

CHARITY REGISTRATION NUMBER: SC013968
CONGREGATION NUMBER: 130697

Forest Kirk, Carluke (Church of Scotland)
Unaudited Financial Statements
For the year ended
31 December 2024

I.A.STEWART & CO
Chartered accountants
The Mechanics Workshop
New Lanark
ML11 9DB

Forest Kirk, Carluke (Church of Scotland)

Financial Statements

Year ended 31 December 2024

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Forest Kirk, Carluke (Church of Scotland)

Trustees' Annual Report

Year ended 31 December 2024

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2024.

Reference and administrative details

Registered charity name	Forest Kirk, Carluke (Church of Scotland) (Formerly known as St Andrew's Church of Scotland: Carluke)
Charity registration number	SC013968
Principal office	29 Mount Stewart Street Carluke ML8 5EB
Principal office bearers	

Trustees

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Bankers	Bank of Scotland, PO Box 1000, BX12 1LB Bank of Scotland, 27 Main Street, Wishaw, ML2 7AF
Independent examiner	<div></div> <div>Member of the Institute of Chartered Accountants of Scotland I A Stewart & Co The Mechanics Workshop New Lanark ML11 9DB</div>

Forest Kirk, Carluke (Church of Scotland)

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Structure, governance and management

Governing document

St Andrew's Church has been administered under a Unitary Deed of Constitution. Following the union of St Andrew's and St John's to form Forest Kirk, Carluke on 1 September 2024, a Unitary Deed of Constitution was issued to Forest Kirk, Carluke by the Law Department of the Church of Scotland on 24 September 2024.

Recruitment and Appointment of Trustees

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

The Kirk Session is moderated by the Minister and meets as required. Under the Unitary Constitution responsibilities are entrusted to Teams, each of which has members of Kirk Session (as Charity Trustees) and members of the Congregation. The Treasurer regularly provides written financial reports.

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.

Achievements and performance

The year 2024 brought two major changes. First, St Andrew's Kirk Session agreed that the Dementia Hub should become a separate charity. Trustees were appointed and an application submitted to OSCR which was granted in May. St Andrew's Dementia Hub (The Hub @ St Andrew's) is registered under number SC053349.

A total of £53,156, representing unspent grants and donations held for the Dementia Hub were transferred to the bank account of St Andrew's Dementia Hub during the month of August.

The second change was foreshadowed when the Minister, [REDACTED], intimated in February that she intended to retire on 31 August 2024.

As St Andrew's had entered into a Deferred Union with Carluke St John's Church of Scotland in 2013 on the basis of which the two congregations jointly called a minister to serve the vacant charge of St John's initially but upon retiral of [REDACTED] to serve the united charge of Forest Kirk. Presbytery called the two Kirk Sessions to meet and agree the date of Union, office bearers etc. It was agreed the Union would take place on 1 September 2024. A Service of Union was held on 15 September 2024.

All bank accounts held in the name of St Andrew's Church were closed by December with the balances being transferred to Forest Kirk, Carluke (Church of Scotland) account (formerly named St John's Church).

Forest Kirk, Carluke (Church of Scotland)

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Achievements and performance *(continued)*

The Forth Valley and Clydesdale Presbytery Mission Plan was finally approved on 1 June 2024 confirming that there would be a union of the four charges of St Andrew's, St John's, Kirkton and Law (now three charges of Forest Kirk, Kirkton and Law) with the formation of a Team Ministry. Representatives of these congregations meet regularly to formulate the terms of a Basis of Union to be agreed by the Kirk Session and membership of each congregation.

Forest Kirk continues to use both sets of church buildings holding worship mostly in St John's and in St Andrew's once per month. The minister and his family continue to reside in St John's manse with St Andrew's manse unoccupied pending decisions being taken as to the requirements of the new charge.

On the first Friday in March, representatives from all the Churches of Carluke and Law led the community in "World Day of Prayer". Services are held by rotation in different Churches and this year the Service was in St Athanasius.

During Holy week all the Churches joined in the Services leading up to Easter Day, when a Service was held in the Market Square, followed by breakfast in Kirkton Church.

In May the Churches joined together to raise funds for Christian Aid, through provision of a café and a united evening service. In December a united evening carol service was also held in Kirkton Church.

Forest Kirk church halls, both the former St Andrew's and St John's buildings, are used by both Church and outside groups, including Pilates, Yoga, Dance Groups, Tai Chi/Qigong, Dementia Hub and Community groups.

Both Guilds continue to meet separately but will unite once the Presbytery Mission Plan for Carluke and Law Churches is adopted. They meet weekly and enjoy a variety of speakers, while following the Guild projects in a three year programme.

Each month at Milton Grange Care Home, members and the Worship Team bring Church to the residents. A short act of worship with hymns, prayers, reflection, is followed by some well known choruses, which everyone enjoys. Time is also given to chat with the residents and staff who look forward to the visit. This is an important aspect of our mission to our parish area, providing pastoral care and support for those living with long term health issues and requiring nursing care.

The annual Christmas Carol Service for the Bereaved was held in December. Those who attended were invited to place a gold star on the Christmas tree in the Sanctuary in memory of their loved one or write a memory of their loved one in the Book of Remembrance.

Attendance at Sunday worship is consistently in the region of 70 to 90 for morning services and about 20 to 25 at the monthly evening service. Thursday morning services maintain their popularity and are attended by 60 to 70 people with many of those meeting after the service at Kettles On, in the halls. Tea and coffee are also provided in the hall after Sunday worship. Those who attend enjoy the time for fellowship and a catch up about what has been happening during the week. Trained Listeners are available at these times if people wish to talk through particular issues of concern.

Forest Kirk, Carluke (Church of Scotland)

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Achievements and performance *(continued)*

Our Annual Prayer Day and Prayer Walk is now a regular feature of Church life. Individuals or groups are invited to come to the Church and join in prayer or join the prayer walk. We have also participated in the warm place initiative with the halls being open for tea, coffee and chat on a Thursday morning not just for folk attending the Thursday Service.

The Carluke Community Lunch, held on Christmas Day for those living alone or in need, was attended by 65 guests.

A Service to celebrate Marriage was held in September 2024. Approximately 100 people and guests attended the Service and were invited through to the Church halls for a wonderful afternoon tea.

Weekly Bible Studies take place throughout the year, following Scripture Union material in the Life Builder Series.

Regular Soup and Sweet Lunches take place once a month during the Autumn, Winter and Spring months. This is a very busy social event with monetary donations going to local, national and International charities.

Church members continue to support the local ecumenically based church charity shop, CHOICES, through the provision of donations and acting as shop staff. The major part of the income from the shop helps finance the provision of a youth worker for an ecumenical project, (Street Level), working with local youth. Part of the income remaining is also donated to local and worldwide needs.

Street Level project is also supported by local churches providing volunteer management, sessional personnel and Listeners.

We continue to seek, to engage and support young people in our community. The Sunday School has 12 to 15 young people from age 3 up to 12 and they enjoy bible stories, learning memory verses, craft activities and singing.

The Boys Brigade Company is also growing in numbers and is well supported by an enthusiastic parent group.

Financial review

Total income for 2024 was £372,408 (2023: £156,693), an increase of £215,715 on 2023. This increase includes an amount of £190,001 introduced on the union between St Andrew's and St John's. Total expenditure for the year was £420,581 (2023: £166,606) and reflects the charge for the Communion Silver and Sanctuary furniture that was written off following the union of the two churches; and the transfer of the balance of funds to St Andrew's Dementia Hub (Note 13).

The net reduction in charity funds was therefore £47,051 (2023: £9,747). This being a deficit on the unrestricted fund of £123,910; and surpluses on the restricted funds and endowment funds of £50,604 and £26,555 respectively.

It is the Trustees' policy to hold minimal reserves whilst ensuring that there are sufficient funds to meet regular expenses and to maintain the fabric of our buildings.

At the year-end, following the transfer of the St Andrew's Guild fund to restricted funds to reflect similar treatment of the St John's Guild fund, the balance of unrestricted funds stood at £286,764 (2023: £263,988) comprising of fixed assets of £3,054 and cash and investment funds of £283,710.

Restricted funds total £314,970 (2023: £263,988) and Endowment funds total £26,255 (2023: £nil). The funds are held for the purposes specified in Note 22 to the accounts.

Forest Kirk, Carluke (Church of Scotland)

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Financial review *(continued)*

Investment policy and performance

The trustees invest surplus funds in various Church of Scotland funds. These are seen as relatively risk-free investments within the control of the Church that provide some return to the charity.

Risk management

Whilst there are no immediate risks, longer term the risks are:-

- a) the lack of young members resulting in an ageing congregation,
- b) the resultant loss of income to support our activities as numbers reduce, and
- c) the move of the Church to the periphery of community life.

Our Kirk Session will use our existing volunteer resources to help develop goals and objectives to address those risks.

Responsibilities of the Trustees

The trustees are responsible for preparing the Trustees Annual Report and the 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 trustees to prepare financial statements for each financial year which give a true and fair view of the situation of the charity and of the incoming resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and 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.

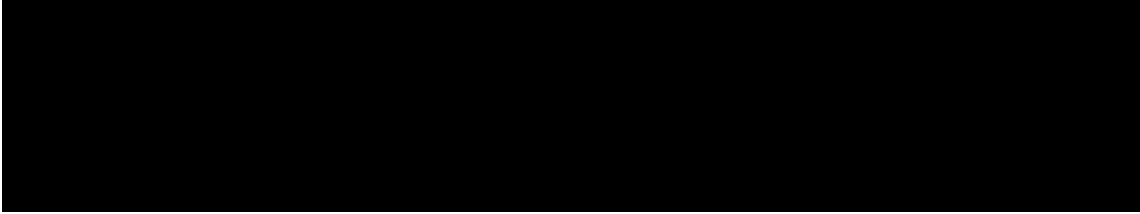
The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for prevention and detection of fraud and other irregularities.

Forest Kirk, Carluke (Church of Scotland)

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

The trustees' annual report was approved on 25 May 2025 and signed on behalf of the board of trustees by:



Forest Kirk, Carluke (Church of Scotland)

Independent Examiner's Report to the Trustees of Forest Kirk, Carluke (Church of Scotland)

Year ended 31 December 2024

I report to the trustees on my examination of the financial statements of Forest Kirk, Carluke (Church of Scotland) ('the charity') for the year ended 31 December 2024.

Responsibilities and basis of report

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)(a) to (c) of the 2006 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. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for my work, for this report, or for the opinions I have formed.

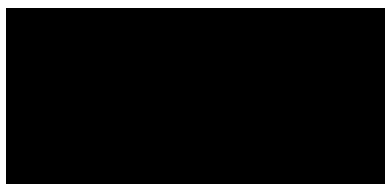
Independent examiner's statement

Since the charity has prepared its accounts on an accruals basis your examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended). I can confirm that I am qualified to undertake the examination because I am a registered member of ICAS which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention giving me cause to believe that in any material respect:

1. accounting records were not kept as required by section 44(1)(a) of the 2005 Act and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 (as amended); or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Member of the Institute of Chartered Accountants of Scotland
Independent Examiner

I A Stewart & Co
The Mechanics Workshop
New Lanark
ML11 9DB

26 May 2025

Forest Kirk, Carluke (Church of Scotland)

Statement of Financial Activities

Year ended 31 December 2024

		2024				2023
	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £	Total funds £
Income and endowments						
Donations and legacies	4	111,742	163,136	25,460	300,338	122,845
Charitable activities	5	3,962	5,788	—	9,750	6,694
Other trading activities	6	16,012	16,914	—	32,926	5,518
Investment income	7	13,261	11,761	2,586	27,608	18,108
Other income	8	1,786	—	—	1,786	3,528
		—	—	—	—	—
Total income		146,763	197,599	28,046	372,408	156,693
		=	=	=	=	=
Expenditure						
Expenditure on raising funds:						
Costs of raising donations and legacies	9	90	—	—	90	108
Costs of other trading activities	10	—	20,948	—	20,948	—
Expenditure on charitable activities	11,12	90,042	72,648	2,547	165,237	166,498
Other expenditure	13	180,580	53,726	—	234,306	—
		—	—	—	—	—
Total expenditure		270,712	147,322	2,547	420,581	166,606
		=	=	=	=	=
Net gains on investments	14	(39)	(327)	(756)	(1,122)	(166)
		—	—	—	—	—
Net expenditure and net movement in funds		(123,910)	50,604	26,255	(47,051)	(9,747)
Transfers between funds		(378)	378	—	—	—
		—	—	—	—	—
Net movement in funds		(124,288)	50,982	26,255	(47,051)	(9,747)
		=	=	=	=	=
Reconciliation of funds						
Total funds brought forward		411,052	263,988	—	675,040	684,787
		—	—	—	—	—
Total funds carried forward		286,764	314,970	26,255	627,989	675,040
		—	—	—	—	—

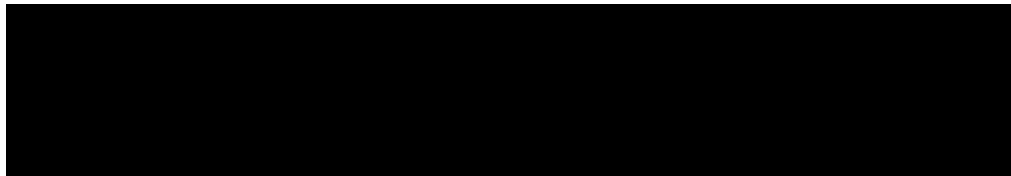
The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 10 to 25 form part of these financial statements.

Forest Kirk, Carluke (Church of Scotland)**Statement of Financial Position****31 December 2024**

		2024		2023
	Note	£	£	£
Fixed assets				
Tangible fixed assets	18		3,054	185,088
Investments	19		40,106	4,548
			43,160	189,636
Current assets				
Debtors	20	5,000		2,374
Cash at bank and in hand		581,513		485,467
		586,513		487,841
Creditors: amounts falling due within one year	21	1,684		2,437
Net current assets			584,829	485,404
Total assets less current liabilities			627,989	675,040
Net assets			627,989	675,040
Funds of the charity				
Endowment funds			26,255	—
Restricted funds			314,970	263,988
Unrestricted funds			286,764	411,052
Total charity funds	22		627,989	675,040

These financial statements were approved by the board of trustees and authorised for issue on 25 May 2025, and are signed on behalf of the board by:



The notes on pages 10 to 25 form part of these financial statements.

Forest Kirk, Carluke (Church of Scotland)

Notes to the Financial Statements

Year ended 31 December 2024

1. General information

The charity is a public benefit entity and a registered charity in Scotland and is unincorporated. The address of the principal office is 29 Mount Stewart Street, Carluke, ML8 5EB.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities and Trustee Investment (Scotland) Act 2005 and the Charity Accounts (Scotland) Regulations 2006 (as amended).

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue for at least a year from the date of signing these financial statements.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires the trustees to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Accounting estimates and assumptions are made concerning the future and, by their nature, will rarely equal the related actual outcome.

There are no judgements or estimates expected to have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

Taxation

Forest Kirk, Carluke (Church of Scotland) 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 VAT and resources expended therefore include irrecoverable input VAT.

Forest Kirk, Carluke (Church of Scotland)

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

3. Accounting policies *(continued)*

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 therefrom 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 objects of the charity. 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. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Income

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Forest Kirk, Carluke (Church of Scotland)

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

3. Accounting policies *(continued)*

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating leases

Rentals payable under operating leases are charged as an expense on a straight line basis over the term of the relevant lease.

Tangible assets

Tangible assets are initially recorded at cost and subsequently stated at cost less any accumulated depreciation and impairment losses.

The charity has the right to occupy and use for its charitable object's certain tangible fixed assets, including the churches, halls and manses of the former St Andrew's and St John's, 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.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings	- 20% reducing balance
Equipment	- 20% reducing balance

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.

Forest Kirk, Carluke (Church of Scotland)

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

3. Accounting policies *(continued)*

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares or preference shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Financial assets and investments that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £
Donations				
Offerings	47,450	13,247	—	60,697
Tax recovered on Gift Aid	9,846	572	—	10,418
Union: Introduction of funds from St John's	53,578	110,963	25,460	190,001
Grants				
Grants – Dementia Hub	—	38,354	—	38,354
Other donations and legacies				
Other donations and legacies	868	—	—	868
	111,742	163,136	25,460	300,338

Forest Kirk, Carluke (Church of Scotland)

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

4. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £
Donations				
Offerings	28,915	235	—	29,150
Tax recovered on Gift Aid	6,307	407	—	6,714
Union: Introduction of funds from St Johns	—	—	—	—
Grants				
Grants – Dementia Hub	—	64,805	—	64,805
Other donations and legacies				
Other donations and legacies	—	22,176	—	22,176
	35,222	87,623	—	122,845
	=	=	=	=

5. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Weddings and funerals	1,340	—	1,340
Other income	2,622	5,788	8,410
	3,962	5,788	9,750
	=	=	=

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Weddings and funerals	650	—	650
Other income	1,530	4,514	6,044
	2,180	4,514	6,694
	=	=	=

6. Other trading activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Use of premises	16,012	—	16,012
Choices shop	—	16,914	16,914
	16,012	16,914	32,926
	=	=	=

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Use of premises	5,518	—	5,518
Choices shop	—	—	—
	5,518	—	5,518
	=	=	=

Forest Kirk, Carluke (Church of Scotland)

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

7. Investment income

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £
Deposit interest	12,835	11,696	2,586	27,117
Dividends received	426	65	—	491
	13,261	11,761	2,586	27,608
	=	=	=	=
	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £
Deposit interest	7,906	7,576	2,418	17,900
Dividends received	208	—	—	208
	8,114	7,576	2,418	18,108
	=	=	=	=

8. Other income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Other income	1,786	—	1,786
	=	=	=
	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Other income	3,125	403	3,528
	=	=	=

9. Costs of raising donations and legacies

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Offering envelopes	90	90	108	108
	=	=	=	=

10. Costs of other trading activities

	Restricted Funds £	Total Funds 2024 £	Restricted Funds £	Total Funds 2023 £
Choices shop	20,948	20,948	—	—
	=	=	=	=

Forest Kirk, Carluke (Church of Scotland)

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

11. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £
Church activities	88,442	72,648	2,547	163,637
Support costs	1,600	—	—	1,600
	90,042	72,648	2,547	165,237
	=	=	=	=
	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £
Church activities	58,053	106,027	2,418	166,498
Support costs	—	—	—	—
	58,053	106,027	2,418	166,498
	=	=	=	=

12. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2024 £	Total fund 2023 £
Church activities	163,637	—	163,637	166,498
Governance costs	—	1,600	1,600	—
	163,637	1,600	165,237	166,498
	=	=	=	=
			2024 £	2023 £
Giving to Grow			41,623	25,688
Presbytery dues			793	749
Pulpit supply			347	220
Minister's expenses			2,341	1,429
Staff costs			35,272	34,496
Council tax			2,896	2,825
Light and heat			10,597	4,729
Fabric repairs and maintenance			7,798	45,088
Other building costs			11,636	806
Insurance			5,127	3,371
Church office expenses			2,601	1,559
Printing, stationery and postage			1,122	337
Water and drainage			—	760
Operating leases			912	1,216
Project costs			31,927	34,192
Other expenses			7,743	7,972
Depreciation			902	1,061
			—	—
			163,637	166,498
Governance costs			—	—
Independent examiner fees			1,600	—
			—	—
			165,237	166,498
			=	=

Forest Kirk, Carluke (Church of Scotland)

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

13. Other expenditure

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Write-off of tangible fixed assets held for charity's own use	180,580	—	180,580
Transfer of Dementia Hub funds to charity in own name	—	53,726	53,726
	180,580	53,726	234,306
	=	=	=
	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Write-off of tangible fixed assets held for charity's own use	—	—	—
Transfer of Dementia Hub funds to charity in own name	—	—	—
	—	—	—
	=	=	=

14. Net gains on investments

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £
Gains on revaluation of investments	39	327	756	1,122
	=	=	=	=
	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £
Gains on revaluation of investments	166	—	—	166
	=	=	=	=

15. Net expenditure

Net expenditure is stated after charging/(crediting):

	2024 £	2023 £
Depreciation of tangible fixed assets	902	1,061
Write-off of tangible fixed assets	180,580	—
Operating lease rentals	912	1,216
	=	=

Forest Kirk, Carluke (Church of Scotland)

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

16. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024	2023
	£	£
Wages and salaries	35,272	34,496

The average head count of employees during the year was 3 (2023: 5).

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.

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

17. Trustee remuneration and expenses

During the year ministers' expenses totalled to £2,341 (2023: £1,429) for reimbursement of travel expenses and telephone costs. In addition £2,896 (2023: £2,825) Council tax was paid.

No other trustee or person related to a trustee received payment for work done or services rendered nor had any such person a personal interest in any contract or transaction entered into by the charity during the year.

18. Tangible fixed assets

	Fixtures and fittings £	Equipment £	Total £
Cost			
At 1 Jan 2024	165,213	31,957	197,170
Disposals	(160,000)	(21,376)	(181,376)
At 31 Dec 2024	5,213	10,581	15,794
Depreciation			
At 1 Jan 2024	3,866	8,216	12,082
Charge for the year	270	632	902
Disposals	—	(244)	(244)
At 31 Dec 2024	4,136	8,604	12,740
Carrying amount			
At 31 Dec 2024	1,077	1,977	3,054
At 31 Dec 2023	161,347	23,741	185,088

Forest Kirk, Carluke (Church of Scotland)

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

19. Investments

	Other investments £
Cost or valuation	
At 1 Jan 2024	4,548
Additions	34,436
Fair value movements	1,122
	-
At 31 Dec 2024	40,106
	=
Impairment	
At 1 Jan 2024 and 31 Dec 2024	-
	=
Carrying amount	
At 31 Dec 2024	40,106
	=
At 31 Dec 2023	4,548
	=

All investments shown above are held at valuation.

The following investments are held:

	Cost 2024 £	Cost 2023 £
Church of Scotland Investors Trust		
Income fund	4,861	4,096
Growth fund	10,723	-
	-	-
	15,584	4,096
	=	=

20. Debtors

	2024 £	2023 £
Gift Aid tax refund due	5,000	1,639
Other debtors	-	735
	-	-
	5,000	2,374
	=	=

21. Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals	1,583	1,866
Social security and other taxes	101	571
	-	-
	1,684	2,437
	=	=

Forest Kirk, Carluke (Church of Scotland)

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

22. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2024 £	Income £	Expenditure £	Transfers £	Gains £	At 31 Dec 2024 £
General Fund	34	89,289	(85,707)	11,573	—	15,189
General Fund (Invested)	213,835	11,178	—	(5,000)	—	220,013
General Bequest Fund	6,073	—	—	(6,073)	—	—
Tangible Fixed Assets	184,398	—	(181,344)	—	—	3,054
Investment	4,548	965	—	—	39	5,552
St Andrew's Guild Designated Fabric Fund	360	2,277	(1,959)	(678)	—	—
Craft Club	1,415	—	(1,313)	—	—	102
Flower fund	389	200	(389)	(200)	—	—
Organ fund	—	500	—	—	—	500
Legacy fund	—	3,834	—	—	—	3,834
	—	38,520	—	—	—	38,520
	411,052	146,763	(270,712)	(378)	39	286,764
	=	=	=	=	=	=
	At 1 Jan 2023 £	Income £	Expenditure £	Transfers £	Gains £	At 31 Dec 2023 £
General Fund	(640)	43,629	(54,255)	11,300	—	34
General Fund (Invested)	216,136	7,699	—	(10,000)	—	213,835
General Bequest Fund	1,073	—	—	5,000	—	6,073
Tangible Fixed Assets	185,353	—	(955)	—	—	184,398
Investment	4,382	—	—	—	166	4,548
St Andrew's Guild Designated Fabric Fund	365	1,976	(1,681)	(300)	—	360
Craft Club	1,415	—	—	—	—	1,415
Flower fund	1,404	855	(1,270)	(600)	—	389
Organ fund	—	—	—	—	—	—
Legacy fund	—	—	—	—	—	—
	409,488	54,159	(58,161)	5,400	166	411,052
	=	=	=	=	=	=

Purposes of Unrestricted Funds

General Fund: The Trustees use this fund for the day-to-day operation of the Charity.

General Bequest and Legacy funds Used as a repository for legacies and larger donations.

Purposes of Designated Funds

St Andrew's Guild: These funds are held by the Guild for the running of the organisation.

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

Craft Club: Club members make and sell items to raise funds for church projects and charities.

Tangible fixed assets: Fund to show the amounts tied up in fixed assets.

Investment: Fund to show amounts invested with Church of Scotland Investor's Trust.

Flower fund: Established following a legacy to cover the cost of flowers as required.

Organ fund: The Trustees have set aside funds for major repairs and maintenance of the Church Organ

Legacy fund: This fund is used for the purchases of congregational items such as audio visual equipment, hymn books; and other items of extraordinary expenditure outwith fabric.

Forest Kirk, Carluke (Church of Scotland)

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

22. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 Jan 2024 £	Income £	Expenditure £	Transfers £	Gains £	At 31 Dec 2024 £
Fabric Fund						
(Invested)	196,960	10,142	–	(10,000)	–	197,102
Property Appeal	1,789	260	(9,459)	10,000	–	2,590
Kirk Session						
Outreach	1,312	–	–	–	–	1,312
Fund for Elderly	387	5,054	(5,227)	–	–	214
Pastoral Care Fund	1,424	17,149	(555)	–	327	18,345
Dementia Hub						
(Drop-in (Memory cafe))	15,662	12,847	(28,509)	–	–	–
Drop-in Garden						
Project	1,084	511	(1,595)	–	–	–
Drop-in (Playlist)	–	–	–	–	–	–
Dementia Project						
(Invested)	206	–	(206)	–	–	–
PROJECT	8,235	209	(8,444)	–	–	–
TPP Fund	346	–	–	–	–	346
Age Scotland -						
About Dementia	2,337	–	(2,337)	–	–	–
The National Lottery						
Community Fund -						
Improving Lives	33,556	33,300	(66,856)	–	–	–
Fixed Asset fund	690	–	(690)	–	–	–
Choices Shop	–	105,894	(20,949)	–	–	84,945
St John's Guild fund	–	1,854	(300)	–	–	1,554
St Andrew's Guild fund	–	–	–	378	–	378
CAIR Club	–	4,126	(1,866)	–	–	2,260
Listeners	–	1,509	–	–	–	1,509
Presbytery Youth						
Grant / Outreach	–	2,109	–	–	–	2,109
Malawi	–	670	–	–	–	670
Community Lunch	–	1,965	(329)	–	–	1,636
	263,988	197,599	(147,322)	378	327	314,970
	=	=	=	=	=	=

Forest Kirk, Carluke (Church of Scotland)

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

22. Analysis of charitable funds *(continued)*

	At 1 Jan 2023	Income	Expenditure	Transfers	Gains	At 31 Dec 2023
	£	£	£	£	£	£
Fabric Fund						
(Invested)	194,965	6,995	—	(5,000)	—	196,960
Property Appeal	1,414	319	(4,944)	5,000	—	1,789
Kirk Session						
Outreach	1,312	—	—	—	—	1,312
Fund for Elderly	652	200	(465)	—	—	387
Pastoral Care Fund	1,574	—	(150)	—	—	1,424
Dementia Hub						
(Drop-in (Memory						
cafe))	5,126	24,977	(8,480)	(5,961)	—	15,662
Drop-in Garden						
Project	24,529	2,240	(25,685)	—	—	1,084
Drop-in (Playlist)	235	—	—	(235)	—	—
Dementia Project						
(Invested)	25,156	580	—	(25,530)	—	206
PROJECT	7,527	—	(24,822)	25,530	—	8,235
TPP Fund	346	—	—	—	—	346
Age Scotland -						
About Dementia	12,463	—	(10,126)	—	—	2,337
The National						
Lottery Community						
Fund - Improving						
Lives	—	64,805	(31,249)	—	—	33,556
Fixed Asset Fund	—	—	(106)	796	—	690
Choices Shop	—	—	—	—	—	—
St John's Guild fund	—	—	—	—	—	—
St Andrew's Guild fund	—	—	—	—	—	—
CAIR Club	—	—	—	—	—	—
Listeners	—	—	—	—	—	—
Presbytery Youth						
Grant / Outreach	—	—	—	—	—	—
Malawi	—	—	—	—	—	—
Community Lunch	—	—	—	—	—	—
	275,299	100,116	(106,027)	(5,400)	—	263,988

Forest Kirk, Carluke (Church of Scotland)

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

22. Analysis of charitable funds *(continued)*

Fabric Fund: Sums donated / bequeathed for fabric and furnishings are invested in The Church of Scotland Investors Trust Deposit Fund until required.

Property Appeal: Funds to be used for necessary property repairs.

Kirk Session Outreach: This fund is used for the benefit of children and young people and purchase of pastoral materials. It also holds funds awarded to re-engage with congregation and community following the Covid-19 lockdown and to stimulate worship, activity, and mission.

Fund for Elderly: This receives regular donations for benefit of the elderly and is used for that purpose.

Pastoral Care Fund: A Kirk Session Fund managed by the Minister and Session Clerk used to help anyone in need.

Dementia Hub (formerly Drop-in - Memory Café): This fund is used to meet expenses of running regular activities for anyone with concerns about memory.*

Garden Project: Grant funding from Life Changes Trust - Creating Better Lives in Lanarkshire and from Lanark Presbytery together with donations expended to create a Sensory Garden within the church grounds.*

Drop-in (Playlist): This fund provided iPods and memory books to people with dementia. The balance was transferred to the Dementia Hub fund during the year and is now closed.

Dementia Project (Invested): Surplus funds from Dementia Hub and Project are invested in The Church of Scotland Investors Trust Deposit Fund until required. This fund is now closed.

PROJECT: Grant funding from "Go For It" and Life Changes Trust expended in terms of the award to fund employment of a Project Coordinator for the Dementia Project. The post became redundant during lockdown, and, with the approval of the funders, the remaining grant was used to fund two part time posts. Since 1 June 2023 these posts have been funded by The National Lottery Community Fund grant and this fund is reserved for major Hub expenditure.*

TPP Fund: Grant funding awarded for the purpose of providing free sanitary products in all the toilets at our premises.

Age Scotland - About Dementia: "Encouraging and Supporting Grassroots Activity" grant from Age Scotland awarded to the Dementia Hub to provide therapeutic massage for Carers, lunches, transport for trips and to trial family support sessions.*

The National Lottery Community Fund - Improving Lives: Funding awarded for three years from 1 June 2023 to provide four part-time staff for the Dementia Hub, weekly Heart for Art sessions and development of a Virtual Reality project.*

Choices shop This fund is an ecumenical community project, to help finance the work of Street Level and other worthy causes.

St John's Guild fund: This fund supports all Guild activities and is used at the sole discretion of St John's Guild members

St Andrew's Guild fund: This fund supports all Guild activities and is used at the sole discretion of St Andrew's Guild members. The fund was transferred to restricted funds for consistency of treatment following the churches union.

CAIR club This fund supports the activities of the CAIR Club for the benefit of the elderly in the church and community.

Listeners Community listening group funds.

Presbytery Youth Grant/Outreach Funds to support youth activities.

Malawi fund Funds to support benevolent projects in Malawi

Community lunch Funds raised to support community lunches.

*Funds transferred to the St Andrew's Dementia Hub charity now established in its own right (Charity number SC053349)

Forest Kirk, Carluke (Church of Scotland)

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

22. Analysis of charitable funds *(continued)*

Endowment funds

	At 1 Jan 2024 £	Income £	Expenditure £	Transfers £	Gains £	At 31 Dec 2024 £
Consolidated						
Stipend Fund	—	2,547	(2,547)	—	—	—
Bequest Fund						
Revenue	—	25,499	—	—	756	26,255
	—	—	—	—	—	—
	—	28,046	(2,547)	—	756	26,255
	=	=	=	=	=	=
	At 1 Jan 2023 £	Income £	Expenditure £	Transfers £	Gains £	At 31 Dec 2023 £
Consolidated						
Stipend Fund	—	2,418	(2,418)	—	—	—
Bequest Fund						
Revenue	—	—	—	—	—	—
	—	—	—	—	—	—
	—	2,418	(2,418)	—	—	—
	=	=	=	=	=	=

Consolidated Stipend Fund: Income derived from Stipend Endowments is applied for stipend purposes (Giving to Grow).

Bequest fund Established for congregational benevolence.

23. Collections and donations to third parties

	2024 £	2023 £
Christian Aid	—	192
Shoebox appeal (Guild)	—	30
Parkinson's UK	488	216
St Andrew's Dementia Hub	63	—
Bethany Trust	183	—
Glasgow City Mission	170	—
DEC	159	—
Clydesdale Food Banks	780	—
Erskine Hospital	163	—
St Andrew's Hospice	575	—
Guide Dogs for the Blind	660	—
Blood Cancer Scotland	300	—
Shelter	250	—
	—	—
	3,791	438
	=	=

The funds raised for 3rd parties come from Time for Fellowship, Kettles On, Soup and Sweet Lunches, kindly supported by the Congregation and non-members.

Forest Kirk, Carluke (Church of Scotland)

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

24. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £
Tangible fixed assets	3,054	—	—	3,054
Investments	4,590	10,431	25,085	40,106
Current assets	280,804	304,539	1,170	586,513
Creditors less than 1 year	(1,684)	—	—	(1,684)
Net assets	286,764	314,970	26,255	627,989
	=	=	=	=
	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £
Tangible fixed assets	184,398	690	—	185,088
Investments	4,548	—	—	4,548
Current assets	223,272	264,569	—	487,841
Creditors less than 1 year	(1,166)	(1,271)	—	(2,437)
Net assets	411,052	263,988	—	675,040
	=	=	=	=

25. Volunteers

In common with all congregations of the Church of Scotland, the congregation benefits from the contributions 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.

26. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2024 £	2023 £
Not later than 1 year	912	1,216
Later than 1 year and not later than 5 years	—	912
	912	2,128
	=	=

27. Related parties

A total of £13,027 (2023: £7,566) was donated to the charity by the trustees during the year.