

# **Springfield Cambridge Church of Scotland, Bishopbriggs**

## **Receipts and Payments Accounts**

**Year ended 31 December 2020**

**Congregation No: 160839**

**Charity No: SC005642**

## **Springfield Cambridge Church of Scotland, Bishopbriggs**

### **Reference and Administrative Information**

Charity Name:	Springfield Cambridge Church of Scotland
Charity Registration Number:	SC005642
Congregation Reference Number:	160839
Contact Address	The Church Office 49 Springfield Road Bishopbriggs Glasgow G64 1PN

### **Trustees**

#### **Kirk Session Members**

D Armour *	C Faichnie *	I Murray *	J Stormont *
M Blair *	D Fleming *	T Noon *	A Surgenor *
M Brown*	A Harvey *	D Rae *	I Taylor *
S Campbell *	D Jobson *	C Robertson *	J Watchorn *
J Copeland *	I Lawson *	J Robertson *	D Williams *
W Cox *	D Lockhart *	E Robertson *	
W Currie *	A MacKenzie *	S Robertson *	
J Ditty *	J McGowan *	C Scott *	
R Ditty *	G McMillan *	J Scott *	
C Dorward *	S Millar *	R Stewart *	

\* also member of Congregational Board

#### **Congregational Board Members (elected)**

C Bickers	M Gough	M Kinloch	A Stoneman
J Clinton	I Hamilton	M Leeper	H Wilson
H Cranston	H Harvey	S McDougall	
E Cumming	D Hogg	S Paton	
K Donald	J Kerr	D Petrie	

#### **Principal Office-bearers**

Minister:	Rev I Taylor
Session Clerk:	J Scott
Clerk to the Board:	S McDougall
Church Treasurer:	J Kerr

#### **Independent Examiner**

C McMenemy B.A, M.B.A (P.S.M.)

#### **Bankers:**

Bank of Scotland  
Bishopbriggs

# **Trustees' Annual Report**

## **Year ended 31 December 2020**

### **Structure, Governance and Management**

#### **Governing Document**

The Church is administered in accordance with the Model Deed of Constitution as laid down by Act II of the Acts of the Assembly 1994. Hence we have a Kirk Session dealing with matters Spiritual and the Congregational Board which deals with matters of a Temporal Nature- Fabric and Finance.

#### **Recruitment and Appointment of Trustees**

Members of the Kirk Session and the Congregational Board 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. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting. All members of the Kirk Session also serve on the Congregational Board.

#### **Organisational Structure**

The Congregational Board is chaired by the minister and meets seven times a year. Certain responsibilities are delegated to the Clerk of the Board, the Finance Committee, the Treasurer and the Property Committee as appropriate. The Kirk Session also meets a minimum of eight times in the year and is responsible for the spiritual affairs within the church.



## **Objectives and Activities 2020**

Springfield Cambridge Church is a church which aims to make people feel they belong, tries to meet the needs of all God's people and takes every opportunity to spread the gospel message among the local community.

Our Congregation is made up of a variety of people who have made Springfield Cambridge Church their spiritual home. They are friendly and welcoming and share a common faith.

This year, 2020, has been a very difficult one for everyone due to the Coronavirus Pandemic and the effects of lockdown.

Sunday services are at 11.00 am with additional services of worship held to mark specific Christian events throughout the year. We have two Services of Holy Communion, three times a year, on the first Sunday of February, June and October. The Church is open in the mornings, Monday to Friday, for meditation and reflection in the Cambridge Chapel. We also have a short midweek service on Wednesdays at 11.10 am and this is followed by a cup of tea and fellowship after the service. Unfortunately, our premises were closed from March to September due to lockdown restrictions and our Sunday service was moved online. When we were allowed to open again our numbers were restricted to 50 and then 20. We have continued with our online services which have been well received by the Congregation.

We usually take part in a monthly afternoon service of worship at Callieburn Court Sheltered Housing Complex. This is part of the church's outreach to the community but we have not been able to attend this year due to the restrictions. The church is a member of Bishopbriggs Churches Together and plays an active part in the local ecumenical community. We have an Ecumenical Bible Study Group in our church on Wednesday Evenings at 7.30 pm. and the congregation is involved in other ecumenical events, throughout the year. There are two representatives on the steering group and we are represented at Presbytery level by our Minister and an Elder.

We are fortunate in having a large Guild Membership of over 80 members and the attendance fortnightly is around 70 members. They meet between September and April and have a varied programme of speakers. The meetings are open for anyone to come along and enjoy the friendship offered. The funds raised at the meetings are donated to the nominated Guild Projects, Charitable Organisations and to the Church Fabric Fund.

The gentlemen of Springfield Cambridge, Cadder, and Kenmure Parish Churches meet at Cadder Men's Club. They also have a varied programme of events and games nights throughout their session.

For safety reasons these meetings have had to be cancelled from March indefinitely due to the Coronavirus Pandemic.

We have various Youth Organisations who meet throughout the week starting with our Sunday School and Bible Wayfinders who meet during Sunday morning worship. We have a Girls' Brigade Section and three Boys' Brigade Sections, Anchor Boys Junior Section and Company Section. These organisations are enjoyed by those attending and are well supported. Our thanks go to the Officers and Helpers who give their time and hard work to look after the boys and girls. We also have a Badminton Club for Juniors and Seniors and they meet on Wednesdays and Saturdays.

Again, due to the Coronavirus restrictions, the organisations have not been able to meet in person regularly but have used ZOOM meetings instead.

Our Musical Director, Alan Craig, was unable to hold the annual Springfield Cambridge Festival Chorus Concert in the Glasgow Royal Concert Hall due to the Coronavirus Pandemic restrictions. Instead, he organised a "Christmas Montage" concert on YouTube in December, with the proceeds going to support CHAS. This raised an amazing £20,275.57.



## **Objectives and Activities 2020 (contd)**

We have a variety of local community groups who use our premises during the week. These groups include Mother and Toddlers, Childminders and Woodhead Badminton. These are low cost, non- profit making organisations. Their hall lets have been interrupted throughout this year, again due to the letting restrictions on our premises. Our commercial lets for the local RNIB, Dance UK, Yoga Classes and Sports Squad have also had to be cancelled at times due to the lockdown restrictions.

In the event of the local Nursing Home having to be evacuated, our church is designated as emergency accommodation should the need arise.

We usually take part East Dunbartonshire Council's Doors Open Day. This was cancelled this year.

Playlist For Life have a Help Point at Springfield Cambridge Church with information available in our Hall of Fellowship. We usually have a "Cuppa Time" on the 3<sup>rd</sup> Tuesday of the month from 10-12 to help anyone in the community with dementia, or their carers to make a personal playlist. This has been cancelled until further notice.

Our Widower's Lunch Club has also had to be cancelled until further notice.

Our Church Website and Facebook Account have been a great source of information for the congregation keeping everyone up to date with any restrictions that have been put in place and events connected to the church family.

## **Achievements and Performance 2020**

We have 531 members on our Congregational Roll as at 31<sup>st</sup> December 2020. On a regular basis we had about 200 members attending Sunday worship. This year the church was closed from 23 March to the 27 September with numbers restricted to 50 initially and then further reduced to 20. We had 1 Baptism and 1 Wedding. We have welcomed 1 New Member, by Resolution of the Kirk Session.

Together with Cadder and Kenmure Parish Churches, Springfield Cambridge Church is part of the local Parish Grouping. The Group share in pulpit exchanges and joint services. They also hold joint Kirk Session meetings. A Holiday Club is held jointly in August for Primary age school children. This had to be cancelled this year.

The Boys' Brigade Company Section was delighted to award two boys, Greg Lockhart and Callum Ross, with their President's Badge. This is the second highest award in the Boys' Brigade.

The Girls' Brigade have held ZOOM meetings and the Girls have completed this year's badge work and held a Halloween Party and Christmas Party via ZOOM.

Three of our Elders, Donald Armour, David Rae and James Robertson were presented via ZOOM with 30 years Long Service Certificates for faithful service to the Kirk Session and Congregation.

Our minister Rev. Ian Taylor celebrated 25 years of ministry on 26 October and was presented with a gift from the Kirk Session and Congregation to mark the occasion. This was presented by Jim Scott, Session Clerk, via a Session Meeting on ZOOM.

The Fundraising Group had a successful Bulb and Plant sale in February and raised £257. The other events that were planned for this year have had to be postponed until next year.

Our Harvest Service in September was not able to go ahead this year. We had an appeal for donations for the Lodging House Mission instead and the Congregation donated £941.

We usually have a Gift Service in December. This year the Congregation donated money to St Rollox Church to purchase Tesco Gift Cards for Asylum Seekers to purchase food. This raised £545. We also had an appeal for Fresh Start and received £535 in donations. Our annual "Jar of Grace" appeal in aid of UNICEF raised £751.

The congregation continues to be a base for training ministers. However, we do not have any in training this year.

We continue to review our Stewardship annually and this year we have installed three new Fire Doors. We have fitted a new bespoke aluminium framed roof in the Cambridge Chapel.

Since lockdown started, we have been holding our services online, and we have had to purchase new equipment in order to produce these services, which are also put on to DVD's and distributed to members of the Congregation who are unable to access the online services.



## **Financial Review**

### **COVID 19 financial impact at a glance**

GENERAL FUND OFFERINGS DOWN 10% YEAR ON YEAR

OPEN PLATE OFFERINGS DOWN 77% YEAR ON YEAR

INCOME FROM OUTSIDE AGENCIES DOWN 56% YEAR ON YEAR

FUNDS RAISED BY THE CHURCH FUND RAISING GROUP DOWN 45% YEAR ON YEAR

28 NEW STANDING ORDERS SET UP BY MEMBERS DURING 2020 INCREASING THE AMOUNT WE RECEIVE BY GIFT AID STANDING ORDERS BY 51% WITH JANUARY 2020. A SIMILAR PERCENTAGE INCREASE HAS ALSO TAKEN PLACE WITH FWO STANDING ORDERS

PayPal WAS SET UP AS A METHOD OF GIVING IN APRIL 2020 AND OVER £2,700 HAD BEEN RECEIVED BY THE YEAR END FROM 19 MEMBERS WITH 4 MEMBERS GIVING REGULAR AMOUNTS EVERY MONTH USING PayPal, 2 OF THESE MEMBERS HAD NEVER COMMITTED TO ANY STRUCTURED PLAN PREVIOUSLY.

185 CHEQUES POSTED DURING THE YEAR TO THE TREASURER BY MEMBERS IN RESPECT OF THEIR OFFERINGS.

£8,600 OF FINANCIAL ASSISTANCE RECEIVED FROM HM GOVERNMENT IN RESPECT OF THE JOB RETENTION SCHEME FOR THE CHURCH OFFICER AND THE DEPUTY CHURCH OFFICER. BOTH STAFF MEMBERS CONTINUED TO RECEIVE THEIR FULL MONTHLY SALARIES DURING 2020. OTHER SALARY COSTS IN THE YEAR END ACCOUNTS ARE SHOW NET OF THE GOVERNMENT RELIEF.

MINISTRIES AND MISSION ALLOCATION OF £84,846 AND PRESBYTERY DUES OF £4,579 PAID IN FULL

CONTINUED FINANCIAL UNCERTAINTY FOR THE FORSEEABLE FUTURE

### **Review of the Year**

The principal source of income for Springfield Cambridge Church comes from Weekly Offerings, but due to COVID only 11 "normal Sunday Services" with "full congregations" were possible in 2020. The Income from General Fund Offerings (excluding Tax Recoveries) in 2020 was almost 10% lower compared with 2019. Great emphasis is placed on "Tax Efficient Giving" for those members whose circumstances allow and it is pleasing to note that 86p in each £1 of offerings received in 2020 was Gift-Aided compared with 80p per £1 in 2019. The number of members giving "Tax Efficiently as at 31<sup>st</sup> December 2020 was 202 as against 206 at the 1<sup>st</sup> January 2020. There are also another 9 members who regularly give Tax Efficiently to any appeals that take place during the year depending on their own tax situation. As a congregation we continue to take maximum advantage of the Gift Aid Small Donation Scheme (GASDS) that was first introduced on 6<sup>th</sup> April 2013 which means that we can claim tax relief on the first £8,000 of small cash donations in the offering plate, but due to the impact of COVID the tax relief received in tax year 2020/21 is likely to be 75% lower than we would normally receive. We also maximise our Tax Recoveries by taking advantage, where appropriate of Gift Aid donations at events that are held by our Church Fund Raising Group.



## Financial Review (contd)

As well as Income from Offerings we also received contributions in 2020 from various church organisations including The Guild, 65<sup>th</sup> Glasgow Girls' Brigade Company, 268<sup>th</sup> Glasgow Boys' Brigade Company and the Badminton Club. In 2020 we also received £10,645 (2019-£24,294) in donations/contributions from the outside agencies who regularly use our halls. We maintain an excellent relationship with all the outside agencies who use our premises and the Trustees recognise the positive financial benefits this brings to Springfield Cambridge Church. There is a minimal cost to the church apart from heating and lighting for the Outside Agencies as most of the "opening/closing" of the Church Buildings is carried out by volunteer members.

Our "Church Fund Raising Group" raised nearly £1,400 from a Plant sale and also people who generously donated their ticket cost to the church for a Quiz night that was due to take in place in March 2020. The group continues to go from strength to strength and look forward to resuming events at the earliest opportunity.

In 2020 £12,442 was spent on Fabric Maintenance to help maintain the buildings to an excellent standard. The bulk of the Fabric expenditure was in respect of new fire doors and essential drainage work outside the church buildings. We recently had an energy survey of the church premises and are starting the process to install a replacement boiler and new heating control system in the buildings which is likely to cost upwards of £60K. We are indebted to Fabric Committee and the Monday morning work party who do so much to maintain the church buildings.

Other income received during 2020 included funds from the ongoing Recycle for Profit scheme that is administered by one of our Officer Bearers which has now raised over £3,300 since it began in 2013. In addition, donations are regularly received from our members in respect of the tea and coffee that is served after the Sunday morning worship. We also received 1 Unrestricted legacy in 2020 for £500 and these funds have been assigned to Fabric Fund.

The General Fund in 2020 shows a deficit for the year of £9,299. £533 has been transferred to the Manse Fund as at the year-end which means that the General Fund shows a balance of £555 as at 31<sup>st</sup> December 2020.

As at 31<sup>st</sup> December 2020 we still await settlement of our Quarter 4 (2020) General Fund tax claim from HMRC for £4,560 along with an outstanding Fabric Fund Tax claim of £3,095.

Unfortunately, no credit interest was payable on our bank accounts during 2020 due to continuing low interest rates and this is also likely to be the case in the near future.

We are members of The Church of Scotland Energy Scheme for Electricity and Gas which is administered by the General Trustees. Nearly 900 Church of Scotland congregations are members of the scheme and Springfield Cambridge has been a member since the group was formed nearly 15 years ago. The Trustees are committed to lowering energy costs in the medium to long term and the Congregational Board has an ongoing action plan that is being implanted at the moment that will help to achieve this goal. We also received a 100% exemption from water charges in tax year 2020/2021 and this will continue in tax year 2021/2022. This exemption is granted on the basis of our income in previous years

Many Challenges lie ahead in 2021 and beyond with the impact of COVID 19 still being felt financially by the congregation and by many of our members who have adversely affected. The generosity of many members to Springfield Cambridge in 2020 was quite staggering taking everything into consideration and we as the Trustees are most grateful for each financial contribution that was made by members last year.



## **Reserves Policy**

At the year end the Church held unrestricted funds of £62,336 in the Fabric Fund. The General Fund had a balance of £555 as at 31<sup>st</sup> December 2020 after transferring £533 to the Manse Fund. £1,200 was also transferred into the Fabric Fund from the Guild Fund during 2020. Additional Unrestricted funds are also held as set out in Note 2.

The church also held £7,845 of restricted funds as at the 31<sup>st</sup> December 2020 (£10,348-31<sup>st</sup> December 2019). The purposes of all funds are set out in note 2 forming part of the financial statements for the year ended 31<sup>st</sup> December 2020 along with the level of reserves held.

The Reserves are held to cope with any unexpected items of expenditure that may occur during the year. We continue to refurbish our large suite of buildings as funds allow and we are still investigating ways to be more energy efficient. This ongoing work to ensure that our buildings remain modern and compliant with all Health & Safety Standards will undoubtedly require to be partly funded from the Reserves. In particular, we are just about to embark on a major project to replace the Church boiler and install a state of the art heating system which will require substantial funding. The new boiler and heating system will greatly reduce energy costs in the medium to long term.

## **Statement of Trustees' Responsibilities**

The members of the Kirk Session / 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 Kirk Session / 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 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,

**J Scott**

**Session Clerk**

**2<sup>nd</sup> March 2021**



**Springfield Cambridge Church  
SC 005642**

**Independent Examiner's Report to the Trustees of Springfield Cambridge Church**

I report on the accounts of the charity for the year ended 31 December 2020 which are set out on pages 11 to 15.

**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:

Colin McMenemy B.A, M.B.A (P.S.M.)

2<sup>nd</sup> March 2021



**Springfield Cambridge Church of Scotland, Bishopbriggs**  
**Statement of Balances**  
**At 31 December 2020**

		Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total 2020 £	Total 2019 £
	Note				
<b>Bank and Deposit Balances</b>					
Bank and deposit balances brought forward		86,582	10,348	96,930	102,305
<b>Movement in year:</b>					
Excess of Receipts over Payments		(12,633)	(2,503)	(15,136)	(5,375)
		-----	-----	-----	-----
Bank and deposit balances carried forward	2	73,949	7,845	81,794	96,930
		=====	=====	=====	=====
<u>Additional Information</u>					
<b>Assets</b>					
Gift Aid Receivable		7,655	-	7,655	7,760
		=====	=====	=====	=====

**Note: Gift Aid receivable breakdown as undernoted:**

General Fund- £4,560

Fabric Fund- £3,095

The Accounts were approved by the Trustees on the 2nd March 2021 and signed on their behalf by.



**Springfield Cambridge Church of Scotland, Bishopbriggs**  
**Receipts and Payments Account**  
**for the year ended 31 December 2020**

		Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total 2020 £	Total 2019 £
	Note				
<b>Receipts</b>					
Donations	3	119,875	266	120,141	143,137
Legacies		500		500	10,800
Activities for Generating Funds		1,387	-	1,387	2,509
Bank & Deposit Interest		-	-	-	-
Rental of Premises		10,645	-	10,645	24,294
Other Receipts		nil	3,284	3,284	9,678
<b>Total Receipts</b>		<b>132,407</b>	<b>3,550</b>	<b>135,957</b>	<b>190,418</b>
<b>Payments</b>					
Cost of Generating Funds	4	453	-	453	453
Charitable Activities	4	145,787	4,853	150,640	195,340
Governance Costs	4	-	-	-	-
<b>Total Payments</b>		<b>146,240</b>	<b>4,853</b>	<b>151,093</b>	<b>195,793</b>
<b>Excess of Receipts over Payments for the year before transfers</b>		<b>(13,833)</b>	<b>(1,303)</b>	<b>(15,136)</b>	<b>(5,375)</b>
Transfers		1,200	(1,200)	-	-
<b>Excess of Receipts over Payments</b>		<b>(12,633)</b>	<b>(2,503)</b>	<b>(15,136)</b>	<b>(5,375)</b>

**Springfield Cambridge Church of Scotland, Bishopbriggs**  
**Notes forming part of the accounts**  
**for the year ended 31 December 2020**

**1 Basis of Accounting**

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities and 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 2016.

**2 Movement in Funds**

	At 1 Jan 2020 £	Receipts £	Payments £	Transfers £	At 31 Dec 2020 £
<b>Unrestricted funds</b>					
Designated Fabric Fund	65,690	6,473	11,027	1,200	62,336
General Fund	10,387	125,914	135,213	(533)	555
Designated Development Fund	8,436	-	-	-	8,436
Designated Manse Fund	2,019	-	-	533	2,552
Designated Organ Fund	-	-	-	-	-
Designated Book of Remem Fund	50	20	-	-	70
	<u>86,582</u>	<u>132,407</u>	<u>146,240</u>	<u>1,200</u>	<u>73,949</u>
<b>Restricted funds</b>					
Benevolent Fund	5,092	266	550	-	4,808
Bequest Fund	680	-	-	-	680
Flower Fund	624	330	466	-	488
The Guild	3,124	2,766	3,600	(1,200)	1,090
The Sunday School	828	188	237	-	779
	<u>10,348</u>	<u>3,550</u>	<u>4,853</u>	<u>(1,200)</u>	<u>7,845</u>
<b>Total Funds</b>	<u>96,930</u>	<u>135,957</u>	<u>151,093</u>	<u>-</u>	<u>81,794</u>

**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 created through legal processes, but still within the wider 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.

Purposes of the Restricted funds

**Benevolent Fund:** This fund is administered by the Minister and Session Clerk and the use of funds is at their sole discretion.

**Bequest Fund:** This is a fund to be used for the purpose outlined in the bequest.

**Flower Fund:** The Trustees have set aside funds from donations to be used for the purchase of flowers for display in the church and distribution to the sick and bereaved thereafter. The fund is administered by the Flower Convenor.

**Guild Fund:** The Trustees are responsible for the Guild, whose appointed Office Bearers have day to day control of this fund.

**Sunday School Fund:**

Purposes of the Unrestricted Funds

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

**General Fund:** This fund is used for expenses incurred in the day to day running of the Church.

**Development Fund:** The Trustees run this fund to develop both the church internally and externally in the wider community.

**Manse Fund:** The Trustees have set aside funds to assist with minor maintenance of the manse.

**Organ Fund:** The Trustees have set aside funds to assist with purchase/maintenance of the Organs/Pianos.

**Book of Remembrance Fund:** The Trustees have set aside these funds to be used in connection with the Book of Remembrance.



**Springfield Cambridge Church of Scotland, Bishopbriggs**  
**Notes forming part of the accounts**  
**for the year ended 31 December 2020**

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total 2020 £	Total 2019 £
<b>3 Analysis of Donations</b>				
WFO Scheme (non Gift Aid)	11,780	-	11,780	15,566
Gift Aid Donations	86,734	-	86,734	91,405
Tax Recovered on Gift Aid Dons.	18,278	-	18,278	26,244
Ordinary Offerings (Open plate)	1,765	-	1,765	7,814
Other Offerings, Donations, etc	1,318	266	1,584	2,108
	<u>119,875</u>	<u>266</u>	<u>120,141</u>	<u>143,137</u>
<b>4 Analysis of Payments</b>				
<b>Cost of Generating funds</b>				
Offering envelopes	453	-	453	453
	<u>453</u>	<u>-</u>	<u>453</u>	<u>453</u>
<b>Charitable Activities</b>				
Ministries & Mission alloc	84,846	-	84,846	81,312
Presbytery Dues	4,580	-	4,580	4,353
Minister's expenses	2,104	-	2,104	3,011
Pulpit Supply	140	-	140	280
Council Tax	2,956	-	2,956	2,858
Other Salary Costs	19,527	-	19,527	30,032
Fabric repairs & maint	12,442	-	12,442	42,291
Heat and light	9,799	-	9,799	9,317
Water Charges/Insurance	3,257	-	3,257	3,555
Cleaning Materials	778	-	778	1,135
Organ & Piano Maint	nil	-	nil	176
Printing, Stationery & Telephone	3,819	-	3,819	6,110
Outreach	nil	-	nil	100
Life & Work	458	-	458	13
Other expenses	1,081	4,853	5,934	10,797
	<u>145,787</u>	<u>4,853</u>	<u>150,640</u>	<u>195,340</u>
<b>Governance Costs</b>				
Independent Examiner's Fee	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Total</b>	<u>146,240</u>	<u>4,853</u>	<u>151,093</u>	<u>195,793</u>

**Springfield Cambridge Church of Scotland, Bishopbriggs**  
**Notes forming part of the accounts**  
**for the year ended 31 December 2020**

**5 Trustee Remuneration and Related Party Transactions**

During the year one Trustee (the Minister) received reimbursement of expenses of £5,060 in respect of council tax, travel and sundry expenses. In addition Mr D Armour received £80 for providing his services as an Organist during the year and Mrs Catherine Taylor (wife of the Minister) received £80 for providing her services as as an Organist during the year.

No trustee or 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. 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) was £34,577.

**7 Collections for Third Parties**

	2020	2019
	£	£
Christian Aid	nil	1,388
Lodging House Mission	1,109	721
Crossreach	150	521
Fresh Start	535	
Marys Meals	79	620
U.N.I.C.E.F.	751	1,264
Poppy Scotland	56	***
Guild Projects	635	476
St Rollox (Gift Service)	545	
RNLI	153	
Tom Allan Centre	150	150
	-----	-----
	4,163	5,140
	=====	=====

\*\*\* A Collection was held in 2019 for Poppy Scotland and the money was counted centrally by them.



# GENERAL FUND BUDGET

	BUDGET 2021		ACTUAL 2020	
	£	£	£	£
<b>INCOME</b>				
<b>Offerings</b>				
WFO Scheme (non Gift Aid)	10,500		11,299	
Gift Aid Donations	78,000		83,334	
Tax on Gift Aid Donations (Including GASDS)	19,500		18,278	
Ordinary Offerings (Open plate)	1,765		1,765	
	109,765	109,765		114,676
<b>Other Ordinary General Income</b>				
Contributions from Congregational Organisations	425		925	
Outside Agency Income	14,000		10,120	
After Service Coffee	350		193	
		14,775		11,238
<b>Total Ordinary General Income</b>		<b>124,540</b>		<b>125,914</b>
<b>EXPENDITURE</b>				
<b>National Ministry and Mission &amp; Wider Work</b>				
Ministries and Mission Allocation	78,281		84,846	
Presbytery Dues	4,786		4,579	
		83,067		89,425
<b>Local Staffing Costs</b>				
Ministers Travelling Expenses	2,000		1,479	
Ministers Telephone	925		625	
Pulpit Supply	420		140	
Church Officer/N.E.S.T. (BASIC SALARY 2021- £15,716)	12,000		9,949	
Deputy Church Officer (BASIC SALARY 2021- £4,419)	4,419		3,269	
Musical Director (BASIC SALARY 2021- £6,353)	6,353		6,308	
		26,117		21,770
<b>Buildings Costs</b>				
Fabric Repairs & Maintenance	2,000		1,418	
Heating & Lighting	11,000		9,799	
Water Charges	nil		nil	
Insurance	3,500		3,257	
Manse Upkeep/Council Tax	3,200		2,956	
Cleaning Materials	778		778	
		20,478		18,208
<b>Other Local Costs</b>				
Offering Envelopes	440		452	
Telephone, Printing, Stationery, Photocopying	5,000		3,819	
Life and Work	nil		458	
Bishopbriggs Churches Together	100		nil	
Parish Grouping Costs	100		nil	
Organ & Piano Maintenance	200		nil	
Misc Expenses	1,500		1,081	
		7,340		5,810
<b>TOTAL GENERAL EXPENDITURE</b>		<b>137,002</b>		<b>135,213</b>
<b>BUDGETED GENERAL FUND DEFICIT FOR 2021</b>		<b>(12,462)</b>		
<b>BALANCE ON THE GENERAL FUND AS AT 1/1/2020</b>				10,387
<b>SURPLUS/DEFICIT FOR YEAR</b>				<b>(9,299)</b>
<b>BALANCE ON THE GENERAL FUND AS AT 31/12/2020</b>				555
<b>TRANSFER TO FABRIC FUND</b>				<b>NIL</b>
<b>TRANSFER TO MANSE FUND</b>				<b>(533)</b>
<b>BALANCE ON GENERAL FUND AS 1/1/2021</b>				555