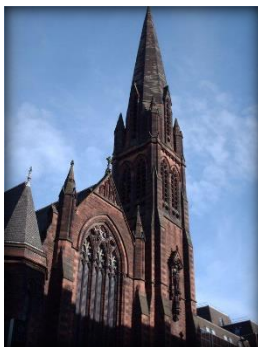


ST COLUMBA GAELIC CHURCH, GLASGOW

CONGREGATION NO. - 161000

SCOTTISH CHARITY NO. - SC006342



ANNUAL REPORT and CONGREGATIONAL ACCOUNTS

FOR THE YEAR ENDED 31st DECEMBER 2021

The following accounts will be presented to the
Congregation of St Columba Gaelic Church


26th June 2022

ST. COLUMBA GAELIC CHURCH SC006342
REFERENCE AND ADMINISTRATION INFORMATION

Charity Name: St. Columba Gaelic Church of Scotland,
Glasgow

Charity Registration Number: SC006342

Congregation Reference No: 161000




Trustee Contact Address: 

TRUSTEES

The Trustees of St. Columba Gaelic Church are the members of the Kirk Session who served from the 1st Jan 2021 to the date of Trustee approval on 26th June 2022, and are as follows -

Principal Office Bearers -

Minister	Vacancy	Interim Moderator: Rev. G. Melvyn Wood
Session Clerk		
Church Treasurer		
Independent Examiner		

Bankers Bank of Scotland,
Argyle Street Branch,
167-201 Argyle St, Glasgow G2 8BU.

STRUCTURE, GOVERNANCE AND MANAGEMENT.

GOVERNING DOCUMENT

The Church is administered in accordance with the terms of the Unitary Deed of Constitution.

RECRUITMENT AND APPOINTMENT OF TRUSTEES

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The Interim Moderator is a member of the Kirk Session, and is appointed by the Presbytery of Glasgow.

ORGANISATIONAL STRUCTURE

St Columba Gaelic Church was founded in 1770 as a congregation of the Church of Scotland. The Kirk Session is responsible for the spiritual and temporal affairs of the congregation and meets at least six times in a year. Certain responsibilities are delegated to *ad hoc* action groups as appropriate. The church has been without a minister since 2009 and the Kirk Session is chaired by the Interim Moderator who has the same rights and responsibilities as a minister in charge.

St Columba Gaelic Church is unique in the Church of Scotland in having no geographical parish area. Its remit is rather the spiritual care of those in Glasgow and the surrounding area who speak Gaelic and/or whose Identity and ancestry is associated with the Scottish Highlands. St. Columba Gaelic Church is part of the Presbytery of Glasgow.

OBJECTIVES

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.

ACTIVITIES

Activities continued to be affected by the Coronavirus pandemic, as well as by the general condition of the church building, which gave rise to safety and ongoing viability concerns, highlighted by the General Trustees and the Presbytery of Glasgow. Originally closed due to the pandemic on 15th March 2020, services in the church briefly resumed in December 2020 but were again stopped at the end of the year, together with all congregational use of the building. The successful webcasting of online services in Gaelic started in 2020 on the YouTube channel *Eaglais Air-Loidne* and these continued weekly for the first half of 2021. The congregation resumed in-person worship at Easter 2021 with the easing of pandemic restrictions, at Blawarthill Church, Millbrix Avenue, Glasgow. A small Sunday School resumed at the same time, and for the rest of the year all congregational activities took place at Blawarthill. It is expected that the congregation will continue to share the Blawarthill building until wider readjustment of congregations being undertaken by the Presbytery is completed.

It became clear during the year that the difficulties faced in reopening the church building were insurmountable and with guidance from our legal counsel the Trustees began the process that would result in the eventual disposal of the property. The congregation was informed of this intention in July 2021. The decision to sell was eventually taken formally by meetings of the Kirk Session and of the congregation early in 2022, however much of the preparatory work had been done in 2021.

In order to retain the identity of the congregation, Sunday worship was resumed at 12.30 p.m. after the Blawarthill service. These services were mainly in English with certain Gaelic language elements such as hymns and readings. A small number of wholly Gaelic services were held, however the congregation experienced great difficulty in finding qualified pulpit supply due to the general shortage of Gaelic speaking preachers.

OUTREACH

News about church activities is publicised through a weekly pew-sheet which details church activities. Social media is increasingly used to publicise our work and as a mission tool. Facebook and Twitter as well as the church website (www.highlandcathedral.org.uk) are regularly updated and serve as a public record of our activities.

FINANCIAL REVIEW

The principal source of income is the Weekly Freewill Offering which is mostly done by envelope at the services but also includes several by Bank Standing Order. The majority of those in the scheme have signed Gift Aid Declarations which allow us to reclaim the tax on the offerings and also on the Annual Gift Appeal.

RESERVES POLICY

It is the Trustees' policy to normally hold reserves of approximately three months' expenditure including designated funds.
At the year end the Church held funds Restricted and Unrestricted totalling £5,008.23 (see Note 2).

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The Trustees 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 (as amended) and the Regulations on Congregational Finance approved by the General Assembly of the Church of Scotland in 2016. 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,

Signed



Session Clerk

Date

ST. COLUMBA GAELIC CHURCH SC006342
RECEIPTS AND PAYMENTS - YEAR ENDING 31st DECEMBER 2021

I report on the accounts of the charity for the year ended 31st December 2021 which are set out on pages 7 to 13.

Respective responsibilities of trustees and examiner.

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

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement.

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement.

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed

Date:

Name: [REDACTED]
Address: [REDACTED]

ST. COLUMBA GAELIC CHURCH SC006342
RECEIPTS AND PAYMENTS - YEAR ENDING 31st DECEMBER 2021

	Note	Unrestricted Funds 2021	Designated Funds 2021	Restricted Funds 2021	Total 2021	Total 2020
Receipts						
Donations	3	9,855	220	0	10,075	14,286
Legacies		0	0	0	0	0
Activities for Generating Funds		0	0	0	0	0
Bank & Deposit Interest		0	0	0	0	0
Property Rental		8,882	0	0	8,882	7,730
Use of Church Halls		0	0	0	0	0
Grants (Covid)		0	0	0	0	200
Weddings and Funerals		0	0	0	0	0
Grants from General Trustees		0	0	0	0	3,000
Other Receipts		860	0	0	860	240
Total Receipts		19,597	220	0	19,817	25,456
PAYMENTS						
Costs of generating funds		0	0	0	0	0
Charitable activities	4	12,925	9,543	0	22,468	25,957
Governance costs	4	0	0	0	0	0
	4	12,925	9,543	0	22,468	25,957
Assets and Investments		0	0	0	0	0
Total Payments		12,925	9,543	0	22,468	25,957
Excess of Receipts/Payments for the year before Transfers		6,672	(9,323)	0	(2,651)	(501)
Transfers		0	0	0	0	0
Excess of Receipts over Payments for the year after Transfers		6,672	(9,323)	0	(2,651)	(501)

ST. COLUMBA GAELIC CHURCH SC006342
STATEMENT OF BALANCES - YEAR ENDING 31st DECEMBER 2021

	Unrestricted Funds 2021	Designated Funds 2021	Restricted Funds 2021	Total 2021	Total 2020
<i>Note</i>	£	£	£	£	£
Bank & Deposit Balances					
Bank & Deposit balances brought forward	7,212	447	0	7,659	7,660
MOVEMENT IN YEAR					
Excess of Receipts over Payments for the year	6,672	(9,323)	0	(2,651)	(501)
Bank & Deposit balances carried forward	2 13,884	(8,876)	0	5,008	7,659
LIABILITIES	0	0	0		0
Insurance					

The accounts were approved by
The Trustees on 26th June 2022
For and on behalf of the Trustees

.....Session Clerk

.....Treasurer

BANK BALANCES

1. BASIS OF ACCOUNTING

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2012.

2. MOVEMENT IN FUNDS

	Balance at 01-Jan- 2021	Incoming Resources	Outgoing Resources	Transfers	Balance at 31 December 2021
	£	£	£	£	£
Unrestricted Funds					
General Fund	(9,242)	19,597	6,044	0	4,311
Designated Funds					
Fabric Fund	16,621	220	16,174	0	667
Restricted Funds					
Hall Heating Legacy	30	0	0	0	30
Life & Work	0	0	0	0	0
Fellowship	0	0	0	0	0
Hymn Books (2020 donation)	250	0	250	0	0
Choir Fund	0	0	0	0	0
Guild	0	0	0	0	0
Sunday School	0	0	0	0	0
Total Funds	7,659	19,817	22,468	0	5,008

BANK BALANCES

PURPOSE OF FUNDS

UNRESTRICTED FUNDS

General Fund This fund is for the general day to day running of the Church

DESIGNATED FUNDS

Fabric Fund The Trustees have set aside funds for the maintenance of church property

Reserve Fund The Trustees have set this aside for any emergency payments or to top up the General Fund

RESTRICTED FUNDS

Flower Fund A fund to display flowers in the sanctuary

Life & Work A fund used for the purchase and payment of Life & Work

Hall Heating Legacy A fund used for the installation / upgrade of heating

Fellowship Fellowship Fund Money

Choir This fund belongs to the Choir

Guild This fund belongs to the Guild

Sunday School Money for Sunday School use

Hymn Books A Fund used for the purchase of Hymn Books

BANK BALANCES

	Unrestricted Funds 2021 £	Designated Funds 2021 £	Restricted Funds 2021 £	Total 2021 £	Total 2020 £
3. ANALYSIS OF DONATIONS					
WFO Scheme	1,250	0	0	1,250	0
Gift Aid Donations	7,145	220	0	7,365	6,731
Tax recovered on Gift Aid Donations	1,460	0	0	1,460	2,892
General Trustees Grant	0	0	0	0	3,000
Property Rental	8,882	0	0	8,882	7,730
Ordinary Offerings (Open Plate)	0	0	0	0	263
Other Offerings, Donations etc.	860	0	0	9,742	4,840
	19,597	220	0	19,817	25,456
4. ANALYSIS OF PAYMENTS					
Costs of Generating Funds					
Investment Manager's Fees	0	0	0	0	0
Offering Envelopes	0	0	0	0	0
	0	0	0	0	0
Charitable Activities					
Ministries and Mission	3,803	0	0	3,803	1,287
Presbytery Dues	298	0	0	298	439
Minister's Travel	41	0	0	41	71
Printing and Stationery	0	0	0	0	47
Other Staffing Costs	1,025	0	0	1,025	2,050
Organ/Pulpit Supply	123	0	0	123	332
Heating & Lighting & Water	806	0	0	806	1,895
Insurance	6,322	0	0	6,322	8,968
Church Telephone	507	0	0	507	488
Fabric repairs & maintenance – Church	0	5,235	0	5,235	5,892
Fabric repairs & maintenance - Manse	0	0	0	0	0
Other expenses	0	4,308	0	4,308	4,488
	12,925	9,543	0	22,468	25,957
Governance Costs					
Independent Examiner's Fee	0	0	0	0	0
TOTAL	12,925	9,543	0	22,468	25,957

BANK BALANCES**5. TRUSTEE REMUNERATION AND RELATED PARTY TRANSACTIONS**

Paid from the General Fund of the Church during 2021 for one Trustee, the Reverend Melvyn Wood, Travel Expenses total £40.95.

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.

6. MINISTER'S STIPEND

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £28,700 and the maximum stipend (in the fifth and subsequent years of service) £35,269

7. COLLECTIONS FOR THIRD PARTIES

In addition to the General Income the following income from Special Collections was distributed during the year.

	2021	2020
Lodging house Mission (Donation)	500	0
TOTAL	500	0

BANK BALANCES

Bank of Scotland Balance as at 31st December 2020	7,212.37
Bank of Scotland Fabric Fund	446.59
Flower Fund cash in hand	0.00
Choir Bank Balance as at 31 st December 2020	0.00
Choir Cash in hand	0.00
Guild Bank Balance as at 31 st December 2020	0.00
Guild Cash in hand	0.00
Sunday School Bank Balance as at 31 st December 2020	0.00
Sunday School Cash in hand	0.00
	<hr/>
	7,658.96
Add outstanding Lodgement	0.00
Less cheques to be presented	0.00
	<hr/>
Total Closing Balance as at 31st December 2020	<u>7,658.96</u>

Bank of Scotland Balance as at 31st December 2021	4,341.64
Bank of Scotland Fabric Fund	666.59
Flower Fund cash in hand	0.00
Choir Bank Balance as at 31 st December 2021	0.00
Choir Cash in hand	0.00
Guild Bank Balance as at 31 st December 2021	0.00
Sunday School Bank Balance as at 31 st December 2021	0.00
Sunday School Cash in hand	0.00
	<hr/>
	5,008.23
Add Outstanding Lodgement	0.00
Less cheques to be presented	0.00
	<hr/>
Total Closing Balance as at 31st December 2021	<u>5,008.23</u>

GENERAL FUND BUDGET

	BUDGET 2021	ACTUAL 2021	BUDGET 2022
INCOME			
OFFERINGS – Weekly	8,000	8,395	8,000
Tax recovered on Gift Aid Donations	1,500	1,460	1,500
Other Offerings and Donations	500	1,050	500
	10,000	10,905	10,000
Other Ordinary General Income			
Contributions from Congregational Organisations	100	0	100
Income from Investments	0	0	0
Interest from Bank Accounts	0	0	0
Weddings & Funerals (net income)	100	0	100
Contributions for Use of Premises	0	0	0
Other Income/legacies	10,000	8,912	10,000
	10,200	8,912	10,200
TOTAL ORDINARY GENERAL INCOME	20,200	19,817	20,200
EXPENDITURE			
MINISTRY, MISSION AND WIDER WORK			
Ministries and Mission Allocation	3,803	3,803	4,000
Presbytery Dues	298	298	288
	4,101	4,101	4,288
LOCAL MINISTRY			
Minister's Travel Expenses	50	41	100
Manse Council Tax	0	0	0
Manse Phone	0	0	0
Pulpit Supply	200	73	200
	250	114	300
LOCAL CONGREGATIONAL PURPOSES			
Heating & Lighting & Water	1,000	806	500
Insurance	7,000	6,322	7,000
Church Telephone	750	507	600
Organ Supply	200	50	100
Miscellaneous	2,000	1,025	2,000
Fabric	5,000	9,543	5,000
Printing / Stationery	0	0	0
	20,101	22,468	19,788