

Cadzow Parish Church of Scotland, Hamilton

Trustees' Annual Report and Accounts Year ended 31 December 2021

Congregation No: 171114

Scottish Charity No: SC 006611

The Trustees present their annual report and financial statements of the charity for the year ended 31 December 2021. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

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.

Normal patterns of worship are as follows :- A Service of Worship is held in the sanctuary every Sunday at 10.45am. In addition, a more informal "Rock and Roll" service which includes a Praise Band is held on the first Sunday of each month in the Church Hall, with the exception of January and is popular and well attended, and in place of the 10.45am service in the sanctuary. The Sacrament of Holy Communion is held four times a year in the sanctuary. There are many organisations of the congregation meeting during the week in our Hall accommodation, subject to Covid restrictions permitting. On a Sunday, after worship, coffee, tea etc. are served to the congregation in the Hall, and there is a Thursday Coffee morning, both subject to Covid restrictions permitting. Before the Sunday service the Church Choir rehearse the praise and also rehearse choral pieces for special services such as at Easter and Christmas. During 2021 worship services have been subject to restrictions imposed by the Scottish government and the Church of Scotland, due to the Covid 19 pandemic. In addition the weekly worship services have been live streamed, and other meditations have been made available online and which have proved very popular, including daily broadcasts during the period of Advent contributed to by the Worship Team and other members of the congregation.

The normal use of our Church premises is as follows:- On two Monday evenings a month the Women's Group meet in the Church Hall. On Tuesday evening the Anchor Boys of the Boy's Brigade company meet. The Rainbows meet on Thursday afternoon and the Brownies meet on Thursday evening. The Junior & Company Sections of the Boy's Brigade meet on Friday evening. All of these activities have taken place in person during 2021 as and when Covid restrictions have permitted.

Achievements and Performance

The Minister is responsible for the conduct of public worship. In May 2017 three of our elders, following a training course run by Hamilton Presbytery, were authorised to conduct public worship in our own Church and this authorisation was extended for three years in 2021. During 2021 these elders led public worship when the Minister was on holiday or study leave or involved in Interim Moderator duties elsewhere on behalf of the Presbytery of Hamilton and they have also contributed on occasion to the conduct of worship at services in the Church Hall at times when the Minister is present but is taking part as a member of the Praise Band.

The Minister also acts as chaplain to Chatelherault Primary School. He is also assisted by a member of the Congregation who pays visits to the School's Autistic Unit and also takes an active part in the life of the school as does the Minister. The Minister also conducts services for the teachers and pupils in the Church at Christmas, Easter and the end of the School session. However, due to the Covid 19 pandemic such range of involvement has not been possible during 2021.

All sections of the uniformed organisations take part in relevant badge work with success, and also take part in appropriate competitions. The Captain of the 5th Hamilton Boys Brigade Company is appointed by the Kirk Session and the Minister acts as Company Chaplain

Services of Holy Communion are celebrated in the Sanctuary quarterly in March, June, September and December as well as on Easter Sunday. Celebrations of the Sacrament have been adapted to be in accordance with required Covid restrictions.

Normally, the Youth Group meets every Sunday, as does the Sunday School which covers ages 3 - 12 years and continues under its name of "Kids For Christ". The method of teaching continues to be a mixture of visual aids and hands on activities. With the imposition of Covid restrictions these organisations have not met on our premises during 2021.

The Ladies of the Women's Group normally enjoy a varied programme of speakers and entertainment and participate in the three year Guild theme, and since October 2021 have met in person in the Church Hall.

Contact with households in the Parish was previously facilitated by delivery of Christmas and Easter Cards to 3,300 households, and the Church website highlights Church events, as well as including a copy of our Church magazine. However, these cards have not been distributed during 2021 due to the Covid 19 pandemic. Our Church website has continued to be regularly updated. In addition a leaflet produced by a member of our congregation has been delivered regularly to vulnerable members of our congregation in order to maintain contact with such persons.

The congregation made a charitable financial donation to Jubilee Key Scheme of £160.00

Members of the congregation have a long history of manning the Drop-In Centre for the Homeless providing meals, clothing and hygiene facilities not otherwise available to them.

The Church participates in the Church of Scotland's National Stewardship Programme which highlights the aspects of Time, Talents and Money. Members of the congregation have been encouraged in our online services to send donations to our Congregational Treasurer, and Communion Sunday in December 2021 was designated as "Giving Day", and which generated significant additional income.

The congregation has met its Ministry and Mission contribution in full, assessed at £62,960 . The sum was paid in full in ten monthly instalments to the National Church from February to November 2021.

In connection with major repairs to the Church Roof, and glazing and stonework in the sanctuary, this was commenced in September 2018 and completed in August 2019 within time and within budget. In connection with these repairs we were awarded grants from the Heritage Lottery Fund, the Baird Trust and the Ferguson Bequest, and from Viridor and WREN. Additional funds for the project were raised through specific events held and personal pledges of varying amounts over a three year period from many members of the congregation.

The award made by the Heritage Lottery Fund was conditional on developing an aspect of our heritage. We conceived a creative and ambitious programme to enable our building to be used for the promotion of choir and organ music. During 2021 as a result of the Covid 19 pandemic the promotion of such use of our premises has been interrupted, but a concert was held in the sanctuary in December 2021 by the Lanarkshire Cecilian Orchestra, and further musical concerts are anticipated in 2022.

The Kirk Session are aware of the implications of the Church of Scotland's Safe Buildings Initiative and the changes about duties of disclosure resulting from the implementation of the Insurance Act 2015 whereby office bearers are required to advise our Insurance Company of any change in the nature of our activities. The Kirk Session in 2018 appointed one of its members as Health & Safety Officer.

In the Mission field we have continued to develop and update our Church website and we continue to make use of social media, an effective and important means of communication. During 2019 we applied for and obtained membership of HeartEdge, a UK organisation, and our membership will assist us to enrich our worship, to promote our

premises to become a more effective outreach to meet local community needs by promoting greater community use and will enable us to supplement our congregational income by encouraging the use of our Church Hall for the holding of functions by members of the public. Our HeartEdge activities have been curtailed during 2021 due to the Covid 19 pandemic. Such activities included organising a Clothes and Food Collection for vulnerable persons in the community, and to promote community use of our premises to engender additional income, we entered into a long term let with an organisation called "Little Kickers", which provides basic football skills for pre-school children.

The current memberships of Church organisations are :-

Boys' Brigade	35 boys, 11 officers
Women's Group	29 ladies
Church Choir	17 members
Rainbows	10 girls
Brownies	15 girls

Financial Review

The principle source of income comes from congregational offerings by means of weekly freewill offering envelopes which is (32), bank standing orders (115), by open plate giving, and enhanced by Gift Aid donations (94). Offerings increased by £4,824.02 compared with 2020.

Communion Sunday in December was designated as "Giving Day" and generated an additional income of £7,075

The main financial focus in 2021 will be to raise funds by specific fundraising events, and to appeal to the congregation prayerfully to consider their offerings. We will also be engaging actively through our HeartEdge activities to bring a more focussed approach to marketing our premises and realising potential commercial for income streams.

Risk Management

Cadzow Parish Church operates under the Unitary Constitution of the Church of Scotland. We have established a series of teams, made up of trustees and members of the congregation, to manage the day to day business of the Church. These teams identify risks and problems and manage these to minimise the impact on the Church. However, at this time, four main risks have been identified and these are set out below. These risks are reviewed by the Kirk Session on an ongoing basis.

***Ageing Congregation** This is a risk faced by many congregations. We continue to manage the risk through an ongoing Outreach programme in our Parish. Our Worship Team continues to provide innovative forms of family worship with ongoing success. Our Minister, a trustee, continues to work with a Primary school in our Parish. The HeartEdge project and dedicated promotion of the refurbished Hall complex for commercial as well as community use should provide an additional revenue source, as well as establishing a vital and sustainable relationship with the local community and business people in the wider locality.

*** Income** We review on an ongoing basis the offerings and donations received by the Church. We are an active participant in the Church of Scotland's National Stewardship Campaign.

To promote fiscal awareness among the congregation a more engaged style will be undertaken in 2022 with regards to our financial profile. This will include monthly updates being published comparing actual to targeted income. Gift Aid is promoted alongside "giving" as an additional source of income.

***Premises** The physical condition of our properties is kept under constant review by our Property Team. An ongoing programme of maintenance and improvements is in place to ensure that our Manse and our Church are kept in good condition. The Presbytery Quinquennium Property Survey received during 2020 has identified a phased programme of repairs to be carried out over the next several years.

***Intellectual Property** As with every Church we depend heavily on people volunteering to take responsibility for various Church affairs. These volunteers have a great deal of experience in the areas which they look after. We are always at risk of losing these people and thereby, possibly, impacting the operation of the Church. To mitigate this risk we are working with those people to document their duties and responsibilities on an ongoing basis.

The risks set out above are being reviewed on an ongoing basis. In addition, we have carried out a detailed review to update the risk register and add or remove risks. The above actions are all subject to any restrictions due to Covid.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months' expenditure including designated funds. At the year end the Church held unrestricted funds of £54,823 and allocations therefrom were made to designated funds (£33,581 to Fabric Fund, £3,937 to Kirk Session Fund, £1,111 to organisations). The remaining balance of £16,194 to General Fund is not considered to be in line with the Trustees' reserve policy but represents 3 months estimated expenditure. The Church also holds £17,179 of restricted funds which is provided specifically for the Organ Renovation Fund, and which during 2021 was transferred to Reserve Funds held by the General Trustees on our behalf.

Structure, Governance and Management**Governing Document**

Since 27th January 2012 the Church has been governed in accordance with a Unitary Form of Constitution.

Recruitment and Appointment of Trustees

Since 27th January 2012 the Church Trustees have comprised the members of the Kirk Session.

The Kirk Session members are the elders of the church and are chosen from those members of the congregation 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.

Organisational Structure

Since the granting of the Unitary Constitution on 27th January 2012 the Kirk Session is moderated by the Minister and is responsible for both the spiritual and temporal affairs within the Church. The Kirk Session consists of the Minister and all the elders, the previous committee system having been replaced in 2012 by a series of Teams with specific responsibilities delegated to them by the Kirk Session to which the Team Leaders report. The principal Teams comprise Property, Finance, Worship, Publications, Youth & Children's Ministry, Social, Mission, Safeguarding, Adult Education, Pastoral, Planning & Development and HeartEdge, as well as temporary ad hoc teams when required. The membership of the Teams may fluctuate and consists of members drawn from both the eldership and non-office bearers within the congregation. The Safeguarding Officer is Convener of the Safeguarding Team and whose task is to ensure that anyone who wishes to work with children or vulnerable persons is permitted to do so in terms of the procedures under the Protection of Vulnerable Groups (Scotland) Act 2007. During 2013 one of the elders was appointed Data Protection Officer to oversee the recording and maintenance of personal or sensitive information held by the church and its organisations and to report to the Presbytery Clerk on our adherence to the relevant provisions of the Data Protection legislation. He was succeeded by a new Data Protection Officer during 2015. We also appointed a Health and Safety Officer during 2018. Since March 2020 our Kirk Session meetings have been virtual meetings conducted via Zoom, but during 2021 we were able to hold a combination of in-person and virtual Kirk Session meetings.

There are occasions when the congregation works with other churches. These are examples: -, Holy Week Services with other Churches (ecumenical services), Local Committee of Christian Aid, Local Committee of the Scottish Bible Society, Local Drop In Centre for the Homeless (ecumenical organisation), World Day of Prayer (ecumenical) and Week of Prayer for Christian Unity (ecumenical). Several of our members also participate with neighbouring Churches in DramaKirk which through dramatic productions promotes the Gospel to the local community and beyond. During 2021 such interaction has been affected by the restrictions imposed by the Covid 19 pandemic. DramaKirk has continued to be active through recording presentations for transmission online.

The church premises are made available to the following groups outwith the congregation.

Hamilton Battalion of the Boy's Brigade (monthly from Autumn to Spring), Local Christian Aid Committee, Alcoholics Anonymous (weekly), Alanon (weekly), MacMillan Cancer Support (regular meeting and special events).

External lets which generate congregational income include a Karate Club, South Lanarkshire Women's Support Group and Little Kickers.

Reference and Administrative Information

Trustees

The trustees who served the charity during the period were as follows:

Kirk Session

Rev. Dr. W. John Carswell (Moderator).

Laura Bence, David Brain, Jenny Brain, John Brain, Joyce Brain, Dorothy Craig, Edward Feeney, David Gilbert, Wilma Gunn, Janice Hackett, Karen Hemmings, Alick Irvine, Dorothy Irvine, Robin Laird, John McCulloch, Sheena MacDonald, George McIntosh, Irene MacKissack, Karen McLean, Robin McLean, Alistair Macrae, Jean Mark, Thomas May, Alan Nicolson, Carolyn Nicolson, David Paton, Alistair Porter (deceased August, 2021), Thomas Provan, Eleanor Rae, James Reddiex (deceased December, 2021), Joseph Richardson, Linda Richardson, Mark Richardson, Patricia Steel, William Stodart (resigned October, 2021), Alan Thom, Jacqueline Thom, Elaine Thompson, Elizabeth Thomson, John Thomson, Kenneth Topping, Edward Tweedlie, Stewart Tweedlie, Hamish Wilson, Malcolm Young.

Charity Trustees are elected under resolution of the Kirk Session when an addition to the number of elders is considered necessary. This process is carried out in accordance with the procedures laid down in the Act of 1932 as amended anent Election and Admission of Elders and Deacons passed by the General Assembly of the Church of Scotland.

Principal Office Bearers

Moderator: Rev. Dr. W. John Carswell

Session Clerk: Alistair SK. Macrae

Deputy Session Clerk: Stewart J. Tweedlie

Church Treasurer : Agnes Heather Stewart

Principal Office

3 Woodside Walk

Hamilton

ML3 7HY

Charity No: SC006611

Independent Examiner

Andrew B. Wilson BA CA
Nelson Gilmour Smith
Chartered Accountants
47 Cadzow Street
Hamilton ML3 6ED

Bankers

Royal Bank of Scotland
Palace Towers,
Hamilton
ML3 6AD

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to Charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- * select suitable accounting policies and then apply them consistently;
- * observe the method and principles in the applicable Charities SORP;
- * make judgements and estimates that are reasonable and prudent;
- * state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- * prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to 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 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,

Alistair S.K. Macrae,
Session Clerk

Dated
20th March 2022

Independent Examiner's Report to the Trustees of
Cadzow Parish Church of Scotland, Hamilton
Year ended December 2021

I report on the accounts of the charity for the year ended 31 December 2021 which are set out from page 8 onwards.

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 (as amended).

The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 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 (as amended). 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 (as amended), and to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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.

Andrew B Wilson BA CA
Nelson Gilmour Smith
Chartered Accountants Independent examiner

47 Cadzow Street
Hamilton
Lanarkshire
ML36ED.

Date _____

Statement of Financial Activities

Year ended December 2021

	Note	Unrestricted	Restricted		Unrestricted	Restricted	
		Funds	Funds	Total	Funds	Funds	Total
		2021	2021	2021	2020	2020	2020
		£	£	£	£	£	£
Income and endowments from :							
Donations and legacies	1	107,308	552	107,860	104,025	872	104,897
Charitable activities	2	3,253	-	3,253	4,592	-	4,592
Investments	3	8	-	8	59	-	59
Total Income		110,569	552	111,121	108,676	872	109,548
Expenditure on :							
Raising Funds	4	6	-	6	-	-	-
Charitable activities		116,917	-	116,917	134,158	-	134,158
Other		-	-	-	-	-	-
Total Expenditure		116,923	-	116,923	134,158	-	134,158
Net income/(expenditure) before gains and losses on investments		(6,354)	552	(5,802)	(25,482)	872	(24,610)
Net gains/(losses) on investments		-	-	-	-	-	-
Net income/(expenditure)		(6,354)	552	(5,802)	(25,482)	872	(24,610)
Transfer between Funds		-	-	-	-	-	-
Net movement in funds		(6,354)	552	(5,802)	(25,482)	872	(24,610)
Reconciliation of funds :							
Total funds brought forward		61,177	16,627	77,804	86,659	15,755	102,414
Total funds carried forward		54,823	17,179	72,002	61,177	16,627	77,804
The notes on pages 11 to 16 form part of these accounts							

Balance Sheet

Year ended December 2021

		Unrestricted	Restricted	Total	Total
		Funds	Funds	Funds	Funds
				2021	2020
	Note	£	£	£	£
Fixed Assets :					
Tangible Fixed assets	7	-	-	-	-
Investments	8	-	-	-	-
Total Fixed Assets		-	-	-	-
Current Assets :					
Debtors	9	4,051	-	4,051	12,740
Cash at bank and in hand		54,841	17,179	72,020	68,149
Total Current Assets		58,892	17,179	76,071	80,889
Liabilities :					
Creditors falling due within one ye	10	4,069	-	4,069	3,085
Net Current Assets		54,823	17,179	72,002	77,804
Creditors falling due after more than one year		-	-	-	-
Net Assets		54,823	17,179	72,002	77,804
The funds of the charity :					
Restricted Funds		-	17,179	17,179	16,627
Unrestricted Funds		54,823	-	54,823	61,177
Total charity funds	13	54,823	17,179	72,002	77,804
The accounts were approved by the trustees on 20th March 2022 and signed on their behalf by :					
Alistair SK Macrae					
Session Clerk					
Heather Stewart					
Treasurer					
The notes on pages 11 to 16 form part of these accounts					

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of preparation

The financial statements have been prepared in accordance with applicable accounting standards and under the historical cost convention, modified to reflect the inclusion of investments at market value, and in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006 (as amended), the Regulations for Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the U.K. Financial Reporting Standard published on 16 July 2014.

Funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity. Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income therefrom is used for the purpose defined in accordance with the objects of the charity. Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Incoming resources

All donations and gifts are included within incoming resources under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty. Donations and gifts in kind are brought into the accounts at their market value to the charity.

Resources expended

Expenditure is recognised on an accruals basis as the liability is incurred.

Interest

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity, this is normally upon notification of the interest paid or payable by the Bank.

Tangible fixed assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the statement of financial activities in the period in which the liability arises. The charity has no other fixed assets other than those acquired for specific purposes.

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year. The charity has no fixed asset investments at this time.

Taxation

Cadzow Parish Church of Scotland is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Note	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds		Funds	Funds	
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
1 Donations and Legacies						
Offerings	73,035	552	73,587	68,051	872	68,923
Tax recovered on Gift Aid	15,741	-	15,741	21,654	-	21,654
Contributions from Organisations	464	-	464	990	-	990
Kirk Session Designated Income	-	-	-	-	-	-
Organisations Designated Income	933	-	933	1,156	-	1,156
Donations (General Fund)	10,535	-	10,535	912	-	912
Donations (Fabric Fund)	6,600	-	6,600	11,262	-	11,262
Total	107,308	552	107,860	104,025	872	104,897
Income from donations and legacies was £107,312 of which £552 was restricted (In 2020, income was £104,897 of which £872 was restricted)						
2 Income from charitable activities						
Use of Premises	2,702	-	2,702	3,942	-	3,942
Regular Fundraising Events	431	-	431	-	-	-
Wedding/Funeral Fees	120	-	120	650	-	650
Total	3,253	-	3,253	4,592	-	4,592
Income from charitable activities was £3,253 all of which was unrestricted. (In 2020, income was £4,592 all of which was unrestricted)						
3 Investment income						
Deposit interest	-	-	-	-	-	-
Bank interest	8	-	8	59	-	59
Total	8	-	8	59	-	59
Income from investment was £8 all of which was unrestricted (In 2020, income was £59 all of which was unrestricted)						
Total Income	110,569	552	111,121	108,676	872	109,548

Note	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds		Funds	Funds	
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
4 Analysis of Expenditure						
Raising Funds	6	-	6	-	-	-
	6	-	6	-	-	-
<i>Charitable Activities</i>						
Ministries and Missions Allocation	62,960	-	62,960	75,094	-	75,094
Presbytery Dues	1,061	-	1,061	2,093	-	2,093
Minister's Expenses	1,467	-	1,467	1,190	-	1,190
Pulpit Supply	-	-	-	-	-	-
Organist's Fee Payment	8,088	-	8,088	8,304	-	8,304
Other salary costs	7,678	-	7,678	5,452	-	5,452
Sunday Sch./ Youth & Adult Education	105	-	105	72	-	72
Session Designated Expenses	-	-	-	-	-	-
Organisations Designated Expenses	562	-	562	1,823	-	1,823
Fabric Repairs & Maintenance(Gen)	4,738	-	4,738	7,403	-	7,403
Fabric Repairs & Maintenance (Roof)	-	-	-	-	-	-
Council Tax	3,119	-	3,119	3,095	-	3,095
Other Buildings Costs	14,294	-	14,294	21,994	-	21,994
Church Office Expenses	9,352	-	9,352	2,460	-	2,460
Organ & Music	-	-	-	-	-	-
Local Mission Expenses	957	-	957	264	-	264
Other expenses	1,198	-	1,198	3,590	-	3,590
Independent Examiner's Fee	1,338	-	1,338	1,324	-	1,324
	116,917	-	116,917	134,158	-	134,158
Total	116,923	-	116,923	134,158	-	134,158
Expenditure on charitable activities was £116,923 all of which was unrestricted (In 2020, expenditure was £134,158 all of which was unrestricted)						
Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.						

Note		2021	2020
		£	£
5 Staff costs and numbers			
Salaries and wages		7,678	5,452
Total		7,678	5,452
The average number of employees during the year was as follows:			
		2021	2020
		Number	Number
Premises maintenance		1	1
Total		1	1
No employee received employee benefits in 2021 (nor in 2020)			
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 £28,137 and the maximum stipend (in the fifth and subsequent years) £34,577.			
6 Trustee Remuneration and Related Party Transactions			
Rev. W. John Carswell : Remuneration or reimbursement of expenses during the year amounted to £9,701 (Heat & light £4,410 , Council Tax £3,119, Travel expenses £1,182, Telephone £990).			
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.			
During the year a total of £27,025 was donated to the congregation by trustees.			
7 Tangible Fixed Assets			
Cadzow has no tangible fixed assets as buildings are vested with Church of Scotland General Trustees and office equipment is required for specific purposes.			
8 Investments			
Only investment is with Church of Scotland Investor's Trust Deposit account which is included under 'bank and cash' section of the Balance Sheet.			

Note		2021		2020		
		£		£		
9	Debtors					
	Gift Aid Tax Recovery	1,348		12,150		
	Church of Scotland Investors Trust	-		-		
	M&M Overpayment	-		-		
	Donations - Keep Fit	-		-		
	Donations - Other	2,603		590		
	Hall Hire	100		-		
	Total	4,051		12,740		
10	Creditors					
	Charity Offerings (Christmas Eve Service)	-		-		
	Professional Fees	1,078		1,000		
	Roof Project	-		-		
	Other Creditors	2,991		2,085		
	Voice Magazine and Cards	-		-		
	Total	4,069		3,085		
11	Analysis of Net Assets Among Funds					
		General	Designated	Restricted	Endowment	Total
		£	£	£	£	£
	Fixed Assets	-	-	-	-	-
	Investments	-	-	-	-	-
	Current Assets	20,263	38,629	17,179	-	76,071
	Current Liabilities	(4,069)	-	-	-	(4,069)
	Net assets at 31 December 2021	16,194	38,629	17,179	-	72,002
12	Volunteers					
	In common with all congregations of the Church of Scotland, this congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.					

Note						
13	Movements in Funds					
		At 1	Incoming	Outgoing		At 31
		January	Resources	Resources	Transfers	December
		2021	2021	2021	2021	2021
	Restricted funds					
	Organ Fund	16,627	552	-	-	17,179
	Total	16,627	552	-	-	17,179
	Unrestricted funds					
	Designated Fabric Fund	26,980	6,601	-	-	33,581
	Designated Kirk Session Fund	3,933	4	-	-	3,937
	Designated Organisation Funds <i>(see note below)</i>	740	933	(562)	-	1,111
	General Fund	29,524	103,031	(116,361)	-	16,194
	Total	61,177	110,569	(116,923)	-	54,823
	Total Funds	77,804	111,121	(116,923)	-	72,002
	<u>Purposes of Restricted Funds</u>					
	Organ Fund: This is to provide funds for the maintenance of the church organ.					
	<u>Purposes of Designated Funds</u>					
	Fabric Fund: The Trustees have set aside funds for the maintenance of the church property.					
	Kirk Session Fund: The Trustees have set aside funds for the use of the Kirk Session.					
	Organisations Funds (Women's Group, Flower Group, Keep Fit Club, Coffee Club, Cadzw Cafe).					
	These organisations provide the Trustees with individual annual accounts which are amalgamated into one total in above table.					

Note		2021	2020
		£	£
14	Collections for Third Parties		
	Christian Aid	-	-
	Malawi Bike Fund	-	-
	Jubilee Key Scheme	160	-
	Hamilton Drop-in Centre	-	-
	Scottish Bible Society	-	-
	Crossreach	-	-
	Total	160	-
APPENDIX			
FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES			
		2021	2020
		£	£
<u>CAPITAL ACCOUNT</u>			
	Credit Balance held at 31 December at cost	34,818	46,218
	Market Value of Balances at 31 December	42,971	55,450
<u>REVENUE ACCOUNT</u>			
	Credit Balance at 31 December	19	2,019

