

The Church of Scotland

Perth Riverside Church of Scotland

Congregation No. 281702

Charity No. SC 011113

Annual Report & Accounts for 2020

Reference and Administrative Information

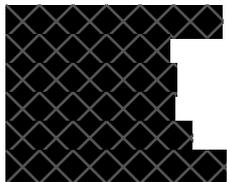
Charity Name: Perth Riverside Church of Scotland

Charity Registration Number: SC 011113

Contact Address: 2 Dryburgh Crescent, Perth, PH1 1SF

Trustees

For the whole of 2020 and to date of signing



Principal Office Bearers

Minister:	Rev David Rankin
Community worker:	Jane Picton Smith
Session Clerk:	Steven Mackay
Church Treasurer:	James Christie
Property Convenor	Keith Fleming

Independent Examiner



Bankers



Trustees' Annual Report - year ended 31 December 2020

Structure, governance and management

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form), Recruitment and Appointment of Trustees.

Members of the Kirk Session are the charity trustees. The Kirk Session members are 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.

We have begun to form small groups to help develop and apply our mission in particular areas. The first group to be formed is the 'Pastoral Care Group' They have worked with the Minister and Kirk Session to support the congregation during 2020.

Objectives and Activities

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.

Perth Riverside Church of Scotland is a Christian community based in north Perth.

As a church we seek to fulfil our mission, aims and values through regular Christians worship, community activities and service to our parish.

Our Mission Statement

Our Mission Statement; pray, serve, grow.

Our Aims are;

- Grow as a community of Jesus' disciples.
- Serve each other, our neighbours, our parish, our city and beyond using our abilities and our building.
- Pray as a way of life.

Our Values

Faith, nurture and generosity.

Achievements and Performance

Attendance

Attendances remained similar for the first few months of 2020> However, the rules surrounding the Covid-19 lockdown meant that in person services had to stop. From March 2020 our services moved online. We used pre-recorded services and children's teaching. This was eventually supplemented with live-streamed communion services. Despite temporary alterations to lockdown rules, we were unable to reopen the church building during 2020. The main impact was that our heating boilers were condemned and required replacement, which took time for fundraising and securing contractors.

Overview of 2020 at Riverside

Services & Small Groups

During 2020 our services were online. Our main teaching service was prerecorded as was our children's church teaching.

Community Work

As previously mentioned, towards the end of 2019 we made changes to our staff and structure. A Community/Pioneer Minister was employed by Perth Presbytery and is now based with Riverside. Her focus is outreach to the community of Bertha Park which has been designated a Presbytery Mission Initiative. A new Community Development Worker replaced our previous worker. Her focus is the development of Martha's Kitchen, a refurbishment of our cafe as a means to connect with our community. Both members of staff were able to continue working throughout the Covid lockdowns. During the first lockdown they led Riverside's participation in the North Perth Covid Partnership which provided support to our parish, Bertha Park and beyond.

During 2020 the Parish Minister continued to conduct funerals and provide pastoral support mainly online and by telephone.

Church Life

Church life was seriously impacted by the Covid-19 lockdowns. We were unable to meet in person and our building was closed to the general public.

We now have three house groups and these all moved online too. The Kirk Session/Trustees also met monthly online and the prayer meeting began to meet online each week.

A WhatsApp prayer group was started by a congregation member and is now under the supervision of the pastoral care team. 'Care Triplets' were also formed so that everyone in the congregation had the opportunity to keep in touch with and support others from the church.

As mentioned normal church activities were stopped and we couldn't provide the annual Christmas Nativity event as planned. Therefore we created a socially distanced Nativity Walk around the local North Inch Park. This allowed people to view bespoke video's telling the Christmas Story using a QR link.

While unable to work in the building the ministry staff team worked from home. A major focus was fundraising in order to repair the heating system and develop Martha's Kitchen once the building could be accessed. The church administrator participated in the Government furlough scheme for most of 2020.

Another focus of church work was our attempt to secure a new physical location at Bertha Park. Riverside's Kirk Session have oversight of this work but the day to day work is done by the Community Minister and Parish Minister along with the Bertha Park Core Leadership Team.

Thankfully our Gardening group was able to continue during 2020.

Financial Review

We recorded a surplus of £2,059 in 2020, following a deficit of £23,823 in 2019. However, this surplus was possible only because Riverside provides supervisory, administrative and accounting support to the Bertha Park project. The Bertha Park restricted funds form part of our accounts, and in 2020 they showed a surplus of £3,469. Riverside Church cannot touch this money. Without it we would have recorded a deficit of £1,411.

Further, our community worker has raised £7,971 in grants for the Martha's Kitchen project. This money can be spent only on this project and little has so far been spent. As a result the Martha's Kitchen Fund had a surplus of £7,278 in

2020. This should be regarded as deferred expenditure on Martha's Kitchen and it is not available to the General Fund.

Our boiler broke down in 2020 and we set up a fund to buy a replacement. A mix of fund raising from the congregation and grants brought in £7,875. As with Martha's Kitchen this is deferred expenditure.

Setting aside donations for the Boiler Fund the giving via Gift Aid was almost unchanged from 2019. Plate giving vanished, however. Including tax claimed through the Gift Aid Small Donations Scheme this fell from £6,729 in 2019 to £1,231 in 2020, all of which was in the first 10 weeks of the year.

Hall income collapsed, from £10,773 to £3,757. Managing hall lets is an important part of the job of the church administrator. She was furloughed for much of 2020, and we received £2,700 from the UK government to cover part of her wages.

Overall our estimate is that the pandemic cost us about £10,000 in income.

Reserves Policy

The reserves figure is a notional item that does not appear in the accounts. It reflects the amount of money we believe we should hold in the bank as a precaution. Our policy is to hold reserves of £25,000, which currently represents approximately four months expenditure. We believe that our small size, and reliance on relatively few members require us to have such a prudent level of reserves.

Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that financial period. In preparing those financial statements, the trustees are required to:

- ◇ Select suitable accounting policies and then apply them consistently;
- ◇ Make judgements and estimates which 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; and
- ◇ 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 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.

Approved by the Trustees and signed on their behalf



Perth Riverside Church of Scotland

SC 011113

Independent Examiner's Report to the Trustees of Perth Riverside Church of Scotland

I report on the accounts of the charity for the year ended 31st December 2020 which are set out on pages 6-11.

Respective responsibilities of trustees and examiner

The Charity Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees 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) (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 (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 Regulation, and
 - ◇ to prepare accounts which accord with the accounting records and comply with regulations 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.



Perth Riverside Church Receipts & Payments Account, year to 31st December 2020

		Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020 £	Total 2019 £
Receipts	Note					
Donations	3	£43,941.26	£4,280.00	£0.00	£48,221.26	£44,715
Activities for Generating Funds						
Rental of premises		£3,757.00				
Other activities for gen funds		£0.00				
Café		£20.66				
		£3,777.66			£3,777.66	£11,053
Legacies		£0.00	£0.00		£0.00	£1,000
Bank & Deposit interest		£0.00		£0.00	£0.00	£0
		£47,718.92	£4,280.00	£0.00	£51,998.92	£56,768
Sale of assets		£0.00			£0.00	£0
Sale of investments		£0.00			£0.00	£0
Grants		£4,698.71	£7,970.60		£12,669.31	£978
Receipts from General Trustees		£0.00			£0.00	£2,287
Other Receipts		£0.00			£0.00	£0
Total Receipts		£52,417.63	£12,250.60	£0.00	£64,668.23	£60,033
Payments	4					
Costs of generating funds		£152.22			£152.22	£572
Charitable activities		£60,479.25	£1,977.91		£62,457.16	£83,284
Governance costs		£0.00			£0.00	£0
Total Payments		£60,631.47	£1,977.91	£0.00	£62,609.38	£83,856
Excess of Receipts over Payments for the year before transfers		-£8,213.84	£10,272.69	£0.00	£2,058.85	-£23,823
Transfers		£2,525.00	-£2,525.00	£0.00	£0.00	£0.00
Excess of Receipts over Payments for the year		-£5,688.84	£7,747.69	£0.00	£2,058.85	-£23,823

Perth Riverside Church Statement of Balances at 31st December 2020

	Bank Balances 2020	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowment Funds 2020 £	Total 2020 £	Total 2019 £
Bank & Deposit Balances						
Bank & deposit balances b/f	£52,812.89	£31,324.69	£20,803.35	£0.00	£52,128.04	£75,951.01
+/- net expenses/income not cleared b/f	-£684.86					
Movement in year:						
Excess of receipts over payments for 2020	£2,058.85	-£5,688.84	£7,747.69	£0.00	£2,058.85	-£23,822.98
+/- net expenses/income not cleared c/f	-£1,265.72					
Bank & deposit balances c/f	<u>£52,921.16</u>	<u>£25,635.84</u>	<u>£28,551.04</u>	<u>£0.00</u>	<u>£54,186.88</u>	<u>£52,128.04</u>
Discrepancy	-£0.00				£0.00	£0.00
Investments at market value						
(cost £ XXXXX)	£0.00	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>
Assets						
Gift Aid Receivable		£1,232.50	£0.00	£0.00	£1,232.50	£377.89
Income invoiced but not received/cleared		<u>£319.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£319.00</u>	<u>£455.00</u>
		£1,551.50	£0.00	£0.00	£1,551.50	£832.89
Liabilities						
Expenses incurred but not paid/cleared		-£249.78	-£36.00	£0.00	-£285.78	-£1,517.74
Cost of repair not yet billed		<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>
		<u>£1,301.72</u>	<u>-£36.00</u>	<u>£0.00</u>	<u>£1,265.72</u>	<u>-£684.86</u>

NB: in the above statement the "Bank Balances" figures are taken from bank statements. The funds figures and the total for the year are the balances in our accounts. The two sets of figures are reconciled by the net expenses/income that was not cleared at the start and end of the year. If the reconciliations match then the discrepancy figure is zero.

In preparing these financial statements:

- the Trustees are of the opinion that the charity is entitled to the exemption from audit conferred by Regulation 10(1)(d) of the Charities Accounts (Scotland) Regulations 2006.
- the Trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records and prepares financial statements in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The accounts were approved by the Kirk Session on 27/7/21.

For and on behalf of the Kirk Session.



Perth Riverside Church

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

No trustee or person related to a trustee received any remuneration in the period from 1st January 2020 to 31st December 2020.

David Rankin, our minister and therefore a trustee, was reimbursed for £273 in miscellaneous expenses. The church also paid £720 to the Church of Scotland to cover expenses incurred by David. Further, the church paid Council Tax of £3,317 for the manse.

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.

2 Movement in Funds

	Fund balances b/f	Income	Expenses	Transfers for period	Fund balances c/f
Unrestricted Funds					
General Fund	£9,477.71	£45,717.63	-£57,627.40	£3,350.00	£917.94
Fabric Fund	£7,131.74	£0.00	-£2,607.42	-£2,000.00	£2,524.32
Boiler Fund	£0.00	£6,700.00	£0.00	£1,175.00	£7,875.00
Youth Work Fund (unrestricted)	£2,280.19	£0.00	£0.00	£0.00	£2,280.19
Mission Fund	£2,219.04	£0.00	-£396.65	£0.00	£1,822.39
Children's Outing	£216.00	£0.00	£0.00	£0.00	£216.00
Designated Donations	£0.00	£0.00	£0.00	£0.00	£0.00
Community Work (Helen's bequest)	£10,000.00	£0.00	£0.00	£0.00	£10,000.00
Total Unrestricted Funds	£31,324.69	£52,417.63	-£60,631.47	£2,525.00	£25,635.84
Restricted Funds					
Res. Fund #1 Youth	£11,706.35	£0.00	£0.00	£0.00	£11,706.35
Res. Fund #2 Mission (MMA reduction)	£9,000.00	£0.00	£0.00	-£3,000.00	£6,000.00
Res. Fund #3a Bertha Park General	£97.00	£2,980.00	-£1,285.53	£412.50	£2,203.97
Res. Fund #3b Bertha Park Shop	£0.00	£1,300.00	£0.00	£62.50	£1,362.50
Res. Fund #4 Martha's Kitchen	£0.00	£7,970.60	-£692.38	£0.00	£7,278.22
Total Restricted Funds	£20,803.35	£12,250.60	-£1,977.91	-£2,525.00	£28,551.04
Total	£52,128.04	£64,668.23	-£62,609.38	£0.00	£54,186.88

NB: there are no endowment funds.

Purposes of Designated Funds

The Fabric Fund was established for the maintenance of the church building. It was set up in 2011. Expenditure categorised as "repairs and other Fabric Fund expenditure", or as "manse fabric" comes out of this fund. Prior to 2019 the Fabric Fund did not cover the manse. We changed our accounting so that the Fabric Fund covers both the church building and the manse.

The Youth Work Fund was established to provide support for Riverside's mission work with local youth.

The Mission Fund exists to ensure that we have money set aside for our core purpose of sharing the good news of God's love. It was set up in 2011. Expenditure categorised as "Mission" or "Outreach" comes out of this fund.

The children's outings fund was set up in 2015 following a gift from the family of Matt McKean, a member who died in 2010. Matt's family wanted the money to be used for some form of children's outing. The trustees have full discretion over how this money will be used.

The Designated Donations fund was created to hold money that has been raised with the express intention of donating it to an external charity. The exact destination is at the discretion of the Kirk Session, so it cannot be a Restricted Fund.

Purposes of Restricted Funds

Restricted Fund #1 (youth work) holds the remainder of the money that was raised between 2004 and 2006 to pay the salary of a youth worker. She resigned before the end of her contract and a replacement was not appointed. The youth worker post was managed by Perth Riverside Church and Perth YMCA as a joint project, committed to Christian youth work in Riverside's parish. This money is assigned to a restricted fund because it can be spent only on projects that are approved by both Riverside and Perth YMCA. That is why it is held in a separate fund from the general Youth Work Fund, which can be spent at the discretion of the trustees.

Restricted fund #2 Mission (MMA reduction) was previously a designated fund. It was reclassified to reflect the conditions imposed on Riverside by the Church of Scotland for spending the money.

3 Analysis of Donations & Other Income

	Unrestricted funds 2020	Restricted funds 2020	Total 2020	2019
Gift Aid donations	£31,735		£31,735	£27,678
Tax recovered on Gift Aid donations	£8,365		£8,365	£6,767
Tax recovered through GASDS	£246		£246	£1,680
Ordinary offerings (open plate)	£985		£985	£5,049
Other offerings, donations, etc.	£2,611	£4,280	£6,891	£3,541
Legacies (general fund)	£0		£0	£1,000
	<u>£43,941</u>	<u>£4,280</u>	<u>£48,221</u>	<u>£45,715</u>
	2020	2020	2020	2019
Grants	£4,699	£7,971	£12,669	£978
Café income (gross)	£21		£21	£281
Hall rental	£3,757		£3,757	£10,773
Other activities for generating funds	£0		£0	£0
	<u>£8,476</u>	<u>£7,971</u>	<u>£16,447</u>	<u>£12,031</u>
Total income in this analysis			£64,668	£57,746
Total income in income sheet			£64,668	£60,033
Discrepancy			£0	£2,287
* manse compensation from General Trustees			£0	£2,287
Discrepancy adjusted for items excluded from income analysis=>			£0	£0

£18,362 of donations came from trustees (ie members of the Session) and people to whom they are connected (ie their immediate family). This figure included Gift Aid. The 2019 figure was £19,275.

4 Analysis of Payments

	Unrestricted funds 2020	Restricted funds 2020	Total 2020	2019
event catering & expenses	£0		£0	£0
café expenses	£152		£152	£572
costs (misc) of gen funds	£0		£0	£0
Costs of generating funds	£152	£0	£152	£572
Charitable activities				
alarms & security	£700		£700	£284
assets & equipment	£660		£660	£1,189
boiler fund	£0		£0	£0
broadband	£485		£485	-£821
CCLI licence	£512		£512	£498
children's outings	£0		£0	£0
cleaning services	£1,139		£1,139	£4,522
cleaning materials	£126		£126	£320
donations (designated for 3rd parties)	£0		£0	£61
donations & gifts	£680		£680	£180
electric	£2,926		£2,926	£4,808
gardening	£1,155		£1,155	£2,345
gas	£5,407		£5,407	£5,692
insurance	£2,544		£2,544	£2,591
manse council tax (P&KC)	£3,317		£3,317	£3,205
manse expenses (ex CT/ins)	£127		£127	£1,292
manse fabric	£245		£245	£12,765
mission & outreach	£397		£397	£1,827
MMA	£27,137		£27,137	£18,783
phone	£345		£345	£526
Presbytery Assessment	£689		£689	£474
printing, stationery, postage, photocopy	£29		£29	£608
pulpit duties	£0		£0	£60
repairs & other Fabric Fund expenditure	£2,362		£2,362	£10,760
restricted fund #1 youth work		£0	£0	£21
restricted fund #2 mission (MMA reduction)		£0	£0	£0
restricted fund #3a Bertha Park general		£1,286	£1,286	£496
restricted fund #3b Bertha Park shop		£0	£0	£0
restricted fund #4 Martha's Kitchen		£692	£692	£0
staff expenses	£726		£726	£2,092
staff wages	£8,184		£8,184	£7,920
toilets servicing	£272		£272	£274
training	£0		£0	£85
window cleaning	£315		£315	£405
youth work (designated fund)	£0		£0	£23
	<u>£60,631</u>	<u>£1,978</u>	<u>£62,609</u>	<u>£83,856</u>
Governance costs	£0	£0	£0	£0
Other payments	£0	£0	£0	£0

5 Minister's Stipend

All Church of Scotland congregations contribute towards the National Stipend Fund, which bears the costs of all ministers' stipends and employer's contributions for National Insurance, pensions and the Housing and Loan Fund. Ministers' stipends are paid in accordance with the National Stipend Scale, which is related to the years of service. For 2020 the minimum stipend was £28,137 and the maximum stipend (in the 5th and subsequent years) £34,577.

6 Collections for Third Parties

The church did not make any collections for third parties.