

**Maybole Parish Church of Scotland**

**Congregational Accounts**

**2020**

**Summarised**

**Congregation No. 100580**

**Charity No. SC 003164**

**Maybole Parish Church of Scotland Charity No. SC 003164**

**Reference and Administrative Information**

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Charity name

Maybole Parish Church of Scotland

Charity Registration Number SC 003164  
Congregation Number 100580  
Contact Address 13 Kildoon Drive  
Maybole  
South Ayrshire, KA19 8AZ

**Trustees**

**Kirk Session**

Mrs J Barclay	Mrs M McCulloch ( deceased 22/01/20)
Mrs N Blackley	Mrs M McCreddie
Mr N Bradey ( left 21/01/20)	Mrs L McFarlane
Mr A Cuthbertson	Mr W Miller
Mrs D Cuthbertson	Mrs P Lennox
Mrs K Feldmann	Mrs F Morrison
Mr D Ferguson (deceased 24/01/20)	Mrs D Qua
Mrs M Ferguson	Mrs L Rankin
Mrs L Grant	Mrs E Riome
Mr J Guthrie	Mr T Riome
Mr D Hamilton	Mr J Stevens
Mrs M Hearn	Mr J Whiteford
Mr A Hutchison	Mrs S Whiteford
Mrs M Hutchison	Mrs E Woodburn

**Principal Office Bearers**

Interim Moderator	Rev Paul Russell
Locum Minister	Rev John Lochrie appointed 01/03/20

Session Clerk  
Church Treasurer

Mrs L Rankin  
Mrs H McArthur

**Independent Examiner**

William Grant  
Coral Glen  
Maybole

**Bankers**

Royal Bank of Scotland, Ayr

**Maybole Parish Church of Scotland**

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**Charity No.SC003164**

**Year Ended 31st December 2020**

**Financial Review**

**The principal source of income of the Church** is through offerings which includes FWO envelopes, standing orders, annually, monthly or weekly, open plate contributions and miscellaneous donations throughout the year. Sunday donations for teas and sales table add to the general income.

The table below shows a **comparison of 2019/ 2020 regular income.**

	<b>2020</b>	<b>2019</b>	<b>Difference</b>
FWO	8576	9886	-1310
Gift Aid Donations	28820	33627	-4807
Tax Recovered on Gift Aid	8370	10416	-2046

Standing Orders non G Aid	3293	2988	305
Open Plate	1206	3753	-2547
	<u>£50,265.00</u>	<u>£60,670.00</u>	<u>-10405.00</u>

As you can see from the table above, our regular income has dropped by £10,000 over 2020. This is not surprising under the circumstances and could, in fact, have been much greater if Church members had not been so loyal in their giving while they were unable to attend.

As well as several miscellaneous donations, a number of donations were made to specifically cover the publication costs of the Church magazine.

We also received two grants totalling £450 from Faith in the Community to help with costs.

A legacy of £3000 was received.

**Expenditure for Ministries and Mission** was reduced by £6,000 due to the generous contribution from Ayr Presbytery. We applied for this again for 2021 and have been granted £6,000.

**Ministries and Mission** requirement for 2021 is £21,723,, a reduced amount due to vacancy and the above Presbytery grant.

#### **Loans Payable to General Trustees**

No payments for the loans have been made since March 2019 due to lack of funds.

The General Trustees are aware of the situation but due to the ongoing pandemic in 2020 no further discussion has taken place to address this issue.

**Maybole Parish Church of Scotland**  
**Charity No.SC003164**  
**Year Ended 31st December 2020**  
**Financial Review**

**At the end of December 2020 :**

46 members contributed by weekly or monthly standing order  
65 members were signed up for Gift Aid  
53 members contributed through FWO envelopes  
Others donated annually

In 2019, 62 members donated by FWO. Although this dropped to 53 in 2020, mainly due to Church closure during the pandemic, FWO givers are to be congratulated for their loyalty and persistence in continuing to donate as best they could.

<b>Collections for Third Parties</b>	<b>2020</b>	<b>2014</b>	<b>2019</b>
Shelter ( December 2019)	100		
Hollybush House			370
Session Clerk Retirement	455		
Cancer Research			10
	<u>£555.00</u>		<u>£380</u>

<b>Summary of Account Balances</b>	<b>2020</b>	<b>2019</b>
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Current Account	930	534
Reserve	17676	9669
Legacy	3000	
Fabric Fund	1338	1338
Fundraising	10568	9940
Choir Fund	162	697
Guild	716	716
Youth Work ( formerly King's Club)	437	437
Youth Worker	7500	7500
Bell Trust	1930	1851
Graves Trust	169	169
New Church Project	358	358
<b>Total Assets at 31st December 2020</b>	<b><u>£44,784.00</u></b>	<b><u>£33,209.00</u></b>

### **Reserve Policy**

It is the policy of the Trustees to hold reserves of approximately two months expenditure including designated funds. At the end of 2020. £10,568 was held in the Fundraising Account, and the Reserve Fund, which is used to meet any shortfall in the Congregational Account held £17,676.

Both these accounts are needed to meet the ongoing loan repayments. The Reserve Fund is deceptively healthy since no loan payments were made. This will not continue.

Charity No.SC003164

**Congregational Account Year Ended 31st December 2020**

	<b>2019</b>	<b>Receipts</b>	<b>2020</b>	
		<b>Offerings</b>		
	9,886	FWO non Gift Aid	7,737	
	33,627	Gift Aid ( FWO, Standing Orders and Annuals)	29,564	
	3,753	Open Plate	1,206	
	2,988	Standing Orders non gift aid	3,388	
<b>60,670</b>	10,416	Tax Recovered on Gift Aid	8,370	<b>50,265</b>
		<b>Other Receipts</b>		
	1131	Tea/Coffees	239	
	713	Sales Table	426	
	100	Funerals	0	
	4410	Church of Scotland transfer		
	398	Minister's computer		
	1887	Miscellaneous Donations	2,078	
		Legacy	3,000	
		Grants	450	
		Interest	33	
<b>8,691</b>	52	<b>Total</b>	<b>6,226</b>	
<b><u>£69,361.00</u></b>			<b><u>£56,491.00</u></b>	
		<b>Payments</b>		
	32814	Ministries and Mission	24,932	
<b>33,975</b>	1161	Presbytery Dues	0	<b>24,932</b>
		<b>Local Staffing Costs</b>		
	1381	Minister's Travelling Expenses	109	



		Locum Travelling Expenses	108	
		Moderator Travelling Expenses		
		Locum Fees	5215	
	104	Pulpit Supply	0	
	650	Telephone etc.	0	
	3000	Organist	3000	
	55	Organist Supply	0	
<b>5,280</b>	90	Office Bearers' Expenses	135	<b>8,567</b>
		<b>Building Costs</b>		
		Heating/ Lighting Manse	407	
	853	Insurance	650	
	1223	Council Tax	0	
<b>13,448</b>	11372	Carrick Centre	9,177	<b>10,234</b>
		<b>Other Local Costs</b>		
	327	Printing, Stationery,FWO envelopes	199	
		Magazine costs	810	
	62	Session/ Communion Expenses	0	
	198	Music Organ, Piano	204	
	4635	Manse bathroom		
		Costs relating to manse letting		
	397	Minister's computer		
	299	Church computer		
<b>6,732</b>	814	Misc.	142	<b>1,355</b>
<b><u>£59,435.00</u></b>		<b>Total</b>		<b><u>£45,088.00</u></b>
		<b>Loan payments</b>		
<b><u>£8,339.00</u></b>	8339	Taken from Reserves	0	<b><u>£0.00</u></b>

**Maybole Parish Church of Scotland**

**Charity No.SC003164**

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**Year Ended 31st December 2020**

**Details of Accounts**

**High Interest Account**

**High Interest Account Summary**

<b>Fundraising</b>	10568.05
<b>Reserves</b>	17676.12
<b>Choir Fund</b>	161.75
<b>Fabric Fund</b>	1337.72
<b>Bell and Graves Trust</b>	2099.82
<b>Youth Work</b>	436.8
<b>Legacy</b>	3000
<b>Youth Worker</b>	7500
<b>Total at 31st December 2020</b>	<b><u>£42,780.26</u></b>

**Fundraising****Receipts**

Mile of Pennies	25
Easy Fundraising	73.08
NCF donations	360
Soup Sundays	170

<b>Total Receipts</b>	<u>£628.08</u>
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**Payments**

<b>Balance at 1st January 2020</b>	<u>£9,939.97</u>
<b>Balance at 31st December 2020</b>	<u><b>£10,568.05</b></u>

**Reserves**

Transfer Balance	8007
<b>Balance at 1st January 2020</b>	<u>9669</u>
<b>Balance at 31st Dec 2020</b>	<u><b>£17,676.00</b></u>

**Bell Trust**

Bell Trust

Graves

<b>Receipts</b>			
Dividends	78.84		
<b>Payments</b>	0		
<b>Balance at 1st Jan 20</b>	1851	£169	
<b>Bal at 31 Dec 2020</b>	<u><u>£1,929.84</u></u>	<u><u>£169.00</u></u>	£2,098.84

**Maybole Parish Church of Scotland**  
**Charity No.SC003164**  
**Year Ended 31st December 2020**  
**Organisational Accounts**

<b>2019</b>	<b>Guild</b>	<b>2020</b>	<b>2020</b>
	<b>Receipts</b>		
204	Membership	117	
45	Mission Boxes		
182	Offering	88	
22	Tea Money	9	
100	Christmas Meal		
1144	Charity Shop		

5	Donations	51	
	Expenses for Rally		
	Refund for Capitation Fees		
0.44	Interest	0.23	
<b>£1,702.44</b>	<b>Total Receipts</b>		<b>£265.23</b>
	<b>Payments</b>		
264	Affiliation and Cap Fees	216	
	Overpayment Capitation Fees		
225	Project	225	
50	Guests	21	
15	Flowers		
25	Catering for Concert Party		
120	Charity Shop Rental		
1000	Maybole Parish Church		
100	Christmas Meal		
<b>£1,799.00</b>	<b>Total Payments</b>		<b>£462.00</b>
£97	Surplus/ Deficit		£197.00
	<b>Account Balances at 1st January 2020</b>		
217	Deposit Account	217	
793	Current Account	695	
<b>£1,010.00</b>	Total in Accounts		<b>£912.00</b>
	<b>Account Balances at 31st December 2020</b>		
695	Deposit Account	218	
218	Current Account	498	
<b>£913.00</b>	Total		<b>£716.00</b>

**BUDGET****Maybole Parish Church of Scotland  
Charity No.S003164**

	<b>Budget 2021</b>	<b>Actual 2020</b>
<b>Receipts</b>		
<b>Offerings</b>		
FWO Scheme ( non Gift Aid)	9000	7,737
Gift Aid Donations	25000	29,564
Tax recovered on Gift Aid	8000	8,370
Ordinary Offerings (open plate)	1500	1206
Standing Orders (non Gift Aid)	3000	3388
Legacy	0	3000
<b>Other Ordinary General Income</b>		
Donations from Organisations	0	0
Misc Donations ( including funeral)	1000	2743
grants		450
<b>Total Ordinary General Receipts</b>	<b>47500</b>	<b>56,458</b>
<b>Payments</b>		
Ministries and Mission	21723	24932

Presbytery Dues	2350	0
<b>Local Staffing Costs</b>		
Minister travelling expenses	0	109
Interim Moderator Travelling Expenses	0	0
Locum fees and travelling expenses	10600	5,323
Pulpit Supply	200	0
Salaries	3000	3000
<b>Building Costs</b>		
Carrick Centre	6000	9,177
** Manse council Tax	0	0
*** Insurance	3000	650
<b>Other Local Costs</b>		
FWO envelopes	200	199
Printing, Stationery Etc	500	810
Telephone	0	0
Session	0	0
CCLI	204	204
Manse Fabric	500	0
Heating and lighting	400	407
Misc.	200	142

**Total Ordinary General Payments**

**48877**

**44953**

**Extraordinary Expenses**

\* Loans

**NOTES**

\* 2 loans to be paid £60,400 from one, and £64,790 from the other following the sale of Barns Terrace Manse in January 2020.  
(The above loan amounts are estimates. At time of publication awaiting accurate figures from Church of Scotland).

\*\* I have applied for an exemption from Council Tax since Culzean Road is unoccupied and categorised as a manse.

\*\*\* The Church is likely to be taking on the cost of insuring the whole building but will have a reduction in monthly payments to Carrick Centre.



























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