

**Carnoustie Panbride Church**  
**Receipts and Payments Account for the Year Ended 31 December 2016**

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**INDEX**

	Pages
CHARITY INFORMATION	2
REPORT OF THE TRUSTEES	3-6
STATEMENT OF RESPONSIBILITIES OF THE TRUSTEES	6
REPORT OF THE INDEPENDENT EXAMINER	7
RECEIPTS AND PAYMENTS STATEMENT	8
STATEMENT OF BALANCES	9
NOTES TO THE ACCOUNTS	10-12
APPENDIX 1 FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND TRUSTEES	13
APPENDIX 2 TRUSTEES	14

**Carnoustie Panbride Church**  
**Receipts and Payments Account for the Year Ended 31 December 2016**

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**CHARITY INFORMATION**

Charity Name: Carnoustie Panbride Church

Charity Number: SC 004594

Congregational Reference No: 301792

**PRINCIPAL OFFICE BEARERS**

Rev. M. S. Bicket	Minister
Mrs. L. Ross	Session Clerk
Mr. W. Ruark	Clerk to the Board
Mr. W. J. Winterton	Treasurer

**TRUSTEES** As listed in Appendix 2

**Contact Address**

The Treasurer,  
31, Newton Crescent,,  
Carnoustie,  
Angus. DD7 6HW

**Bank**

Royal Bank of Scotland Plc,  
288, Brook Street,  
Broughty Ferry,  
Dundee. DD5 2AP

**Independent Financial Examiner**

Mr. D. S. Sawers. FCCA,  
6, Long Row,  
Westhaven,  
Carnoustie,  
Angus. DD7 6BE

## **REPORT OF TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2016**

The trustees present their report and financial statements for the year ended 31 December 2016.

### **1. GOVERNING DOCUMENT**

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

### **2. RECRUITMENT AND APPOINTMENT OF TRUSTEES**

Members of the Kirk Session and the Congregational Board 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 the Presbytery. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

### **3. ORGANISATIONAL STRUCTURE**

The Congregational Board is chaired by the minister and meets five times in a year. Certain responsibilities are delegated to the Finance Committee and the Property (Fabric) Committee as appropriate. The Kirk Session, which meets six times a year, is responsible for the spiritual affairs within the church.

### **4. OBJECTIVES AND ACTIVITIES**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Services of Worship are conducted every Sunday throughout the year, with some additional services on specific occasions. The FOG (Friends of God) Squad also meets during the school term each Sunday morning, catering for children aged 3 to 11 years of age. A variety of fund-raising events take place each year, ranging from plant sales to coffee mornings. A few social events are arranged to foster and encourage fellowship within the congregation and parish.

### **5. ACHIEVEMENTS AND PERFORMANCE**

During the year, attendances on Sunday mornings remained at a constant level, with services in the main well attended. Children continued to be more involved in the weekly services and members of the congregation regularly conducted the readings on a number of Sundays during the year, adding to the general pattern of Sunday worship. Office Bearers have also conducted Services throughout the year, and some of them have undertaken training in this through Presbytery.

## **Carnoustie Panbride Church**

### **Receipts and Payments Account for the Year Ended 31 December 2016**

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A Service of Quiet Reflection for the bereaved has now been held every year since 2003 and meets a need of many people at the start of December.

Most organised events were well supported by the Congregation. The FOG Squad continues with enthusiastic groups of numbers. The congregation still has Eco-Congregation status and once again planted bulbs in the Courtyard Garden something which is appreciated by those using the premises. The Friendship Circle also maintains high levels of interest from the community. The Banner Group continues to produce a number of new banners to enhance the sanctuary and are nearing the end of their project to illustrate the "I AM" saying in John's Gospel.

The kitchen continues to be used to serve teas and coffees after the Sunday morning service and a monthly Sunday Soup and Sweet lunch provides fellowship and is well attended. The proceeds from the January Soup and Sweet went to the HIV Programme of the Church of Scotland and the September one, to Christian Aid.

Panbride Hall continues to be a well-used resource for the congregation and the wider community. It is well used most days by the Church and other organisations (Carnoustie Pipe Band, Carnoustie and District Youth Brass Band and Arbroath Instrumental Band, as well as 3 Keep Fit Groups, The Carnoustie Recorded Music Circle and the Dundee and Angus Bird Club) and is serving a need for good quality accommodation in the community while Newton Hall is used on weekday mornings by a nursery. The Session Room is also used by groups, both within and out with the church, for meetings.

There have been various social and fundraising events arranged throughout the year from Coffee Mornings, a Silent Auction to a concert by the Arbroath Instrumental Brass Band. There was a Harvest Supper in September followed on the Sunday by the Harvest Thanksgiving Service which was held in a barn on East Scryne Farm owned by one of the Elders. The annual outing was held earlier in the year with a visit to Pitlochry and House of Bruar. There was also a Picnic held in the Manse Garden to celebrate the 90<sup>th</sup> birthday of the Queen.

A Christmas Leaflet distribution to all homes in the town giving details of all the services in all denominations continues to be welcome. The ecumenical dimension to this is also seen in the joint Holy Week Services which have been held for a long number of years. Once again at the end of November, and beginning of December, 2 Saturdays were set aside for workshops to make all the decorations for the Church Christmas Tree which this year was to take the form of a Chrismon Tree with all the decorations having something to do with the life of Jesus and all in white or gold. Again, this was very successful with people of all ages coming along to help.

The congregation has continued its links with the Church of Bangladesh. A Harvest to Christmas Project was well supported when people were encouraged to set aside each day from 25<sup>th</sup> September to 25<sup>th</sup> December an amount of money to help with the funding of improved facilities for a rural church and school in Bangladesh where the roof leaked and there was no lighting in the school rooms. Nearly £3,800 was raised, a significant amount of money when converted into Bangladesh currency.

We have continued to support local organisations such as the Alzheimer Drop-In which meets weekly in the Hall and there is a monthly Café which brings together people from all over Angus. Carlogie School's Fairtrade Café also meets monthly during term time and is supported

## **Carnoustie Panbride Church**

### **Receipts and Payments Account for the Year Ended 31 December 2016**

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by parents, members of the congregation and the community at large. We also support the Arbroath Food Project through our Harvest Thanksgiving donations of non-perishable foods and by donations which are given weekly by members of the congregation.

A Christmas Eve Offering for Carnoustie Helpline (Transport for elderly people with hospital appointments) was well supported and raised money for this important local charity.

## **6. FINANCIAL REVIEW**

The surplus for the year amounted to £20,200 which was very satisfactory and in line with expectations. Of this £2,700 related to the project in Senhati Bangladesh for the repair of a church/school and will be spent in the early part of 2017. The rest of the increase was mainly due to the increase in giving as part of the National Stewardship campaign whereby the Trustees sent a letter to all members of the Church in late 2015 requesting that they review their giving in order that the Church could meet its financial commitments in full and not rely on the generosity of other Churches.

The principal source of income continues to be from members by way of weekly freewill offerings, gift aid donations and the open plate.

The numbers of members involved in giving during the year is as follows:

	Gift Aid	Non Gift Aid	Total	Previous Year
Weekly Freewill Offering	29	34	63	60
Monthly Standing Order	157	14	171	158
Annual Payments	19	0	19	24
<b>Total</b>	<b>205</b>	<b>48</b>	<b>253</b>	<b>242</b>

Local and national organisations continue to be supported (Note 7).

## **7. RESERVES**

It is the Trustees' policy to hold reserves which are believed prudent in the light of both ongoing known revenue expenditure, and the potential high costs of a capital nature. At the year end the Church held unrestricted cash funds of £106,523. This equates to approximately seventeen months expenditure, which the Trustees consider to be a reasonable reserve at year end.

## **8. STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The members of the Kirk Session and Congregational Board 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 and Congregational Board 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 by

L Ross  
Session Clerk

Date: 16/2/2017

**Carnoustie Panbride Church**  
**Receipts and Payments Account for the Year Ended 31 December 2016**

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**Independent Examiner's Report to the Trustees of Carnoustie Panbride Church**

I report on the accounts of the charity for the year ended 31 December 2016 which are set out on pages 8 to 13.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

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.

Independent Examiner,  
Mr. D. S. Sawers,  
6, Long Row,  
Westhaven,  
Carnoustie,  
Angus. DD7 6BE

**Carnoustie Panbride Church**  
**Receipts and Payments Account for the Year Ended 31 December 2016**

**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 DECEMBER 2016**

		Unrestricted	Restricted	Endowment	2016	2015
	Note	Funds	Funds	Funds	Total	Total
		£	£	£	£	£
<b>Receipts</b>						
Donations	3	75,161	4,049	0	79,210	70,928
Legacies		0	0	0	0	500
Activities for Generating Funds		2,492	0	0	2,492	2,949
Bank & Deposit Interest		884	66	0	950	701
Investment Income		234	17	0	251	251
		78,771	4,132	0	82,903	75,329
Rental of Premises		10,252	0	0	10,252	9,624
Sale of Assets		0	0	0	0	0
Sale of Investments		0	0	0	0	0
Grants		0	0	0	0	0
Receipts from General Trustees		0	0	0	0	0
Other Receipts		2,464	0	0	2,464	3,036
<b>Total Receipts</b>		91,487	4,132	0	95,619	87,989
<b>Payments</b>						
Cost of generating funds		112	0	0	112	159
Charitable Activities	4	75,328	0	0	75,328	88,854
Governance Costs		0	0	0	0	0
<b>Total Payments</b>		75,440	0	0	75,440	89,013
(Deficit)/Surplus of Receipts over Payments		16,047	4,132	0	20,179	(1,024)
Transfers		0	0	0	0	0
<b>Total (Deficit)/Surplus of Receipts over Payments</b>		16,047	4,132	0	20,179	(1,024)



**Carnoustie Panbride Church**  
**Receipts and Payments Account for the Year Ended 31 December 2016**

**STATEMENT OF BALANCES**  
**FOR THE YEAR ENDED 31 DECEMBER 2016**

		Unrestricted	Restricted	Endowment	2016	2015
	Note	Funds	Funds	Funds	Total	Total
		£	£	£	£	£
<b>Bank &amp; Deposit Balances</b>						
As at 1 January 2016		90,476	6,738	0	97,211	98,235
<b>Movement in Year</b> (Deficit) Surplus of						
Receipts over Payments		16,047	4,132	0	20,179	(1,024)
As at 31 December 2016	<b>5</b>	106,523	10,870	0	117,390	97,211
<b>Investments at Market Value</b>						
Cost £901		7,125	0	0	7,125	6,510
<b>Assets</b>						
Gift Aid					2,315	2,343
Debtors					430	328
					2,745	2,671
<b>Liabilities</b>						
Ministers Travel					256	221
Web Hosting					0	119
Photocopier					54	38
Heat & Light					356	183
Fabric					357	0
					1,023	561

The accounts were approved by the Kirk Session and Congregational Board on the 16 February 2017 and signed on its behalf by:

.....Session Clerk

.....Treasurer

**Carnoustie Panbride Church**  
**Receipts and Payments Account for the Year Ended 31 December 2016**

**NOTES TO THE ACCOUNTS**

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

Name of Trustee	Amount £	Nature of Payment
Mrs. M. Bushnell	1,911	Services as Church Officer
Rev. M. S. Bicket	1,817	Travel Expenses
	177	Telephone
	2,492	Manse Council Tax

**2. Movement in Funds**

	As at 1 Jan 2016 £	Receipts £	Payments £	Transfers £	As at 31 Dec 2016 £
<b>Unrestricted Funds</b>					
General Account	76,497	89,696	(70,006)	(4,032)	92,155
Congregation Fund-Designated	7,575	94	(0)	0	7,669
Fabric Fund-Designated	99	608	(4,639)	4,032	100
Benevolent Fund-Designated	252	1,014	(779)	0	487
J A Wightman Harrison Fund-Designated	6,050	75	(16)	0	6,109
<b>Total Unrestricted Funds</b>	<b>90,473</b>	<b>91,487</b>	<b>(75,440)</b>	<b>0</b>	<b>106,520</b>
<b>Restricted Funds</b>					
Flower Fund	999	57	(0)	0	1,056
Charitable Activities Fund	5,654	70	(0)	(808)	4,916
Hall Refurbishment Fund	85	1,260	(0)	0	1,345
Bangladesh Project	0	2,745	(0)	808	3,553
	<b>6,738</b>	<b>4,132</b>	<b>(0)</b>	<b>0</b>	<b>10,870</b>
<b>Total Funds</b>	<b>97,211</b>	<b>95,619</b>	<b>(75,440)</b>	<b>0</b>	<b>117,390</b>

Note: Transfer of £808 relates to donations received in respect of a cabaret and curry night in November 2012 and a memorial service in February 2013 both to be used in Bangladesh

**Purpose of Designated Funds**

Congregation Fund	The Trustees have set aside funds to meet exceptional but regular costs.
Fabric Fund	The Trustees have set aside funds for the maintenance of the Church property.
Benevolent Fund	The Trustees have set aside funds to meet the cost of the annual outing.
J. A. Wightman Harrison Fund	The Trustees have set aside funds to meet any future major expense.

**Purpose of Restricted Funds.**

Flower Fund	To be used for future Church floral exhibitions
Charitable Activities Fund	To be used for charitable purposes at the current Ministers discretion
Hall Refurbishment Fund	To be used for upgrading and refurbishing Panbride & Newton Halls and the corridors and accommodation in between.
Bangladesh Project	To be used to repair a school and church in Senhati Bangladesh

**Carnoustie Panbride Church**  
**Receipts and Payments Account for the Year Ended 31 December 2016**

	Unrestricted Total £	Restricted Total £	Endowment Total £	2016 Total £	2015 Total £
<b>3. Analysis of Donations</b>					
WFO Scheme (Non Gift Aid)	3,245	0	0	3,245	3,103
Gift Aid Donations	40,973	0	0	40,973	36,151
Tax Recovered on Gift Aid	11,523	21	0	11,544	10,195
Ordinary Offerings (Open Plate)	8,978	0	0	8,978	8,515
Other Offerings, Donations	10,442	4,028	0	14,470	12,964
	<b>75,161</b>	<b>4,049</b>	<b>0</b>	<b>79,210</b>	<b>70,928</b>

**4. Analysis of Payments**

**Cost of Generating Funds**

Donation	0	0	0	0	50
Offering Envelopes	112	0	0	112	109
	<b>112</b>	<b>0</b>	<b>0</b>	<b>112</b>	<b>159</b>

**Charitable Activities**

Ministries & Mission Allocation	45,353	0	0	45,353	40,522
Presbytery Dues	1,096	0	0	1,096	1,090
Voluntary Additional Stipend	0	0	0	0	0
Minister's Expenses	1,994	0	0	1,994	2,031
Ministerial Assistance	0	0	0	0	0
Pulpit Supply	174	0	0	174	364
Other Staffing Costs	4,890	0	0	4,890	5,110
Fabric Repair and Maintenance	4,639	0	0	4,639	29,643
Council Tax	2,492	0	0	2,492	2,481
Heat, Light & Water	3,000	0	0	3,000	(4,882)
Insurance	4,657	0	0	4,657	4,671
Other Building Costs	748	0	0	748	465
Church Office Expenses	1,690	0	0	1,690	1,615
Organ & Music	541	0	0	541	235
Printing, Stationery & Postage	637	0	0	637	700
Other Expenses	3,417	0	0	3,417	4,809
	<b>75,328</b>	<b>0</b>	<b>0</b>	<b>75,328</b>	<b>88,854</b>

**5. Bank and Deposit Accounts**

Royal Bank of Scotland Current Account	57,390	47,211
United Trust Bank 6 Months Notice Deposit	40,000	40,000
Cambridge & Counties Bank 95 Day Notice Deposit	20,000	10,000
	<b>117,390</b>	<b>97,211</b>

**Carnoustie Panbride Church**  
**Receipts and Payments Account for the Year Ended 31 December 2016**

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**6. 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. Ministers' stipends are paid in advance in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £26,380 and the maximum stipend in 5<sup>th</sup> and subsequent years of service was £32,419

**7. Collections for Third Parties**

	<b>2016</b>	<b>2015</b>
	<b>£</b>	<b>£</b>
Church of Scotland-HIV Appeal	371	248
Youth Group	0	190
Bangladesh Nurse	242	226
FOG Squad	195	187
Erskine Hospital	204	207
Carnoustie Helpline	285	270
McMillan Nurses	0	530
Christian Aid	304	0

<b>1,601</b>	<b>1,858</b>
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**Carnoustie Panbride Church**  
**Receipts and Payments Account for the Year Ended 31 December 2016**

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**APPENDIX 1**

**FUNDS HELD ON BEHALF OF THE CONGREGATION**

**BY THE CHURCH OF SCOTLAND TRUSTEES**

<b>CAPITAL ACCOUNT</b>	<b>2016</b>	<b>2015</b>
	<b>£</b>	<b>£</b>
Credit Balances held at 31 December at cost	5,231	5,231
Market Value of Balances at 31 December	7,742	7,062
<b>REVENUE ACCOUNT</b>		
Credit Balance at 31 December	126	294

**Carnoustie Panbride Church**  
**Receipts and Payments Account for the Year Ended 31 December 2016**

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**APPENDIX 2**

**TRUSTEES**

**Kirk Session**

Mr. Stan Beattie  
Mr. Tom Black  
Mrs. Dorothy Booth  
Mr. Allan Brown  
Mrs. Joyce Brown  
Mrs. Mary Bushnell  
Mrs. Rita Clark  
Mrs. Gail Cook  
Mr. David Crawford  
Mr. Alex Forrester  
Miss. Dorothy Fyffe  
Miss Phyllis Guild  
Mrs Helen Harley  
Mr John Harley  
Mr Ken Ingram  
Mrs. Margaret Jamieson  
Mrs. Beth Lee-Smith  
Mr Archie Leiper  
Mr Barclay Low  
Mr Philip Manson  
Mrs Charlotte McWhirter  
Mrs Linda Nicoll  
Mr John Porter  
Mr William Porter  
Mrs Dorothy Ramage  
Mr John Ramage  
Mr Sydney Robb  
Mrs Lyn Ross  
Mr Walter Ruark  
Mrs Phyllis Scanlan  
Mr David Taylor  
Mrs Pat Taylor  
Mrs Eleanor Whammond

**Board**

Mrs. June Black  
Mr. Charles Brown  
Mrs Barbara Gillespie  
Mr James Gillespie  
Mr. John Gray  
Mrs. Ann Howlett  
Mrs. Ella Ingram  
Mrs Jean Johnston  
Mrs Joyce Lawie  
Mrs. Elizabeth Merchant  
Mrs. Marion Palmer  
Mrs. Myra Ramsay  
Mrs. Sheena Reigate  
Mrs. Alison Stuart –resigned 8/3/2016  
Mr. Graeme Waggott  
Mr. John Winterton  
Mrs. Janice Jackson –appointed 8/3/2016