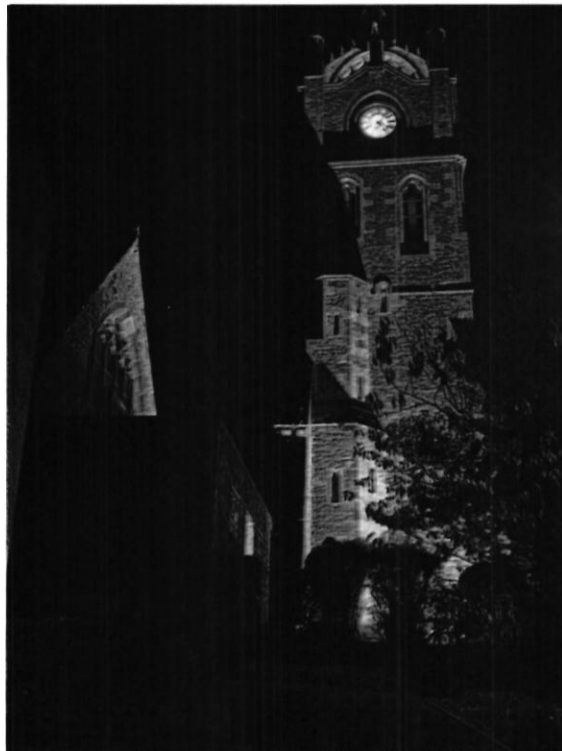


Gourock: St John's Church of Scotland



Report and Accounts for the year ended 31 December 2023

Congregation No: 150796

Charity No: SC006412

1000/21490078

Gourock: St John's Church of Scotland
Trustees' Report
For the year ended 31 December 2023

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2023. The financial statements have been prepared in accordance with the accounting policies set out in the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102 published on 16 July 2014).

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.

Through the spiritual guidance of our Minister [REDACTED], St John's co-operates with other Churches in various ecumenical bodies in Gourock and beyond, including the local Primary and Secondary schools.

2023 has been a year of strengthening foundations for the future as Presbytery Mission Planning takes shape in our area.

We worship together in the sanctuary every Sunday morning at 11am, with a service centered around the proclamation of the Word. Music is led from the organ and occasionally by our Praise Band, which includes a variety of instruments played by people of all ages.

Communion is celebrated in the morning service several times per year, when the Narrative Lectionary reading particularly lends itself to the Table, as well as informal communions on Maundy Thursday and Easter morning, Harvest, and occasional other times throughout the year.

There are joint services with neighboring parishes as well, including a Quiet Christmas Service for those who have been bereaved in the past year, a Longest Night service, each night of Holy Week, Easter Eve, and an Easter morning sunrise service at the top of Tower Hill (a famous Gourock landmark).

Each season of the year has a theme drawn from the scripture readings in the Narrative Lectionary, which is explored in a variety of ways including the graphics used, the music chosen, the arrangement of the chairs, and the decor in the sanctuary. Themes for 2023 have included "Teach us to Pray," "Tell Me A Story," "Conversations With God," and "A Thrill of Hope."

In addition to regular and special worship services, we also hosted funerals for both members of the congregation and those who live in the parish who wish to have a funeral in the church, and in addition the minister conducts many funerals for both members and parish residents at the crematorium and cemeteries.

During 2023 there were three weddings held in St. John's, and the minister also officiated one wedding at another venue.

Gourock: St John's Church of Scotland
Trustees' Report continued
For the year ended 31 December 2023

Objectives and Activities continued

We are fortunate to have many youth organisations, namely Boys' Brigade (Company Section, Junior Section and Anchor Boys), Brownie Guides, Smurfs, and Guides, all of which meet most weeks during the school term. 2023 saw the 125th anniversary of the 2nd Gourock Boys Brigade and the year included many special events to mark the anniversary, culminating in a charity ball that raised £38,000 for three charities chosen for their connection to members.

In addition, we held a summer holiday club for primary-aged children (P1-7) on the theme "All Aboard!" Children "traveled" to different stations learning about other parts of the world, how we can help people in need, Bible stories, tactile lessons such as first aid, bread-baking, and water cleaning, and more, in addition to singing songs and playing games together. We also provided breakfast, snack, and lunch. This club was provided free of charge, including meals.

Young Adult Bible Study for people in their 20s meets once a month, and during 2023 moved to Zoom to include those who have moved for university or work. Attendance ranges from 3-6 and draws both St John's members and non-members. The group also has a WhatsApp group chat for sharing life and prayer requests between meetings.

The Wednesday evening Bible study began in 2022, with the intention of reading the whole Bible in a year using the Five Day reading programme. A small group ranging from 3-6 people meets weekly, first in the church and latterly in the manse, to discuss the week's readings. With the way discussions went, and holidays, we took 18 months to complete the whole Bible, and then midway through 2023 we transitioned to using the Women's Lectionary For The Whole Church Year W, by Dr. Wilda Gafney, to guide our study. The group also has a WhatsApp group chat for sharing life and prayer requests between meetings.

For adults (or all ages), in partnership with the Gourock and Greenock West Communication and Engagement Group, our Bowl & Blether programme continued on the first Monday of each month, providing a warm space and hot meal (soup and toasties) at no cost to anyone who wishes to come. During 2023 we also decided to add the 3rd Monday of the month through the winter months. There is a regular core of around 10 volunteers (more than half of whom are non-members) and anywhere from 20-50 attendees (again, more than half of whom are non-members). One of our 2023 Bowl & Blether days was also a coffee morning for Ardgowan Hospice, and from our two December dates we pass on all donations to the Inverclyde Pantry to help provide a free shop to Pantry members for Christmas.

The Minister – who is also the Interim Moderator at Greenock: St Margaret's – also continues to maintain asynchronous worship and community building in a variety of different ways:

1. Online worship available via video (YouTube and Facebook) and manuscript (on the website and printed and delivered to some homes without internet access), and for the first half of 2023 we also still provided an audio recording accessible by calling a local phone number — including Sunday mornings, Easter sunrise service, Longest Night, Christmas Eve, and Christmas Day.

2. Occasional email devotions, plus a Sunday email sharing church news, thoughts, announcements, and devotional quotes are sent to a mailing list of 165 addresses.

Gourock: St John's Church of Scotland
Trustees' Report continued
For the year ended 31 December 2023

Objectives and Activities continued

3. Midweek videos for devotions/bible study/community building (wine and the word, plus occasional other videos)

(Total number of videos made in 2023, including Sunday worship, evening prayer, and midweek videos, is 60. YouTube and Facebook Analytics show that there were around 340 hours watched during the calendar year 2023, and our average video reaches around 300 screens for more than one minute.)

4. Writing a "chaplain's corner" for Clydeview Academy's newsletter, and engaging with Clydeview and with Moorfoot Primary and Lady Alice Primary schools both digitally and in-person.

5. Minister's phone calls and handwritten cards to around 25 members during the year. Additionally, birthday cards were as always sent to over-80s, every member received a Christmas card while other cards and calls were made by elders to their districts.

6. Church Notes sent to every household twice per year.

7. Gourock Schools and Churches Together Christmas Card.

8. Our minister is chaplain to three local schools, Moorfoot Primary, Lady Alice Primary, and Clydeview Academy, and conducts services of worship in a number of local nursing homes, as well as a number of duties she undertakes within Clyde Presbytery and in Church of Scotland central committees.

During 2023 the Kirk Session decided to add a Parish Assistant to our ministry team at St John's, and after advertising and interviewing for the position, Ms. Charlene Mitchell was appointed in September, for 12 hours per week, primarily in pastoral care, community development, and funerals, with other duties as assigned throughout the year assisting in school chaplaincy, youth work, or worship.

In June 2023 our Minister qualified as a Supervisor of candidates with the Church of Scotland training team, and we welcomed our first student minister in over 20 years with the arrival of [REDACTED] in October 2023, for a 9 month part-time placement.

Achievements and Performance

Attendance at morning worship ranges from 60-75.

The membership roll stands at 366. We had 2 baptisms in St John's in 2023, the Minister conducted 4 weddings, and 35 funerals.

Our uniformed youth organisations, as mentioned above, attract almost 200 children of primary and secondary school age. The Contact Group has 25 members.

Our worship is led by our full time organist, volunteer praise band, and volunteer choir which has a core of around six members and began rehearsing and singing in worship in late 2022. The sanctuary has four TV screens to enhance worship with members enjoying being able to read the words for hymns on the screens, as well as enabling a variety of worship elements including videos and artwork, and occasionally we have been able to have a guest preacher via video.

Gourock: St John's Church of Scotland
Trustees' Report continued
For the year ended 31 December 2023

Achievements and Performance continued

We hosted a number of arts events during 2023, including a fundraising recital by our organist, Philip Norris, with proceeds going to local charity Starter Packs, and the Choir Brigade Christmas concert. In addition we hosted "Inner Visions" - a 2 week festival of Art and Spirituality, in partnership with Crow Cottage Arts. This included ten local artists, plus around 20 other members of the public and the local high school all exhibiting pieces of art made on the theme of "Spirituality." The Festival included an opening and closing event, a lecture by Alec Galloway, a panel discussion with the artists, two Sunday services held in the midst of the artwork, and opportunities for people to contribute to a piece of community art. Youth organisations and the P4 class from Moorfoot attended guided visits of the exhibition as well. Through the course of the festival, approximately 200-250 people visited during the opening hours.

We also hosted a Coronation Lunch to mark the coronation of King Charles III, with around 70 people enjoying afternoon tea, live music, and fellowship in celebration of this milestone event in the nation.

Two of our members have attended a Leading Worship Course and are able, with the Minister's permission, to conduct worship with the Minister present or in absentia. Other members participate in the children's address, reading of scripture and leading of prayer. Volunteers assist with arranging and delivering flowers before and after Sunday services, visiting the sick and care home residents, and offering hospitality for Sundays and other events throughout the year.

During Advent 2023 we had a special Christmas appeal for gifts to help families involved in Inverclyde Faith In Throughcare, which helps those who are re-integrating after time spent in the criminal justice system.

Financial Review

As always the main source of income was the voluntary offerings given on a regular basis and it is encouraging that after the volatility of recent years at £74,852 they were in line with 2022 (£76,505). Day-to-day costs were also reduced to £122,408 (2022 £139,831) principally due to the following:

1. Giving to Grow payments to the Church of Scotland being £61,427 (2022 £75,529)
2. Reduction in property repairs to £7,997 (2022 £30,795). The latter of course was a one off in respect of an upgrade to the new kitchen in the manse
3. A further encouraging aspect is that the cost reduction was achieved despite the inclusion of the cost of our Ministry Assistant [REDACTED]
4. It is also worth mentioning the Art exhibition and while this incurred costs £2,663 this was covered by a donation from Presbytery (£5,000) which will enhance cash flow going forward

Therefore there are many reasons for the congregation to be positive, The key going forward will be the management of these financial reserves appropriately in particular to ensure our building is equipped to meet the challenges ahead.

**Gourock: St John's Church of Scotland
Trustees' Report continued
For the year ended 31 December 2023**

Investment policy and performance.

In 2019 £200k was received of which £50k was invested in the Church of Scotland Growth Fund and details of the current values are in Note 11

Risk Management

Recognising the difficulties presented with a wide range of users of its buildings the Kirk Session of St John's strive to recognise area of risk and endeavours to mitigate these by the following:

1. Commitment to the Church of Scotland Safeguarding Policy Statement 2010 providing adequate control of the of the health and safety risks arising from all the Congregation's activities.
2. Preventing accidents so far as reasonably possible.
3. Ensuring safe handling and use of substances.
4. Providing information instruction and supervision for employees when required ensuring all employees and contractors are competent to do their tasks and to give them adequate training if necessary.
5. Consulting with employees and any relevant persons affecting their health and safety regular maintenance and testing appliances

Reserves Policy

The charity trustees have considered the reserves required and have taken into account their current and future liabilities.

It is the Trustees' policy to hold reserves of approximately 5 months expenditure including designated funds.

In recent years with urgent and essential repairs required to our buildings this has been difficult to achieve however the legacy income received during 2019 resulted in general reserves increasing to an adequate level and this has been supplemented by recent legacies.

At the year end the church held unrestricted funds (excluding the manse) of £70,185 (2022 £78,722).

The church also held £127,723 of restricted funds which have been provided for the purposes specified in Note 15.

Structure, Governance and Management

The congregation is a registered charity, number SC006412 and is administered in accordance with the terms of the Model Constitution and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Gourock: St John's Church of Scotland
Trustees' Report continued
For the year ended 31 December 2023

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 which meets four times a year is responsible for all spiritual affairs within the church. Certain responsibilities are delegated to specific Committees as appropriate.

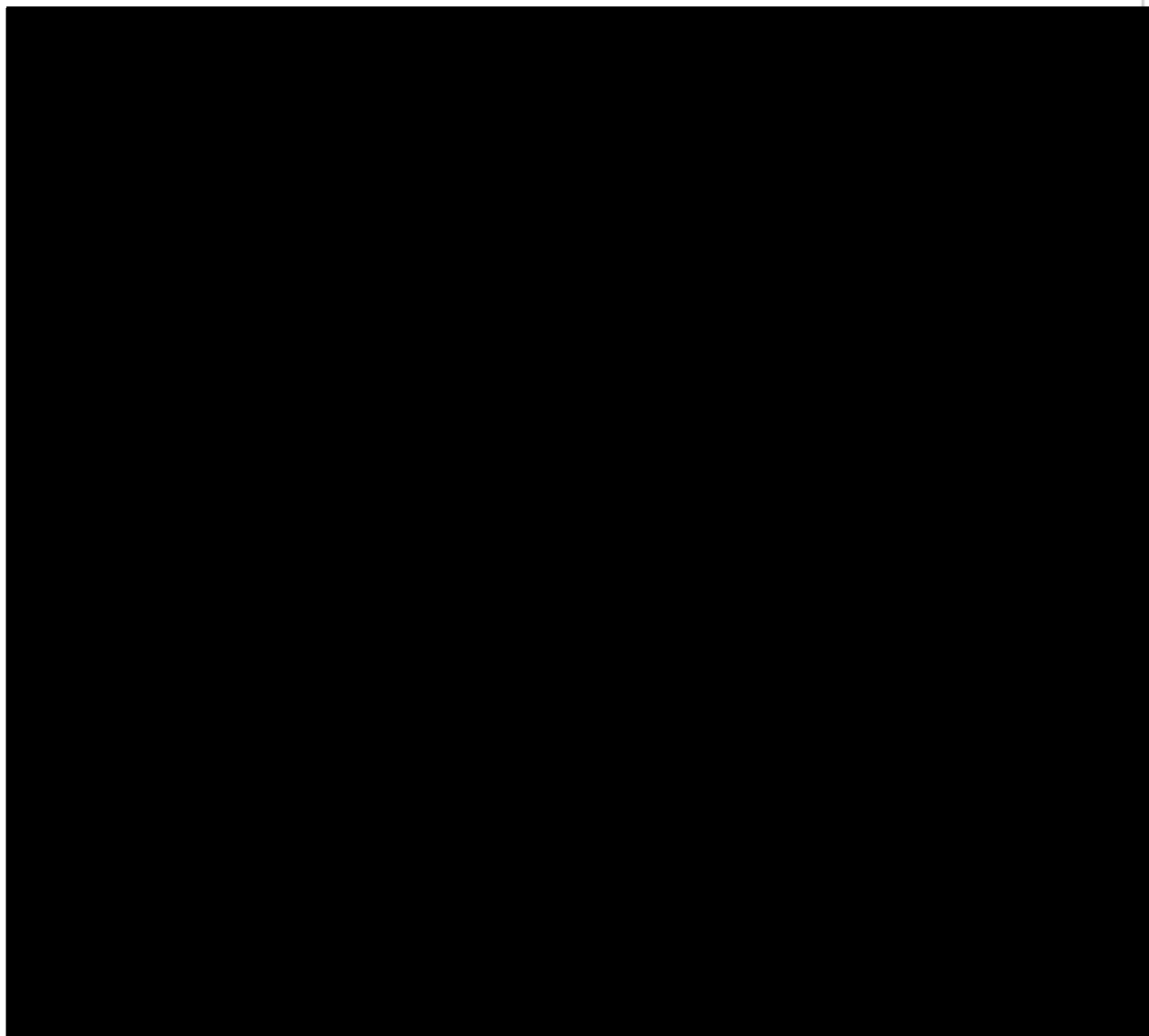
The trustees consider all members of the Congregational Board and all members of the Kirk Session as comprising the key management personnel in charge of directing and controlling the charity on a day to day basis. Some trustees give their time freely while others are remunerated. Details of trustee remuneration and expenses are as disclosed within the notes to the financial statements.

**Gourock: St John's Church of Scotland
Trustees' Report continued
For the year ended 31 December 2023**

Reference and Administrative Information

Trustees

The Trustees who served at any time during the year and up to the date of signing the accounts are –



Bankers

Bank of Scotland
64/66 West Blackhall Street
GREENOCK PA15 1XG

**Gourock: St John's Church of Scotland
Trustees' Report continued
For the year ended 31 December 2023**

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The charity trustees are responsible for preparing a trustees annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources of the charity for that period which show a true and fair view of the statement have prepared financial.

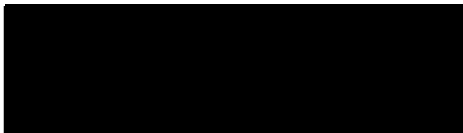
In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and apply them consistently.
- Observe the method and principle in the applicable Charities SORP.
- Make judgements and estimates that are reasonable and prudent.
- State whether applicable accounting standards and statement of recommended practice have followed subject to any departures disclosed and explained in the financial.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the church will continue its activities.

The Trustees are responsible for keeping 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. They are responsible for keeping proper accounting records which disclose, with reasonable accuracy, at any time, the financial position of the church and to enable them to ensure that the financial statements comply with the requirements of the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended). 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from jurisdictions.

Approved by order of the Board of Trustees and signed on their behalf by:


Session Clerk

Date 17.2.25

Gourock: St John's Church of Scotland
for the year ended 31 December 2023

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

I report on the accounts of the charity for the year ended 31 December 2023 which are set out on pages 11 to 21.

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 (as amended).

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 (as amended). 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 (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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

17 February 2025.

Gourock St John's Church of Scotland
Statement of Financial Activities

Year ended 31 December 2023

	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Endowment Funds 2022 £	Total 2022 £
Income and endowments from:									
Donations & legacies	1	92,926	1,635	-	94,561	91,686	1,205	-	92,891
Charitable activities	2	5,117	-	-	5,117	5,970	-	-	5,970
Other trading activities	3	9,845	-	-	9,845	9,845	-	-	9,845
Investment Income	4	2,321	3,771	-	6,092	1,032	584	-	1,616
Other	5	3,663	-	-	3,663	-	-	-	-
Total income		113,872	5,406	-	119,278	108,533	1,789	-	110,322
Expenditure on:									
Raising funds	6	449	-	-	449	-	-	-	-
Charitable activities	6	121,959	-	-	121,959	139,831	-	-	139,831
Total expenditure		122,408	-	-	122,408	139,831	-	-	139,831
Net income/(expenditure) before gains & losses on investments		(8,536)	5,406	-	(3,130)	(31,298)	1,789	-	(29,509)
Net gains/(losses) on investments		-	3,873	-	3,873	35,000	(5,765)	-	29,235
Net income/(expenditure)		(8,536)	9,279	-	743	3,702	(3,976)	-	(274)
Transfers between Funds		-	-	-	-	-	-	-	-
Net movement in funds		(8,536)	9,279	-	743	3,702	(3,976)	-	(274)
Reconciliation of funds:									
Total funds brought forward		388,722	118,444	6,300	513,466	385,020	122,420	6,300	513,740
Total funds carried forward	14	380,186	127,723	6,300	514,209	388,722	118,444	6,300	513,466

Gourock St John's Church of Scotland

Balance Sheet as at 31 December 2023

		2023	2022
	Note	£	£
Fixed Assets:			
Tangible assets	10	319,921	324,768
Investments	11	52,522	48,649
Total Fixed Assets		<u>372,443</u>	<u>373,417</u>
Current Assets			
Debtors	12	14,300	15,666
Church of Scotland Deposits		108,383	111,031
Cash at bank and in hand		21,798	26,449
Total Current Assets		<u>144,481</u>	<u>153,146</u>
Liabilities			
Creditors falling due within one year	13	(2,716)	(13,097)
Net Current Assets		<u>141,765</u>	<u>140,049</u>
Assets less Current Liabilities		514,208	513,466
Creditors falling due after more than one year		-	-
Net Assets	16	<u>514,208</u>	<u>513,466</u>
The funds of the charity:			
Endowment funds	14	6,300	6,300
Restricted income funds	14	127,723	118,444
Unrestricted income funds	14	380,185	388,722
Total charity funds	14	<u>514,208</u>	<u>513,466</u>

Session Clerk

Treasurer

Date 17.2.2025

Gourock St John's Church of Scotland

Year ended 31 December 2023

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of preparation

The accounts have been prepared under the historical cost convention, modified to reflect the inclusion of investments and the manse at market value, and in accordance with applicable accounting standards, Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The Charity meets the definition of a public benefit entity under FRS 102.

Fund accounting

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the charity's objects. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. The designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Income recognition

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Donated services and facilities

On receipt, donated professional services and donated facilities are recognised as income on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally on notification of interest paid or payable by the bank. Dividends on investments are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings.

The Charity is not registered for VAT and expenditure therefore includes irrecoverable input VAT.

Gourock St John's Church of Scotland

Year ended 31 December 2023

Fixed Assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church and halls, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.

The manse which is vested in Local Trustees is included at market value as estimated by the Trustees.

All other fixed assets costing in excess of £500 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised.

Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives.

Property	No depreciation
Fixtures, Fittings and Office Equipment	5 years
Motor Vehicles	5 years

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Gourock St John's Church Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for recoverable VAT and resources expended therefore include irrecoverable input VAT.

Loans

There are no loans outstanding.

Gourock St John's Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2023

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £		Unrestricted Funds 2022 £	Restricted Funds 2022 £	Endowment Funds 2022 £	Total 2022 £
1 Donations and Legacies									
Offerings	74,852	1,635	-	76,487		76,505	1,205	-	77,710
Tax Recovered on Gift Aid	14,337	-	-	14,337		13,224	-	-	13,224
Legacies	-	-	-	-		-	-	-	-
Donations	3,737	-	-	3,737		-	-	-	-
Other	-	-	-	-		1,957	-	-	1,957
	92,926	1,635	-	94,561		91,686	1,205	-	92,891
2 Income from Charitable activities									
Hall lets	2,471	-	-	2,471		320	-	-	320
Weddings and funerals	370	-	-	370		2,245	-	-	2,245
Fund Raising Events	2,192	-	-	2,192		3,405	-	-	3,405
Sale of Life and work	84	-	-	84		-	-	-	-
	5,117	-	-	5,117		5,970	-	-	5,970
3 Income from other trading activities									
Rent Received	9,845	-	-	9,845		9,845	-	-	9,845
	9,845	-	-	9,845		9,845	-	-	9,845
4 Investment income									
Interest payments received received	2,321	3,771	-	6,092		1,032	584	-	1,616
	2,321	3,771	-	6,092		1,032	584	-	1,616
5 Other Income									
Grants received	2,000	-	-	2,000		-	-	-	-
Youth fund	648	-	-	648		-	-	-	-
Bowl n Blether	1,015	-	-	1,015		-	-	-	-
	3,663	-	-	3,663		-	-	-	-

Gourock St John's Church of Scotland
Notes forming part of the financial statements

for the year ended 31 December 2023

6 Analysis of Expenditure

Raising Funds

Bowl n Blether

Offering Envelopes

Charitable Activities

Ministries & Mission Contributions

Presbytery Dues

Minister's Expenses

Council Tax Manse

Pulpit Supply

Other Salary Costs

Church Fabric Repairs & Maintenance

Insurance

Heating and lighting & Water

Other Building costs

Church office Expenses

Organ & Music

Youth Work & Outreach

Depreciation

Other expenses Art Exhibition

Miscellaneous

Total

Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Endowment Funds 2022 £	Total 2022 £
299	-	-	299	-	-	-	-
150	-	-	150	-	-	-	-
449	-	-	449	-	-	-	-
61,427	-	-	61,427	75,529	-	-	75,529
2,096	-	-	2,096	885	-	-	885
1,645	-	-	1,645	1,571	-	-	1,571
2,695	-	-	2,695	2,577	-	-	2,577
295	-	-	295	509	-	-	509
8,849	-	-	8,849	4,704	-	-	4,704
7,997	-	-	7,997	30,795	-	-	30,795
4,600	-	-	4,600	4,146	-	-	4,146
14,983	-	-	14,983	9,104	-	-	9,104
1,258	-	-	1,258	110	-	-	110
6,242	-	-	6,242	1,774	-	-	1,774
170	-	-	170	-	-	-	-
2,192	-	-	2,192	970	-	-	970
4,847	-	-	4,847	4,847	-	-	4,847
2,663	-	-	2,663	2,310	-	-	2,310
-	-	-	-	-	-	-	-
121,959	-	-	121,959	139,831	-	-	139,831
122,408	-	-	122,408	139,831	-	-	139,831

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

Gourock St John's Church of Scotland
Notes forming part of the financial statements
for the year ended 31 December 2023

7 Staff costs and numbers

		2023	2022
		£	£
Salaries and wages	16	8,849	4,704
Social security costs		-	-
Pension costs		-	-
Total		<u>8,849</u>	<u>4,704</u>

The average number of employees during the year was as follows:

	2023	2022
	Number	Number
Music staff	1	1
Ministry Assistant	1	-
	<u>2</u>	<u>1</u>

No employee had employee benefits in excess of £60,000 (2022 nil)

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. 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 fifth and subsequent years was £37,032.)

8 Trustee Remuneration and Related Party Transactions

During the year one trustee (the minister) received reimbursement of travel and other expenses totalling £4,340 (2022 £4,148).

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.

During the year a total of £16,000 (2022 £15,000) was donated to the congregation by trustees.

9 Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

Gourock St John's Church of Scotland

Notes forming part of the financial statements continued
for the year ended 31 December 2023

10 Tangible Fixed Assets

	Manse £	Organ £	Total £
Cost/valuation			
At 1 January 2023	310,000	24,236	334,236
Additions	-	-	-
Gain /(loss) on revaluation	-	-	-
Disposals	-	-	-
At 31 December 2023	<u>310,000</u>	<u>24,236</u>	<u>334,236</u>
Accumulated Depreciation			
At 1 January 2023	-	9,468	9,468
Charge for year	-	4,847	4,847
Eliminated on Disposals	-	-	-
At 31 December 2023	<u>-</u>	<u>14,315</u>	<u>14,315</u>
Net Book Value			
At 31 December 2023	<u>310,000</u>	<u>9,921</u>	<u>319,921</u>
At 31 December 2022	<u>310,000</u>	<u>14,768</u>	<u>324,768</u>
Cost/valuation			
At 1 January 2022	275,000	23,106	298,106
Additions	-	1,130	1,130
Gain /(loss) on revaluation	35,000	-	35,000
Disposals	-	-	-
At 31 December 2022	<u>310,000</u>	<u>24,236</u>	<u>334,236</u>
Accumulated Depreciation			
	-	4,621	4,621
Charge for year	-	4,847	4,847
Eliminated on Disposals	-	-	-
At 31 December 2022	<u>-</u>	<u>9,468</u>	<u>9,468</u>
Net Book Value			
At 31 December 2022	<u>310,000</u>	<u>14,768</u>	<u>324,768</u>
At 31 December 2021	<u>275,000</u>	<u>18,485</u>	<u>293,485</u>

Gourock St John's Church of Scotland

Notes forming part of the financial statements continued
for the year ended 31 December 2023

11	Investments	2023	2022			
		£	£			
	Market value at 1 January	48,649	54,414			
	Purchased during the year	-	-			
	Sold during the year	-	-			
	Gain /(loss) on revaluation	3,873	(5,765)			
	Market value at 31 December	52,522	48,649			
	Investments at cost					
	9009 units in Church of Scotland Investors Trust Growth Fund	50,000	50,000			
12	Debtors	2023	2022			
		£	£			
	Gift Aid Tax Refund Due	14,300	14,220			
	Prepayments and accrued income	-	1,446			
		14,300	15,666			
13	Creditors falling due within one year	2023	2022			
		£	£			
	Taxation and Social security	-	-			
	Other creditors	2,716	13,097			
		2,716	13,097			
14	Movement in Funds					
		At 1			At 31	
		January	Incoming	Outgoing		December
		2023	Resources	Resources	Transfers	2023
		£	£	£	£	£
	Endowment funds	6,300	-	-	-	6,300
		6,300	-	-	-	6,300
	Restricted funds					
	Special Fabric Upgrade	77,108	5,406	-	-	82,514
	Tower Appeal Fund	41,336	3,873	-	-	45,209
		118,444	10,289		-	127,723
	Unrestricted funds					
	General Fund	73,221	112,358	(122,109)	1,206	64,676
	Youth Fund	2,992	648	-	-	3,640
	Manse revaluation Fund	310,000	-	-	-	310,000
	Sunday Surfers	252	-	-	(252)	-
	Tea & Coffee Fund	954	-	-	(954)	-
	Bowl and Blether	426	1,015	(449)	-	992
	Contact Group	877				877
	Total Unrestricted	388,722	114,021	(122,558)		380,185
	Total funds	513,466	119,384	(122,558)		514,208

Gourock St John's Church of Scotland

Notes forming part of the financial statements continued
for the year ended 31 December 2023

14 cont	Movement in Funds	At 1			At 31
	Analysis for Previous year	January	Incoming	Outgoing	December
		2022	Resources	Resources	2022
		£	£	£	£
	Endowment funds	6,300	-	-	6,300
		6,300	-	-	6,300
	Restricted funds				
	Special Fabric Fund	76,568	540	-	77,108
	Tower Appeal Fund	45,852	1,249	(5,765)	41,336
		122,420	1,789	(5,765)	118,444
	Unrestricted funds				
	General Fund	106,818	105,884	(139,481)	73,221
	Youth Fund	2,580	662	(250)	2,992
	Manse Revaluation Fund	275,000	35,000	-	310,000
	Sunday Surfers	252	-	-	252
	Tea & Coffee Fund	152	802	-	954
	Bowl & Blether Fund	-	426	-	426
	Contact Group	218	759	(100)	877
	Total Unrestricted Funds	385,020	143,533	(139,831)	388,722
	Total funds	513,740	145,322	(145,596)	513,466

15 Purposes of Endowment Funds

Income from endowment funds to be used for general purposes

Purposes of Restricted Funds

Special Fabric Upgrade Account: This is a fund set up in 1998 to allow a capital sum to be accumulated with the intent that the funds be used for the necessary and essential upgrade of the church and manse.

Tower Appeal Fund: This is a fund set up in late 2014 to allow a capital sum to be raised with the intent that the funds be used for urgent and essential Tower Upgrade and Repair Works identified in the Property Survey. The works commenced in 2019 partly funded by the Heritage Lottery Fund and Historic Scotland with main contract completed in November 2020. Further essential repair works to the tower, costs of which will be met from this fund, are currently still being considered.

Purposes of Designated Funds

Youth Fund - The Trustees have set aside funds for the specific support of Youth Activities

Sunday Surfers Fund - The Trustees have set aside funds for use by the Sunday Surfers

Contact Group - The fund is managed by the organisation and its activities income and expenditure are consolidated within this report

Tea and coffee Fund - The Trustees have set up a fund to manage donations

Bowl n Blether Fund The Trustees have set up a fund to manage donations received for food and drink provided at warm place sessions held throughout the year.

Gourock St John's Church of Scotland

Notes forming part of the financial statements continued
for the year ended 31 December 2023

16 Analysis of Net Assets Among Funds

		General Fund	Designated Funds	Restricted Funds	Endowment Funds	Total
	Note	£	£	£	£	£
Fixed Assets	10	9,921	310,000	-	-	319,921
Investments	11	-	-	52,522	-	52,522
Current Assets		20,701	10,465	107,015	6,300	144,481
Current Liabilities		(2,716)	-	-	-	(2,716)
Liabilities over 1 year		-	-	-	-	-
Net assets 31 December 2023	14	27,906	320,465	159,537	6,300	514,208

		General Fund	Designated Funds	Restricted Funds	Endowment Funds	Total
		£	£	£	£	£
Fixed Assets	10	14,768	310,000	-	-	324,768
Investments	11	-	-	48,649	-	48,649
Current Assets		71,550	5,501	69,795	6,300	153,146
Current Liabilities		(13,097)	-	-	-	(13,097)
Liabilities over 1 year		-	-	-	-	-
Net assets 31 December 2022	14	73,221	315,501	118,444	6,300	513,466

17 Collections for Third Parties

	2023	2022
	£	£
Gourock Coal Benevolent Fund	-	-
Poppy Scotland	115	266
IYFC donation from Contact Group	-	100
McMillan Cancer	-	367
Pantry	193	-
Belville Community Gardens	-	-
DEC Ukraine	-	89
Christian Aid	-	430
Mind Mosaic	-	78
	308	1,330