

**The Church at Stirling (SCIO)**

**Receipts and Payments Accounts  
for the year ended 5 April 2021**

**Charity No: SC029463**

**The Church at Stirling (SCIO)**  
**Contents of the Receipts and Payments Accounts**  
**for the year ended 5 April 2021**

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# **The Church at Stirling (SCIO)**

## **Trustees' Annual Report**

### **Year ended 5 April 2021**

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The Trustees have pleasure in presenting their report together with the financial statements for the year ended 5 April 2021.

#### **Reference and Administrative Information**

##### **Trustees**

The following Trustees served during the financial year:

[REDACTED]

Registered office and  
operational address: 48 Forth Street  
Riverside  
Stirling  
FK8 1UF

Charity Name: The Church at Stirling (SCIO)

Charity Registration Number: SC029463

Independent Examiner [REDACTED] Chartered Accountant  
Hollis Accounting Ltd, [REDACTED]  
[REDACTED]

Bankers: Clydesdale Bank  
101 High Street, Tillicoultry, FK13 6DL

#### **Structure, Governance and Management**

The Church at Stirling is registered as a Scottish Charity, number SC029463. The Church at Stirling was previously known as the Noble House. The Charity is governed by its board of Trustees. The charity has changed to a SCIO form from 6 April 2017.

The governing body of the Church at Stirling consists of members of the board of Trustees who have a fiduciary obligation to the charity. The number of trustees must be no less than three and must include the office of a president, a secretary and a treasurer. In June 2020 one of the Trustees resigned and we are actively looking to appoint a new trustee in his place but due to COVID this has been difficult. In line with the charity's objectives, the Church at Stirling finds its leadership in the Lord Jesus Christ, and in the leadership of its president, who must be an ordained minister.

Members of the board of trustees serve for continuous one year periods and its officers are elected annually by the board of trustees at its regular annual meeting. A two thirds majority vote of the board of trustees is needed to fill any vacancy on the board, any trusteeship to be filled by reason of an increase in the number of trustees, and the appointment of any office. The board of trustees meets regularly and a majority of the total number of trustees constitutes a quorum for the transaction of business at any meeting of the board. It is the board of trustees who are responsible for conducting an annual general meeting which provides the members of The Church at Stirling with an overview of the previous year including a financial report.

# **The Church at Stirling (SCIO)**

## **Trustees' Annual Report**

### **Year ended 5 April 2021**

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#### **Structure, Governance and Management (continued)**

A detailed account of the structure, governance and management of the Church at Stirling is available in its constitution, particularly in articles 4, 5 and 6. For further details concerning the organisational structure and decision making processes please refer to articles 5.7 and 5.8.

#### **Objectives and Activities**

The objectives of the Church at Stirling are to communicate the Gospel message, and to encourage and enable people to live in a way that trusts God. We remain committed to these objectives, although our way of delivering them changed significantly in 2020-2021.

Changes to our 'operational model' resulted both from operating during the COVID 19 pandemic and as a broader response to progressive changes we felt led to make. In essence these changes included a move to increase the number of small groups and the frequency of small group meetings along with a decrease in entire church community meetings. Weekly small groups have become the focus for our community with entire community meetings being moved from weekly to monthly occurrences. This transition was planned to enable our community to be strengthened and empowered in their faith and to be able to connect meaningfully in smaller church community groups within their local geographic communities.

A further objective of this change as to be able to reduce our operational costs and to allow us to spend a greater percentage of our income on our primary objectives of communicating the Gospel message and encouraging and enabling our church community to live in a way that trusts God.

#### **Achievements and Performance**

2020-2021 has been a successful year for the Church at Stirling and we have been able to successfully implement many of the objectives outlined above. We have established several small groups that meet weekly in different geographic locations around Stirling. These are effectively encouraging and enabling people who connect with them to live in a way that trusts God and they are beginning to seek to deliberately communicate the Gospel to their wider geographic locations.

It was inevitable that some of our church community would not transition with us into this new 'operational model' and we have successfully re-homed some of our people into other church communities in and around Stirling. This has resulted in our overall church community being reduced in size in 2020-2021, but with vibrant and strong small groups. We have successfully established 3 small groups around the Stirling area with other small groups ready to be established after the COVID 19 pandemic has passed.

We are committed to meeting monthly as a wider church community and have been fortunate to be able to use our previous church building on Sunday afternoon. We have managed to successfully reduce our operational costs by ending our lease on our rented church building and by terminating the position of a full time employed Pastor. The role of the Pastor of our community continues to be held by [REDACTED] who performs this work in a limited capacity as a self-employed contractor. It is anticipated that we will be able to spend a greater percentage of our income on communicating the Gospel in 2021-2022.

**The Church at Stirling (SCIO)**  
**Trustees' Annual Report (cont.)**  
**Year ended 5 April 2021**

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**Financial Review**

Total church income for the year to 5 April 2021 was £43,367 (2020: £67,668). We remain to be encouraged by the giving of the people and continue to trust God for our income.

The Church at Stirling has total cash reserves of £35,761 (2020: £31,236) of which £7,303 (2020: £7,283) are restricted funds and will be used for the purposes described at note 2.

The Church at Stirling is funded entirely through the donations of its members and through the gift aid reclaimed on these donations. Designations to missions are on-going to support the work of the missionaries and Christian mission organisations previously referred to.

**Investment Policy and Performance**

The trustees, having regard to the liquidity requirements of running the charity, have kept available funds in interest-bearing deposit accounts and seek to achieve a rate on deposit which matches or exceeds inflation as measured by the retail prices index. Due to wider economic circumstances deposit rates have been depressed and so this aim was not achieved in the year.

**Risk Management**

The Trustees regularly review the risks to which the Church is exposed and plan to mitigate these as far as possible.

**Reserves Policy**

It is the Trustees' aim to hold reserves of approximately six months expenditure including designated funds. The Trustees continue to encourage growth in charitable giving to the Church which should enable reserves to be built up to this level.

**Plans for the Future**

We were, as most organisations, impacted by COVID-19 which cut down the ways in which we could operate as a church. In many ways this proved to us that our flexible model could work and assisted us in making those final decisions to let loose the fixed church building and move into the community.

**The Church at Stirling (SCIO)  
Trustees' Annual Report (cont.)  
Year ended 5 April 2021**

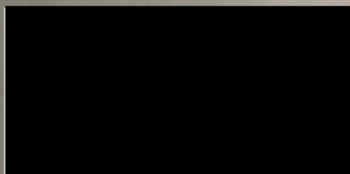
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**Statement of Trustees' Responsibilities**

When preparing Receipts and Payments accounts charity law requires the trustees to prepare financial statements which show the receipts and payments for the period and the material assets and liabilities at the end of the period. In preparing those financial statements, the trustees are required to:

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

Approved by the Trustees and signed on their behalf,



Date .....

22/12/2021

## **Independent Examiner's Report to the Trustees of The Church at Stirling**

I report on the accounts of the charity for the year ended 5 April 2021 which are set out on pages 6 to 9.

### **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 (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, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the



Date: 23 December 2021

**The Church at Stirling (SCIO)**  
**Statement of Receipts and Payments**  
**For the year ending 5 April 2021**

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		<b>Unrestricted</b>	<b>Restricted</b>		
	<b>Note</b>	<b>Funds</b>	<b>Funds</b>	<b>Total</b>	<b>Total</b>
		<b>2021</b>	<b>2021</b>	<b>2021</b>	<b>2020</b>
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b><u>Receipts</u></b>	<b>3</b>				
Offerings & donations		29,728	270	29,998	57,871
Legacies		-	-	-	-
Gift Aid Recovered		6,586	-	6,586	8,656
		<u>36,314</u>	<u>270</u>	<u>36,584</u>	<u>66,527</u>
Grants		6,678	-	6,678	-
Hall Letting		-	-	-	1,040
Bank interest		105	-	105	101
Other income		-	-	-	-
<b><u>Total Receipts</u></b>		<u>43,097</u>	<u>270</u>	<u>43,367</u>	<u>67,668</u>
<b><u>Payments</u></b>	<b>4</b>				
Costs of generating funds		-	-	-	-
Charitable activities		36,276	2,566	38,842	62,787
<b><u>Total Payments</u></b>		<u>36,276</u>	<u>2,566</u>	<u>38,842</u>	<u>62,787</u>
Surplus/(Deficit) for the period before transfers		6,821	(2,296)	4,525	4,881
Transfers		(2,316)	2,316	-	-
<b>Surplus/(Deficit) for the period</b>		<u>4,505</u>	<u>20</u>	<u>4,525</u>	<u>4,881</u>



The Church at Stirling (SCIO)  
Statement of Balances  
As at 5 April 2021

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		Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £	Total 2020 £
Note					
<b><u>Bank &amp; Deposit Balances</u></b>					
	Opening cash at bank and in hand	23,953	7,283	31,236	26,355
<b>Movement in period:</b>					
	Surplus/(Deficit) for the period	4,505	20	4,525	4,881
	Closing cash at bank and in hand	2	<u>28,458</u>	<u>7,303</u>	<u>35,761</u>
				<u>31,236</u>	<u>31,236</u>

**Assets**

Gift Aid Receivable  
Prepaid rent

520 626  
- 3,250

**Liabilities**

Independent examination accrual

1,980 1,140

The accounts were approved by the Trustees on .....

For and on behalf of the Trustees

[Redacted Signature]

[Redacted Signature]

22/12/2021

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity moved to using this basis for the year ending 5 April 2021 and the figures for the comparative year are restated accordingly.

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

During the period Dr Jonathan Cluett received remuneration of £8,399 (2020: £18,779) and Mrs Helen Cluett (Dr Cluett's wife) received remuneration of £2,972 (2020: £7,132). Dr Jonathan Cluett also received £15,400 (2020: £nil) as a freelancer.

A pension contribution of £nil (2020: £2,600) was made for Dr Jonathan Cluett.

£634 (2020: £2,807) of expenses were reimbursed to Reverend Dr Jonathan Cluett (Trustee) during the period for expenditure paid personally, including expenses such as ministry, travel and children's ministry expenses.

During the year a total of £3,932 (2020: £6,887) was donated to the charity by trustees.

**2. Fund movement**

	At 06.04.20	Income	Expenditure	Transfers	At 05.04.21
Unrestricted funds	£	£	£	£	£
Designated Building Fund	5,312	40	-	-	5,352
General Fund	18,641	43,057	(36,276)	(2,316)	23,106
	<u>23,953</u>	<u>43,097</u>	<u>(36,276)</u>	<u>(2,316)</u>	<u>28,458</u>
<b>Restricted Funds</b>					
Benevolence	529	-	-	-	529
Missions - Jacob Plan	3,850	-	-	-	3,850
Youth & Children's Ministry	323	-	-	-	323
Mnt Carmel	1,724	-	-	-	1,724
Outreach	857	-	-	-	857
Israel (Bridges for Peace)	-	20	-	-	20
Missions (General)	-	250	(2,566)	2,316	-
	<u>7,283</u>	<u>270</u>	<u>(2,566)</u>	<u>2,316</u>	<u>7,303</u>
<b>Total funds</b>	<u>31,236</u>	<u>43,367</u>	<u>(38,842)</u>	<u>-</u>	<u>35,761</u>

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The Trustees maintain a single unrestricted fund for the purposes of the charity.

**Purposes of Restricted and Endowment Funds**

Benevolence: This fund is allocated for those within the Church's congregation who require financial aid.

Missions (Jacob Plan): This fund is allocated for supporting the Jacob Plan mission.

Youth & Children's Ministry: This fund is allocated for spending on the young people of the church.

Mnt Carmel: This fund is for Mount Carmel.

Outreach: This fund is allocated to the Outreach work of the church.

Israel: This fund is for supporting mission work in Israel (Bridges for Peace)

Missions (General): this fund is allocated for supporting missionaries and Christian mission work abroad.

There are currently no endowment funds held by the charity.

For the year ending 5 April 2021

Notes to the Accounts (continued)

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total 2021 £	Total 2020 £
<b>3. Analysis of Receipts</b>				
<b>Voluntary Income</b>				
Offerings & Donations	29,728	270	29,998	57,871
Legacies	-	-	-	-
Income tax recovered under Gift-Aid	6,586	-	6,586	8,656
	<u>36,314</u>	<u>270</u>	<u>36,584</u>	<u>66,527</u>
<b>Grants Received (CJRS)</b>	<u>6,678</u>	<u>-</u>	<u>6,678</u>	<u>-</u>
	6,678	-	6,678	-
<b>Other Receipts</b>				
Rental income	-	-	-	1,040
Bank interest	105	-	105	101
	<u>105</u>	<u>-</u>	<u>105</u>	<u>1,141</u>
<b>Total Receipts</b>	<u>43,097</u>	<u>270</u>	<u>43,367</u>	<u>67,668</u>
	<b>Unrestricted Funds 2021 £</b>	<b>Restricted Funds 2021 £</b>	<b>Total 2021 £</b>	<b>Total 2020 £</b>
<b>4. Analysis of Payments</b>				
<b>Cost of Generating Funds</b>	-	-	-	-
<b>Charitable activities</b>				
Benevolence	3,094	-	3,094	425
Missions	-	2,566	2,566	4,669
Motor Expenses	394	-	394	1,495
Bank and Credit Card Charges	103	-	103	147
Youth & Children's Ministry	-	-	-	411
Insurances	-	-	-	1,299
Postage, Stationery & Advertising	2,054	-	2,054	1,916
Outreach, Music & Media	185	-	185	444
Rent and Rates	443	-	443	13,000
Repairs and renewals	-	-	-	1,327
Travel & Entertainment	-	-	-	1,494
Heat and Light	852	-	852	3,183
Telephone	1,528	-	1,528	2,529
Staff Costs	11,371	-	11,371	28,630
Consultancy	15,400	-	15,400	-
Education and Resource	-	-	-	366
Accounting - payroll	852	-	852	312
Independent Examiner's Fee	-	-	-	1,140
<b>Total Charitable Activities</b>	<u>36,276</u>	<u>2,566</u>	<u>38,842</u>	<u>62,787</u>
<b>Total Payments</b>	<u>36,276</u>	<u>2,566</u>	<u>38,842</u>	<u>62,787</u>
<b>5. Staff costs</b>	<b>2021 £</b>	<b>2020 £</b>		
	10,796	26,030		
	575	2,600		
	<u>11,371</u>	<u>28,630</u>		

The average number of employees during the year, calculated on the basis of a head count, was as follows:  
2021: 1 (2020: 2)