

# **Cadzow Parish Church of Scotland, Hamilton**

## **Trustees' Annual Report and Accounts Year ended 31 December 2022**

**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. On a Sunday, after worship, coffee, tea etc. are served to the congregation in the Hall, and there is a Thursday Coffee morning. Before the Sunday service the Church Choir rehearse the praise and also rehearse choral pieces for special services such as at Easter and Christmas.

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.

**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 2022 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 is chaplain to Chatelherault Primary School. He also acts as a volunteer with Scottish Detainee Visitors, involving visiting foreign national offenders who have no official status in the United Kingdom. He has also applied to be a volunteer chaplain at Dungavel, an immigration detention facility in South Lanarkshire. He has an ongoing relationship with the Scottish Episcopal Institute overseeing the training of Episcopal ordinands and is the Church of Scotland Ministry and Mission representative on the Board of the Scottish Episcopal Church.

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 on Easter Sunday, and in June, September and December. The Minister also provides Home Communion for members who require it.

The Ladies of the Women's Group normally enjoy a varied programme of speakers and entertainment and participate in the three year Guild theme.

Contact with households in the Parish is mainly through use of the Church website which highlights Church events including publication of our quarterly Church magazine. Our Church website has continued to be regularly updated.

The congregation did not make any charitable financial donation during the year.

The Church for many years has participated in the Church of Scotland's National Stewardship Programme which highlights the aspects of Time, Talents and Money, and members of the congregation are encouraged to make donations through the Church website to our Church Account.

The congregation has met its Ministry and Mission contribution in full, assessed at £69,576. The sum was paid in full in nine monthly instalments to the National Church from March to November 2022.

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. The Congregation holds a Public Entertainment Licence and during 2022 concerts or recitals were put on in the sanctuary by the Hamilton Caledonian Bowling Club Choir, the Lanarkshire Cecilian Orchestra, Strathaven Choral Society and the Lanarkshire Society of Organists.

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 the purpose of our membership is to 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 to enable us to supplement our congregational income by encouraging the use of our Church Hall for the holding of events by members of the public. Our HeartEdge activities were curtailed during lockdown due to the Covid 19 pandemic, but recent activities have included a "Bike Day" when persons in the community could bring their bicycles for repair, and a show was put on for families in the community at Easter. An events organiser was also engaged on a consultancy basis. During 2022 greater use has been made by community groups letting our accommodation on a regular long term basis.

The current memberships of Church organisations are:- because of lockdown

Boys' Brigade	29 boys, 8 officers
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Women's Group	28 ladies
Church Choir	16 members
Rainbows	10 girls
Brownies	13 girls

### Financial Review

The principle source of income comes from congregational offerings by means of weekly freewill offering envelopes which is £8,934, bank standing orders £50,044, by open plate giving £6,176, and enhanced by Gift Aid donations of £14,446. Offerings decreased by £9,078 compared with 2021.

We hope during 2023 to engage actively through our HeartEdge activities to market our premises and realise more potential 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. 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 have been an active participant in the Church of Scotland's National Stewardship Campaign. To promote fiscal awareness monthly updates are provided with regard to income and expenditure. 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 have identified the need to work 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, a potential risk is posed by the provisions of the Presbytery Mission Plan Act 2021 as amended passed by the General Assembly of the Church of Scotland, and which requires Presbyteries to plan mission within their bounds, to formulate a rolling five year programme of mission taking into account ministerial posts allocated by the National Church, and to make decisions about the future of Church buildings. During 2022 the Presbytery of Forth Valley and Clydesdale produced a draft Mission Plan proposing inter alia the closure of the church buildings of the Parish of Cadzow, and placing us in a group cluster involving other congregations in the town. Discussions continue with the other congregations with regard to our futures, and until a final Mission Plan is approved, the risk to our congregation and buildings remains undetermined.

### Reserves Policy

At the year end the Church held unrestricted funds of £34,635 and allocations therefrom were made to designated funds (£31,092 to Fabric Fund, £3,957 to Kirk Session Fund, £1,401 to Organisations). The remaining balance of £(1,815) to General. The Church also holds £17,851 of restricted funds which is provided specifically for the Organ Renovation

Fund, and during 2021 the Organ Fund monies were 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, Social, Mission, Safeguarding, Pastoral, 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, and who herself was succeeded during 2022 by another member of the Kirk Session. We also appointed a Health and Safety Officer during 2018.

There are occasions when the congregation works with other churches. These are examples: -, Holy Week Services with other Churches (ecumenical services), 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, particularly at Christmas and Easter.

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), Alcoholics Anonymous (weekly) and Alanon (weekly).

External lets which generate congregational income include a Karate Club, South Lanarkshire Women's Support Group Little Kickers, A Baby Sensory Class, and Pop-Up Play Village. Use of the premises has also been made use of by Neighbourhood Networks.

On a Thursday morning there is a Coffee Club run by Church members, and we have also advertised our Church premises as a "warm place" for members of the community who require it, and during October 2022 members of the congregation donated a substantial number of warm coats for vulnerable members of the community.

## **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 (resigned May 2022), Karen Hemmings (resigned September 2022), Alick Irvine, Dorothy Irvine, Robin Laird, John McCulloch, Sheena MacDonald, Irene MacKissack, Karen McLean, Robin McLean, Alistair Macrae, Jean Mark, Thomas May, Alan Nicolson, Carolyn Nicolson, David Paton, Thomas Provan, Eleanor Rae, Joseph Richardson, Linda Richardson, Mark Richardson, Patricia Steel, Alan Thom, Jacqueline Thom, Elaine Thompson, Elizabeth Thomson, John Thomson, Kenneth Topping (resigned November 2022), 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**  
**March, 2023**

Independent Examiner's Report to the Trustees of  
Cadzow Parish Church of Scotland, Hamilton  
Year ended December 2022

I report on the accounts of the charity for the year ended 31 December 2022 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.

- I. - 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 2022

	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £
<b>Income and endowments from :</b>							
Donations and legacies	1	89,232	1,092	90,324	107,308	552	107,860
Charitable activities	2	17,439	-	17,439	3,253	-	3,253
Investments	3	112	-	112	8	-	8
<b>Total Income</b>		<b>106,783</b>	<b>1,092</b>	<b>107,875</b>	<b>110,569</b>	<b>552</b>	<b>111,121</b>
<b>Expenditure on :</b>							
Raising Funds	4	-	-	-	6	-	6
Charitable activities		126,072	420	126,492	116,917	-	116,917
Other		-	-	-	-	-	-
<b>Total Expenditure</b>		<b>126,072</b>	<b>420</b>	<b>126,492</b>	<b>116,923</b>	<b>-</b>	<b>116,923</b>
<b>Net income/(expenditure) before gains and losses on investments</b>		<b>(19,289)</b>	<b>672</b>	<b>(18,617)</b>	<b>(6,354)</b>	<b>552</b>	<b>(5,802)</b>
Net gains/(losses) on investments		-	-	-	-	-	-
<b>Net income/(expenditure)</b>		<b>(19,289)</b>	<b>672</b>	<b>(18,617)</b>	<b>(6,354)</b>	<b>552</b>	<b>(5,802)</b>
Transfer between Funds		-	-	-	-	-	-
<b>Net movement in funds</b>		<b>(19,289)</b>	<b>672</b>	<b>(18,617)</b>	<b>(6,354)</b>	<b>552</b>	<b>(5,802)</b>
<b>Reconciliation of funds :</b>							
<b>Total funds brought forward</b>		<b>54,823</b>	<b>17,179</b>	<b>72,002</b>	<b>61,177</b>	<b>16,627</b>	<b>77,804</b>
<b>Total funds carried forward</b>		<b>35,534</b>	<b>17,851</b>	<b>53,385</b>	<b>54,823</b>	<b>17,179</b>	<b>72,002</b>

The notes on pages 11 to 16 form part of these accounts

## Balance Sheet

Year ended December 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
<b>Fixed Assets :</b>					
Tangible Fixed assets	7	-	-	-	-
Investments	8	-	-	-	-
<b>Total Fixed Assets</b>		-	-	-	-
<b>Current Assets :</b>					
Debtors	9	9,222	-	9,222	4,051
Cash at bank and in hand		29,029	17,851	46,880	72,020
<b>Total Current Assets</b>		<b>38,251</b>	<b>17,851</b>	<b>56,102</b>	<b>76,071</b>
<b>Liabilities :</b>					
Creditors falling due within one ye	10	2,717	-	2,717	4,069
<b>Net Current Assets</b>		<b>35,534</b>	<b>17,851</b>	<b>53,385</b>	<b>72,002</b>
Creditors falling due after more than one year		-	-	-	-
<b>Net Assets</b>		<b>35,534</b>	<b>17,851</b>	<b>53,385</b>	<b>72,002</b>
<b>The funds of the charity :</b>					
Restricted Funds		-	17,851	17,851	17,179
Unrestricted Funds		35,534	-	35,534	54,823
<b>Total charity funds</b>	13	<b>35,534</b>	<b>17,851</b>	<b>53,385</b>	<b>72,002</b>

The accounts were approved by the trustees on March 2023 and signed on their behalf by :

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Alistair SK Macrae  
Session Clerk

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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	
	2022	2022		2021	2021	
	£	£	£	£	£	£
<b>1 Donations and Legacies</b>						
Offerings	64,712	1,092	65,804	73,035	552	73,587
Tax recovered on Gift Aid	14,446	-	14,446	15,741	-	15,741
Contributions from Organisations	100	-	100	464	-	464
Kirk Session Designated Income	-	-	-	-	-	-
Organisations Designated Income	3,022	-	3,022	933	-	933
Donations (General Fund)	2,040	-	2,040	10,535	-	10,535
Donations (Fabric Fund)	4,912	-	4,912	6,600	-	6,600
<b>Total</b>	<b>89,232</b>	<b>1,092</b>	<b>90,324</b>	<b>107,308</b>	<b>552</b>	<b>107,860</b>

Income from donations and legacies was £90,324 of which £1,092 was restricted  
(In 2021, income was £107,860 of which £552 was restricted)

## 2 Income from charitable activities

Use of Premises	15,610	-	15,610	2,702	-	2,702
Regular Fundraising Events	1,629	-	1,629	431	-	431
Wedding/Funeral Fees	200	-	200	120	-	120
<b>Total</b>	<b>17,439</b>	<b>-</b>	<b>17,439</b>	<b>3,253</b>	<b>-</b>	<b>3,253</b>

Income from charitable activities was £17,439 all of which was unrestricted.  
(In 2021, income was £3,253 all of which was unrestricted)

## 3 Investment income

Deposit interest	-	-	-	-	-	-
Bank interest	112	-	112	8	-	8
<b>Total</b>	<b>112</b>	<b>-</b>	<b>112</b>	<b>8</b>	<b>-</b>	<b>8</b>

Income from investment was £112 all of which was unrestricted  
(In 2021, income was £8 all of which was unrestricted)

<b>Total Income</b>	<b>106,783</b>	<b>1,092</b>	<b>107,875</b>	<b>110,569</b>	<b>552</b>	<b>111,121</b>
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Note	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds		Funds	Funds	
	2022	2022		2021	2021	
	£	£	£	£	£	£
<b>4 Analysis of Expenditure</b>						
Raising Funds	-	-	-	6	-	6
	<u>-</u>	<u>-</u>	<u>-</u>	<u>6</u>	<u>-</u>	<u>6</u>
<i>Charitable Activities</i>						
Ministries and Missions Allocation	69,576	-	69,576	62,960	-	62,960
Presbytery Dues	1,793	-	1,793	1,061	-	1,061
Minister's Expenses	1,634	-	1,634	1,467	-	1,467
Pulpit Supply	-	-	-	-	-	-
Organist's Fee Payment	8,088	-	8,088	8,088	-	8,088
Other salary costs	7,796	-	7,796	7,678	-	7,678
Sunday Sch./ Youth & Adult Education	160	-	160	105	-	105
Session Designated Expenses	-	-	-	-	-	-
Organisations Designated Expenses	1,834	-	1,834	562	-	562
Fabric Repairs & Maintenance(Gen)	8,828	-	8,828	4,738	-	4,738
Fabric Repairs & Maintenance (Roof)	-	-	-	-	-	-
Council Tax	3,203	-	3,203	3,119	-	3,119
Other Buildings Costs	12,258	-	12,258	14,294	-	14,294
Church Office Expenses	6,597	-	6,597	9,352	-	9,352
Organ & Music	-	420	420	-	-	-
Local Mission Expenses	-	-	-	957	-	957
Other expenses	2,991	-	2,991	1,198	-	1,198
Independent Examiner's Fee	1,314	-	1,314	1,338	-	1,338
	<u>126,072</u>	<u>420</u>	<u>126,492</u>	<u>116,917</u>	<u>-</u>	<u>116,917</u>
<b>Total</b>	<u>126,072</u>	<u>420</u>	<u>126,492</u>	<u>116,923</u>	<u>-</u>	<u>116,923</u>

Expenditure on charitable activities was £126,492 of which £126,072 was unrestricted and £420 restricted)  
(In 2021, expenditure was £116,923 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.

<b>Note</b>	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>

## **5 Staff costs and numbers**

Salaries and wages	7,796	7,678
<b>Total</b>	<b>7,796</b>	<b>7,678</b>

The average number of employees during the year was as follows:

	<b>2022</b>	<b>2021</b>
	<b>Number</b>	<b>Number</b>
Premises maintenance	1	1
<b>Total</b>	<b>1</b>	<b>1</b>

No employee received employee benefits in 2022 (nor in 2021)

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 £28,700 and the maximum stipend (in the fifth and subsequent years) £35,269.

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

Rev. W. John Carswell : Remuneration or reimbursement of expenses during the year amounted to £6,683 (Heat & light £1,500, Council Tax £3,203, Travel expenses £1,412, Telephone expenses £346, Books & Stationery £222 ).

The remunerations towards Heat and Light were discontinued in June, 2022 on advice from the Presbytery of Forth Valley and Clydesdale.

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 £20,705 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.

## **9 Debtors**

Gift Aid Tax Recovery	7,040	1,348
Church of Scotland Investors Trust	-	-
Business Stream overpayment	970	-
OPUS prepayment	710	-
Donations - Other	-	2,603
Hall Hire	502	100
<b>Total</b>	<b>9,222</b>	<b>4,051</b>

## **10 Creditors**

Charity Offerings (Christmas Eve Service )	-	-
Professional Fees	1,084	1,078
Roof Project	-	-
Other Creditors	1,443	2,991
Voice Magazine and Cards	190	-
<b>Total</b>	<b>2,717</b>	<b>4,069</b>

## **11 Analysis of Net Assets Among Funds**

	<b>General £</b>	<b>Designated £</b>	<b>Restricted £</b>	<b>Endowment £</b>	<b>Total £</b>
Fixed Assets	-	-	-	-	-
Investments	-	-	-	-	-
Current Assets	192	37,349	17,851	-	55,392
Current Liabilities	(2,007)	-	-	-	(2,007)
<b>Net assets at 31 December 2022</b>	<b>(1,815)</b>	<b>37,349</b>	<b>17,851</b>	<b>-</b>	<b>53,385</b>

## **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 January 2022	Incoming Resources 2022	Outgoing Resources 2022	Transfers 2022	At 31 December 2022
<b>Restricted funds</b>					
Organ Fund	17,179	1,092	(420)	-	17,851
<b>Total</b>	<b>17,179</b>	<b>1,092</b>	<b>(420)</b>	<b>-</b>	<b>17,851</b>
<b>Unrestricted funds</b>					
Designated Fabric Fund	33,581	4,951	(7,440)	-	31,092
Designated Kirk Session Fund	3,937	20	-	-	3,957
Designated Organisation Funds (see note below)	1,111	2,035	(1,745)	-	1,401
General Fund	16,194	98,789	(116,798)	-	(1,815)
<b>Total</b>	<b>54,823</b>	<b>105,795</b>	<b>(125,983)</b>	<b>-</b>	<b>34,635</b>
<b>Total Funds</b>	<b>72,002</b>	<b>106,887</b>	<b>(126,403)</b>	<b>-</b>	<b>52,486</b>

Purposes of Restricted Funds

Organ Fund: This is to provide funds for the maintenance of the church organ.

Purposes of Designated Funds

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, Coffee Club, Cadzow Cafe).

These organisations provide the Trustees with individual annual accounts which are amalgamated into one total in above table.



Note	2022 £	2021 £
<b>14 Collections for Third Parties</b>		
Christian Aid	-	-
Malawi Bike Fund	-	-
Jubilee Key Scheme	-	160
Hamilton Drop-in Centre	-	-
Scottish Bible Society	-	-
Crossreach	-	-
<b>Total</b>	<b>-</b>	<b>160</b>

## APPENDIX

### FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2022 £	2021 £
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balance held at 31 December at cost	<b>34,818</b>	<b>34,818</b>
Market Value of Balances at 31 December	<b>36,946</b>	<b>42,971</b>
<b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December	<b>1,272</b>	<b>19</b>

