

The Church of Scotland
St Mark's Parish Church of Scotland: Stirling

RECEIPTS AND PAYMENTS ACCOUNTS

For year ended 31 December 2023

Congregation No: 231430

Charity No: SC 005432

Reference and Administrative Information

Charity Name	St Mark's Parish Church of Scotland: Stirling
Charity Registration Number	SC005432
Congregation Reference No	231430
Contact address	4 Victoria Square Stirling FK8 2QZ

Trustees

Kirk Session

Kirk Session

Rev Barry Hughes
I L Asher
G Hughes
M McKinlay
J Murie
E Musa
D A Russell
F Russell
H Stewart
J C Stewart
D Totten

Principal Office-bearers

Minister	Rev Barry Hughes
Session Clerk	David A Russell
Church Treasurer	Fiona Russell

Independent Examiner

Elaine Gardener
11 Duncan Place
Stirling
FK8 1XS

Bankers

Royal Bank of Scotland
Stirling (A) Branch, Thistles Shopping Centre, Stirling FK8 2EA

Trustees' Annual Report

Year ended 31 December 2023

Structure, Governance and Management

Governing Document

The Church was administered in accordance with the Unitary Constitution of the Church of Scotland.

Recruitment and Appointment of Trustees

The Kirk Session members are the charity trustees and the elders of the church. They 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 the Presbytery.

Organisational Structure

Under the Unitary Constitution the Kirk Session meets at least 5 times a year and appoints Working Groups as appropriate for the running of the Church and its activities.

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.

Trustees' Annual Report (cont'd)
Year ended 31 December 2023
Achievements and Performance



2023 was in many ways a year of change at St. Mark's. Following the retirement of our Deacon Jean Porter DCS in 2022, we were finally given permission to recruit for our new post, that of Community Engagement Worker, and in October 2023 Mrs Marie Clare Dungavell was appointed to the post. Marie Clare brings to St. Mark's a wealth of experience from her previous role, also with the Church of Scotland, and other employers as well, and certainly hit the ground running in her new role.

One of the highlights of 2023 was the continued growth within the congregation. 7 new members joined by profession of faith, in July and October, from a range of faith (or non-faith) backgrounds, bringing great joy to all at St Mark's, and others joined the ranks of the congregation too. We were blessed with a new start-up praise band, with one of our members playing keyboards and another on vocals. Whilst Rev Iain Armstong was with us on his probationary OLM year, until September, he would accompany them on his guitar also, bring a new dimension to our worship.



St Mark's continues to be active in family and children's work and worship; we held our first all age communion in July 2023, and continue to welcome around 10 or 12 children and youth each Sunday (a priority for 2024 remains the



establishment of a Church youth group). Raploch Primary visit for a service 3 times each year, and the Minister joins the school each September for their P7 residential week.

St Mark's had a high profile in 2023; in January, the Moderator of the General Assembly of the Church of Scotland, Very Rev Iain Greenshields, visited and led 4

worship, and the Minister was also invited to address Scottish Parliament, delivering the 'Time for Reflection'



September. In addition Kate Forbes MSP visited in March, and St Mark's was featured on the BBC in May, with a feature as part of the annual General Assembly highlights programme on BBC Scotland. As a



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Priority Area church we continue to support many in need across our community. Our partnership with Citizens' Advice Bureau allows us to help people with the cost of energy top-up cards, and we have distributed several thousand pounds' worth of ALDI shopping cards. We work in partnership with the local schools, Forth Housing, Women's Aid, local council and others to identify those most in need.



However our community work takes many forms. The 1st Raploch Scout Group, run by the Minister and other local leaders, now has 56 members and the St Mark's Girls Club Fund continues to help local families from time to time. Our continued partnership with Inspiring Communities (formerly the Raploch Community

Partnership) allows us to work closely on a number of issues. In December we opened up the doors of the church on the evening when the Rotary Club Santa visited Raploch and we welcomed around 150 folk through the doors on what was a wonderful community evening.

In the second half of 2023 RAAC concrete was identified in the side aisle of the main church, and as a precaution the front door and side aisle were closed off. We were



able to continue to worship in the sanctuary until the end of the year.

Our halls continue to be very well used, with organisations as diverse as Kay Klass dancing,

the AA, Start Up Stirling, Citizens Advice Bureau, Stirling Council and Home Start Stirling as regular users. Big Noise (Raploch) make use of the halls and played on more than one occasion in the church as well, at funerals and school services.

Our holiday club attracted around 40 children this year, with a hot meal served each day, and a family day out to Briarlands Farm. We are indebted to a local Raploch business for underwriting the cost of the holiday club week.

In June we were visited by a large party from the Presbytery of Trondheim in the Norwegian Presbyterian Church, at the request of the Church of Scotland, and we continue to have a very international congregation, with regular worshippers originating from places such as Sudan, Egypt, Cameroon, India and Germany.

In March we were privileged to host a conference organised by Scottish Faith Action on Refugees, entitled 'Journeying with New Scots', with around 50 attendees from across Scotland.

We remain active at Presbytery and national level; our Session Clerk has been a member of the Presbytery Mission Plan Steering Group and the Minister remains an Assembly Trustee of the Church of Scotland.

In summary, 2023 saw further progress at St Mark's as we strive to make the good news of Jesus Christ known in both word and in deed. We continue to give thanks to God for blessing us and guiding us through the year, as He will in 2024 as well.

Rev Barry Hughes

Minister

Financial Review

The principal sources of income are weekly Free Will Offering and Standing Orders. These, together with tax recovered on Gift Aid and other donations represented 63% of normal income. Offerings and other donations have been a little higher than last year but the availability of grants, to support the work we do in the local community, has reduced. We are having to look further to find sources of grant income; many organisations providing grants exclude religious organisations and application forms can be time consuming and difficult to complete.

The General Trustees of the Church of Scotland continue to support our plans to redevelop the church buildings by providing funds to pay the professional fees incurred. In 2023 RAAC* panels were discovered in part of the church building and the General Trustees have undertaken to pay the cost of their removal.

* Reinforced autoclaved aerated concrete (RAAC)

Reserves Policy

It is the Trustees policy to hold reserves of approximately three months expenditure. At the year end the Church held unrestricted cash funds of £40237 of which £6389 had been designated for the Fabric Fund and £ 128 for the Kirk Session Fund. £20,000 is held in the Together for a Change Fund.

The remaining balance represents about three months of normal expenditure. The Church also held £938 of restricted funds which have been provided for the purposes specified in Note 2.

Statement of Trustees' Responsibilities

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

Approved by the Trustees and signed on their behalf,

David A Russell
Session Clerk



Date 21 March 2024

Independent examiner's statement

I report on the accounts of the charity for the year ended 31 December 2023 which are set out on pages 9 to 14.

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

An 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.

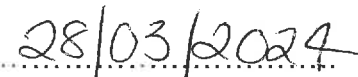
Independent examiner's statement

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.

Signed 

Elaine Gardener
11 Duncan Place
Stirling
FK8 1XS

Date 

St Mark's Parish Church of Scotland, Stirling

Receipts and Payments Account

Year ended 31 December 2023

	Note	Unrestricted Restricted		Total 2023	Total 2022
		Funds	Funds		
		2023	2023		
Receipts		£	£	£	£
Donations	3	29738	0	29738	28807
Legacies		0	0	0	0
Activities for Generating Funds		1680	0	1680	2426
Bank & Deposit interest		98	36	134	29
Investment income (Church of Scotland investors Trust)		312	0	312	286
Due to Strathcarron Hospice		35	0	35	0
		<u>31863</u>	<u>36</u>	<u>31899</u>	<u>31548</u>
Rental of premises		11206	0	11206	10966
Sale of assets		0	0	0	0
Sale of investments		0	0	0	0
Insurance payment		0	0	0	235
Grants		1718	0	1718	10152
Donation for piano restoration fund		0	0	0	2000
Receipts from General Trustees for Redevelopment Project Fees		3420		3420	12030
Together for a change grant		0	0	0	0
Total Receipts		<u>48207</u>	<u>36</u>	<u>48243</u>	<u>66931</u>
Payments	4				
Costs of generating funds		885	0	885	2689
Charitable activities		53718	3446	57165	48253
Redevelopment Project - Professional Fees		3420	0	3420	19160
Governance costs		0	0	0	0
Total Payments		<u>58023</u>	<u>3446</u>	<u>61470</u>	<u>70102</u>
Deficit/Excess of Receipts over Payments for the year before transfers		-9816	-3410	-13226	-3171
Transfer from Consolidated Fabric Fund		0	0	0	3610
Deficit/Excess of Receipts over Payments for the year		<u>-9816</u>	<u>-3410</u>	<u>-13226</u>	<u>439</u>

St Mark's Parish Church of Scotland, Stirling
Statement of Balances
At 31 December 2023

	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2023	2023	2023	2022
Note	£	£	£	£
<u>Bank & Deposit Balances</u>				
Bank & deposit balances brought forward	50053	4349	54402	53963
Movement in year:				
Excess of Receipts over Payments for the year	-9816	-3410	-13226	439
Bank & deposit balances carried forward	<u>40237</u>	<u>939</u>	<u>41176</u>	<u>54402</u>
<u>Investments at market value</u>				
Church of Scotland Investors Trust Foundation Financing for Congregations (cost £5278 unrestricted)	<u>15158</u>	<u>0</u>	<u>15158</u>	<u>14040</u>
<u>Assets</u>				
Gift Aid Receivable	<u>625</u>	<u>0</u>	<u>625</u>	<u>3125</u>
<u>Liabilities</u>				
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session and the Congregational Board on *21 March 2024*

For and on behalf of the Kirk Session and Congregational Board

David A Russell

Session Clerk

Fiona Russell

Treasurer

St Mark's Parish Church of Scotland, Stirling

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During 2023 the minister received lump sums towards vehicle costs and reimbursement of travel costs. This amounted to £970.

The congregation pays the manse Council Tax directly to Stirling Council (£3738 in 2023).

2. Movements in Funds

	At 1 Jan 2023 £	Receipts £	Payments £	At 31 Dec 2023 £
Unrestricted funds				
Designated Fabric Fund	7064	87	762	6389
Designated Kirk Session Fund	277	23	172	128
Designated "Together for a Change" Fund	20000	0	0	20000
Piano Restoration Fund	2000	0	2000	0
General Fund	20712	44677	51669	13720
Redevelopment Project Professional Fees	0	3420	3420	0
	<u>50053</u>	<u>48207</u>	<u>58023</u>	<u>40237</u>
Transfer from Consolidated Fabric Fund to General Fund	0	0	0	0
Restricted funds				
Girls' Club Trust Fund	<u>4349</u>	<u>36</u>	<u>3446</u>	<u>938</u>
Total funds	<u>54402</u>	<u>48243</u>	<u>61469</u>	<u>41175</u>

Purposes of Designated Funds

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

Kirk Session Fund: This fund is set up to be used by the Minister and the Kirk Session.

"Together for a Change" Fund: To fund visits between St Mark's and a similar congregation elsewhere in the world.

Redevelopment Project: The Church of Scotland General Trustees supports the congregation in funding the cost of Professional Fees for the proposals to redevelop St Mark's buildings.

Purposes of Restricted Funds

Girls Club Fund: This fund was set up for the benefit of girls in the Stirling area.

	Unrestricted Funds 2023	Restricted Funds 2023	Total 2023	Total 2022
	£	£	£	£
3. Analysis of Donations				
FWO Scheme (non Gift Aid)	2500	0	2500	1004
Gift Aid Donations	11563	0	11562	12127
Tax Recovered on Gift Aid Donations	3602	0	3602	5560
Ordinary Offerings (Open Plate)	2271	0	2271	1216
Other Offerings, Donations etc	9802	0	8802	8900
	<u>29738</u>	<u>0</u>	<u>28737</u>	<u>28807</u>

4. Analysis of Payments

Costs of generating funds

Investment Managers' fees	0	0	0	0
Offering envelopes	194	0	194	191
Calendar printing	691	0	691	2498
	<u>885</u>	<u>0</u>	<u>885</u>	<u>2689</u>

Charitable activities

Giving to Grow contribution	13450	0	13450	10000
Presbytery dues	506	0	506	324
Travel expenses	970	0	970	1169
Pulpit supply	349	0	349	396
Telephone costs	1228	0	1228	1295
Fabric repairs & maintenance	6999	0	6999	6036
Council Tax	3738	0	3738	3507
Heat and light	3849	0	3849	4181
Insurance	2632	0	2632	2433
Mission activities	4118	0	4118	3189
Equipment & website	1519	0	1519	654
Transport	356	0	356	424
Printing, stationery and postage	775	0	775	1156
Cleaning and waste collection	5951	0	5951	4954
Manse costs	996	0	996	608
Other expenses	1012	0	1013	514
Christmas gift cards	0	0	0	500
Donations from Girls Club Fund	0	3446	3446	2913
Supermarket vouchers	3000	0	3000	4000
Piano refurbishment	2270	0	2270	0
	<u>54603</u>	<u>3446</u>	<u>58049</u>	<u>48253</u>
Redevelopment Project Professional Fees	3420	0	3420	19160
	<u>58023</u>	<u>3446</u>	<u>61469</u>	<u>67413</u>

Governance costs

Independent examiner's fees	0	0	0	0
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Other payments

Purchase of assets or investments	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employers 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 £30,135 and the maximum (in the 5th and subsequent years) was £37,032.

6. Collections for Third Parties

	2023	2022
	£	£
Red Cross International Committee	0	115
Strathcarron Hospice	219	66
Recovery Scotland	0	61
World Day of Prayer	0	108
	<u>219</u>	<u>350</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2023 £	2022
Consolidated Fabric Fund		
Rental payments for Manse Balance as at 1/1/2023	239	3846
Transferred to General Fund	0	-3610
Interest payments	8	3
Balance as at 31/12/2023	<u>247</u>	239

