

The Church of Scotland
St Andrew's Parish Church, Dumbarton

Trustees' Report and Financial Statements

Year ended 31 December 2023

Congregation No: 181195
Scottish Charity No: SC006235

St Andrew's Parish Church
Trustees' Report and Financial Statements
Year Ended 31 December 2023

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St Andrew's Parish Church

Reference and Administrative Information

Year Ended 31 December 2023

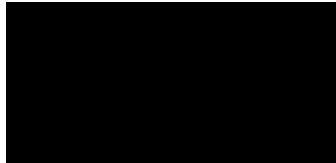
Reference and Administrative Information

Charity Name: St Andrew's Parish Church of Scotland

Charity Registration Number: SC006235

Congregation Reference Number: 181195

Contact Address

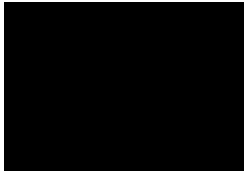


Trustees

Principal Office-bearers

Minister Vacant

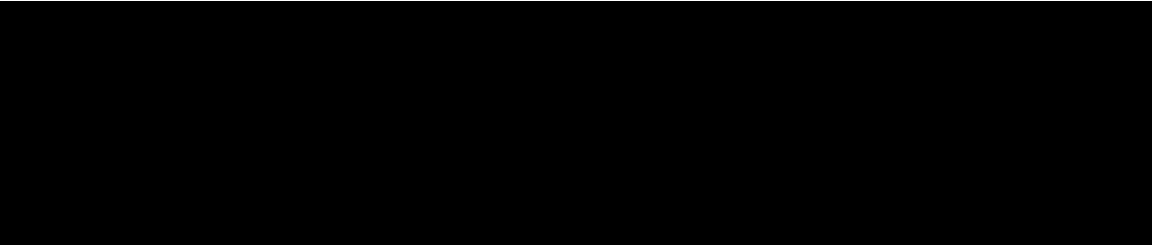
Interim Moderator



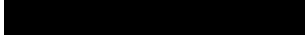
Session Clerk

Treasurer

Kirk Session Trustees



Independent Examiner



Chalmers Accountants
85 Glasgow Road
Dumbarton G82 1RE

Bankers

Bank of Scotland
Dumbarton High Street
94/102 High Street
Dumbarton
G82 1PQ

St Andrew's Parish Church

Trustees' Annual Report

Year Ended 31 December 2023

The trustees present the annual report and accounts for St Andrew's Church for the year ended 31 December 2023.

Structure, Governance and Management

The Church is administered under the Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees

Under the 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.

Organisational Structure

Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session which also meets five times a year is responsible for spiritual affairs within the Church.

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 of every parish in Scotland through a territorial ministry. It co-operates with other churches in various ecumenical bodies in Scotland and beyond.

Service of Worship

Our halls are again available for groups to use. 3 dance classes, Parents and Toddlers Group, Keep Fit Class, Slimming World and dog training all meet regularly in the Church Halls. The Sunday services actually take place in either Riverside or West Kirk, the other 2 church of Scotland churches in the linkage in Dumbarton, and are watched via YouTube in our church, St Andrew's. These, like the Sunday Services, are available for anyone interested, not able to view or attend at the normal time or to view at their leisure. In addition, we have occasional live services for Communion at 10:00 a.m. We held special collections for Christian Aid, Food for Thought, Erskine Hospital, Poppy Scotland and, along with the other churches in the linkage, for Dumbarton Women's Aid. Gifts of food and toiletries were also donated to Food for Thought and Women's Aid was given a monetary donation.

Achievements and Performance

Membership at the end of 2023 stood at 84. We have continued our contact with the local primary school. We will continue to work to spread the good news of Jesus Christ in our community. The Manse continued to be rented out at a commercial rate. This money is held by the General Trustees in Edinburgh.

We have always had a very good relationship with the Catholic Church in Bellsmyre, St Peter's, and we are happy that we have been members of Dumbarton Churches Together, DCT, since its inception over 20 years ago. This organisation shows that all the various denominations in Dumbarton can work together to show the love of Jesus to any people who need it. Being part of DCT we can show that different denominations have many more things in common than those that divide us. We advertise all the events held by DCT as a group or separate churches on the linkage websites, the streamed services and also encourage our membership to support these events. We also take an active part in the annual World Day of Prayer.

We have continued making good progress with the West Kirk and Riverside towards forming a union of the 3 churches as put forward in the latest Presbytery Plan. This has included having an input into the Basis of Union document and making inventories. Although if conditions were different we would like to have continued worshipping in our building in Bellsmyre but have accepted the inevitable and now wish to work towards achieving union and continuing God's work in a way that is more effective in the 21st century.

St Andrew's Parish Church Trustees' Annual Report Year Ended 31 December 2023

Financial Review

We are grateful to many of our congregation and supporters who have kept donating and of those who have set up standing orders for their collections. There was a decrease of £1,406 in weekly offerings and increase of £2,912 from the hire of halls. There was a decrease of £466 in tax recovered from Gift Aid and currently 15 members contribute through Gift Aid. After being informed by Edinburgh that we can use the funds held from our manse rental for various fabric expenses we made draw downs for the building portion of the insurance of the church building and manse plus paid our electrical bill, extinguishers and some church and manse maintenance. As it is planned that when the Union of the 3 Church of Scotland churches in Dumbarton is completed, that 2 church buildings will be 'disposed of' and that our church building is one of those to be disposed of, it was decided that no major fabric work should be undertaken. Only essential maintenance and that necessary for health and safety will continue to be undertaken.

Towards the end of 2023 we were informed from Edinburgh that an expression of interest has been made to purchase our property and this was announced in December to congregations of all 3 churches in the Union. With some sadness, considering the falling congregation numbers, knowing that our building would not be needed when the Union is completed and that at there is at least 1 interest in the property, it was decided that we would stop using the church building after the end of June 2024 and join in worship in Riverside Church. This 6 month notice period was intimated to the existing hall users to allow them to find alternative premises along with thanking them for their business over many years and wishing them the best in the future.

Reserves Policy

It is the Trustees policy to hold reserves of at least six months expenditure including designated funds. At the year end the Church held unrestricted funds of £29,926 of which £7,700 is held as the fabric fund. Funds and investments held on behalf of the congregation by the Church of Scotland are shown in Appendix 1.

Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

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

Approved by the Trustees and signed on their behalf, 7th March 2024



St Andrew's Parish Church

Independent Examiner's Report

Year Ended 31 December 2023

Independent Examiner's Report to the Trustees of St Andrew's Parish Church

I report on the accounts of the charity for the year ended 31 December 2023 which are set out on pages 5 to 10.

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.



Date: 7th March 2024

Chalmers Accountants
85 Glasgow Road
Dumbarton
G82 1RE

St Andrew's Parish Church
Trustees' Report and Financial Statements
Receipts and Payments Account
Year Ended 31 December 2023

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	Note	2023	2023	2023	2023	2022
		£	£	£	£	£
Receipts						
Offerings, tax recovered and other donations	3	15,388	-	-	15,388	17,467
Legacies		-	-	-	-	-
Investment income		-	-	-	-	-
		15,388	-	-	15,388	17,467
Church of Scotland		8,980	-	-	8,980	3,176
Rental of premises (Church halls)		10,094	-	-	10,094	7,182
Other receipts		320	-	-	320	1,677
Total Receipts		34,782	-	-	34,782	29,502
Payments						
	4					
Costs of generating funds		19	-	-	19	13
Charitable activities		28,159	-	-	28,159	30,204
Governance costs		960	-	-	960	960
Total Payments		29,138	-	-	29,138	31,177
Excess of Receipts over Payments		5,644	-	-	5,644	(1,675)

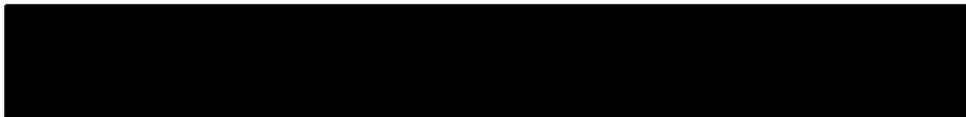
Note

See Appendix 1 for details of rental income from Manse

St Andrew's Parish Church
Trustees' Report and Financial Statements
Statement of Balances
Year Ended 31 December 2023

	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
At 31 December 2023						
Bank and Deposit Balances						
Bank and deposit balances brought forward		24,282	-	-	24,282	25,957
Movement in Year						
Excess of Receipts over Payments for the year		5,644	-	-	5,644	(1,675)
Bank and Deposit balances carried forward		<u>29,926</u>	<u>-</u>	<u>-</u>	<u>29,926</u>	<u>24,282</u>
Assets						
Gift Aid Receivable		<u>2,815</u>	<u>-</u>	<u>-</u>	<u>2,815</u>	<u>3,284</u>
Liabilities						
Costs not yet billed		<u>960</u>	<u>-</u>	<u>-</u>	<u>960</u>	<u>1,281</u>

The accounts were approved by the Kirk Session on 7th March 2024.
For and on behalf of the Kirk Session



St Andrew's Parish Church
Trustees' Report and Financial Statements
Notes to the Accounts
Year Ended 31 December 2023

1. Trustee Remuneration and Related Party Transactions

No trustee received any remuneration or reimbursement of expenses during the year.

2. Movements in Funds

	As at 01/01/23 £	Receipts £	Payments £	Transfers In £	Transfers Out £	As at 31/12/23 £
Unrestricted Funds						
Designated Flower Fund	-	-	-	-	-	-
Designated Benevolent Fund	-	-	-	-	-	-
Designated Fabric Fund	7,700	-	5,641	5,641	-	7,700
	<u>7,700</u>	<u>-</u>	<u>5,641</u>	<u>5,641</u>	<u>-</u>	<u>7,700</u>
 General Fund	 16,582	 34,782	 23,497	 -	 5,641	 22,226
	<u>24,282</u>	<u>34,782</u>	<u>29,138</u>	<u>5,641</u>	<u>5,641</u>	<u>29,926</u>
 Restricted Funds	 -	 -	 -	 -	 -	 -
 Endowment Funds	 -	 -	 -	 -	 -	 -
 Total Funds	 <u>24,282</u>	 <u>34,782</u>	 <u>29,138</u>	 <u>5,641</u>	 <u>5,641</u>	 <u>29,927</u>

Purposes of Designated Funds

All of the above designated funds: The trustees have set aside funds for the use of the above Church organisations and projects.

St Andrew's Parish Church
Trustees' Report and Financial Statements
Notes to the Accounts
Year Ended 31 December 2023

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
3. Offerings, tax recovered and other donations					
Offerings	11,521	-	-	11,521	13,014
Tax Recovered on Gift Aid Donations	3,417	-	-	3,417	3,883
Organisations' voluntary income	450	-	-	450	570
Other donations	-	-	-	-	-
	<u>15,388</u>	<u>-</u>	<u>-</u>	<u>15,388</u>	<u>17,467</u>
4. Analysis of Payments					
Costs of generating funds					
Offering envelopes	<u>19</u>	<u>-</u>	<u>-</u>	<u>19</u>	<u>13</u>
Charitable Activities					
Ministries and Mission allocation	14,783	-	-	14,783	15,377
Presbytery dues	145	-	-	145	200
Minister/locum expenses	64	-	-	64	50
Pulpit Supply	-	-	-	-	-
Other staffing costs	50	-	-	50	250
Fabric repairs and maintenance	5,641	-	-	5,641	6,163
Church Office Expenses	223	-	-	223	-
Heat and Light	4,255	-	-	4,255	3,208
Insurance	1,366	-	-	1,366	1,441
Licences	93	-	-	93	87
Other expenses	1,539	-	-	1,539	3,428
	<u>28,159</u>	<u>-</u>	<u>-</u>	<u>28,159</u>	<u>30,204</u>
Governance Costs					
Independent Examiner's fees	<u>960</u>	<u>-</u>	<u>-</u>	<u>960</u>	<u>960</u>
	<u>960</u>	<u>-</u>	<u>-</u>	<u>960</u>	<u>960</u>

St Andrew's Parish Church
Trustees' Report and Financial Statements
Notes to the Accounts
Year Ended 31 December 2023

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all minister's stipends and employer's contributions for national insurance, pension and housing and loan fund. Minister's 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 stipend (in the 5th and subsequent years of service) £37,032.

6. Collections for Third Parties

	2023	2022
D.E.C Collection (for Ukraine)	-	190
D.E.C (from Benevolent Fund)	-	108
Christian Aid	74	75
Food for Thought	-	25
Poppy Scotland	-	42
Erskine Hospital	-	25
	<u>74</u>	<u>465</u>

Please note that most of the special collections apart from the one Christian Aid were administered by our linkage partner, Riverside Church, so only the money gathered for Christian Aid is shown in our accounts.

St Andrew's Parish Church
Trustees' Report and Financial Statements
Appendix 1
Year Ended 31 December 2023

Investments Held on Behalf of the Congregation by the Church of Scotland General Trustees

Revenue Account

Consolidated fabric fund

As at 01/01/23 £	Receipts £	Payments £	Transfers In £	Transfers Out £	As at 31/12/23 £
45,408	8,966	433	-	8,980	44,961

Funds Held on Behalf of the Congregation by the Church of Scotland Investors Trust
As at 31 December 2023

Deposit Fund

General Purposes

As at 01/01/23 £	Receipts £	Payments £	Transfers In £	Transfers Out £	As at 31/12/23 £
6,814	249	-	-	-	7,063