

**THE CHURCH OF SCOTLAND**

**CHURCH OF THE HOLY RUDE, STIRLING**

**Annual Report and Accounts**

**Year ended 31<sup>st</sup> December 2022**

**Congregation No. 231427**

**Charity No: SC011473**

**PRESBYTERY OF PERTH**

**REFERENCE and ADMINISTRATIVE INFORMATION**

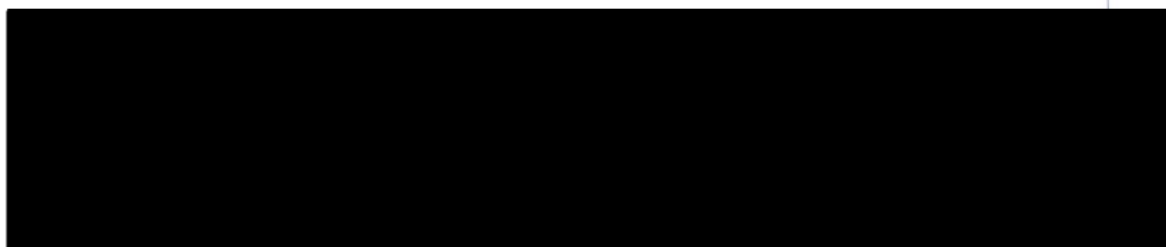
**Charity Name:** Church of the Holy Rude, Stirling

**Charity Registration Number:** SC011473

**Congregation Reference Number:** 231427

**Contact Address:** Church of the Holy Rude  
St. John Street  
STIRLING  
FK8 1ED

**TRUSTEES:**



**PRINCIPAL OFFICE BEARERS:**

**Minister**  
**Session Clerk**  
**Church Treasurer**



**INDEPENDENT EXAMINER:**

  FCCA., CPFA., 2 Fairhill Road, Whins of Milton, Stirling, FK7 0LL

**BANKERS:** Royal Bank of Scotland STIRLING

TRUSTEES ANNUAL REPORT: YEAR ENDED 31 December 2022.

## STRUCTURE, GOVERNANCE and MANAGEMENT

**GOVERNING DOCUMENT** The Church is administered in accordance with the terms of the Deed of Constitution (Quod Omnia).

**RECRUITMENT and APPOINTMENT** of TRUSTEES Members of the Kirk Session are the Charity Trustees. The Kirk Session members are the Elders of the Church. The Minister, who is a member of the Kirk Session, is elected by the Congregation and inducted by Presbytery.

**ORGANISATIONAL STRUCTURE** The Kirk Session is chaired by the Minister and meets eight times per year. It is responsible for all affairs within the Church. Certain duties are delegated to smaller committees, including Property and Finance.

## 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 to bring the ordinances of religion to the people in every parish in Scotland by a territorial ministry.

The Church of the Holy Rude is a grade A listed building with a long history as one of the six original Burgh Kirks of Scotland. In 1567 it was the venue for the coronation of the infant, King James VI. In partnership with the Friend of the Holy Rude, the congregation presents the church's history in a Christian context to the general public, welcoming all comers.

The congregation continued to hold regular Sunday services of public worship, with the sacraments of baptism and of the Lord's Supper (Holy Communion) celebrated by the Minister, [REDACTED]. In addition the church hosted a number of weddings, funerals, concerts and other special events for local community organisations, including Stirling High School and Allans Primary School. Special services of worship were held for the Argyll and Sutherland Highlanders Regimental Association, the Stirling civic Remembrance Sunday service, and a civic memorial service for Her late Majesty Queen Elizabeth, attended by the Lord Lieutenant of Stirling and Falkirk, by the Provost of Stirling, and other local dignitaries.

The relaxation of Covid restrictions has allowed worshipping, concerts, talks, literary events and tour group visits to be resumed.

Live streaming of services is now routinely done and is appreciated by the congregation as well as a wider audience.

The annual King James VI lecture in July, given by Mrs Elizabeth Roads on 'The Heraldic Times of King James VI', attracted a good audience.

## OTHER ACHIEVEMENTS and PERFORMANCE

Holy Rude has been actively involved in the formation of a new Presbytery Mission Plan. Discussions have taken place within Kirk Session and at Presbytery with elders from Holy Rude participating in the formation of the Plan. The number of ministers available within the Stirling City centre has been reduced and consequently involved much discussion at meetings held online and in person. The Mission Plan, after many issues being resolved, has finally been approved by the Faith Nurture Forum of the Church of Scotland.

A banner, in memory of the late [REDACTED], former Session Clerk, was jointly commissioned by the Kirk Session and the Friends of Holy Rude and was dedicated in the church in June 2022. This was created by the Stirling Stitchers. The theme of the banner is 'Water of life, Word of life' as it hangs on the pillar between the baptismal font, symbol of our baptism into the risen life of Christ, and the lectern, from which the written Word of God in Scripture is read at every service of worship.

Regarding the fabric of the Church, we have annual contracts for roof and gutter maintenance, boiler maintenance and ancillary equipment, and organ servicing. We have an annual arrangement for the testing of the lightning conductor system, fire equipment and portable electrical equipment. The Kirk Session is very appreciative of the generosity of our slater, [REDACTED], who has donated his time and expertise to the continuing maintenance of our roof.

Concerns about the maintenance and long term management of the fabric of the church continue to be a high priority. To address these concerns, discussions with the General Trustees of the Church of Scotland and Stirling District Tourism have taken place. A small group of Kirk Session have been involved in exploring possible options of partnership with Stirling District Tourism. The outcome of these discussions is expected to be concluded in the near future.

At this point, I wish to acknowledge the considerable support provided by the entirely separate Friends of the Holy Rude who have funded our energy accounts, our very considerable insurance premium and a number repairs and without whom we would be in considerable difficulty.

During 2022, the Kirk Session continued to review the Congregational Roll.

Two new members were admitted by resolution of the Kirk Session in 2022, and there were five deaths: [REDACTED]. We mourn their passing and acknowledge their contribution to the life and work of Holy Rude. This resulted in a roll of 114 members and 3 adherents.



## FINANCIAL REVIEW

The principal source of income is the annual and monthly offerings by the congregation through direct debit, standing order and bank transfer, along with regular giving and the open plate offerings at Sunday services. There are a number of donors who make donations by regular cheques and also at the Church of Scotland's National Giving Day.

The Friends of the Church of the Holy Rude was established as an entirely separate and independent charity in 2011 to support the Church and has agreed to fund some of the enormous cost of repairs, and relevant ongoing expenses. It is meeting the very considerable cost of the insurance premium of the building, and also the huge energy costs. As a separate charitable body it welcomes new members, donations and legacies to enable it to provide much needed and valuable support to the Church.

Church Funds: The Church holds an unrestricted General Fund and a restricted Fabric Fund in addition to Endowment Funds as laid out in the Receipts and Payments Account and the Statement of Balances.

## RESERVES POLICY

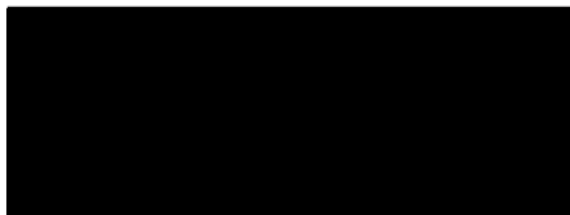
At the year end, the Church held cash funds of £5,982

The financial reserves of the Church have been invested in urgent smaller repairs to the fabric, maintenance charges and the salaries of the employees. The bequest from [REDACTED] and the Mary Hodge Trust capital (which is restricted to overseas grants) have each been invested in a medium risk income fund via 121 George Street.

## STATEMENT OF TRUSTEES RESPONSIBILITIES

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, 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 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:

19/2/23

Church of the Holy Rude, Stirling SC 011473.

Independent Examiner's report to the Trustees of the Church of the Holy Rude

I report on the Accounts of the Charity for the year ended 31 December 2022 which are set out on Pages 7 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 (other than disclosed below \*)

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: [REDACTED]

Address: [REDACTED]

Signed: [REDACTED]

Date: 19 February 2023

\* Please delete the words in brackets if they do not apply. If the words do apply set out those matters which have come to your attention.

Church of the Holy Rude, Stirling.

Receipts and Payments Account.

Year ended 31 December 2022.

		Unrestricted Fund 2022 £	Restricted Fund 2022 £	Endowment Funds 2022 £	Total 2022 £	Total 2021 £
<b><u>Receipts</u></b>	<b>Note</b>					
Donations	3	24,416	0	0	24,416	29,814
Legacies		5,000	0	0	5,000	0
Activities for Generating Funds	3	4,050	1,348	0	5,398	8,686
Bank & Deposit Interest		0	0	0	0	0
Investment realised		0	0	0	0	6,000
		33,466	1,348	0	34,814	44,500
Other Receipts.		3,887	0	0	3,887	5,921
<b><u>Total Receipts</u></b>		37,353	1,348	0	38,701	50,421
<b><u>Payments</u></b>						
Publicity & Adverts		0	0	0	0	0
Charitable Activities	4	42,832	1,140	0	43,972	48,575
<b><u>Total Payments</u></b>		42,832	1,140	0	43,972	48,575
<b>Excess / (Shortfall) of receipts over payments for the year</b>		-(5,479)	208	0	-(5271)	1,846



Church of the Holy Rude, Stirling.

Statement of Balances.

Year ended 31 December 2022.

	Note	Unrestricted funds 2022 £	Restricted funds 2022 £	Endowment funds 2022 £	Total 2022 £	Total 2021 £
<b><u>Bank &amp; Deposit Balances.</u></b>	2					
Bank & Deposit balances brought forward		26,978	2,275	70,047	99,300	100,864
<b><u>Movement in year.</u></b>						
Excess/(Shortfall) of Receipts against Payments for the year		-(5,479)	208	0	-(5271)	1,846
Movement in funds held by Church HQ		561	0	2,239	2,800	2,590
Investment realised		0	0	0	0	-(6,000)
<b><u>Bank &amp; Deposit balances</u></b>						
carried forward		22,060	2,483	72,286	96,829	99,300
<b><u>Assets</u></b>						
Tax Recoverable on Gift Aid		4,000	0	0	4,000	4,895
<b><u>Liabilities</u></b>						
Outstanding Ministries and Mission payments		0	0	0	0	8,959

The accounts were approved by the Kirk Session on 19/2 2023.

For and on behalf of the Kirk Session



Session Clerk

Treasurer

Elder



Church of the Holy Rude, Stirling.

Notes to the Accounts.

**1. Trustee Remuneration and Related Party Transactions**

During the year 4 Trustees received reimbursement of expenses incurred totalling £489 (2021 £145).

In addition Mrs Elma Wyllie, who is a member of the Kirk Session, received £3,200 for providing services as Church Officer and Mr Ian Boulter, also a member of the Kirk Session, received £5,650 as Church Organist and Director of Music during the year.

No trustee or office bearer or a person related to a trustee or office bearer had any personal interest in any contract or transaction entered into by the charity during the year.

<b>2. <u>Movement in Funds</u></b>	As at 1 Jan 2022	Receipts	Payments	Funds in Church HQ	As at 31 Dec 2022
	£	£	£	£	£
<b><u>Unrestricted Funds</u></b>					
General Fund	26,978	37,353	42,832	561	22,060
<b><u>Restricted Funds</u></b>	2,275	1,348	1,140	0	2,483
<b><u>Endowment Funds</u></b>					
Mary Hodge Trust	70,047	0	0	2,239	72,286
<b>Total Funds</b>	99,300	38,701	43,972	2,800	96,829

**Purpose of Endowment Funds.**

The Mary Hodge Trust is for the Trustees to make grants to support work towards any of the purposes of the foreign mission scheme of the Church of Scotland.

## Notes to the Accounts (cont'd)

### 3. Analysis of Receipts

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Endowment Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
<b><u>Donations</u></b>					
WFO Scheme(non Gift Aid)	0	0	0	0	0
Gift Aid Donations	10,308	0	0	10,308	18,654
Tax Recovered on Gift Aid					
Donations	3,173	0	0	3,173	8,628
Open plate	3,961	0	0	3,961	2,532
Other Offerings					
Donations etc	6,974	0	0	6,974	0
Total	24,416	0	0	24,416	29,814
<b><u>Activities for Generating Funds</u></b>					
Weddings and Funerals	0	1,348	0	1,348	3,311
Concerts and other events					
and fund raising	4,050	0	0	4,050	5,375
Other	3,887	0	0	3,887	5,921
Investment realized	0	0	0	0	6,000
	32,353	1,348	0	33,701	50,421

### 4. Analysis of Payments

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Endowment Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
<b><u>Charitable Activities</u></b>					
Ministry & Mission payments.	23,302	0	0	23,302	27,094
Presbytery dues	409	0	0	409	436
Minister's travel	1,083	0	0	1,083	1,237
Pulpit supply	0	0	0	0	0
Fabric repairs & Maintenance	0	1,140	0	1,140	5,860
Staff Costs	6,561	0	0	6,561	5,773
Organist & music	5,650	0	0	5,650	5,004
Printing, stationery & Postage	775	0	0	775	792
Manse Expense	2,958	0	0	2,958	2,100
Donations to Overseas Mission	0	0	0	0	0
Other expenses	2,094	0	0	2,094	279
	42,832	1,140	0	43,972	48,575

## Notes to the Accounts (cont'd)

### **4. Analysis of Payments (cont'd)**

The cost of the Church's Insurance is paid by the Friends of the Holy Rude, which is a separate charity. The cost was £11,549 in 2022 (£15,221 in 2021).

The cost of the heat and light for the Church is also paid by the Friends of the Holy Rude. In 2022 this cost was £ 5,484 (£9,735 in 2021)

### **5. Rental of Premises.**

The Church of the Holy Rude has the third largest public space in the City of Stirling (after the Castle and the Albert Halls) and has one of Scotland's best acoustics for music.

Consequently the Church is hired out to appropriate organisations as a public hall, as it has been throughout its long history, and rent is charged for use at their event as a recording studio.

### **6. 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 £28,700 and the maximum stipend (in the fifth and subsequent years) £35,269.

### **7. Collections for Third Parties.**

	2022	2021
	£	£
Poppy Scotland	0	414
Christian Aid	0	342
Start Up, Stirling	163	0
Strathcarron Hospice	408	0
Forth Valley Help	163	0
Friends of the Holy Rude	408	0
	<hr/>	<hr/>
	1,142	756

### **8. Restricted Fund**

This is income related to rental for the use of the Church and fabric expenditure incurred during the year.



Church of the Holy Rude, Stirling.

Year ended 31 December 2022.

Appendix

Funds held on behalf of the congregation  
by the Church of Scotland General Trustees.

	2022	2021
<b><u>Capital Account</u></b>		
	£	£
Being the J Risk Organ Fund Capital held by the Church of Scotland Trustees.		
Credit balances held as 31 December at cost	2,961	2,961
Market Value of Balances at 31 December	18,554	20,753

**Revenue Account**

Being the J Risk Organ Fund Income held by  
the Church of Scotland Trustees against expenditure  
on the organ.

Credit Balances held as 31 December	2,416	2,026
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