

Carluke St. John's Church
Church of Scotland

Congregational Accounts
For year ended 31st December 2023

Congregation No: 130698

Charity No: SC 004066

Trustees' Annual Report
Year ended 31 December 2023

The trustees present the annual report and accounts for St John's Parish Church, Carluke, for the year ended 31 December 2023

Reference and Administrative Information

Charity Name: St John's Church, Church of Scotland, Carluke

Charity Registration Number: SC004066

Congregation Reference No: 130698

Contact Address:



Principal Office-bearers

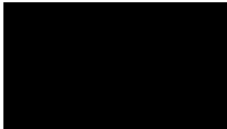
Minister

Session Clerk

Church Treasurer:



Independent Examiner

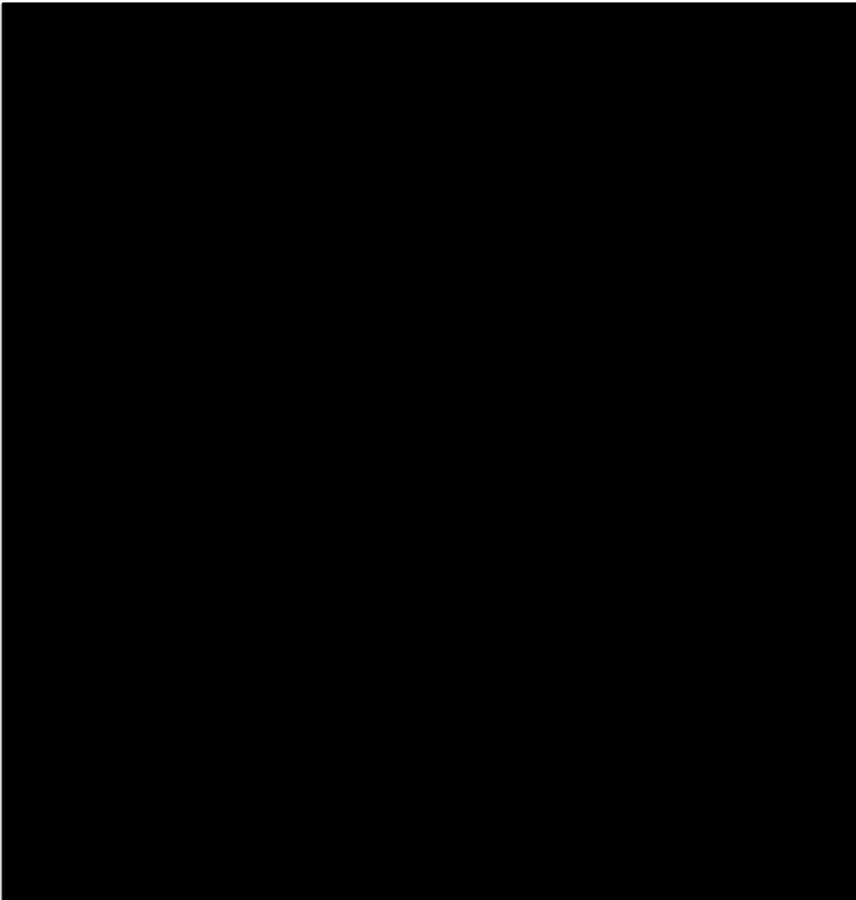


Bankers

Bank of Scotland
27 Main Street
Wishaw
ML2 7AF

Trustees

Kirk Session



Trustees' Annual Report Year ended 31 December 2023

Structure, Governance and Management

The Church is administered in accordance with the terms of the Unitary form of constitution approved by the Delegation of Assembly of the Church of Scotland on 25 November 2019.

Under the deed of Unitary Constitution, 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, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. The Kirk Session is moderated by the minister and would normally meet every 2 months or whenever there is a requirement for it to meet. The Kirk Session has 6 constituted committees, Pastoral care, Social, Christian Education and Youth, Mission, Worship and Resources and Fabric. Each committee has certain responsibilities delegated to them and is convened by a Team Co-ordinator who is appointed by the committee. The committees may also co-operate on members of the congregation where necessary. The committees meet regularly and report as necessary to the Kirk Session.

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.

Sunday Worship is conducted weekly on Sunday mornings and once per month on Sunday evenings when there are particular emphases on healing ministry and praise in a less formal setting. Sunday evening services also often include other local churches, highlighting specific Christian events, festivals or outreach and mission, such as Christian Aid. A high spot in the Sunday evening Praise calendar is the "Carluke and District Praise the Lord" service, involving choirs from three local primary schools.

Communion Services are held on the first Sunday of March, June, September and December at the morning service and also at the Thursday service following those Sundays.

Throughout the year there is a regular Thursday morning service attended by members of the wider community in the town. This service is led on a rota basis by members of the local clergy and lay worship leaders. The opportunity to meet in worship at a short mid-week service and later enjoy the companionship at the Kettle's On cafe has provided an inclusive environment for the elderly and others to meet and socialise. The Thursday Morning Kettle's On also forms part of the town's warm space initiative.

Social events arranged by Church members or its various organisations take place throughout the year. There are Christmas and seasonal events, together with the occasional coffee mornings and lunches to enhance the work of mission both locally and globally or to deepen the work of fellowship. Post-worship soup Sundays sharing fellowship over a bowl of soup and bread are held several times during the year with resulting collections being donated to local or international charities. A Soup and sweet lunch is held monthly and collections donated to charity. A number of intergenerational events such as the Church Day Out in the Summer.

In our premises there are regular meetings of community based groups including Alcoholics Anonymous, Probus Club, Exercise Classes, Yoga, and Children's Dance Classes. Our halls are also used for occasional meetings of town-based organisations for AGMs and similar group meetings.

The Guild meets regularly during the year as does an Activity in Retirement Care Club of approximately 50-60 retired people. A badminton group meets weekly and a popular walking group of 20/30 meets monthly to embark on outings to various parts of central Scotland. Bible teaching, prayer and study groups meeting throughout the year both during the day and in the evenings are well supported.

Achievements and Performance

Attendances at Sunday worship are consistently in the region of 60/80 for morning services and about 20/25 for evening services. Thursday morning services maintain their popularity and are attended by 50/70 people with many of those meeting after the service at a cafe in the halls. Trained Listeners are available at this time if people wished to talk through particular issues of concern. We were able to hold our annual Prayer Day and Prayer Walk which has been held for several years when individuals and groups are invited to come to the church and join in prayer. We have also participated in the warm spaces initiative.

We have now returned to inperson Kirk Session meetings.

We were now able to reinstate the Carluke Community Christmas Lunch on Christmas Day for those living alone or in need and 65 guests attended

Church members continue to support the local ecumenically based church charity shop, CHOICES, through the provision of donations and acting as shop staff. The major part of the income from the shop normally has helped finance the provision of a youth worker for an ecumenical project (Street Level) working with local youth As well as donations to local and worldwide needs.. This project is also supported by local churches providing volunteer management, sessional personnel and listeners.

We continue to seek to engage and support young people in our community and a variety of Social Media activities are aimed at nurturing the young. The Boys' Brigade company based in St John's is well supported by an enthusiastic parents group. The Sunday School is held for younger children as well as our Jaffa Group for teenagers, they have enjoyed bible studies and social night outs.

Our plans to modernise our sanctuary and develop a more flexible space suitable for a wide range of activities and gatherings has been placed on hold, due to the Presbytery Plan currently being reviewed.

Trustees' Annual Report
Year ended 31 December 2023
Financial Review

Referring to the following accounts the total income for the year was £159414 of which £88499 was for the General Fund (Unrestricted Fund). Offerings for the year were £63664 in comparison to £63495 for 2022. Detailed analysis shows that, Gift Aid offerings, our major source of income, were slightly down on 2022 at £51769. Open Plate offerings increased to £3956 and WFO envelope offerings in 2022 were £5942, this year, £7939. Gift Aid tax recovery was £14490.

The General Fund expenditure, less Reserve Fabric Fund, Organ Fund and legacy Fund expense was considerably down to £87290. The fall is partly due to our Giving to Grow allocation falling by £9326. Other significant items of expenditure were, salaries at £3650, cleaning costs at £3475. Heating and Lighting at £4680, Minister expenses at £4426 Fabric Maintenance at £9029, Insurance at £3531 and council tax at £2825. We were grateful to receive donations for the purchase of a new oven and fridge valued at £2500. These items have been of great benefit to the Church Community Christmas Lunch and our hospitality events.

In the restricted Funds, Choices Charity shop has recovered well from the pandemic with an income back to that of pre covid19 level. The annual donation £20,000 was made to Street Level with further donations of £17100 to other nominated charities, such as Christian Aid and the Foodbank.

The Statement of Balances sheet shows the financial performance for the year, with opening cash and deposit balance in January 2023 of £158850 and closing in December 2023 at £160509, representing a surplus for the year of £1659. Investments held in January 2023 of £30165 were up at £31575 at 31st December 2023.

Reserves Policy

It is the Trustees' policy to hold a reserve of at least £10,000 in the General Fund to provide adequate cash flow requirements to meet general expenditure throughout the financial year. At the year end the Church held unrestricted cash funds of £57498 of which £0 has been designated for the Reserve Fabric Fund for exceptional or unexpected fabric projects, £3,834 in the Organ Fund for maintenance and major repair, when necessary, of the church organ and £38520 in the Legacy Fund for special items of purchase such as audio visual equipment, hymn books and other extraordinary items of expenditure outwith fabric. The remaining balance is £15144.

The Church also held a cash balance £100918 of restricted funds plus £9532 of investments that have been provided for the purposes specified in Note 2.

There is no doubt the 2023 has been another very difficult financial year for the church but, there have been some positive high lights with gift aid offerings being maintained with the added benefit of substantial tax recovery. This again is principally due to givings by Direct Debit and Standing Orders. If you do not currently do so and your circumstances permit, we would ask to consider this method of regular giving.

Statement of Trustees' Responsibilities

The Trustees 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, 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 and signed on their behalf,



Session Clerk

Date 11/3/24

St John's Church, Church of Scotland, Carluke

SC 004066

Independent Examiner's Report to the Trustees of St John's Church.

I report on the accounts of the charity for the year ended 31st December 2023 which are set out on pages 9 to 13

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.

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.

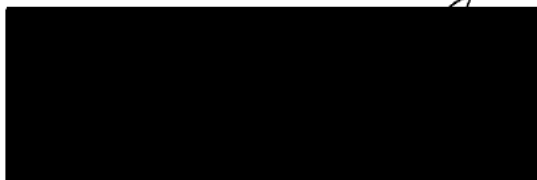
Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 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.



Chartered Accountant Member of the Institute of Chartered Accountants of Scotland



3/5/24

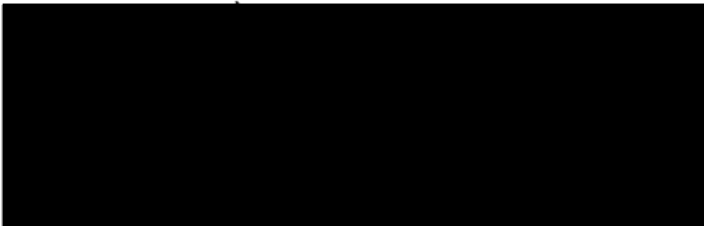
Receipts and Payments Accounts
Year ended 31 December 2023

		Unrestricted Funds 2023	Restricted Funds 2023	Endowment Funds 2023	Total 2023	Total 2022
Receipts	Note					
Voluntary Income	3	81,183	13,443		94,626	101,153
Legacies		0			0	1,000
Bank & Deposit interest		1,623		453	2,076	416
Investment income		43			43	282
National Gift Day		0			0	2,065
		<u>82,849</u>	<u>13,443</u>	<u>453</u>	<u>96,745</u>	<u>104,916</u>
Activities for Generating Funds						
Use of premises		5,650			5,650	3,769
Choices Shop			57,019		57,019	51,883
Total Receipts		<u>88,499</u>	<u>70,462</u>	<u>453</u>	<u>159,414</u>	<u>160,568</u>
Payments	4					
Costs of generating funds		173	18,955	0	19,128	17,301
Charitable activities		86,867	51,057	453	138,377	132,051
Governance costs		250	0	0	250	250
		<u>87,290</u>	<u>70,012</u>	<u>453</u>	<u>157,755</u>	<u>149,602</u>
Excess of Receipts over Payment for year		<u>1,209</u>	<u>450</u>	<u>0</u>	<u>1,659</u>	<u>10,966</u>

Statement of Balances**At 31-Dec-23**

	Unrestricted Funds 2023	Designated Funds 2023	Restricted Funds 2023	Endowment Funds 2023	Total 2023	Total 2022
Bank & Deposit Balances						
brought forward	3,544	42,354	110,937	2,015	158,850	147,884
Movement in year:						
Excess of Receipts over Payments for the year	1,209	0	450	0	1,659	10,966
Bank & deposit balances carried forward	<u>4,753</u>	<u>42,354</u>	<u>111,387</u>	<u>2,015</u>	<u>160,509</u>	<u>158,850</u>
Investments at market value (cost £ 11,868)			<u>9,532</u>	<u>22,043</u>	<u>31,575</u>	<u>30,165</u>
Assets						
Gift Aid Tax Receivable					0	0
Others					0	0
	<u></u>	<u></u>	<u></u>	<u></u>	<u></u>	<u></u>
Liabilities						
creditors					0	0
	<u></u>	<u></u>	<u></u>	<u></u>	<u>0</u>	<u>0</u>

The accounts were approved by the Trustees and signed on their behalf on the



Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

The Minister the [REDACTED] received a £453 Endowment payment and £4425 for expenses.

2. Movements in Funds

	At 1 Jan 2023	Receipts	Payments	Transfers	At 31 Dec 2023
Unrestricted funds					
Designated Reserve Fabric Fund	0	0	0	0	0
Designated Organ Fund	3,834	0	0	0	3,834
Designated Legacy Fund	38,520	0	0	0	38,520
General Fund	3,544	88,499	87,290	10,391	15,144
	<u>45,898</u>	<u>88,499</u>	<u>87,290</u>	<u>10,391</u>	<u>57,498</u>
Restricted funds					
Choices Shop	86,225	57,019	56,055		87,189
Guild Fund	1,565	2,938	4,060		443
Pastoral Care	5,050	286	209		5,127
Care in Action	2,073	0	0		2,073
Cair Club	2,146	5,815	5,680		2,281
Listeners	1,300	600	1,472		428
Presbytery Youth Grant/outreach	2,109	0	0		2,109
Malawi	0	300	0	0	300
Community Lunch	0	3,504	2,536	0	968
National Gift Day	10,391	0	0	-10,391	0
	<u>110,859</u>	<u>70,462</u>	<u>70,012</u>	<u>-10,391</u>	<u>100,918</u>
Endowment funds					
Bequest Fund -Capital	0	0	0	0	0
Bequest Fund Revenue	2,093		0	0	2,093
Bequest Fund Revenue	0	453	453		0
JC Fraser Account					
	<u>2,093</u>	<u>453</u>	<u>453</u>	<u>0</u>	<u>2,093</u>
	<u>158,850</u>	<u>159,414</u>	<u>157,755</u>	<u>0</u>	<u>160,509</u>

Total funds

Purposes of Endowment Funds

JC Fraser Account- income paid to Minister.

Bequest Fund- Congregational benevolence.

Purposes of Restricted Funds

Choices Shop Fund: This Fund is an ecumenical community project, comprising of six churches in the Carlisle and Law District, to help finance the work of Street Level and other worthy causes.

Pastoral Care Fund: This fund is for both congregational and community benevolence and is used at the sole discretion of the minister.

Guild Fund: This Fund supports all Guild activities and is used at the sole discretion of Guild members.

Care in Action: Specific Congregational care activities.

Cair Club: This Fund supports the activities of the Cair Club for the benefit of the elderly in the church and community.

Listeners: Community listening group.

Purposes of Designated Funds

Reserve Fabric Fund:

The trustee have in the past set aside a fund for major repairs or upgrades of the Church property, but at present this has a NIL balance.

Organ fund: The trustees have set aside Funds for major repairs and maintenance of the Church Organ.

Legacy Fund: This fund is issued for the purchase of Congregationa items such as AV equipment and other terms of extraordinary expenditure outwith Fabric

3. Analysis of Voluntary Income

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2023	Total 2022
WFO Scheme (non Gift Aid)	7,939			7,939	5,942
Gift Aid Donations	51,769			51,769	54,959
Tax Recovered on Gift Aid Donations	14,490			14,490	23,609
Ordinary Offerings (Open Plate)	3,956			3,956	2,594
Donations from church organisations	1,112			1,112	1,550
Other income, Donations etc	1,917			1,917	1,290
Guild		2,938		2,938	4,172
Pastoral Care		286		286	194
Cair Club		5,815		5,815	5,443
Care in Action		0		0	0
Listeners		600		600	1,400
Malawi		300		300	0
Community Lunch		3,504		3,504	0
	<u>81,183</u>	<u>13,443</u>		<u>94,626</u>	<u>101,153</u>

4. Analysis of Payments

Costs of Choices Shop		18,955		18,955	16,896
Offering envelopes	173			173	405
	<u>173</u>	<u>18,955</u>		<u>19,128</u>	<u>17,301</u>

Charitable Activities

Giving to Grow	45,505			45,505	54,831
Presbytery Dues	1,330			1,330	2,673
Parish Grouping Dues	0			0	0
Minister's Expenses	4,426			4,426	3,952
Pulpit Supply	319			319	207
Other salary costs	3,650			3,650	4,365
Cleaning	3,475			3,475	4,421
Fabric Maintenance	9,029			9,029	8,199
Heat & Lighting	4,680			4,680	4,772
Insurance	3,531			3,531	3,201
Council Tax-Manse	2,825			2,825	2,687
Church Office Expenses	378			378	595
Organ & Music	0			0	0
Youth Church	177			177	551
Outreach	0			0	0
Covid 19	43			43	348
Other expenses	860			860	267

Care in Action		0		0	0
Choices Shop Donations		37,100		37,100	27,300
Pastoral Care Fund		209		209	822
Guild		4,060		4,060	3,846
Cair Club		5,680		5,680	5,158
Listeners		1,472		1,472	400
Community Lunch		2,536		2,536	0

Fabric up grade - Church	3,675			3,675	664
Fabric up grade - Manse	2,244			2,244	984

Organ Maintenance	720			720	1,392
-------------------	-----	--	--	-----	-------

Endowment Funds:

J C Fraser (paid to minister)			453	453	416
Bequest Funds					
	<u>86,867</u>	<u>51,057</u>	<u>453</u>	<u>138,377</u>	<u>132,051</u>

Governance Costs

Independent Examiner's Fee	250			250	250
----------------------------	-----	--	--	-----	-----

Total	<u>87,290</u>	<u>70,012</u>	<u>453</u>	<u>157,755</u>	<u>149,602</u>
--------------	---------------	---------------	------------	----------------	----------------

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' 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 the years of service. For the year under review the minimum stipend was £30135 and the maximum was (in the fifth and subsequent years) £37032

	2023	2022
6. Collections for Third Parties		
Nigerian Education Project	1940	500
St Andrew's Hospice	200	200
Clydesdale Foodbank	1,053	150
CR Beatson	800	250
Ukraine Appeal	0	999
H I V Souper Sunday	275	415
Air rescue Scotland	150	
Lanarkshire Cancer Care	200	
Boys Brigade	860	
Flower Circle	100	
Charlie's Old codgers	150	
Malawi	637	
Street Level	551	
Glasgow City Mission	170	
Shelter	277	
	<u>7,363</u>	<u>2,514</u>

Funds raised for third parties came from Time for Fellowship, Kettles On and Soup and Sweet Saturdays.