

APPENDIX 3



Report to the trustees/members of

Registered charity number

On the accounts of the charity for the period

Set out on pages

Respective responsibilities of trustees and examiner

Basis of independent examiner's statement

Independent examiner's statement

Signed:

Name:

Relevant professional qualification(s) or body (if any):

Address:

Independent examiner's report on the accounts

v2

Cornerstone St Andrews

SC045194

Period start date

Period end date

Day	Month	Year		Day	Month	Year
01	11	2019	to	31	12	2020

1 to 5

(remember to include the page numbers of additional sheets)

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

My examination is 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.

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

- 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

- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Date:

2/7/2021

Alan McCrae

FCA

7 Orchard Row, Abbey Park Avenue, St Andrews, KY16 9HN

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of
any items that the
examiner wishes to
disclose

Cornerstone St Andrews

SC045194



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	11	2019		31	12	2020

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	145,599	37,646			183,245	137,566
Legacies					-	
Grants					-	385
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities	370	7,450			7,820	3,028
					-	
A1 Sub total	145,969	45,096	-	-	191,065	140,979
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	145,969	45,096	-	-	191,065	140,979
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	73,476	34,320			107,796	156,608
Grants and donations					-	
Governance costs:	10,981				10,981	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other	1,203				1,203	
					-	
A3 Sub total	85,660	34,320	-	-	119,980	156,608
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	85,660	34,320	-	-	119,980	156,608
Net receipts / (payments)	60,309	10,776	-	-	71,085	(15,629)
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	60,309	10,776	-	-	71,085	(15,629)

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	16,736	-			16,736	
	Surplus / (deficit) shown on receipts and payments account	60,309	10,776			71,085	
						-	
						-	
	Cash and bank balances at end of year	77,045	10,776	-	-	87,821	-
	(Agree balances with receipts and payments account(s))						15,629

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
		Total	-	-

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets	Donated equipment and software			1,000	
		Total	-	1,000	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities				
		Total	-	-

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

Signed by one or two trustees
on behalf of all the trustees

Signature

Print Name

Date of approval

S Roberts

SYLVIA ROBERTS

2/7/21

Section C Notes to the Accounts

C1 Nature and purpose of funds *(may be stated on analysis of funds worksheets)*

Manse fund for provision of a Manse.

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Total			-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)

X

C3b Trustee remuneration - details

Authority under which paid	£

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)

C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

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Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Donations	138,186	37,646			37,646	128,954
Gift aid tax reclaimed	7,413				7,413	
					-	
					-	
Total	145,599	37,646	-	-	45,059	128,954
	-	-	-	-	reference	reference

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Manse			-	385
			-	
			-	
			-	
Total	-	-	-	385
	-	-	-	-

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Other income	370	7,450			7,820	3,028
					-	
					-	
					-	
					-	
					-	
Total	370	7,450	-	-	7,820	3,028
	-	-	-	-	-	-

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Venue hire	4,746				4,746	11,305
Children's work	40				40	273
Catering	143				143	393
Student activities					-	300
Navigators	3,696				3,696	3,918
Music	9				9	-
Other	923	19,752			20,675	17,436
Ministry costs	50,596				50,596	40,696
Manse expenditure		14,568			14,568	47,854
Printing	244				244	149
Mops and Descartes	4,373				4,373	2,103
KR	1,680				1,680	3,160
Support	6,873				6,873	8,022
Miscellaneous	152				152	
Total	73,475	34,320	-	-	107,795	135,609
	reference error	-	-	-	reference error	reference error

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Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations					145,599	90,082
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					370	3,028
Sub total	-	-	-	-	145,969	93,110
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	145,969	93,110
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					73,476	97,707
Grants and donations					-	
Governance costs:					10,981	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					1,203	
Sub total	-	-	-	-	85,660	97,707
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	85,660	97,707
Net receipts / (payments)	-	-	-	-	60,309	(4,597)
Transfers to / (from) funds					-	
Surplus / (deficit) for year	-	-	-	-	60,309	(4,597)
Nature and purpose of funds						

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Additional analysis (3)

6 Breakdown of restricted funds

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
	Manse					
Receipts						
Donations	37,646				37,646	47,484
Legacies					-	
Grants	7,450				7,450	385
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	45,096	-	-	-	45,096	47,869
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	45,096	-	-	-	45,096	47,869
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	34,320				34,320	58,901
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Sub total	34,320	-	-	-	34,320	58,901
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	34,320	-	-	-	34,320	58,901
Net receipts / (payments)	10,776	-	-	-	10,776	(11,032)
Transfers to / (from) funds					-	
Surplus / (deficit) for year	10,776	-	-	-	10,776	(11,032)
Nature and purpose of funds						