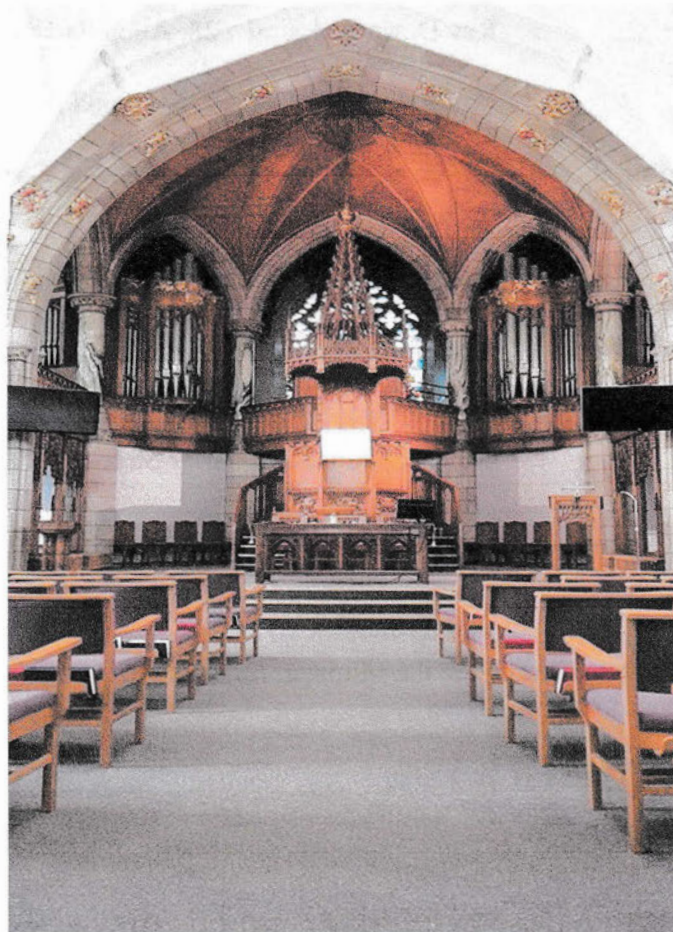


The Church of Scotland

Alloa Ludgate Church



CONGREGATIONAL REPORT AND ACCOUNTS 2024

Congregation No: 231388

Charity No: SC007605

Reference and Administrative Information

Charity Name: Alloa Ludgate Church
Charity Registration Number: SC007605

Congregation Reference No: 231388

Contact Address (Treasurer):



Principal Office-bearers
Parish Minister:

Session Clerk:

**Clerk to the Congregational :
Board**

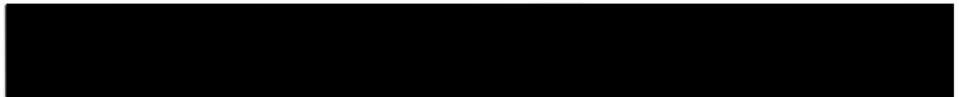
Treasurer:

Independent Examiner:



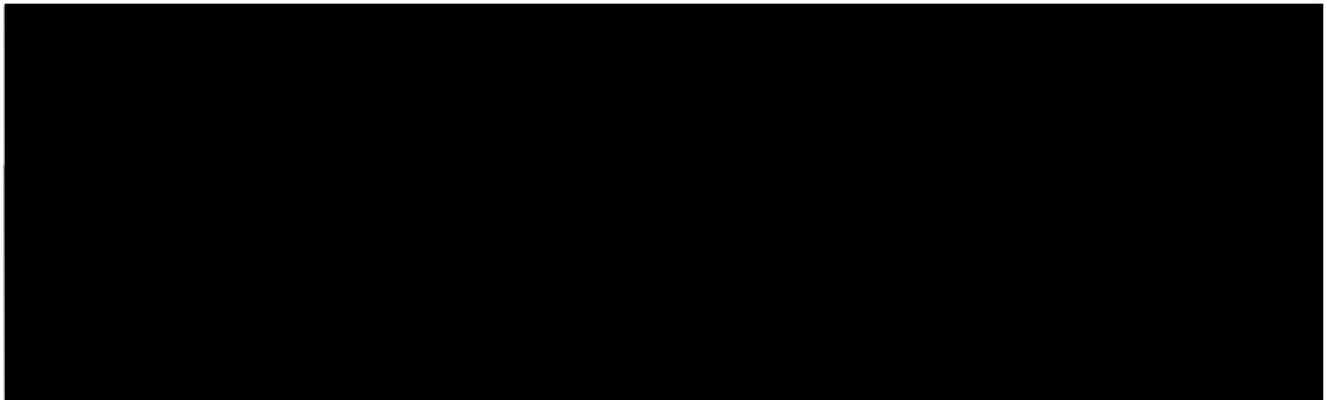
Bankers:

Bank of Scotland Mar Street, Alloa FK10 4GW



Trustees

The Trustees of Alloa Ludgate Church are the Minister, members of the Kirk Session and members of the Congregational Board.



Trustees' Annual Report

Year ended 31 December 2024

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Organisational Structure

The Kirk Session is responsible for the spiritual affairs within the church and is chaired by the Minister. The Congregational Board is responsible for and deals with the business matters of the Church. Although the Board has overall responsibility for management issues much of the detail is carried out at committee level. There are two standing committees of the Board, Finance and Property.

Teams have been appointed from the Trustees and members of the congregation to organise and deliver ministry of the church to the congregation and wider community.

These are: Worship, Youth, Communication, Pastoral, Faith Journey and Fundraising/Events. These teams encourage the participation of the congregation to serve.

The Board and Session meet separately six times a year and the committees meet as required.

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.

Worship is conducted every Sunday morning at 10.30 am with the celebration of Holy Communion on the first Sunday in March, June, September and December. The services are usually conducted by the Parish Minister although in times of vacancy, holidays or illness, services are conducted by either a locum minister, a Minister who provides temporary pulpit supply or from time-to-time members of the Worship Team.

Trustees' Annual Report

Year ended 31 December 2024 (cont.)

Under normal conditions 'Footlightz', for children aged 3 and over meets every Sunday during school term times. Currently there are no children attending Footlightz, although children that do attend Sunday morning worship can be supervised in a quiet corner of the Sanctuary.

All Safeguarding regulations are complied with, and a Safeguarding Officer is in place.

There is a good connection with the uniformed youth groups that meet in the Hall. The Minister is the Chaplain to the Boys Brigade and the Guiding and Scout organizations play a regular part in church activities. The Church hosts the local Primary School end of term services.

Teas and coffees are served after Sunday Service on alternate weeks so that members of the congregation can enjoy fellowship together.

During the reported year, pastoral visiting has been maintained. The Minister and Pastoral visitors have visited Church members and their families who are in hospital, house bound, or in need of pastoral support. Pastoral visiting by others in the congregation, whether Elders or Pastoral visitors is currently being revised.

Bible Study groups are formed at various times in the year for short term Bible study. During the year both Lent Bible Studies and Christmas Bible Studies were well attended.

Objectives of the Church Teams

The **Communication Team** organise the production of the website, the Church magazine, the Sunday Intimation sheets and promote Church functions through publicity.

The **Youth Team** organise children's and young people's learning in the Church.

The **Worship Team** work with the ordained minister to produce occasional worship events.

The **Pastoral Team** organise and deliver visits to the members of Church. The team consists of members of the Board and Session and members of the congregation.

The **Fundraising and Events Team** organise events - to raise funds towards the general running costs of the church and to introduce a social element for our members.

The **Faith Journey Team** promote adult learning within the church including Bible Study and visits.

Other Associated Church Groups

The **Alloa Guild** has had another successful year with fundraising for the Guild projects and a friendly and supportive community has developed. It meets fortnightly with guest speakers and fellowship.

The **Friendship Guild** meets fortnightly on Tuesday afternoons and provides fellowship for older people. This is an ecumenical group which enjoys guest speakers on a variety of topics.

Trustees' Annual Report

Year ended 31 December 2024 (cont.)

Achievements and Performance

Congregation statistics

At the end of December 2024 there were 190 members on the communion roll. 4 communicants were removed from the roll by death, and 1 by transference.

There were 0 baptism in the Church.

Kirk Session

The Session meets approximately 6 times a year for normal business. At Session meetings Worship, Pastoral issues, Youth and Children's outreach and Faith Journey are discussed.

Worship is recorded and published on Facebook for those who are not able to attend in person.

The Session continue to be in discussion with presbytery regarding the Presbytery Mission Plan and its implementation in Alloa. This year a working group from St Mungo's Church and Ludgate have discussed what a Mission Plan might be for a united congregation. To date, this has not progressed further.

Congregational Board

The Congregational Board convenes six times a year for ordinary business when recommendations from the standing committees and other relevant matters are debated and necessary actions approved and acted upon. The elected members serve on one of the standing committees or teams and are expected to assist at Sunday worship by attending the church doors and uplifting and counting the offering.

The **Parish Magazine** is published quarterly and has provided a valuable contribution towards communication within the congregation during the period of this report.

The **Property Committee** continue their programme of maintaining church property and the Manse. In 2024 there have been a number of repairs to the fabric of the Church building and Manse.

The **Finance Committee** undertake the financial planning and reporting. This is done at every Board Meeting.

Music in the Church

■■■■■, the Organist provides musical accompaniment during Sunday worship and at funerals and weddings when required. ■■■■■ and ■■■■■ provide cover to ■■■■■ when necessary. The Lewis Organ, although playable, remains in a poor state of repair.

Community Links

The halls of the Church provide a valuable resource for local community groups. This year the halls are now being fully used again by Rainbows, Brownies, Beavers, Cubs and Boys Brigade for weekly activities, and other Community Groups use the halls on a weekly, monthly or occasional use. The Church continues its close links with The Gate Charity, and provide use of the halls and kitchen when necessary.

The Minister continues to support those attending the Soup Pot at The Gate and members of the congregation are not only some of the Trustees of the Gate Charity, but also regularly volunteer.

Trustees' Annual Report Year ended 31 December 2024(cont.)

Financial Review

As can be seen from the Receipts and Payments Account, the total income for 2024 was £61,797, with a total expenditure of £81,165, leaving a deficit for the year of £19,368. This is a major change from the previous years' surplus of £46,390. The major reason for this, of course, was the very generous bequest and donation we received in 2023 of £56,669. We have received no bequests or major donations in 2024.

When we take out the extra income received last year and compare that figure with the income generated this year, there is a drop in income of just over £4500, which is a worrying figure. The figures for the donations from the congregation have shown a slight increase, but most of the other sources of income have fallen over the past year. The amount we received from the rental of our halls and kitchen has fallen by almost £4000, the main cause of which is the loss of income from The Gate who stopped using our premises for the cooking of meals.

The expenditure for the year of £81,165 shows a rise of £4,471 from the previous year. This is despite a significant reduction on spending of fabric repairs and maintenance – down from £12,522 in 2023 to £5,250 in 2024. The increases in the Giving to Grow – the contribution we make towards the Minister's stipend and the wider work of the Church of Scotland – of £3,768 along with a massive increase in our fuel bills of £9,300, accounts for most of our overall deficit.

Without any major changes in our income streams and with the continuing rise in costs, I have forecast for the coming year, a deficit budget. Realistically, with such a large deficit in 2024, we can only hope to reduce this amount over the next few years. This can only be done with your assistance, by once again, reviewing your giving and increasing the amount you put in the plate or your envelope or by increasing the amount you contribute through your bank account.

As I have been informing the Board over the last few years and in particular in recent months, the cycle of spending more than we take in on an annual basis, is not sustainable, as the only way of covering these deficits is by reducing our reserves and at the rate it is going, we only have a very small number of years left before we run out of funds entirely.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately 6 months expenditure including designated funds. We are currently able to sustain this.

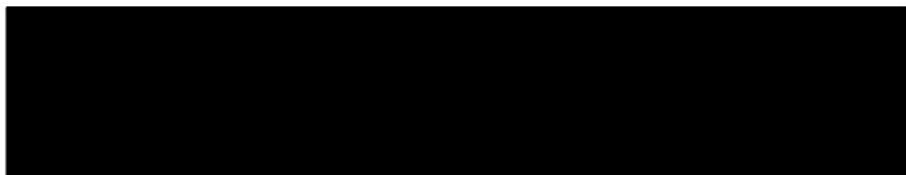
The amount and purpose of designated funds are detailed in Note 2 to the accounts.

Trustees' Annual Report
Year ended 31 December 2024(cont.)

Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session / Congregational Board are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Session Clerk

Date 19 - 3 - 25

Alloa Ludgate Church

SC007605

Independent Examiner's Report to the Trustees of Alloa Ludgate Church

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on the following pages.

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.

Name:

Address:

Date:

19/3/25

Alloa Ludgate Church of Scotland
Receipts and Payments Account
Year ended 31 December 2024

		Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	Funds	2024	2023
		2024	2024	2024	2024	2023
		£	£	£	£	£
<u>Receipts</u>	Note					
Donations	3	49,811	-	-	49,811	55,864
bequest		-	-	-	-	51,669
Activities for Generating Funds		2,002	-	-	2,002	2,154
Investment income/Interest		2,186	374	59	2,619	1,065
		<u>53,999</u>	<u>374</u>	<u>59</u>	<u>54,432</u>	<u>110,752</u>
Rental of halls		5,700	-	-	5,700	9,720
Weddings & Funerals		400	-	-	400	900
Other Receipts		336	-	-	336	588
Designated Funds	2	929	-	-	929	1,124
<u>Total Receipts</u>		<u>61,364</u>	<u>374</u>	<u>59</u>	<u>61,797</u>	<u>123,084</u>
<u>Payments</u>						
Costs of generating funds	4	163	-	-	163	163
Charitable activities	4	80,158	-	-	80,158	74,944
Designated Funds	2	844	-	-	844	1,587
<u>Total Payments</u>		<u>81,165</u>	<u>-</u>	<u>-</u>	<u>81,165</u>	<u>76,694</u>
Excess of Receipts over Payments for the year before transfers		(19,801)	374	59	(19,368)	46,390
Transfers	2	433	(374)	(59)	-	-
Excess of Receipts over Payments for the year		<u>(19,368)</u>	<u>-</u>	<u>-</u>	<u>(19,368)</u>	<u>46,390</u>

Alloa Ludgate Church of Scotland
Statement of Balances
At 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Note					
<u>Bank & Deposit Balances</u>					
Total Bank & deposit balances brought forward	58,238	29,440	500	88,178	41,788
<u>Movement in year:</u>					
Excess of Receipts over Payments for the year	(19,368)	-	-	(19,368)	46,390
Bank & deposit balances carried forward	7 38,870	29,440	500	68,810	88,178

Investments at market value

Church of Scotland Investors Trust

Growth Fund Units

				Total 2024	Total 2023
Church Roof repair Fund	-	12,581	-	12,581	11,497
Miss S Lindsey Stipend Augmentation Fund	-	-	919	919	840
Miss MM Monteith Bequest	-	-	664	664	606

Income Fund Units

Misses N&D Stewart Stipend Augmentation	-	1,150	-	1,150	1,140
■■■■ Flower Fund	-	841	-	841	833
	-	14,572	1,583	16,155	14,916

(Total cost of all investments held at 31st December 2024 was £5705)

Assets

Gift Aid Receivable	3,941	-	-	3,941	4,030
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Liabilities

	-	-	-	-	-
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The accounts were approved by the Kirk Session and Financial Board on 19/03/25

For and on behalf of the Kirk Session and Financial Board

Clerk to the Board

Treasurer

Alloa Ludgate Church of Scotland

Statement of Balances 2024

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year 1 trustees received reimbursement of expenses incurred totalling £4855 (travelling,council tax,phone)

2. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2023 £
Unrestricted funds					
General Fund	57,479	60,435	(80,321)	633	38,226
Designated Fabric Fund	194	10	-	-	204
Designated Friendship Guild Fund	565	919	(844)	(200)	440
	<u>58,238</u>	<u>61,364</u>	<u>(81,165)</u>	<u>433</u>	<u>38,870</u>
Restricted funds					
Roof Repair Fund	-	266	-	(266)	-
Organ Fund	23,726	-	-	-	23,726
██████████ d	-	46	-	(46)	-
Stipend Fund (Stewart)	-	62	-	(62)	-
Patons Mission	5,714	-	-	-	5,714
	<u>29,440</u>	<u>374</u>	<u>-</u>	<u>(374)</u>	<u>29,440</u>
Endowment funds					
P.Gray Legacy	500	26	-	(26)	500
Miss MM Monteith Bequest	-	14	-	(14)	-
Mrs S Lindsay Bequest	-	19	-	(19)	-
	<u>500</u>	<u>59</u>	<u>-</u>	<u>(59)</u>	<u>500</u>
Total funds	<u><u>88,178</u></u>	<u><u>61,797</u></u>	<u><u>(81,165)</u></u>	<u><u>-</u></u>	<u><u>68,810</u></u>

Purposes of Endowment Funds

Income from the P.Gray Legacy Fund is to be used to enhance the General Fund

Miss MM Monteith Bequest is to be used to enhance the General Fund

Income from Mrs S Lindsay Bequest is to be used to fund stipend

Purposes of Restricted Funds

Church Roof Repair Fund : This is a fund to be used for repairs to Church Roof

Organ Fund: This is a fund for the repair and upkeep of the organ

Flower Fund(Miss M Mitchell) : this is a fund to be used for purchase of Flowers

Stipend Fund (Misses Stewart) : This is a fund to be used towards Stipend

Patons Mission : This is a fund is to be used for outreach in the community of ALLOA

Purposes of Designated Funds

General Fund: This is a fund to be used for the general day to day running of the Church.

Fabric Fund: The Trustees have set aside funds for the maintenance of the church property.

The under noted groups have funds which are used to support appropriate fellowship activities within their own programme

Friendship Guild

Unrestricted Funds 2024 general £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
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3. Analysis of Donations

WFO Scheme (Gift Aid)	13,470	-	-	13,470	12,816
Gift Aid Donations	20,571	-	-	20,571	21,300
Tax Recovered on Gift Aid Donations	7,347	-	-	7,347	8,779
WFO(non Gift Aid)/open plate	7,782	-	-	7,782	6,889
Other Offerings, Donations etc	641	-	-	641	6,080
	<u>49,811</u>	<u>-</u>	<u>-</u>	<u>49,811</u>	<u>55,864</u>

4. Analysis of Payments

Costs of generating funds

Offering envelopes	163	-	-	163	163
	<u>163</u>	<u>-</u>	<u>-</u>	<u>163</u>	<u>163</u>

Charitable activities

Giving to Grow	37,692	-	-	37,692	33,924
Presbytery dues	1,073	-	-	1,073	1,005
Ministers travel	960	-	-	960	1,317
Pulpit Supply	100	-	-	100	375
Other staffing costs	3,884	-	-	3,884	3,252
Fabric repairs & maintenance	5,250	-	-	5,250	12,522
Council Tax	3,067	-	-	3,067	2,982
gas/elect/phone	20,937	-	-	20,937	11,637
Insurance	5,932	-	-	5,932	5,415
Organ & music	-	-	-	-	758
Printing, stationery and postage	-	-	-	-	-
Other expenses	1,263	-	-	1,263	1,757
Designated Funds	844	-	-	844	1,587
	<u>81,002</u>	<u>-</u>	<u>-</u>	<u>81,002</u>	<u>76,531</u>
	<u>81,165</u>	<u>-</u>	<u>-</u>	<u>81,165</u>	<u>76,694</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 years of service. For the year under review the minimum stipend was £31,642 and the maximum stipend (in the fifth and subsequent years) £38,884.

6 Collections for Third Parties	2024 £	2023 £
Christian Aid	373	330
Christian Aid -not yet disbursed from 2022	30	30
	<u>403</u>	<u>360</u>

7 Bank Balances

Balance includes £221 in an old North Church account which has been closed by the bank and will require to be reclaimed.

8 Appendix

The funds held by the Church of Scotland Trustees has been decreasing due to costs incurred by the Gate. The Treasurer is currently dealing with this.

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2024 £	2023 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	455	913
Closing Balance	455	913

	2024 £	2023 £
<u>TEMPORARY ACCOUNT</u>		
Credit Balance at 31 December	-	(5,654)
Closing Balalance	-	(5,654)

Alloa Ludgate Church of Scotland

Notes forming part of the financial statements

BUDGET for 2025

	Unrestricted Funds	Total Budget
Receipts	£	£
Donations	49,811	52,302
Legacies	0	0
Activities for Generating Funds	2,002	2,102
Bank & Deposit interest	0	0
Investment income	2,619	2,750
subtotal	54,432	57,154
Rental of premises	5,700	5,985
Weddings & Funerals	400	420
Total Receipts	60,532	63,559
Payments		
Costs of generating funds	163	171
Charitable activities	80,158	73,000
Total Payments	80,321	73,171
Excess of Receipts over Payments for the year before tran	(19,789)	(9,613)