



**St. Clement's Parish Church**

**Dingwall**

**Annual Report & Accounts**

**Year Ended 31<sup>st</sup> December 2024**

**Congregation Number - 392201**

**Charity Number - SC 001056**

**St Clement's Parish Church, Dingwall**

**Reference and Administrative Information**

Charity Name	St Clement's Parish Church, Dingwall
Charity Registration Number	SC001056
Congregation Registration Number	392201

Contact Address

[REDACTED]

**Kirk Session**

[REDACTED]

[REDACTED]

**Principal Office Bearers**

Minister  
Session Clerk  
Treasurer

[REDACTED]

**Independant Examiner**

[REDACTED]

**Bankers**

Virgin Money  
Academy Street  
Inverness  
IV1 1JN

## **St Clement's Parish Church**

**Trustees Annual Report : Year Ended 31 December 2023**

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

#### **Governing Document**

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

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

Members of the Kirk Session 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 is a member of the Kirk Session and is elected by the congregation and inducted by Presbytery.

#### **Organisational Structure**

The Kirk Session is chaired by the Minister or a qualified Elder, meets at least four times a year and is responsible for the spiritual and management affairs of the Church.

Certain responsibilities are delegated to the treasurer, the property convenor and to such sub-committees as may be established from time to time for specific projects. Fund raising is carried out by various members of the congregation.

#### **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 in Scotland through a territorial ministry. It co-operates with other churches in various ecumenical bodies in Scotland and beyond.

Services of worship are held every Sunday at 11.30 a.m. followed by refreshments in the Church Hall. A prayer meeting is held on Friday mornings and special services are held at Easter and Christmas.

On special occasions joint services are also held with other Churches in Dingwall.

## **Report on Church Activities 2023**

The congregation of Dingwall: St. Clement's Parish Church continues to play an active and vital role in the wider town of Dingwall. Through our regular Sunday services, and midweek activities we provide pastoral and spiritual support to our membership and community.

Throughout the period members of our congregation were actively providing material and practical help to support several local charities and initiatives which provided for those in isolation or in any kind of need.

We have also been able to continue with our Wednesday Café providing a warm and welcoming space for visitors and community alike. It was also good to be able to resume our Soup Lunches, though this year we operated monthly rather than weekly, though this is kept under review. Our other, normal activities, which include bible study, the Guild provided further opportunity to fellowship and discussion.

Our ministry to children sadly has not to date been able to restart for a variety of reasons, but our minister has been invited to the local primary school to be involved in classwork with a limited range classes.

Members of the congregation continue to be active in the work of the church to advance the gospel of Jesus Christ in our community. We provide a place of hope, help and understanding for all in our community, regardless of faith or background as opportunity arises, providing support in many forms of pastoral situations and important milestones in life such as birth, baptism, marriage and death.

## Financial Review

The annual income of the Church comes from four principal sources, namely, offerings from the congregation, tax reclaimed under the Gift Aid Scheme, our annual Gift Day and funds raised through a number of special fund raising events. Smaller amounts of income are received from weddings and funerals, hire of the Church Hall, one-off donations/collection boxes and interest and dividends on our reserves

From time to time we also receive legacies left in favour of the Church.

Our ultimate financial aim is for all day-to-day expenses to be met by Offerings, Gift Day and Gift Aid with all other income being set aside to meet exceptional charges.

Our detailed accounts are attached to this report from which it can be seen that our principal revenue receipts for 2023 amounted to £69,195 (plus a one off legacy payment of £75,000) with our principal revenue expenditure amounting to £62,326 resulting in a revenue surplus of £6,869.

After taking into account other amounts of minor income our total assets rose from £170,812 at the end of 2022 to £255,053 at the end of 2023.

Welcome though it was we must, when looking at our financial position, exclude the legacy payment but even without counting this sum our assets increased by a very welcome £9,241 during the year.

This result could not have been achieved without the substantial voluntary work of all connected with St Clement's. As always it is most important to recognise the fundraising efforts of those running the Wednesday coffee mornings, the Saturday lunches the Christmas shop and also the substantial task of managing the Gift Aid scheme with its substantial income.

**Reserves Policy** It is the Trustees policy to hold reserves of approximately six months expenditure and this has been more than comfortably achieved. For the purpose of this calculation none of the special funds mentioned in our accounts are considered to be designated funds.

**Statement of Trustees Responsibility** The members of the Kirk Session 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 are responsible for keeping proper accounting records which 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 Trustees 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 and Signed on their behalf.

  
 Session Clerk

Date

27-03-24

## Independent examiner's report on the accounts

Report to the trustees/members of

Charity name

ST CLEMENT'S PARISH CHURCH DINCWALL

Registered charity number

SC 001056

On the accounts of the charity for the period

Period start date

Day 1 Month 1 Year 2033

to

Period end date

Day 31 Month 12 Year 2033

Set out on pages

(remember to include the page numbers of additional sheets)

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page\*]

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:

Date: 23.3.24

Name:

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

B. SC PACE MILAM (cert)

Address:



**St Clement's Parish Church**  
**Receipts and Payments Accounts**  
**Year Ended 31 December 2023**

			<b>General Funds</b>	<b>Total 2022</b>
<b>Revenue Receipts</b>				
Donations			58,810	59,967
Rent of Church Hall			2,918	1,656
Weddings & Funerals			1,995	1,575
Interest			350	80
			<b>64,073</b>	<b>63,278</b>
<b>Other Receipts</b>				
Fabric Fund	Dividends	845		
	Interest	2798	3,643	583
2001+	Income			
	Interest		50	10
Children's Ministry	Income			
	Interest		300	40
Hall Extension Fund	Income	429		511
	Interest	700	1,129	
Legacy			75,000	37,628
			<b>80,122</b>	<b>38,772</b>
<b>Various Special Funds</b>				
Patterson Bequest	Interest			25
Tarradale Trust	Interest			10
				<b>35</b>
<b>Total Receipts</b>			<b>144,195</b>	<b>102,085</b>
<b>Revenue Payments</b>				
Charitable Activities			50,825	56,308
<b>Other Payments</b>				
Fabric Fund			10,751	4,619
<b>Special Funds</b>				
Tarradale Trust			750	
<b>Total Payments</b>			<b>62,326</b>	<b>60,927</b>
<b>Surplus for the Year</b>			<b>81,869</b>	<b>41,158</b>
<b>Transferred to</b>			<b>100,000</b>	
<b>Church of Scotland Inv Trust</b>			<b>181,869</b>	<b>41,158</b>



**St Clement's Parish Church  
Statement of Balances  
At 31 December 2023**

	<b>General Funds</b>	<b>Total 2022</b>
<b>Bank &amp; Deposit Balances</b>		
Balances B/Forward	129,460	88,302
<b>Movement in Year</b>		
Excess of Payments over Receipts	81,869	41,158
<b>Balances C/Forward</b>	<b>211,329</b>	<b>129,460</b>
<b>Investments at Market Value</b>		
Fabric Fund		
1992 HSBC @ 635	12,650	10,260
<b>Total Value of Local Assets</b>	<b>223,979</b>	<b>139,720</b>

The Accounts were approved on 27<sup>TH</sup> MARCH 2024

For and on behalf of the Kirk Session

Session Clerk

Treasurer

**St Clement's Parish Church**  
**Notes to the Accounts**

**1 Trustee Remuneration and related Party Transactions**

The following Trustees received remuneration during the year.

██████████	£2,550
██████████	£1,100

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.

<b>2 Movement in Funds</b>	<b>01-Jan-23</b>	<b>Receipts</b>	<b>Payments</b>		<b>Trans In</b>	<b>Trans Out</b>	<b>31-Dec-23</b>
<b>General Funds</b>	10,000	64,073	50,825	23,248		13,248	10,000
<b>Fabric Fund</b>	83,957	3,643	10,751	76,849	93,941		170,790
<b>2001+</b>	1,010	50		1,060			1,060
<b>Children's Ministry</b>	8,282	300		8,582			8,582
<b>Legacy</b>		75,000		75,000		75,000	
<b>Patterson Bequest</b>	4,925			4,925		4,925	
<b>Tarradale Trust</b>	1,518		750	768		768	
<b>Hall Extension Fund</b>	19,768	1,129		20,897			20,897
	<b>129,460</b>	<b>144,195</b>	<b>62,326</b>	<b>211,329</b>	<b>93,941</b>	<b>93,941</b>	<b>211,329</b>

**St Clement's Parish Church**  
**Detail of Receipts and Payments**

	2023	2022
<b><u>Analysis of Donations</u></b>		
Open Plate/Free Will	5,240	6,853
Gift Aid	29,000	30,000
Tax Refund	9,000	9,500
National Giving Day		
Gift Day	6,390	6,979
Donations	3,167	6,635
Fund Raising	4,927	
Presbytery Dues Refund	1,086	
	<b>58,810</b>	<b>59,967</b>
<b><u>Charitable Activities</u></b>		
Ministries & Mission Allocation	32,569	39,965
Presbytery Dues	1,196	1,228
Travelling Expenses	960	960
Pulpit Supply	690	420
Salaries	3,840	4,015
Repairs & Maintenance	723	572
Council Tax	3,033	2,912
Heat & Light	3,948	2,502
Printing & Stationery	734	497
Insurance	2,223	2,326
CCLI	574	532
Computer		234
Miscellaneous	335	145
	<b>50,825</b>	<b>56,308</b>
Donation to St Clement's Isle	750	
	<b>51,575</b>	<b>56,308</b>

**Analysis of Assets Between Funds**

	2023	2022
<b>Held by St Clement's</b>		
<b>Unrestricted for benefit of St Clements</b>		
Current Cash Assets	211,329	129,460
Investments	12,650	10,260
	<b>223,979</b>	<b>139,720</b>

**Held by Church of Scotland Trustees  
Restricted for benefit of St Clement's**

Consolidated Fabric Fund	Revenue	17,371	16,392
Consolidatd Fabric Fund	Capital	3329	
		3507	
		6867	13,703
		<b>31,074</b>	<b>31,092</b>

**Total Assets 31 December 2023**                      **255,053**                      **170,812**

**Collection for Third Party**

**Syrian Appeal**                      **310**

**Minister's Stipend**

All Churchh of Scotland congregations contribute to the National Stipend Fund which bears the costs of all Ministers's stipends and employees 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 £30,135 and the maximum in 5th and subsequent years of service was £37,032.