

# **THE CHURCH OF SCOTLAND**

## **WORMIT PARISH CHURCH OF SCOTLAND**



## **RECEIPTS AND PAYMENTS ACCOUNTS**

**CONGREGATION NO : 261584**

**SCOTTISH CHARITY NUMBER : SC006447**

## **Reference and Administrative Information**

Charity name: Wormit Parish Church of Scotland  
Charity Registration Number: SC006447  
Congregational Reference Number: 261584  
Contact Address: 18 Golf Crescent,  
Tayport,  
FIFE  
DD6 9LZ

### **Trustees from 1<sup>st</sup> January 2023 to 27<sup>th</sup> February 2024**

Session: M Stevenson, J Brown, K Brown, J Winch, D Winch, D Francis,  
C Fraser, J Macmillan, E Falconer, A Imrie, R Crichton.

### **Principal Office-bearers**

Minister: Rev Dr Amos Chewachong (Interim Moderator)  
Session Clerk: Mr John Macmillan (Depute Session Clerk)  
Church Treasurer: Mr Jamie Mackintosh, FCCA

### **Independent Examiner:**

Dr Matthew Davis,  
80 Meteor Row, Leuchars  
St. Andrews, KY16 0JD

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### **Bankers**

Virgin Money (Clydesdale Bank PLC)  
7/8 High Street,  
DUNDEE  
DD1 1SS

# **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 Model Deed of Constitution the original dated 19<sup>th</sup> December 1935 and consequently amended and approved by the General Assembly of the Church of Scotland on the 21<sup>st</sup> May 1994. As of 19<sup>th</sup> February 2019 the Church is now 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 from within 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. These individuals are invited to sit 'ex officio' at Kirk Session meetings and are free to provide advice but they have no voting rights.

#### **Organisational Structure**

The Kirk Session is chaired by the minister and meets six times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session is responsible for both the spiritual and business affairs within the church.

The Kirk Sessions and Congregations of both Wormit Parish Church of Scotland and Balmerino Parish Church of Scotland have voted unanimously in favour of forming a union of the two churches. The union has been approved by the Presbytery of Fife and it will take effect on 1<sup>st</sup> June 2024. Wormit Parish Church of Scotland will be the continuing entity (SC006447), with the new name of the union being 'Balmerino and Wormit Church of Scotland'.

#### **Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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** – Combined Sunday services are held at 9:30am with our linked charge of Balmerino Parish Church. The services alternate between church locations each Sunday. Additional services are held throughout the year. During Holy Week and Advent, additional services of reflection and worship are held in either of the churches. By arrangement, there are ad hoc evening Praise and Worship services held out of the West Hall.

**Wormit & Balmerino Guild** is an organisation attached to Wormit linked with Balmerino Church of Scotland whose aim is to unite and encourage both women and men to commit their lives to Jesus Christ and enable them to express their faith in worship, prayer and action. The Guild was formed with the agreement of the minister and Kirk Session and are subject to their jurisdiction and care. The current membership is 28 and the group is run by a 'team' and a treasurer. It meets approximately 20 times a year, from September to April with speakers, discussion, coffee mornings, sales tables, and entertainment. The Guild is self-funding with members paying an annual capitation fee to the central executive in Edinburgh. Eight coffee mornings, with a sales table, are held during the session and money raised from these goes to the Guild's national projects, to Wormit & Balmerino Churches and occasionally small donations to other suitable causes.

**Taybridgehead Foodbank:-** This is an associated mission and community partnership initiative with the Church. The Foodbank is Chaired by an Elder of Wormit Parish Church, currently Mrs Jan Winch. Otherwise, it is independently managed by a Management Committee representative of key community leaders and other local churches in the Taybridgehead area. Wormit Parish Church supports the Foodbank through various means, both practically and administratively. The Church provides the Vestry as a storeroom and access to the East Hall for organising Foodbank deliveries and collections. Several of the churches Members personally support the Foodbank through volunteering and donating. Whilst the Foodbank Management coordinate their own daily petty cash requirements, the Church Treasurer supports the Foodbank Management Team to oversee their banking, treasury, and digital giving needs. The Foodbank

funds are wholly separate from the Church and are accounted for and recorded as such. There is a separate balance shown in these accounts.

## **Trustees' Annual Report (cont.)**

### **Year ended 31 December 2023**

#### **Objectives and Activities (cont.)**

**Junior Church** is part of the worship team (members of the congregation of all ages) that lead the All Age services. The children learn about the Christian faith through Bible stories, arts and crafts, puppets, and music. The Children attend the first part of the morning worship and leave after the All Age talk. There are seasonal services that the children help lead or participate in delivering. Prior to COVID-19 restrictions the Junior Church membership was 6. Currently the Junior Church is in abeyance, but there is opportunity to restart and develop this ministry with the families from the new housing developments in the village.

**Children and family ministry:-** The Church has actively supported children and family ministry in the community. In recent years this has been done directly through initiatives like Puppet ministry, Community cinema, Fusion activities, and less directly through hosting the Wormit Primary School services, Wormit Playgroup, Toddlers Group, 2<sup>nd</sup> Wormit Brownies, Mary Robson Ballet School, and other children and family community groups through discounted hall rents. The church sees these relationships as key to connecting, engaging, and fostering community partnerships through better use of the church buildings – these are "well-equipped places in the right places" for community use.

**The Boys' Brigade – 1<sup>st</sup> Newport/Wormit Company.** The Newport and Wormit Companies amalgamated a number of years ago and all the sections meet in the Newport Church Hall during school term time.

#### **Achievements and Performance**

**Tea and Coffee Group.** This group give out tea and coffee and provide an opportunity for having a chat before the service each Sunday. This is a key period of time for fellowship, sharing in faith stories, and developing our linkage with Balmerino as both churches work towards a formal union together.

## Trustees' Annual Report (cont.)

### Year ended 31 December 2023

#### Financial Review

**Donations:-** The principal source of income comes from members giving digitally through standing orders, bank transfers, text giving and donations through the church website donation button. This has mostly replaced the weekly F.W.O. Envelopes and the open plate, but offerings were still received by these means, either by post or when services were held in church. The offerings for 2023 were 21% down on the previous year. The impact of fewer services in Wormit Parish Church, and fewer people attending services, and fewer Members has caused this significant drop in Donations. The drop-off in giving appears to have stabilised, and there was a constant level of giving in the second half of 2023. The Gift Aid reclaimed amount from HMRC was £3,551 from 18 members. This was down by £2,161 on the previous year.

**Rents:-** The use of the East & West Halls by church and community groups generates rental income. This was 14% up on last year. The usage year-on-year is comparable, so the increase relates to the increase in rental price to cover inflationary cost increases. The church tries not to pass unnecessary rental uplift onto community groups, seeing the lower rental cost as an investment and support into community outreach. The community groups include the community Playgroup, a local Ballet school, Mothers and Toddlers, and Childminders club, to name a few.

**Payments and expenses:-** In the unrestricted funds on page 11, under "Charitable activities" the figure of £3,466 includes minor maintenance work on the Church, Manse & West Hall along with the maintenance contracts on equipment. There was also an amount of £795 incurred from the Fabric fund that was for repairs to the church building's roofs. Amounts for heating & lighting are for West Hall, Church & East Hall totalled £3,969. Included in the Guild expenses are membership fees to the Guild head office £399 and donations to National Guild Projects and other charitable organisations £1,925.

**Balmerino Parish Church:-** There are shared costs that relate to the Ministry/Pulpit supply, Manse and Organist costs. The majority of these costs are paid by Wormit Parish Church. The historic agreement with Balmerino Parish Church is to recharge these costs annually. The amount recharged and paid by Balmerino for the year 2023 was £5,470.

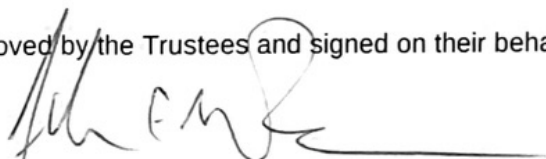
#### Reserves Policy

It is the Trustees' policy to hold designated reserves of no less than approximately three months' expenditure. At the year end the Church held unrestricted cash funds of £45,613 of which £3,330 had been designated for the Fabric fund. The Church General Fund balance totals £22,287, having benefitted from a £10,000 transfer from the West Hall fund. There continues to be an additional £5,000 held as a General Fund reserve in the West Hall account. Therefore, the combined unrestricted General Fund balance is £27,287. This represents coverage of costs approximately 9 months' expenditure; this is considered as sufficient coverage by the Trustees. The Church also held £5,257 of restricted funds which have been provided for the purposes specified in Note 2.

#### 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. 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,



John Macmillan  
Session Clerk (Depute)

Date of approval by Kirk Session      27th February 2024

**Wormit Parish Church of Scotland**  
**SC 006447**  
**Report of the Independent Examiner**

**Independent Examiner's Report to the Trustees of Wormit Parish Church of Scotland**

I report on the accounts of the charity for the year ended 31 December 2023 which are set out on pages 1 to 12.

**Respective responsibilities of trustees and examiner**

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

The charity's 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.

Signed.....

Dr Matthew Davis  
80 Meteor Row  
Leuchars  
St. Andrews  
KY16 0JD

Date 31<sup>st</sup> March 2024



# Wormit Parish Church of Scotland

## Receipts and Payments Account

Year ended 31 December 2023

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2023	2023	2023	2023	2022
<u>Receipts</u>	Note	£	£	£	£	£
Donations	3	17,001	-	-	17,001	21,462
Legacies		-	-	-	-	-
Activities for Generating Funds		-	-	-	-	-
Bank & Deposit interest		-	-	-	-	-
Investment income		-	-	-	-	-
		<u>17,001</u>	<u>NIL</u>	<u>NIL</u>	<u>17,001</u>	<u>21,462</u>
Rental of East & West Halls		15,605	-	-	15,605	13,667
Rental of Manse		-	-	-	-	-
Sale of assets		-	-	-	-	-
Sale of investments		-	-	-	-	-
Grants (Fife Council) - West Hall		-	-	-	-	-
Receipts from General Trustees		-	-	-	-	-
Income from Guild & Jnr. Church		2,717	-	-	2,717	2,553
<u>Total Receipts</u>		<u>35,322</u>	<u>NIL</u>	<u>NIL</u>	<u>35,322</u>	<u>37,682</u>
<u>Payments</u>						
Costs of generating funds		-	-	-	-	-
Charitable activities		34,506	-	-	34,506	41,880
Governance costs		200	-	-	200	200
<u>Total Payments</u>		<u>34,706</u>	<u>NIL</u>	<u>NIL</u>	<u>34,706</u>	<u>42,080</u>
Excess of Receipts over Payments for the year before transfers		616	-	-	616	(4,397)
Transfers		-	-	-	-	-
<u>Excess / (Deficit) for the year</u>		<u>616</u>	<u>NIL</u>	<u>NIL</u>	<u>616</u>	<u>(4,397)</u>

**Wormit Parish Church of Scotland**

**Statement of Balances**

**At 31 December 2023**

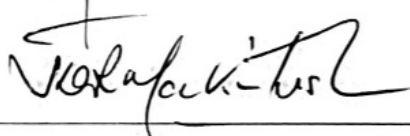
	Note	Unrestricted funds £	Restricted funds £	Endowmt funds £	Total 2023 £	Total 2022 £
<b><u>Bank &amp; Deposit Balances</u></b>						
Bank & deposit balances brought forward		50,254	5,257	-	50,254	54,652
<b><u>Movement in year:</u></b>						
Excess of Receipts over Payments for the year		616	-	-	616	(4,397)
Bank & deposit balances carried forward		<u>50,870</u>	<u>5,257</u>	<u>NIL</u>	<u>50,870</u>	<u>50,254</u>
<b><u>Investments at market value</u></b>						
		<u>None</u>	<u>None</u>	<u>None</u>	<u>None</u>	<u>None</u>
<b><u>Assets</u></b>						
Gift Aid Receivable		3,750	NIL	NIL	3,750	3,812
<b>Total</b>		<u>3,750</u>	<u>NIL</u>	<u>NIL</u>	<u>3,750</u>	<u>3,812</u>
<b><u>Liabilities</u></b>						
Due to Presbytery		<u>None</u>	<u>None</u>	<u>None</u>	<u>None</u>	<u>None</u>

The accounts were approved by the Kirk Session on 27<sup>th</sup> February 2024.

For and on behalf of the Kirk Session



Session Clerk (Depute)



Kirk Treasurer



## Wormit Parish Church of Scotland

### Notes to the Accounts

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

There were no payments required or made in respect of services provided by Trustees. The Minister vacancy meant that there were no payments for Travel & Expenses direct to a Minister. There were no related expenses paid to the Church of Scotland relating to Minister travel from the previous year.

#### **2 Movements in Funds**

	At 1 <sup>st</sup> Jan				At 31st Dec
	2023	Receipts	Payments	Transfers	2023
	£	£	£	£	£
<b>Unrestricted funds</b>					
Designated Fabric Fund	4,125	NIL	(795)	NIL	3,330
Designated Guild Fund	2,337	2,717	(2,419)	NIL	2,635
Designated Junior Church Fund	NIL	NIL	NIL	NIL	NIL
Designated West Hall Fund	26,954	9,427	(9,019)	(10,000)	17,361
General Fund	11,582	23,179	(22,473)	10,000	22,287
	<u>44,997</u>	<u>35,322</u>	<u>34,706</u>	<u>NIL</u>	<u>45,613</u>
<b>Restricted funds</b>					
Special Projects Fund	3,256	NIL	NIL	NIL	3,256
Flower Fund	NIL	NIL	NIL	NIL	NIL
Youth Fund	2,001	NIL	NIL	NIL	2,001
	<u>5,257</u>	<u>NIL</u>	<u>NIL</u>	<u>NIL</u>	<u>5,257</u>
<b>Total funds</b>	<u>50,254</u>	<u>35,322</u>	<u>34,706</u>	<u>NIL</u>	<u>50,870</u>
<b><u>TAY BRIDGEHEAD</u></b>					
<b><u>FOOD BANK FUND</u></b>	<u>10,885</u>	<u>9,012</u>	<u>(9,513)</u>	<u>NIL</u>	<u>10,383</u>

#### Purposes of Designated Funds

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

**Guild Fund:** This fund is administered by the members of the Guild.

**Junior Church Fund:** This fund is administered by the leaders of the Junior Church and is funded by the children's' offerings which are used for materials, books and other expenses.

**West Hall Fund:** This fund is kept separate as required by Fife Council for grant purposes. Funds have been set aside for general maintenance, which is ongoing outside and inside the Hall.

#### Purposes of Restricted Funds

**Flower Fund:** This is a fund to provide flowers for display during services of worship.

**Youth Fund:** This is a fund to be used towards the payment of youth and children work including accommodation and travelling expenses for youth workers.

**Special Projects Fund:** This is a fund for the proceeds of any special fund-raising events and for donations, gifts & legacies given for specific purposes.

**Tay Bridgehead Food Bank Fund:** This is a fund to be used for the administration of providing food for the needy in the Tay Bridgehead Area. This Fund is not part of the Church Accounts.

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endwmnt Funds 2023 £	Total 2023 £	Total 2022 £
<b>3. Analysis of Donations</b>					
Non-Gift Aid donations	1,070	-	-	1,070	2,843
Gift Aid Donations	11,766	-	-	11,766	12,089
Tax Recovered on Gift Aid Donations	3,551	-	-	3,551	5,712
Ordinary Offerings (Open Plate)	292	-	-	292	368
Other donations (Non-Gift Aid)	322	-	-	322	450
	<b>17,001</b>	<b>NIL</b>	<b>NIL</b>	<b>17,001</b>	<b>21,462</b>

### Analysis of Payments

#### Costs of generating funds

Offering envelopes

<b>4</b>	<b>NIL</b>	<b>NIL</b>	<b>NIL</b>	<b>NIL</b>	<b>NIL</b>
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#### Charitable activities

Ministries & Mission allocation	13,463	-	-	13,463	14,913
Presbytery dues	801	-	-	801	887
Minister's Travel & Telephone expenses	-	-	-	-	NIL
Pulpit supply	1,328	-	-	1,328	2,004
Organists' & Church officers salaries	2495	-	-	2495	5,120
Maintenance work:- Ch/Manse/W Hall	2,670	-	-	2,670	2,488
Manse Council Tax	568	-	-	568	1,909
Heating and lighting:- Ch/W Hall	3,969	-	-	3,969	3,474
Insurance:- Ch/Manse/W Hall	3,584	-	-	3,584	3,499
Books & Equipment	84	-	-	84	138
Cleaning & Catering products	1,478	-	-	1,478	2,728
Junior Church & other Youth expenses	-	-	-	-	140
Church account sundries/copyright	583	-	-	583	945
Office costs (IT, Printing & Stationery)	269	-	-	269	515
Fabric Repair to the Church Roof	795	-	-	795	1,712
Church Flowers	-	-	-	-	62
Special Project expenses	-	-	-	-	-
Donations to Good Causes	-	-	-	-	-
Guild expenses	2,419	-	-	2,419	1,344
	<b>34,506</b>	<b>NIL</b>	<b>NIL</b>	<b>34,506</b>	<b>41,880</b>

#### Governance costs

Independent examiners fee

	<b>200</b>	<b>NIL</b>	<b>NIL</b>	<b>200</b>	<b>200</b>
	<b>34,706</b>	<b>NIL</b>	<b>NIL</b>	<b>34,706</b>	<b>41,068</b>

## 5 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 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 fifth and subsequent years) £37,032.

	2023	2022
	£	£
<b>6 Collections for Third Parties</b>		
Steadfast Global	1,200	1,200
Fife Women Aid Christmas Appeal	160	121
	<hr/>	<hr/>
	1,360	1,321

**Wormit Parish Church of Scotland**  
**SC 006447**  
**GENERAL FUND BUDGET**

	<b>2024 BUDGET £</b>
<b>INCOME</b>	
<b>Offerings</b>	
WFO & Gift Aid	12,000
Tax Recovered on Gift Aid	3,750
Ordinary Offerings (Open Plate)	1,250
	<u>17,000</u>
<b>Other Ordinary General Income</b>	
Donations	500
Rental Income	16,000
	<u>17,000</u>
<b>TOTAL ORDINARY GENERAL INCOME</b>	<u>34,000</u>
<b>EXPENDITURE</b>	
<b>Ministry &amp; Missions Work</b>	
Ministry & Missions Allocation	13,462
Presbytery dues	808
	<u>14,270</u>
<b>Local Staff Costs</b>	
Ministers Travel expenses	-
Ministers Phone Expenses	-
Organist's & Church Officer's Salaries	2,520
Pulpit Supply	1,480
	<u>4,000</u>
<b>Building Costs</b>	
Repairs, Maintenance & Cleaning	3,500
Heating & Lighting	3,500
Rates & Insurance	3,600
Manse Council Tax	1,900
	<u>12,500</u>
<b>Other Local Costs</b>	
Office Costs	250
Books & Equipment	250
Giving to Good causes	-
Professional fees	-
Sundry Expenses	1,230
	<u>1,730</u>
<b>TOTAL ORDINARY EXPENDITURE</b>	<u>32,000</u>
<b>SURPLUS / (DEFICIT)</b>	<u>2,000</u>