

Greenview Evangelical Church

Annual Report and Accounts

Year Ended 31 December 2018

Scottish Charity Number SC017082

Greenview Evangelical Church

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Greenview Evangelical Church

Church information for the Year Ended 31 December 2018

Trustees

Nigel Kenny
John Mowat * *Chairman of the Trustees*
James Gamble
Roy McAllister *Secretary to the Trustees*
William Thorpe
Allan McKinnon *
Andy Macdonald *
Mike Mackison *
Stephen Gamble *
Vic Walker *
Zach Watt *

(* indicates those who are Elders in the Church)

Treasurer

Chris Mackison

Secretary

Zach Watt

Principal Address and OSCR Contact Address

1439 Pollokshaws Road
Glasgow
G41 3RQ

Web site: www.greenviewchurch.co.uk

Bankers

Bank of Scotland
228 Kilmarnock Road
Glasgow
G77 6PB

Independent Examiner

Alan Cunningham, C.A., Partner
Alexander Sloan
Accountants and Business Advisers
180 St Vincent Street
Glasgow
G2 5SG

Solicitors

Diakoneo Legal Services Limited
48 Speirs Wharf
Glasgow
G4 9TH

Greenview Evangelical Church

Trustees' Annual Report for the Year Ended 31 December 2018

The Trustees are pleased to present their report together with the Accounts of the church for the year ended 31 December 2018.

Legal and Charitable Status

Greenview Evangelical Church ("the church") is established by Trust Deed and is a Scottish Charity No. SC017082.

Aims

The aim of the church is to function as an evangelical church and to be recognised as a body of the New Testament order in and from its premises situated at Pollokshaws Road, Glasgow.

Trustees

For the purpose of charity law, the Trustees of the church are recognised as the charity's Trustees. The Trustees serve voluntarily. A more detailed note in respect of their appointments is shown below. The church is congregational in policy. Its day to day running is delegated by the Trustees to the Elders.

The Trustees from 1 January 2018 until the date of this report were as follows:

John Mowat *
James Gamble
Nigel Kenny
Roy McAllister *Secretary to the Trustees*
William Thorpe
Allan McKinnon *
Andy Macdonald *
Mike Mackison *
Stephen Gamble *
Vic Walker *
Zach Watt *

(* indicates those who are Elders in the church)

The Trustees understood their statutory responsibilities during the accounting period.

Appointment of Trustees

New Trustees are nominated for appointment by the existing Trustees. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the church for some time in various roles and would be familiar with the church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities.

Achievements and Performance

During the year the church met regularly for worship. Sunday morning services usually attracted around 220 adults and children, with between 80 and 100 gathering for most Sunday evening services. Various activities were carried out in pursuit of the above stated aims – significant highlights included:

- Colin Adams continued to take the lead in preaching and pastoring responsibilities, where he was supported by other Elders, particularly Zach Watt in his volunteer capacity as Pastor for projects and developments.
- Regular midweek meetings with around 40 attending were convened to raise awareness of worldwide mission, the activities of other agencies and charities engaged in meeting the needs of less privileged sections of society. Financial contributions were made to such organisations and individuals, supporting Christian work locally in Glasgow, and internationally in various countries across three continents.

Greenview Evangelical Church

Trustees' Annual Report for the Year Ended 31 December 2018

Achievements and Performance (continued)

- The CAP (Christians Against Poverty) debt advice centre, continued to make contact with clients in the south side of Glasgow. Jacqui McKinnon is employed by the church as the CAP Centre Manager; towards the end of 2018, the church began to recruit an assistant to be a CAP Debt Coach.
- CAP activities include providing away days, weekends and holidays and Christmas hampers for clients. This work also benefitted from the final instalment of a grant from FiSCAF to subsidise residential breaks, which are often of great benefit to clients.
- In addition, the Fresh Start Group (formerly the Release Programme) ran an 8-week course during the year, as well as directing enquirers seeking employment to the CAP Job Club.
- The two Tots & Co (Carer & Toddler) groups continued to meet on Tuesday and Thursday mornings, with around 40 children, plus carers, attending each week.
- After 20 years, the weekly Hub Youth Club finished its Friday night meetings in June 2018. It was replaced by a range of youth-focussed meetings, some of which are held on Friday evenings, to provide a forum for sports, hobbies, social interaction and exploring the Christian faith.
- The twice yearly Senior Citizens' meetings for pensioners in the community were held in the church premises in April and September, with over 50 gathering for these meetings. To make it easier to attend, these meetings were not held in the evening, but during the afternoon which has proved to be a more popular time.
- The *Coffee Break Community Café* closed at the end of 2017, but re-opened for two days each week, including the school holidays, attracting more than 150 visitors each week. It also supported fundraising events, providing more opportunities for the local and church communities to meet together, and on Sunday nights during the summer.
- A Ladies Sewing Group, open to those in the local community, met fortnightly to make crafts to sell at Craft Fairs and to give to church missionaries working overseas.
- In July 2018, the annual Discovery Club (children's holiday club) for primary school aged children was held, proving to be a popular community activity, being fully subscribed once again – 50 children plus leaders attended.
- The ladies Quilts & Crafts Group, open to those in the local community, met fortnightly to make crafts to sell at the Craft & Things Sale and Coffee Morning in November – the proceeds from which are gifted to Greenview missionary ladies. They also made children's quilts for orphanages abroad, and do their own projects.
- A Mini Craft Fair was also hosted in the church in October – the profits from which are gifted to Greenview missionary ladies.
- Craft Fairs were also hosted in the church in October and November, with up to 70 visitors each time.
- The Mission & Training Fund supported members conducting a study course with Biblical Counselling UK.
- Various improvements were made to the church building by the Resources Management Committee, including clearing out the cellar, repairing the iron gates at the front of the building, installing a new flat-screen television in the café area, as well as the maintenance, repair and refurbishment of the church property.
- The Elders also met monthly for the purpose of assessing the spiritual welfare of the church members. Other specific tasks were delegated to groups and individuals for appropriate action.
- Following legal advice, the Trustees agreed to convert the church's current legal status as an unincorporated charity to a Scottish Incorporated Charitable Organisation. Once the new draft Constitution is completed, it will be presented to church members for approval before a formal application is sent to OSCR later in 2019.

Financial Review

Principal sources of funding

The church receives its funding from church members by way of weekly offerings and Gift Aid donations.

Greenview Evangelical Church

Trustees' Annual Report for the Year Ended 31 December 2018

Financial Review (continued)

Results for the year

The Accounts for the year are set out in pages 6 to 14. Per the *Statement of Receipts and Payments* on page 6, the church reported a Surplus of £12,583 (2017 – Surplus £30,238) of which £8,780 related to Restricted Funds.

Reserves Policy

It is the policy of the church to maintain unrestricted funds, i.e. funds not committed or invested in fixed assets, at a level that equates to approximately three months of unrestricted expenditure. This allows sufficient funds to enable the ongoing work of the church to be maintained. Per the *Statement of Balances* on page 7, the General Fund at 31 December 2018 amounted to £47,284 (2017 - £43,481) which, although above the required level, was acceptable to the Trustees. The church's total reserves at 31 December 2018 amounted to £109,418 (2017 - £96,835) of which £62,134 (57%) related to Restricted Funds as further outlined in Note 14 on page 14.

Grant Making Policy

The church makes grants from its gift income to individuals and organisations that are generally known to the Trustees and to the church. The beneficiaries are involved in activities or ministries compatible with the church's objectives.

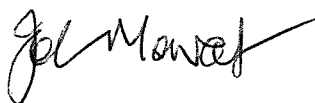
Statement of Trustees' Responsibilities

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the charity's financial position and enable them to ensure that the Accounts comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the charity's Constitution. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Independent Examiner

The Trustees recommend that Alan Cunningham C.A., a Partner in Alexander Sloan, Accountants and Business Advisers, remains in office as Independent Examiner until further notice.

This Report was approved by the Trustees on 7 March 2019 and signed on their behalf by:



John Mowat

Trustee/Chairman

Greenview Evangelical Church

Independent Examiner's Report to the Trustees of Greenview Evangelical Church

I report on the Accounts of the charity for the year ended 31 December 2018 which are set out on pages 6 to 14.

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) ("2006 Accounts Regulations"). The charity Trustees consider that the audit requirement of Regulation 10(1) (d) 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 Report

My examination was carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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 Regulationshave 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.



Alan Cunningham, C.A.
Partner

Alexander Sloan
Accountants and Business Advisers
180 St Vincent Street
Glasgow
G2 5SG

Date: 14 March 2019

Greenview Evangelical Church

Statement of Receipts and Payments for the Year Ended 31 December 2018

	Notes	Unrestricted Funds £	Restricted Funds £	2018 Total £	2017 Total £
Receipts					
<i>Voluntary income:</i>	4	138,709	41,687	180,396	182,296
<i>Investment income:</i>	5	-	1	1	16
<i>Income from Charitable Activities:</i>	6	2,660	10,144	12,804	10,947
<i>Fundraising</i>	7	2,986	-	2,986	1,244
		144,355	51,832	196,187	194,503
Payments					
<i>Charitable Activities:</i>					
Staff Costs	8	71,557	-	71,557	62,508
Church Ministries	9	20,671	13,975	34,646	28,387
National and Overseas Ministries	10	22,439	25,943	48,382	47,771
Property and Resources	11	18,708	4,000	22,708	22,191
<i>Governance Costs</i>	12	6,311	-	6,311	3,408
		139,686	43,918	183,604	164,265
Net Receipts		4,669	7,914	12,583	30,238
Transfers to / (from) Funds	14	(866)	866	-	-
Surplus for year		3,803	8,780	12,583	30,238


The Notes on pages 8 to 14 form an integral part of these Accounts.

Greenview Evangelical Church

Statement of Balances at 31 December 2018

	Notes	Unrestricted Funds £	Restricted Funds £	2018 Total £	2017 Total £
Bank and Cash in Hand					
Opening balances		43,481	53,354	96,835	66,597
Surplus for year		3,803	8,780	12,583	30,238
Closing Balances		47,284	62,134	109,418	96,835
Reserves					
General Fund		47,284	-	47,284	43,481
Restricted Funds	14	-	62,134	62,134	53,354
Closing Balances		47,284	62,134	109,418	96,835
Other Assets					
Fixed Assets	3	742,618	-	742,618	742,618
Debtors (Income Tax on Gift Aid)		1,974	250	2,224	12,424
		744,592	250	744,842	755,042
Liabilities					
NI/PAYE		1,812	-	1,812	1,042
Staff Pension		503	-	503	382
Independent Examiner's Fee		3,768	-	3,768	3,312
Heat & Light		1,084	-	1,084	1,044
Gifts for disbursing		1,200	-	1,200	-
Other Creditors		3,878	-	3,878	-
Expenses for reimbursement		-	-	-	573
		12,245	-	12,245	6,353

Approved by the Trustees on 7 March 2019 and signed on their behalf by:



John Mowat

Trustee/Chairman

The Notes on pages 8 to 14 form an integral part of these Accounts.

Greenview Evangelical Church

Notes to the Accounts for the Year Ended 31 December 2018

1. Accounting Policies

Basis of accounting

The Accounts have been prepared on a Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Purposes of Funds

For the purpose of the *Statement of Receipts and Payments* (page 6) and the *Statement of Balances* (page 7), Funds are defined as follows:

Unrestricted Funds comprise offerings, donations, grants and other income received for the objects of the church without further specified purpose and are available as General funds.

Restricted funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.

Note 14 on page 14 contains further information about Restricted Funds.

VAT

The church is not registered for VAT and, accordingly, expenditure includes VAT where appropriate.

2. Church Expenditure

Local Ministries represents expenditure on the church's weekly activities and ministries.

Property and Resources represents expenditure on the upkeep of the church's buildings.

National and Overseas Ministries represent the church's giving to other Christian ministries whose activities are compatible with the church's objectives.

Governance Costs include those costs associated with meeting the constitutional and statutory requirements of the church and include the Independent Examiner's fee.

3. Fixed Assets

Per the *Statement of Balances* on page 7, Fixed Assets of £743,890 represent:

- the depreciated value of the church's Fixed Assets at 31 December 2015 (£581,270)
- the purchase during 2016 of a share in a property at 66 Burnhead Road, Newlands, Glasgow (£161,348)

The property at 66 Burnhead Road, Newlands is partly owned and occupied by Mr and Mrs Colin Adams – Colin is the church's Pastor Teacher and employee.

Greenview Evangelical Church

Notes to the Accounts for the Year Ended 31 December 2018

4. Voluntary Income	Unrestricted Funds £	Restricted Funds £	2018 Total £	2017 Total £
Offerings (Open and by BACs)	100,303	30,993	131,296	125,536
Tax reclaim on Gift Aid	30,539	5,378	35,917	44,813
Donations for Darnley Mill Church	-	2,156	2,156	-
Other donations	7,867	160	8,027	8,947
Grant (FiSCAF)	-	3,000	3,000	3,000
	138,709	41,687	180,396	182,296
5. Investment Income	Unrestricted Funds £	Restricted Funds £	2018 Total £	2017 Total £
Investment income	-	1	1	2
Tax reclaim interest on Gift Aid	-	-	-	14
	-	1	1	16
6. Income from Charitable Activities	Unrestricted Funds £	Restricted Funds £	2018 Total £	2017 Total £
Community Café ("Coffee Break")	-	8,796	8,796	7,914
Tots & Co.	-	1,348	1,348	933
Discipleship weekend	2,660	-	2,660	2,000
Hall Hire	-	-	-	100
	2,660	10,144	12,804	10,947
7. Fundraising	Unrestricted Funds £	Restricted Funds £	2018 Total £	2017 Total £
Support day for MAF	1,451	-	1,451	-
Crafts & Things (Coffee morning)	1,535	-	1,535	1,244
	2,986	-	2,986	1,244

Greenview Evangelical Church

Notes to the Accounts for the Year Ended 31 December 2018

8. Staff Costs	Unrestricted Funds £	Restricted Funds £	2018 Total £	2017 Total £
Gross salaries and Employer NI	63,028	-	63,028	53,135
Employer Pension	4,582	-	4,582	5,748
Staff Expenses	3,947	-	3,947	3,625
	71,557	-	71,557	62,508

The average number of employees during the year was 4 (2017 - 4).

9. Church Ministries	Notes	Unrestricted Funds £	Restricted Funds £	2018 Total £	2017 Total £
Christians Against Poverty (CAP)		9,210	-	9,210	7,812
CAP Clients Fund	14	-	2,357	2,357	2,140
Discovery Club expenses		561	-	561	851
Youth Work		1,738	-	1,738	1,954
Children's work		258	-	258	180
Tots & Co	14	-	1,132	1,132	1,115
Café expenses	14	-	6,494	6,494	6,284
Senior Citizens		109	-	109	130
Darnley Mill Church	14	-	3,022	3,022	-
Discipleship weekend		2,250	-	2,250	2,206
Speakers' expenses		1,356	-	1,356	835
Christianity Explored expenses		59	-	59	173
Evangelism training	14	1,806	970	2,776	1,931
Copyright licence		527	-	527	631
Travel expenses		34	-	34	233
Catering & Kitchen expenses		2,252	-	2,252	574
Communion supplies		331	-	331	297
Church supplies		6	-	6	1,424
Room Hire		12	-	12	111
Flowers		163	-	163	137
		20,671	13,975	34,646	29,018

Greenview Evangelical Church

Notes to the Accounts for the Year Ended 31 December 2018

10. National and Overseas Ministries

Donations were made to charities and organisations involved in the furtherance of the aims of the church, and in support of individuals as follows:

	Unrestricted Funds £	Restricted Funds £	2018 Total £	2017 Total £
<i>Sunday Morning Collections</i>				
Bobby and Isabel Jack	-	4,077	4,077	15,849
Allan McKinnon	-	5,155	5,155	5,188
Dan and Narineh Paul	-	5,622	5,622	2,592
Andrea Smith	-	3,704	3,704	3,045
Release International	1,373	-	1,373	-
<i>Support for Other Individuals, including Mission Disbursements</i>				
Gillian McKenzie	-	700	700	1,330
Jacqui McKinnon	250	-	250	-
Ray and Eunice Cawston	500	-	500	500
Liz Greig	500	-	500	500
Jonathan and Lynsey McKinnon	-	500	500	-
Stephen and Susan Lawson	500	400	900	1,184
Irene Robertson	-	400	400	400
Isabel Jack (medical provision)	-	600	600	1,100
Inonge Siluka	-	800	800	800
<i>Gifts to Individuals</i>				
Andy Macdonald	-	-	-	120
Jim Armstrong	-	-	-	125
Fiona Mowat	100	-	100	-
Ruth Harris	-	-	-	500
Others	60	-	60	13
<i>Crafts & Things Disbursements</i>				
Andrea Smith	270	-	270	260
Isabel Jack	335	-	335	260
Irene Robertson	140	-	140	130
Narineh Paul	270	-	270	260
Liz Greig	140	-	140	130
Eunice Cawston	140	-	140	130
Susan Lawson	140	-	140	130
Jacqui McKinnon	90	-	90	75
Gillian McKenzie	-	-	-	130
Sub-Total	4,808	21,958	26,766	34,751

Greenview Evangelical Church

Notes to the Accounts for the Year Ended 31 December 2018

10. National and Overseas Ministries (Continued)

	Unrestricted Funds	Restricted Funds	2018 Total	2017 Total
	£	£	£	£
<i>Thursday Evening Collections</i>				
Christian Witness to Israel	-	402	402	250
Anne Dryburgh (Echoes International)	-	384	384	-
David McAdam (Echoes International)	-	380	380	-
Lahore Seminary (Echoes International)	-	313	313	-
Peter Grover (Echoes International)	-	310	310	-
Hope for Glasgow	-	437	437	250
Jonathan and Lynsey McKinnon	-	654	654	-
Open Bible	-	300	300	-
Shared Hope	-	300	300	-
Tearfund	-	258	258	-
U.C.C.F.	-	247	247	-
<i>Mission Disbursements from Church Income and Other Gifts</i>				
Aberdeen University Christian Union	100	-	100	-
FIEC re Aviemore Church Plant	1,000	-	1,000	-
Barnabas Fund	-	-	-	250
Beatson Cancer Charity	-	-	-	546
Brisbane Evangelical Church, Largs	-	-	-	50
Christians Against Poverty	-	-	-	1,392
Christian Institute	500	-	500	500
Christianity Explored	500	-	500	500
Christians in Sport	500	-	500	-
Cornhill Scotland	250	-	250	250
Contagious	455	-	455	1,000
Caledonian University Christian Union	-	-	-	250
Dundee University Christian Union	100	-	100	-
Echoes of Service	-	-	-	350
Echoes International	500	-	500	-
Edinburgh University Christian Union	100	-	100	100
FIEC	3,225	-	3,225	1,133
First Serve	250	-	250	250
Glasgow City Mission	500	-	500	500
Glasgow University Christian Union	100	-	100	-
Gospel Literature Outreach (Summer Teams)	500	-	500	750
Gospel Literature Outreach (Tilsley College)	250	-	250	-
Hope for Glasgow	1,000	-	1,000	750
Harvest Bible Chapel	1,000	-	1,000	-
James McIlree (Echoes International)	250	-	250	-
Magdalene Burt (Echoes International)	250	-	250	-
Macmillan Cancer Support	165	-	165	-
Moshi Christian Children's Centre	500	-	500	1,333
Navigators	100	-	100	100
New Growth Counselling	500	-	500	-
Operation Mobilisation UK	-	-	-	250
Release International	250	-	250	-
SAT-7	-	-	-	250
Scripture Union Scotland	630	-	630	872
Scripture People (SU Tajikistan)	500	-	500	-
Strathclyde University Christian Union	100	-	100	100
Street Connect	250	-	250	244
Support for Christian Holidays	1,040	-	1,040	-
Teen Ranch	65	-	65	-
U.C.C.F.	500	-	500	300
West of Scotland Gospel Partnership	250	-	250	250
<i>Fundraising Event</i>				
MAF	1,451	-	1,451	250
Sub-Total	17,631	3,985	21,616	13,020
Total	22,439	25,943	48,382	47,771

Greenview Evangelical Church

Notes to the Accounts for the Year Ended 31 December 2018

11. Property and Resources	General Fund £	Restricted Funds £	2018 Total £	2017 Total £
Water rates	1,296	-	1,296	1,288
Electricity	2,344	-	2,344	1,910
Gas	2,874	-	2,874	2,906
Ground rent	1,140	-	1,140	1,140
Security alarm	629	-	629	439
Fire extinguisher	-	-	-	49
Gardening	380	-	380	285
Property repairs and equipment	29	4,000	4,029	2,962
Music equipment	112	-	112	868
Insurance	2,330	-	2,330	2,461
Printing and stationery	2,033	-	2,033	1,565
Telephone	977	-	977	1,161
Refuse collection	766	-	766	635
I.T. costs	1,633	-	1,633	1,557
Professional Fees	300	-	300	-
Advertising and Promotion	728	-	728	1,598
General expenses	-	-	-	16
Bookkeeping fees	1,137	-	1,137	720
	18,708	4,000	22,708	21,560

12. Governance Costs	General Fund £	Restricted Funds £	2018 Total £	2017 Total £
Independent Examiner's Fee	3,312	-	3,312	3,408
Legal Fees (relating to SCIO)	2,999	-	2,999	-
	6,311	-	6,311	3,408

13. Pension Costs

The church operates a defined contribution pension scheme in respect of four employees. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the church and amounted to £4,582 (2017 - £5,748)

Greenview Evangelical Church

Notes to the Accounts for the Year Ended 31 December 2018

14. Restricted Funds	Balance at	Receipts	Payments	Transfers	Balance at
	01.01.18				31.12.18
	£	£	£	£	£
Missionary Fund	-	28,235	(24,943)	-	3,292
Building & Maintenance Fund	45,908	1	(4,000)	-	41,909
Tots & Co. Fund	230	1,348	(1,132)	-	446
Coffee Break Community Café Fund	4,938	8,796	(6,494)	-	7,240
Mission & Training Fund	-	2,136	(1,970)	-	166
CAP Clients Fund	2,278	3,160	(2,357)	-	3,081
Apprentice Fund	-	6,000	-	-	6,000
Darnley Mill Church Fund	-	2,156	(3,022)	866	-
	53,354	51,832	(43,918)	866	62,134

Explanation of Funds:

The *Missionary Fund* is used to provide financial support for those engaged in missionary activities, and includes the monthly offerings that are usually uplifted for missionaries and mission agencies on Sunday mornings and Thursday evenings.

The *Building & Maintenance Fund* is used for the repair and maintenance of the church buildings.

The *Tots & Co. Fund* represents income and expenditure specific to the activities of Tots & Co.

The *Coffee Break Community Café Fund* represents income and expenditure specific to the activities of the Café.

The *Mission and Training Fund* represents funds received to provide financial support for any church member wishing to undertake a study programme, a gap year, a short term mission trip.

The *CAP (Christians Against Poverty) Clients Fund* represents grant funding received to support CAP Clients.

The *Apprentice Fund* was established on the receipt of a donation during 2018 which will be used to provide financial support for apprentices and interns that the church engages for a fixed term, typically one or two years.

The *Darnley Mill Church Fund* represents income and expenditure in relation to the church plant being established in that part of Glasgow.

15. Trustees' Remuneration and Related Party Transactions

No Trustees received any remuneration during the year (2017 - Nil). Related party transactions during 2018 were as follows:

As indicated in Note 10 on page 11, Allan McKinnon, Trustee, received financial support of £5,495 (2017 - £5,188) from the church to assist his ministry as a Christian worker. Jacqui McKinnon, wife of Allan McKinnon, Trustee, was employed during the year as the CAP Centre Manager and received a gross salary of £8,896 (2017 - £8,353).

As also indicated in Note 10, Jonathan and Lynsey McKinnon, received gifts of £1,154 towards their mission trip to Tanzania. Jonathan McKinnon is the son of Allan McKinnon, Trustee.

Fiona Mowat, wife of John Mowat, Trustee, received a £100 gift in recognition of her service to the Coffee Break Community Café. Fiona also received £240 from the Mission and Training Fund towards her Biblical Counselling Study Programme.

In his volunteer capacity as Pastor for projects and developments, Zach Watt, Trustee, was reimbursed expenses of £1,075 (2017 - £832) for Motor Expenses (£204), Conferences (£552), Travel (£267) and Books (£52).

16. Trustees' Indemnity Insurance

The church's insurance policy includes cover to protect the church from losses, and to indemnify the Trustees against the consequences, from neglect or fault.