the use of which can be determined by the Trustees. This fund was established from the legacy of £89,000 received from the late Miss Jean L MacDougall.

###### ***Social Funds and Tea and Coffees***

These funds carry any surplus from social related activities with the objective of using any free funds to help purchase catering related equipment. This fund accommodates the finances associated with the supply of refreshments following Sunday Worship.

###### ***Fairtrade***

The Congregation supports Fairtrade activities by selling goods and produce supplied by Fairtrade producers.

###### ***Youth Fund, Sunday Seekers (School) Fund, The Guild, Flower Group, Toddlers, Magpies, Songbirds, and the Friday Club***

The activities of each of these groups which operate in the life of the Church are described in the Trustee's Report. Each group operates under the Congregation's Charity reference number and as such the outcome of their financial activities is amalgamated into the full Church financial statement. Each group appoints an appropriate individual to record the financial transactions and all groups operate separate bank accounts, the details of which are noted at note 10.

###### ***Jim Begg Retirement***

This fund was established to record a collection for Mr Jim Begg, former Pastoral Assistant. The fund is now closed and the £20 balance will be paid over in early 2022.

##### **Restricted Funds**

###### ***Arnott Trust Fund***

This fund was established by Trust Deed in 1971 by the late William Henry Arnott and appoints the Minister and Session Clerk as Trustees to make use of the sums allocated to the local Trust Fund bank account under the deed to be used by them at their discretion firstly for the Sunday School children towards the cost of their Christmas Party and Summer Outing or in some other way in which the Children will benefit to the full and secondly for any other Charitable purpose linked to youth work.

## **Crieff Parish Church of Scotland**

### **Notes to the Financial Statements**

**Year Ended 31 December 2021**

#### **Purposes of Designated Funds and Restricted Funds (continued)**

##### ***Benevolent Fund***

This fund is under the control of the Kirk Session with the purpose of making payments of a Benevolent nature at the discretion of the Minister, Pastoral Assistant and Session Clerk, to people in need within the Congregation.

##### ***Rentoul Bequest Fund***

This fund has origins dating back to 1921 stemming from a legacy from the late Mr Rentoul with the purpose of creating a 'Sabbath School Library'.

##### ***Session Fund***

This fund originates from the former St Andrew's Church and allows for relevant payments to be made at the discretion of the Kirk Session.

##### ***Acheson Bequest Fund***

The estate of the late Miss Acheson dated 1975 made provision for a legacy to the former Crieff South and Monzievaird Church. There are no specific restrictions to its use and the income from this fund is repatriated to the general fund to help meet local congregational needs.

##### ***Christina Low Fund***

This fund has the specific stipulation that the annual income should be used for the 'Sunday School Christmas Treat and Sunday School Outing'.

##### ***Weir Fund***

Crieff, South and Monzievaird Church received a legacy of £2,600 from the late Miss Weir on 4 July 1920 with the stipulation that £500 be used for the general schemes of the Church as the Minister and Kirk Session shall see fit, £500 be used for Foreign Mission Schemes of the Church, £500 be used for Women's Foreign Mission Fund, £100 be used for the Poor of the Church and £1,000 be directed 'to funds subscribed by members of the Church for the purpose of the central Fund of the Church'. Accordingly, annual income from this fund is repatriated to the General Fund to help meet the annual central mission contribution.

##### ***Wright Fund***

This fund emanates from a legacy given by a Mrs McDougall in memory of her brother, Mr John Wright, farmer, Crieff, to be used for 'evangelical purposes'. Historically the income from this fund has been repatriated to the general fund to help meet the annual central mission contributions.

##### ***Livingstonia Fund***

In 1920, Miss Mary Weir left the capital for this fund such that income from the fund is used to support a missionary maintained by the Congregation of Livingstonia. Since 1970 the income from this fund has been repatriated to the general fund to help maintain the annual central mission contributions.

##### ***McRosty Fund, Sir J Campbell Fund, Miss J Campbell Fund and McVine Fund***

The historical background to these funds is unknown and, as a result, the capital is retained as restricted reserves. In 2002 it was agreed by the Kirk Session and Congregational Board that the income from all four funds be credited to the general fund for use towards the ongoing running costs of the Congregation.

## **Crieff Parish Church of Scotland**

### **Notes to the Financial Statements**

**Year Ended 31 December 2021**

#### **Purposes of Designated Funds and Restricted Funds (continued)**

##### **Restricted Funds (continued)**

###### ***Henderson Fund***

Historically income from this fund was used for Benevolent purposes, however as the income is very small each year due to low prevailing interest rates, it has been credited to the general fund for use towards the ongoing running costs of the Congregation.

###### ***Hope Fund***

Historically income from this fund was used for Mission and Aid and Benevolence purposes, however as the income is very small each year due to low prevailing interest rates, it has been credited to the general fund for use towards the ongoing running costs of the Congregation.

###### ***Yule Bequest Fund***

A legacy of £1,000 was received from Mrs Yule, widow of a former Minister of one of the former Congregations, with stipulation that the income be used for general purposes in the Church.

###### ***St Michael's Building Fund***

This fund was set up to help with the maintenance and upkeep of St Michael's building. It has been funded by donations from individuals and fund-raising events.

###### ***Play Leader***

Funding provided specifically to be used to pay for a play leader to work with young people in the Congregation is transacted through this fund.

###### ***Christians Against Poverty***

The Congregation participates in the activities of Christians Against Poverty which operates in the local area. A £50 monthly contribution is funded from contributions given by individual members of the Congregation and hence the transactions are reflected through this restricted fund.

###### ***Drop In Café***

Funding was secured in Financial Year 2017 and earlier to help finance the costs of running a regular outreach drop in café in Church premises.

###### ***CAP Strathearn***

As fully reported in the Trustees Report, Crieff Parish Church was appointed lead Church as part of the formation of Christians Against Poverty (CAP) in Strathearn. CAP Strathearn finances are channelled through Crieff Parish Church and are held separately as a restricted fund.



## Crieff Parish Church of Scotland

### Notes to the Financial Statements Year Ended 31 December 2021

#### 13. Offerings Uplifted For Third Parties

During the year special offerings were uplifted for the following third parties and all sums uplifted were remitted to the third-party charity in question:

	2021	2020
	<u>£</u>	<u>£</u>
Crieff Connexions - Christmas Offerings	154	-
The Leprosy Mission	87	203
	<u>241</u>	<u>203</u>

#### 14. Rounding Differences

In these financial statements and related notes on pages 15 to 28 differences of + or - £1 may appear occasionally, mainly in column or line totals. The minor differences arise as a result of rounding up or down to whole numbers and are immaterial in the context of the Financial Statements as a whole.

**Crieff Parish Church of Scotland**

**Year Ended 31 December 2021**

**APPENDIX**

**Funds Held on Behalf of the Congregation  
By the Church of Scotland General Trustees**

<b>Funds Retained in Consolidated Fabric Fund</b>	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
<b>Capital Account</b>		
Credit balance at 31 December 2021 (note below)	15,265	15,265
<b>Revenue Account</b>		
<b>Income</b>		
Interest Received	68	438
Consolidated Fabric Fund dividend	440	586
	508	1,024
<b>Credit Balance at 31 December 2020</b>	3,979	2,955
<b>Credit Balance at 31 December 2021</b>	4,487	3,979
<b>Funds Retained in Church of Scotland Investor's Trust</b>		
<b>Credit Balance at 31 December 2020</b>	61,570	61,570
Transfer to Church current account	-	-
<b>Credit Balance at 31 December 2021</b>	61,570	61,570
<b>Total Funds Retained by General Trustees</b>		
At Cost	81,322	80,814
Increase in market value of capital account over cost	10,075	8,701
	91,397	89,515

Note: The Monies held in the capital account are retained by the General Trustees in the Consolidated Fabric Fund. At 31 December 2021, 15,265 shares were allocated to the Congregation and these were valued at £25,340 (2020 - £23,966).