

**St Luke's & Queen Street
Church of Scotland: Broughty Ferry**

Report and Accounts

for the year ended

31 December 2022

Congregation No: 291716

Scottish Charity No: SC000088

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St Luke's & Queen Street Church of Scotland: Broughty Ferry

Trustees' Annual Report Year ended 31 December 2022

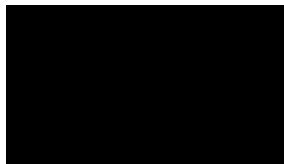
Reference and Administrative Information

Charity Name: St Luke's & Queen Street Church of Scotland: Broughty Ferry

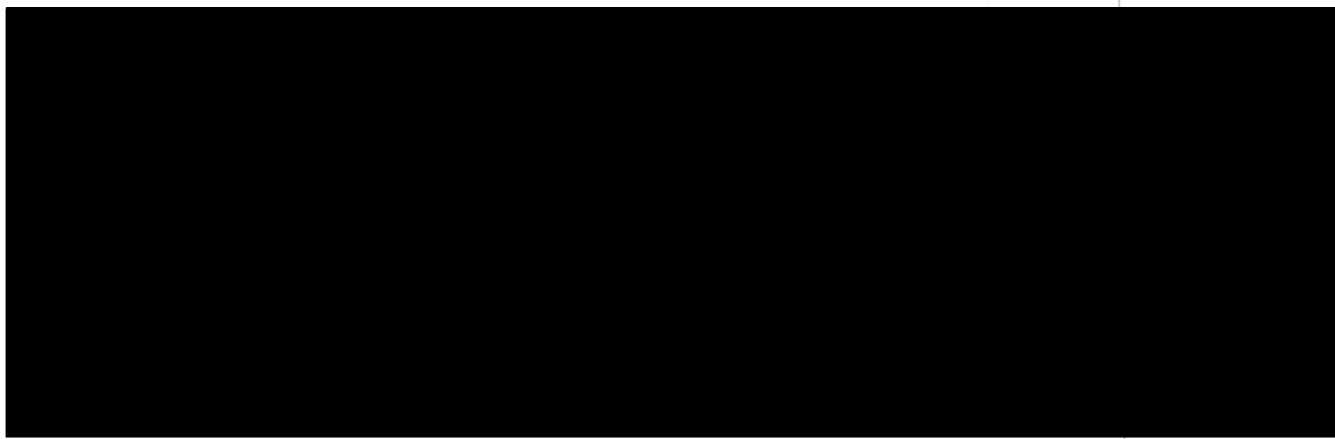
Charity Registration Number: SC000088

Congregation Reference No: 291716

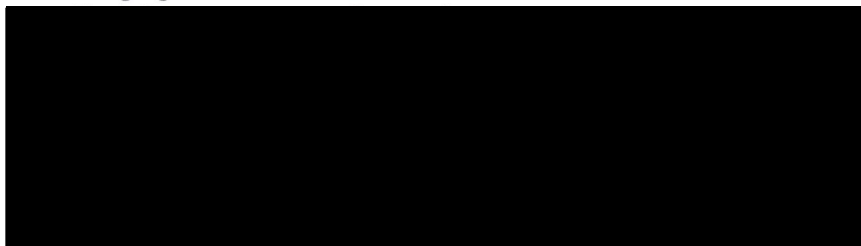
Contact Address:



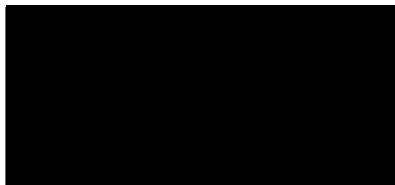
Trustees:



Congregational Board:



Independent Examiner:



Bankers:

The Royal Bank of Scotland
288 Brook Street
Broughty Ferry
Dundee
DD5 2AP

St Luke's & Queen Street Church of Scotland: Broughty Ferry

Trustees' Annual Report Year ended 31 December 2022

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

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

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.

Organisational Structure

The Congregational Board is chaired by the minister and meets four times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session which also meets four times a year is responsible for spiritual affairs within the church. Responsibility for day-to-day management is devolved to a Business Committee, which meets monthly.

OBJECTIVES AND ACTIVITIES

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in policy. 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.

During the past year, services of worship were observed regularly on Sundays in combination with the congregations of Broughty Ferry New Kirk and Broughty Ferry St James Church, with venues rotating among the three on a weekly basis.

Joint services also take place with other local congregations at appropriate times during the Christian year, such as Lent and the New Year.

Joint Sunday School meets regularly on Sundays during the time of adult worship, when other activities are arranged for children on the Sunday School roll. These are also linked with the joint services above and held at the appropriate place of worship.

Rainbow, Brownie and Guide packs meet during school terms: there are Keep Fit activities and all keep the Church halls well occupied through the week and provide social and community activity within the church.meets fortnightly on Tuesdays.

Occasional use by other parties has also taken place and the halls are occasionally used for social events and children's birthday events.

A Craft Group meets on Mondays, combining its activity with the provision of the building as a Warm Centre.

The Guild, combining those of St Luke's and Queen Street, Broughty ferry New Kirk and St James meets in the hall on alternate Tuesdays.

ACHIEVEMENTS AND PERFORMANCE

Approximately 40 members attend regular Sunday worship and the joint Sunday School has a roll of approximately 10 excluding Youth organisations. The Hall is let to outside organisations which provide social and community activity which are well attended.

An instrumental Praise Group has been established and leads the praise during Sunday Worship throughout year.

St Luke's & Queen Street Church of Scotland: Broughty Ferry

Trustees' Annual Report Year ended 31 December 2022

Financial Review

The accounts for 2022 comply with The Charities Accounts (Scotland) Regulations 2006 (as amended). As of 2014 the trustees decided that the accounts be presented using the receipts and payments format rather than the fully-accrued format used previously.

The overall funds of the church, amounting to £73,709 at 31 December 2021, have decreased by £21,811. The balance of the General Fund at the year-end was £51,617 (2021 - £73,259).

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months' expenditure. At the year-end, the Church held unrestricted funds of £71,461 of which £10,000 has been designated for Windows.

The church held £1,781 of restricted funds which have been provided for the purposes specified in Note 2.

Plans for Future Periods

The Church of Scotland requires every Presbytery to revise its plan annually, taking account of national financial pressures and a reduced allocation of ministry numbers. Dundee Presbytery agreed its latest plan in December 2019 which proposed one parish church in Broughty Ferry with two full-time ministry staff members in place of the current 4 separate congregations.

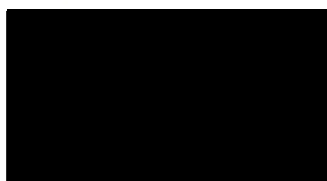
During 2019 Broughty Ferry New Kirk, St Luke's & Queen St, St James and St Stephen's & West responded to the proposals by holding informal meetings of office bearers. Three Kirk Sessions agreed to a joint statement which was presented to Presbytery at the meeting of December 2019. It stated that the three congregations were willing to work towards future union. St Stephen's & West decided not to participate at this time. Planning discussions among the three congregations and with Presbytery have taken place throughout 2022 with a view to the uniting of the three congregations into one congregation.

Difficult decisions still lie ahead but the Broughty Ferry churches are confident they can look forward to a bright future combining the skills of all our members to create a strong and vibrant Church of Scotland in the area.

Statement of Trustees' Responsibilities

The members of the Kirk Session and 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 and 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 2007. 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 on 26 March 2023 and signed on their behalf by,



Session Clerk

St Luke's & Queen Street Church of Scotland: Broughty Ferry

SC000088

Report of the Independent Examiner

I report on the financial statements of St Luke's & Queen Street Church of Scotland: Broughty Ferry for the year ended 31 December 2022 as set out on pages 6 to 9.

Respective responsibilities of trustees and independent 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's 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 seeking 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 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.



26 March 2023

St Luke's & Queen Street Church of Scotland: Broughty Ferry

Statement of Receipts and Payments Year ended 31 December 2022

	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
Receipts					
Donations	3	31,639	-	31,639	34,677
Legacies		1,303	-	1,303	54,400
Grants		-	-	-	5,337
Bank & deposit account interest		103	-	103	20
		33,045	-	33,045	94,434
Rental of premises		9,613	-	9,613	1,595
Total receipts		<u>42,658</u>	<u>-</u>	<u>42,658</u>	<u>96,029</u>
Payments					
Costs of generating funds	4	-	-	-	-
Charitable activities	4	62,825	-	62,825	46,537
Governance costs	4	1,644	-	1,644	1,590
Total payments		<u>64,469</u>	<u>-</u>	<u>64,469</u>	<u>48,127</u>
Excess of payments over receipts before transfers		(21,811)	-	(21,811)	47,902
Transfers between funds		-	-	-	-
Excess of payments over receipts for the year		<u>(21,811)</u>	<u>-</u>	<u>(21,811)</u>	<u>47,902</u>

St Luke's & Queen Street Church of Scotland: Broughty Ferry

Statement of Balances as at 31 December 2022

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
Bank & deposit account balances				
Cash & bank balances at start of year	93,272	1,781	95,053	47,151
Movement in year:				
Excess of receipts over payments for the year	(21,811)	-	(21,811)	47,902
Total funds at year end	71,461	1,781	73,242	95,053
Cash held on behalf of third parties	467	-	467	-
Cash & bank balances at end of year	<u>71,928</u>	<u>1,781</u>	<u>73,709</u>	<u>95,053</u>
Assets				
Manse	230,000	-	230,000	230,000
Other fixed assets	2,140	-	2,140	2,140
Tax recoverable under gift aid	3,101	-	3,101	2,373
Other debtors	225	-	225	-
	<u>235,466</u>	<u>-</u>	<u>235,466</u>	<u>234,513</u>
Liabilities				
Estimate of outstanding bills	2,859	-	2,859	1,844
	<u>2,859</u>	<u>-</u>	<u>2,859</u>	<u>1,844</u>

The Accounts were approved by the Kirk Session and Congregational Board on 26 March 2023 and signed for and on behalf of the Kirk Session and Congregational Board by:

St Luke's & Queen Street Church of Scotland: Broughty Ferry

Notes forming part of the financial statements For the year ended 31 December 2022

1. Trustees remuneration and related party transactions

- a) No trustee or connected person received remuneration during the year.
- b) The minister received reimbursement of expenses, including travel, totalling £188 (2021 - £197).

2. Nature and purpose of funds

Movements in Funds

	At 1 January 2022 £	Receipts £	Payments £	Transfers £	At 31 December 2022 £
Restricted Funds					
Baptismal flowers	345	-	-	-	345
Roof Appeal	<u>1,436</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,436</u>
	<u>1,781</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,781</u>
Unrestricted Funds					
General Fund	73,259	41,322	(63,132)	168	51,617
Unrestricted Designated Funds					
Fabric Fund	1,423	-	-	-	1,423
Window Fund	10,000	-	-	-	10,000
Defibrillator Fund	-	360	-	-	360
Reserve Fund	<u>7,210</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>7,210</u>
	91,892	41,682	(63,132)	168	70,610
Sunday School	6	-	-	(6)	-
Care in the Community Group	230	58	(162)	-	126
Carpet Bowling Club	52	-	-	(52)	-
Flower Fund	509	246	(269)	-	486
Church Guild	217	672	(779)	(110)	-
Garden of Rest Account	<u>366</u>	<u>-</u>	<u>(127)</u>	<u>-</u>	<u>239</u>
Total Unrestricted Funds	<u>93,272</u>	<u>42,658</u>	<u>(64,469)</u>	<u>-</u>	<u>71,461</u>
Total Funds	<u>95,053</u>	<u>42,658</u>	<u>(64,469)</u>	<u>-</u>	<u>73,242</u>

Purposes of Restricted Funds

Baptismal Flowers: to provide flowers for Christenings.
 Roof fund: funds raised for stonework repairs at the gable end of church roof.

Purposes of Designated Funds

Fabric Fund: the Trustees have set aside funds for the maintenance of the church property.
 Window Fund: the Trustees have set aside funds for maintenance of the church windows.
 Reserve Fund: the Trustees have set aside funds to meet future contingencies.
 Defibrillator Fund: the Trustees have set aside funds to purchase a defibrillator.
 Sunday School: funds raised by the Sunday School for their own use.
 Care in the Community: funds raised to provide care for the elderly within the congregation.
 Carpet Bowling Club: funds raised by the Carpet Bowling Club for their own use.
 Flower Fund: funds used to provide flowers for Sunday worship.
 Church Guild: funds raised by the Church Guild for their own use.
 Garden of Rest Account: funds raised to maintain a quiet area within the church grounds.

St Luke's & Queen Street Church of Scotland: Broughty Ferry

Notes forming part of the financial statements For the year ended 31 December 2022

3. Donations

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
Offerings	21,656	-	21,656	26,641
Tax recovered on Gift Aid	4,912	-	4,912	5,804
Donations	2,906	-	2,906	1,212
Weddings and funerals	2,165	-	2,165	840
Life & work	-	-	-	180
	<u>31,639</u>	<u>-</u>	<u>31,639</u>	<u>34,677</u>

4. Analysis of Payments

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
<i>Cost of generating funds</i>				
Offering envelopes	-	-	-	-
<i>Charitable Activities</i>				
Ministries and Mission allocation	22,246	-	22,246	20,612
Minister's Travel and other expenses	188	-	188	197
Pulpit supply	342	-	342	1,102
Other salary costs	11,231	-	11,231	13,546
Presbytery dues	-	-	-	925
Fabric repairs & maintenance	4,434	-	4,434	326
Manse expenses	7,385	-	7,385	-
Other building costs	9,022	-	9,022	7,670
Church office expenses	868	-	868	368
Organ & music	240	-	240	279
Other expenses	6,249	-	6,249	1,243
Donations	<u>620</u>	<u>-</u>	<u>620</u>	<u>269</u>
	<u>62,825</u>	<u>-</u>	<u>62,825</u>	<u>46,537</u>
<i>Governance Costs</i>				
Independent Examiner's fee	<u>1,644</u>	<u>-</u>	<u>1,644</u>	<u>1,590</u>

5. Minister's Stipend

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