


# The Church of Scotland



## Saline & Blairingone Parish Church of Scotland Accounts for the Year Ended 31 December 2023


Congregation No: 241479

Charity No: SC 013688

	<b>Saline &amp; Blairingone Parish Church of Scotland</b>	
	Charity No. SC 013688	Congregational Reference No. 241479
	<b>Accounts for Year ended 31 December 2023</b>	

Reference and Administrative Information	
Charity Name:	Saline & Blairingone Parish Church of Scotland
Charity Registration Number:	SC 013688
Congregation Reference No:	241479
Contact Address:	1 Craiguscar Farm Cottage Craiguscar Road Dunfermline KY12 9HT


<b>Trustees</b> (Note this is a list of all trustees who served at any time from the start of 2023 up to the date of signing the accounts.)	
<b>Kirk Session Members</b>	
Mrs P Bagnall	
Mrs L Bath	
Mrs L Cochrane	
Mrs A Cooper	
Mrs M Graham	
Mrs J Hope	
Mr J Hull	
Mr D Lawrence	
Mrs I Machin	
Mr A Macrae	
Mrs P Macrae	
Mrs J McNaught	
Mr P Philp	
Rev A Shuttleworth	
Mr J Shuttleworth	
Mr A Smith	
Mrs E Stevenson	
Mrs I Wardell	

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<b>Principal Office-bearers</b>	
Minister	Rev A Shuttleworth
Session Clerk	Mrs M Graham
Treasurer	Mr D Lawrence

<b>Independent Examiner</b>	
James H Currie CA	2 The Glebe Saline KY12 9UY

<b>Bankers</b>
Santander Bootle Merseyside L30 4GB

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## Trustees Annual Report - Year Ended 31 December 2023

### 1 Structure, Governance and Management

#### Governing Document During 2023

- 1.1 During 2023 the Church was administered in accordance with the terms of the Model Deed of Constitution.

#### Recruitment and Appointment of Trustees under the Model Deed of Constitution

- 1.2 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. During a vacancy the Presbytery appoints another ordained minister to be the interim moderator.

#### Organisational Structure under Model Deed of Constitution

- 1.3 The minister or ministers of the congregation (or the Interim Moderator of the Kirk Session during a vacancy) shall be *ex officio* the Chairman of the Board, and in the event of their declining to accept office, the Kirk Session shall elect one of their own number as Chairman for the year.

### 2 Objectives and Activities

- 2.1 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.


#### Vision Statement

- 2.2 The objectives of Saline & Blairingone Parish Church of Scotland are summarised in the following Vision Statement:

*Our Vision is to be as Jesus Christ to one another, to all people in the parish, and to the wider world.*

*We will show God's love through:*

- *our worship and prayer;*
- *our pastoral care;*
- *our teaching and discipleship;*
- *sharing the Good News in our communities;*
- *sharing in mission in Scotland and other countries.*

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- 2.3 The objectives are met through the Church's activities. The Church is its constituent groups and members, and its activities are those of its members carried out in its name.
- 2.4 The Church's activities are described in more detail in the following Achievements and Performance section of this report.


### **3 Achievements and Performance**

#### **Overview**

- 3.1 From January 2023, it was agreed to adopt the Unitary Constitution.
- 3.2 Irene Machin and Lynda Bath stepped down as Trustees. Andrew Smith, Jack Shuttleworth and Irene Wardell were ordained as elders and John Hull who was already an ordained elder, joined the Kirk Session.
- 3.3 In August a very successful barbecue was held when members from every other church in West Fife Villages joined our own congregation.
- 3.4 In October the congregation joined other West Fife Village congregations at Tulliallan Church when the Moderator of the General Assembly led worship.
- 3.5 'Bring a friend' in December was once again very successful, attracting a large attendance.
- 3.6 The Singing Group met every Tuesday evening under the supervision of Bob Jephcote and performed at services during the year as well as the Christmas services.
- 3.7 Dry rot in the corner of the Church Hall was successfully treated and reinstated.

#### **Public Worship**

- 3.8 Sunday worship was held in the Church Hall each week and Wednesday services were held twice a month in the session room.
- 3.9 The services at Tulliallan and Kincardine Church were recorded and could be watched remotely. CD's continued to be distributed to members who were unable to attend Church.
- 3.10 Jack Shuttleworth and Bob Jephcote provided musical accompaniment for singing.
- 3.11 Sunday services were held in Steelend Club in February, September and November.
- 3.12 In March Saline hosted the World Day of Prayer service with members of Carnock and Oakley and Church of the Holy Name, Oakley, joining us.
- 3.13 The Worship Group was formed with Pat Bagnall leading the group. They led the service in August and October.

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### **Pastoral Care**

- 3.14 Pastoral care was provided throughout the year by the Minister, elders and church members.

### **Teaching and Discipleship**

- 3.15 The Church believes the Bible is the revealed Word of God. Its dominant themes are God's love for each individual person and for His creation as a whole and urging us as a response to reflect that love to the world. Teaching and learning are important for developing knowledge and understanding of God's Word. Discipleship is following Jesus Christ and applying what is learned. Our mission as the Church is to put this into practice for the benefit of the world at large and the whole of creation, in our case particularly the people of our parish.


- 3.16 The bible study group met regularly on a Thursday morning during 2023.

### **Interacting with the Wider Community**


- 3.17 Weekly 'Tea and Toast' and Wednesday coffee mornings were well-attended throughout the year and the Macmillan Coffee Morning in September raised a significant amount for the charity.
- 3.18 The Friendship Group met fortnightly with a variety of speakers and healthy numbers attending – many outwith the Church congregation.
- 3.19 The Craft Group met fortnightly with people from the local community joining in too.
- 3.20 The hall is used by Saline Heritage Society once a month, Saline Environmental Group, and Saline National Women's Register.
- 3.21 Rainbows and Brownies met once a week, and Highland Dancing classes are held twice a week in the hall.
- 3.22 Members of the congregation participated in village litter picks and environmental projects.
- 3.23 The Church Walking Group organised walks throughout the year and people from outwith the congregation joined in these walks.

### **Social Care and Mission**

- 3.24 The work of CrossReach, the Church of Scotland's Social Care arm, was supported by the sale of Christmas cards and calendars.
- 3.25 The congregation supported The Blytheswood Christian Care Shoebox Appeal providing donations and shoeboxes of gifts to be distributed overseas.

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3.26 Collections of food and toiletries were donated throughout the year to Dunfermline Food Bank with a special collection at harvest thanksgiving.

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#### **4 Financial Review**

- 4.1 The main source of General Fund income is congregation members' offerings. A substantial proportion of these are made as Gift Aid (GA) and tax can also be recovered on most of the other offerings since they are eligible as Gift Aid Small Donations (GASD), so tax recovered is an important source of income. In 2023 total offerings were 3.23% up than in 2022, but the tax recoverable portion (GA plus GASD) was virtually unchanged. Gift Aid is claimed only once a year.
- 4.2 Receipts from rental of the Saline manse continue to go into the Consolidated Fabric Fund revenue account 50241479, which is held on the congregation's behalf by the Church of Scotland General Trustees. Significant expenditure on the manse was necessary in 2023, notably repair to the structure of walls addressed by wall ties. We have applied for this to be met from the CFF capital account 56241479. During 2023 this fund was used to cover the fabric upkeep, insurance, and energy costs (totalling £10,147.00) and the net income was much less than the year previously. Fortunately, as shown in the Appendix, there is still a reasonably healthy balance in this fund. Clearly the rental of the manse has become important for sustaining the congregation's finances, and the property needs to be kept in good condition.
- 4.3 Of the various restricted funds only the Henderson Fund is in regular use. The Cameron Fund is used quite infrequently. Most of the Henderson Fund annual income is disbursed to beneficiaries, and, when appropriate, a small proportion used to increase the capital to help compensate for inflation. The Restoration Fund is in limbo pending the decisions on buildings that should emerge in 2024, as noted at 4.5 below.
- 4.4 Costs emerged in 2022 just to keep the Church weatherproof and safe highlighted that the 200-year-old sanctuary part of the building, now not in use because of its deteriorated condition that would be extremely costly to restore, has become something of a liability. This arises not only from potential emergent fabric expense, but also the impact on insurance premium. The Fife presbytery plan is now in existence, which designate all the buildings (i.e..Sanctuary and Hall) as Category B, i.e. listed for closure and sale by 2027. The potential will exist for a review of this plan, but it will be for the Kirk Session to produce a workable vision plan to justify any such change, which then must be adopted by Presbytery.

#### **Reserves Policy**

- 4.5 The congregation's Trustees' policy is to try to maintain reserves equivalent to about six months' total expenditure of the unrestricted funds. This is to give a margin for accommodating unforeseen situations. The 2023 end-of-year unrestricted funds balance is £15,789, which is 36.84% of the 2023 unrestricted funds payments total of £42,861. The 2023 end-of-year restricted funds balance is £1,377, with the 2023 restricted funds payments total of £25,867.



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## 5 Statement of Trustees' Responsibilities


- 5.1 The members of the 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 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,

Margaret S Graham

M Graham  
Session Clerk

Date: 20/02/2024

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## Independent Examiner's Report to the Trustees of Saline & Blairingone 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 12 to 17.

### 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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts under section 44(1) (c) of the 2005 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 2006 Regulations. 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 Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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.

Full Name	JAMES H CURRIE CA
Address	2 THE GLEBE SALINE FIFE KY12 9U7
Signature:	
Date:	27/02/24

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### Receipts and Payment Account for Year Ended 31 December 2023

	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
<b>Receipts</b>						
Donations	<b>3</b>	27845	0	0	27845	26944
Activities for Generating Funds		2038	0	0	2038	1251
Bank & Deposit interest		108	890	66	1065	203
Investment income		77	487	30	593	504
Legacies		5000	0	0	5000	0
Receipts from funds held by Church of Scotland		<u>2782</u>	<u>0</u>	<u>0</u>	<u>2782</u>	<u>39760</u>
		<u>37850</u>	<u>1377</u>	<u>96</u>	<u>39323</u>	<u>68662</u>
Rental of premises		1915	0	0	1915	1182
Receipts from General Trustees		0	0	0	0	0
Other Receipts		0	0	0	0	0
Grants		0	0	0	0	0
Sale of assets		0	0	0	0	0
Sale of investments		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Total Receipts</b>		<u>39765</u>	<u>1377</u>	<u>96</u>	<u>41238</u>	<u>69844</u>
<b>Payments</b>	<b>4</b>					
Costs of generating funds			0	0	0	0
Charitable activities		42861	0	0	42861	71368
Governance costs			0	0	0	0
Other Payments			<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Total Payments</b>		<u>42861</u>	<u>0</u>	<u>0</u>	<u>42861</u>	<u>71368</u>
<b>Excess of Receipts over Payments for the year before transfers</b>		-3095	1377	96	-1622	-1524
<b>Transfers</b>		0	0	0	0	0
<b>Excess of Receipts over Payments for the year</b>		<u>-3095</u>	<u>1377</u>	<u>96</u>	<u>-1622</u>	<u>-1524</u>


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### Statement of Balances at 31 December

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	2023	2023	2023	2023	2022
Note	£	£	£	£	£
<b>Bank &amp; Deposit Balances</b>					
Bank & deposit balances brought forward	18884	24490	1804	45178	46702
<b>Movement in year:</b>					
Excess of Receipts over Payments for the year	-3095	1377	96	-1622	-1524
	<u>15789</u>	<u>25867</u>	<u>1900</u>	<u>43556</u>	<u>45178</u>
<b>Investments at market value</b>					
	<u>1677</u>	<u>10664</u>	<u>647</u>	<u>12988</u>	<u>12514</u>
(cost)	1595	11488	626	13710	13710
<b>Assets</b>					
Gift Aid Receivable (inc. gasd)	<u>3552</u>	<u>0</u>	<u>0</u>	<u>3552</u>	<u>2719</u>
<b>Liabilities</b>					
Nil	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>


The accounts were approved by the Trustees of the Congregation on 20/02/2024  
For and on behalf of the  
Trustees

<i>Margaret S Graham</i>	Session Clerk	<i>20/02/2024</i>	Date
<i>J Janitor</i>	Treasurer	<i>20/02/2024</i>	Date

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## Notes to the Accounts

<b>1. Trustee Remuneration and Related Party Transactions</b>					
<p>During the year no trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year. The congregation (or congegations jointly in a linked charge) is (are) responsible for paying the council tax on the manse occupied by the Minister, for paying the Minister's office expenses, and for reimbursing the Church of Scotland for the Minister's travel expenses (see Note 4).</p>					
<b>2. Movements in Funds</b>					
	<b>At 1 Jan 2023</b>	<b>Receipts</b>	<b>Payments</b>	<b>Transfers</b>	<b>At 31 Dec 2023</b>
	£	£	£	£	£
<b>Unrestricted funds</b>					
General Fund	15937	39582	42861	0	12658
Designated Sunday School Colln. Fund	48	0	0	0	48
Designated Cameron Fund	2900	183	0	0	3083
	<u>18885</u>	<u>39765</u>	<u>42861</u>	<u>0</u>	<u>15789</u>
<b>Restricted funds</b>					
Flower Fund	277	0	0	0	277
Henderson Fund	303	504		0	807
Restoration Fund	23910	873	0	0	24783
	<u>24490</u>	<u>1377</u>	<u>0</u>	<u>0</u>	<u>25867</u>
<b>Endowment funds</b>					
Oliphant Bequest	251	21	0	0	272
War Memorial	1142	52	0	0	1194
Sunday School Fund	411	23	0	0	434
	<u>1804</u>	<u>96</u>	<u>0</u>	<u>0</u>	<u>1900</u>
<b>Total funds</b>	<u>45179</u>	<u>41238</u>	<u>42861</u>	<u>0</u>	<u>43556</u>

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### **Purposes of Designated Funds**

**Guild Fund:** The Trustees designated this fund to facilitate the Guild's activities. As the Guild disbanded in 2021 and disbursed the remaining funds to Guild projects and to clear the deficit in the Guild Leprosy Fund, the Guild Fund is now closed.

**Sunday School Collections Fund:** The Trustees have designated this fund to enable the Sunday School to donate its collections to Christian mission and care.

**Cameron Fund:** This originates from a bequest by the late Adam Drysdale Cameron of West Park Saline. The legacy originally comprised £2500 (nominal) 3.5% war stock to be administered by the Kirk Session who have power to: (a) realise and reinvest; (b) apply income for the purposes of Saline church; and (c) use part or the whole of the capital for any improvements or additions to Saline Church. The capital is now invested in the Church of Scotland Investors Trust Income Fund.

The amount deposited in the Church of Scotland Investors Trust Income Fund was £38,915.

### **Purposes of Restricted Funds**

**Flower Fund:** The Trustees have set aside funds to provide flowers for display during services of worship and subsequent use in a pastoral care context within the parish.


**Henderson Fund:** This fund originated to receive the residue of the former Henderson Mortification Trust, which though not directly connected with Saline & Blairingone Parish Church, operated for the benefit of Saline parishioners. That Trust was wound up in 2006. Saline & Blairingone Parish Church Trustees invested most of the received residue (leaving a smaller sum for initial operation) and uses the income to assist needy families in enabling their children to participate in educational activities at Saline Primary School.

### **Purposes of Endowment Funds**


**The Oliphant Bequest** was made in 1859. The income is used by the Minister to provide necessities for needy persons.

**War Memorial Fund:** This was established in 1970 when the Kirk Session received money from the Saline, Steelend & District Committee's Salute the Soldier Fund and undertook to invest it and use the interest for maintenance and upkeep of the War Memorial located at Saline Church.

**Sunday School Trust Fund:** The only records about the origin of this fund show that Mr. William Cousin of Meadow End, Saline, provided the capital for Saline Church of Scotland Sunday School in 1939, but no statement of specific purpose has been found. It is presumed that annual income is to be used to obtain resources for the Sunday school, including attendance prizes. The income is now quite small relative to the cost of resources, and for many years all Sunday school resources have normally been provided from the General Fund.

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	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	2023	2023	2023	2023	2022
	£	£	£	£	£
<b>3. Analysis of Donations</b>					
Offerings (non Gift Aid)	484	0	0	484	1796
Offerings (GASD Scheme)	5250	0	0	5250	3408
Gift Aid Donations	14951	0	0	14951	16194
Tax Recovered on Gift Aid Donations	4948	0	0	4948	5219
Other Income, Donations etc	2212	0	0	2212	327
	<u>27845</u>	<u>0</u>	<u>0</u>	<u>27845</u>	<u>26944</u>
<b>4. Analysis of Payments</b>					
<b>Costs of generating funds</b>					
Fundraising materials & charges	0	0	0	0	4
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>4</u>
<b>Charitable activities</b>					
Ministries & Mission	19989	0	0	19989	23758
Presbytery & Guild dues / fees	694	0	0	694	751
Minister's travel expenses	1104	0	0	1104	926
Pulpit supply (inc travel)	54	0	0	54	50
Outreach and mission	245	0	0	245	0
Literature and teaching material	668	0	0	668	368
Fabric repairs & maintenance	10147	0	0	10147	37100
Council Tax	1400	0	0	1400	1400
Energy	1568	0	0	1568	1557
Insurance	2538	0	0	2538	728
Other building costs	2165	0	0	2165	2017
Office expenses	1205	0	0	1205	610
Organ & music	326	0	0	326	1401
Printing, stationery and postage	84	0	0	84	99
Other expenses	673	0	0	673	601
	<u>42861</u>	<u>0</u>	<u>0</u>	<u>42861</u>	<u>71368</u>
<b>Governance costs</b>					
Independent examiner's fees	0	0	0	0	0
<b>Other payments</b>					
Purchase of assets	0	0	0	0	0
Purchase of investments	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

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**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 scale, which is related to years of service. For the year under review the Minimum Stipend was £30,135 and the Maximum Stipend (in 5th and subsequent years) £37,269.

	2023	2022
	£	£
<b>6. Collections for Third Parties</b>		
Christian Aid	630	625
Crossreach	0	0
Dunfermline Foodbank	0	0
Ukraine	0	520
Leprosy	0	7
MacMillan	200	264
	<u>830</u>	<u>1416</u>

**Appendix – Funds Held on Behalf of the Congregation by the Church of Scotland General Trustees**

	2023	2022
	£	£
<b>Account No. 552414792 55 Consolidated fabric fund</b>		
Credit Balances held at 31 December at cost	<u>0</u>	<u>7,552</u>
Market Value of Balances at 31 December	<u>11,630</u>	<u>11,630</u>
<b>Account No. 50241479 50 Consolidated fabric fund</b>		
Rev Credit Balance at 31 December	<u>24,474</u>	<u>16,560</u>
<b>Account No. 56241479 56 Consolidated fabric fund Cap(II)</b>		
Credit Balance at 31 December	<u>44,054</u>	<u>36,282</u>