

Cumbernauld: Kildrum and St Mungo's Church of Scotland

CONGREGATIONAL ACCOUNTS

31 DECEMBER 2023

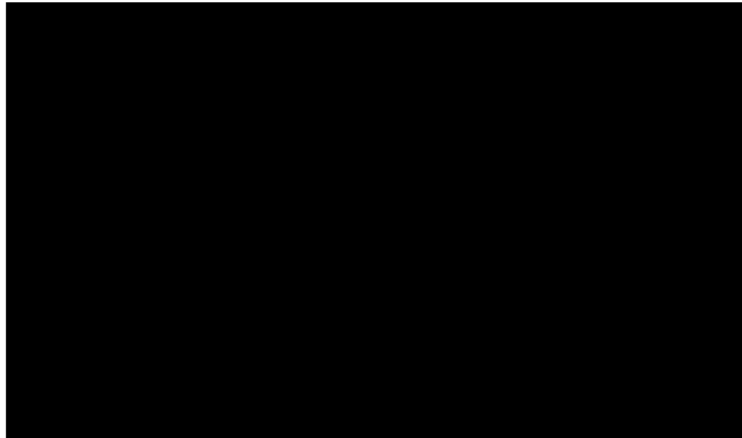
Congregation No: 161072

Charity No: SC036366

Reference and Administrative Information

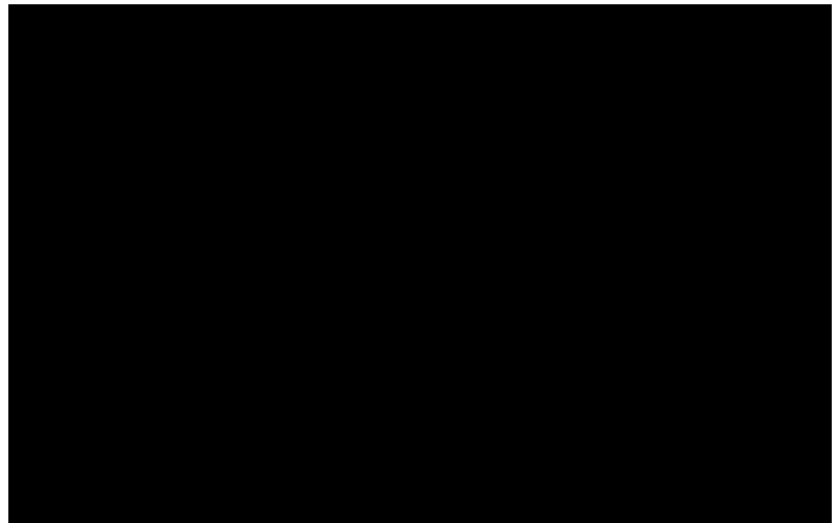
Charity Name: Cumbernauld: Kildrum and St Mungo's Church of Scotland
Charity Registration Number: SC036366
Congregation Reference No: 161072
Contact Address:

Trustees - Current



Trustees - Retired

Retired in 2023:



Principal Office Bearers:

Minister

Interim Moderator

Session Clerk

Depute Clerk

Church Treasurer

Independent Examiner:



Vacant

Vacant – position covered by Finance Committee



Dickson Middleton
20 Barnton Street
Stirling FK8 1NE

Bankers:

Bank of Scotland plc
Unit 17, Antonine Centre
Tryst Road
Cumbernauld G67 1JW

**Cumbernauld: Kildrum and St Mungo's Church of Scotland
Trustees' Annual Report
Year ended 31 December 2023**

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

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 charge is vacant and at present we have an Interim Moderator and Team ministers. When a new Minister is called he or she will become a member of the Kirk Session.

Organisational Structure

The Kirk Session, which meets six times a year, is responsible for both the spiritual and temporal affairs of the church.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

St Mungo's Church is a B listed building with a seating capacity of approximately 1,000 and is the largest public auditorium in Cumbernauld.

On 11 May 2023 there was a formal Union of Cumbernauld Kildrum and Cumbernauld St Mungo's Parish. The Kildrum Church Sanctuary has been vacated and cleared. The Kildrum Church halls remain in use and form part of the Kildrum and St Mungo's buildings.

The Service of Worship takes place every Sunday at 11:00 am.

The Girls Brigade Company meets in the church halls during each week.

The Ladies Circle meets during the summer months and has grown, with members from Kildrum Parish joining.

There are also several external groups who use the church building.

Achievements and Performance

The Kirk Session and the Congregation are very strongly united together and a warm empathy is prevalent among our members. The congregations of Kildrum and St Mungo's have come together successfully.

Cumbernauld: Kildrum and St Mungo's Church of Scotland

Trustees' Annual Report (continued) Year ended 31 December 2023

Achievements and Performance (Continued)

Following the Union of Kildrum and St Mungo's the Kirk Sessions came together. During 2023 a number of Trustees took the opportunity to retire, although they are still active within the congregation. This is reflected in the List of Trustees. The retiring elders were thanked at a service in August 2023.

The Annual Harvest Thanksgiving Service was held in October 2023. Monetary donations were given to the Glasgow City Mission and non-perishable food was donated to the local food bank. The ecumenical Festival of Light was held in St Mungo's in December 2023.

Several Youth Organisations Parade took place as part of the Sunday morning worship during the year.

There were joint services between Cumbernauld Kildrum and St Mungo's and Cumbernauld Old Parish on Remembrance Sunday, 17 December 2023, Christmas Eve and Christmas Day.

A Christmas Fayre was held in December 2023 and was well supported, despite being a bad snow day.

[REDACTED] were appointed in November 2023 as Team Ministers for Cumbernauld and St Mungo's and Cumbernauld Old Parish. Both Ministers have been warmly welcomed into the congregation of Kildrum and St Mungo's. They have also worked to prepare and support the congregation for more changes and a further union with Cumbernauld Old.

The congregation sadly lost several long-standing members and office bearers in 2023.

Financial Review

The building (previously St Mungo's) is open to the community and was used by many groups throughout the year.

A café, run by volunteers, is held in the building every Thursday morning and provides a warm space and a free breakfast for the community. This is funded externally, and the office bearers of Kildrum and St Mungo's are happy to be able to support this important cause.

The members are to be thanked for keeping the church in a financially stable condition and are to be congratulated on achieving this during a difficult few years. An increase in changing freewill offering to bank standing order ensures a steady income. The increase in cost of living, maintenance and energy costs will have a significant impact in the coming months, with monthly expenditure being higher than the monthly income.

We are ending the year in a reasonably healthy position considering the increasing costs and financial challenges. This is likely to become more challenging in the year ahead.

Reserves Policy

A reasonable reserve has been maintained in the General and Fabric Accounts to meet any unforeseen expenditure. The position will be kept under review in the coming year.

**Cumbernauld: Kildrum and St Mungo's Church of Scotland
Trustees' Annual Report (continued)
Year ended 31 December 2023**

Financial Review (Continued)

Risk Assessment

The Trustees assess the major risks to which the Church could be exposed on an ongoing basis and established procedures exist to manage those risks.

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 (as amended) 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

23 June 2024

Cumbernauld: Kildrum and St Mungo's Church of Scotland
SC036366

Independent Examiner's Report to the Trustees of Cumbernauld: Kildrum and St Mungo's Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2023 which are set out on pages 2 to 11.

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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

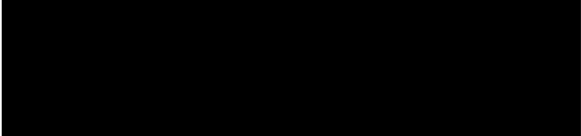
Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. 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 accounts.

Independent examiner's statement

In connection with 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 Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Regulationshave 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



Dickson Middleton
Chartered Accountants
20 Barnton Street
Stirling FK8 1NE
Date: 28 June 2024

Cumbernauld: Kildrum and St Mungo's Church of Scotland

Receipts and Payments Account

Year ended 31 December 2023

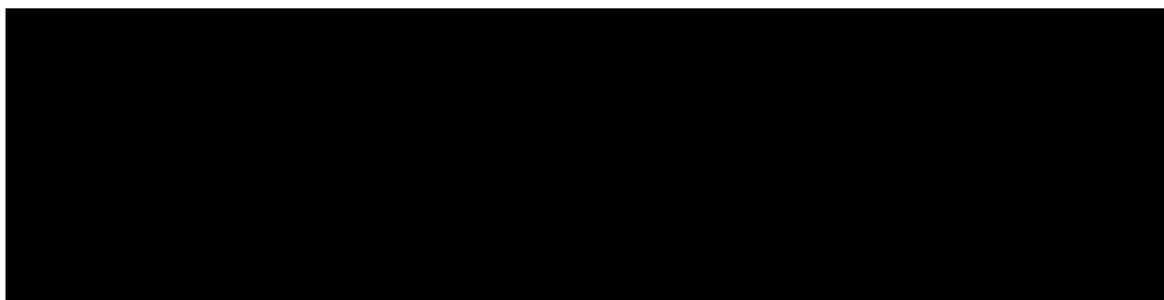
		Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Total 2022 £
Receipts	Note				
Donations	3	49,053	2,361	51,414	37,404
Fund raising events		2,925	-	2,925	2,112
Interest on deposit funds		372	-	372	87
		<u>52,350</u>	<u>2,361</u>	<u>54,711</u>	<u>39,603</u>
Rental of premises		11,539	-	11,539	7,312
Weddings / Funerals		745	-	745	710
Other Receipts		5,702	-	5,702	360
Kildrum Investments		6,518	-	6,518	-
Kildrum Bank Accounts		11,424	8,927	20,351	-
VAT reclaim LPOW		420	-	420	1,065
Total Receipts		<u>88,698</u>	<u>11,288</u>	<u>99,986</u>	<u>49,050</u>
Payments	4				
Costs of generating funds		-	-	-	80
Charitable activities		91,371	-	91,371	51,060
Governance costs		780	-	780	720
Total Payments		<u>92,151</u>	<u>-</u>	<u>92,151</u>	<u>51,860</u>
Excess of Receipts over Payments / (Payments over Receipts) for the year before transfers		(3,453)	11,288	7,835	(2,810)
Transfers		-	-	-	-
Excess of Receipts over Payments / (Payments over Receipts) for the year		<u>(3,453)</u>	<u>11,288</u>	<u>7,835</u>	<u>(2,810)</u>

Cumbernauld: Kildrum and St Mungo's Church of Scotland
Statement of Balances
At 31 December 2023

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Total 2022 £
Note				
Bank & Deposit Balances				
Brought forward	37,188	30,107	67,295	70,105
Movement in year:				
Excess of Receipts over Payments / (Payments over Receipts) for the year	(3,453)	11,288	7,835	(2,810)
Carried forward	<u>33,735</u>	<u>41,395</u>	<u>75,130</u>	<u>67,295</u>

The accounts were approved by the Kirk Session on 23 June 2024.

For and on behalf of the Kirk Session :-



Cumbernauld: Kildrum and St Mungo's Church of Scotland

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

During the year no trustee received either remuneration nor reimbursement of expenses incurred, other than for the provision of goods or materials for church use.

No trustee, nor a person related to a trustee, had any personal interest in any contract or transaction entered into by the charity during the year.

2 Movements in Funds

	1 January 2023 £	Receipts £	Payments £	Transfers £	31 December 2023 £
Unrestricted funds					
General Fund	37,157	87,819	(91,285)	-	33,691
Designated – Ladies Circle Fund	31	879	(866)	-	44
	<u>37,188</u>	<u>88,698</u>	<u>(92,151)</u>	<u>-</u>	<u>33,735</u>
Restricted funds					
Fabric Fund	30,107	11,288	-	-	41,395
	<u>30,107</u>	<u>11,288</u>	<u>-</u>	<u>-</u>	<u>41,395</u>
Total funds	<u>67,295</u>	<u>99,986</u>	<u>(92,151)</u>	<u>-</u>	<u>75,130</u>

Purposes of Designated Funds

Ladies Circle Fund: Held to meet administrative costs of organisation.

Purposes of Restricted Funds

Fabric Fund: Held to meet ongoing repair and maintenance costs.

Cumbernauld: Kildrum and St Mungo's Church of Scotland

Notes to the Accounts

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Total 2022 £
3 Analysis of Donations				
WFO Scheme (non-Gift Aid)	1,795	578	2,373	8,112
Gift Aid Donations	31,542	1,596	33,138	17,755
Tax Recovered on Gift Aid Donations	8,796	127	8,923	5,549
Envelope scheme			-	1,008
Ordinary Offerings (Open Plate)	3,586	-	3,586	3,190
Other Offerings, Donations etc.	2,435	60	2,495	1,192
From Congregational organisations:				
Coffee Shop etc.	899	-	899	598
	<u>49,053</u>	<u>2,361</u>	<u>51,414</u>	<u>37,404</u>
4 Analysis of Payments				
Costs of generating funds				
Offering envelopes			-	80
Charitable activities				
Ministries & Mission allocation	49,184	-	49,184	18,924
Presbytery dues	904	-	904	1,121
Ministry expenses	1,735	-	1,735	-
Pulpit supply	580	-	580	848
Sound system etc.	4,689	-	4,689	-
Locum fees	-	-	-	2,513
Fabric repairs & maintenance	14,973	-	14,973	17,024
Heat and light	6,502	-	6,502	5,613
Insurance	5,208	-	5,208	3,115
Telephone & stationery etc.	738	-	738	874
Manse council tax	4,370	-	4,370	-
Other expenses	1,772	-	1,772	1,028
Congregational organisations	716	-	716	-
Governance costs				
Independent examiner's fees	780	-	780	720
	<u>92,151</u>	<u>-</u>	<u>92,151</u>	<u>51,860</u>

Cumbernauld: Kildrum and St Mungo's Church of Scotland
Notes to the Accounts

5 Minister's Stipend

From 2004, congregations no longer pay directly for the stipend and related costs of their own minister. All congregations now contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employers contributions for national insurance, pension and Housing & Loan Fund. Ministers' stipends are paid in accordance with the National Scale, which is related to years of service. For the year under review the minimum stipend was £28,700 and the maximum stipend (in 5th and subsequent years) was £35,269.

6 Special collections funds remitted in year

	£
Glasgow City Mission	312
Craighalbert Centre	<u>50</u>

7 Consolidated funds with General Trustees

At 31 December 2023 the General Trustees held £11,439 in a Consolidated Fabric Fund which is available to meet fabric repairs and certain other costs. At that date The General Trustees had incurred costs of £1,517 relating to the proposed sale of the former St Mungo's manse and those costs will be recovered from the sale proceeds.