

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

RECEIPTS AND PAYMENTS ACCOUNTS

For year ended 31 December 2016

Congregation No: 231430

Charity No: SC 005432

Reference and Administrative Information

Charity Name St Mark's Parish Church of Scotland: Stirling
Charity Registration Number: SC 005432
Congregation Reference No: 231430
Contact Address: 4 Victoria Square
Stirling
FK8 2QZ

Trustees

Kirk Session

Rev S Davidson
J T Porter, Deaconess
I L Asher
L A Davidson
W Laird
M Letford
M H McKenzie
M McKinlay
J Murie (from November 16)
D Russell
F Russell
J C Stewart
L F Swanston

Congregational Board

E Ferguson
I Hendry
S Malcolm
E Mann
H Stewart

Principal Office-bearers

Minister: Rev Stuart Davidson
Session Clerk David Russell
Clerk to the Board: John Murie (from December 2016)
Church Treasurer: Fiona Russell

Independent Examiner

Martin Dunsmore CPFA
60 Brookfield Place
Alva
Clackmannanshire FK12 5AT

Bankers

Royal Bank of Scotland
2 Pitt Terrace
Stirling FK8 2EX

Trustees' Annual Report
Year ended 31 December 2016

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Model Deed of Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session and Congregational Board 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 the Presbytery. The Deaconess is a corresponding member of the Kirk Session, sharing in its work.

The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Organisational Structure

The Congregational Board is chaired by the Minister and meets five times in a year. Certain responsibilities are delegated to the Property Committee as appropriate. The Kirk Session, which meets five times a year, is responsible for spiritual affairs within the church.

The Congregational Board and the Kirk Session meet jointly twice a year and at additional times as required.

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)
Year ended 31 December 2016

Achievements and Performance

The year 2016 was an eventful year where Minister, Deaconess, Elders and Congregational Board members worked together to deliver aims and objectives of the Church both at a local and national level.

The Church was active throughout the year as its courts and members served the Parish community. The Minister and Deaconess cared for the Parish through the conduct of 30 funerals and the pastoral care that surrounded these sad losses. Post funeral visits were carried out as well as our annual Remembering Service during the month of December. The Minister also officiated at the baptism of three children and officiated at one wedding.

Our Church buildings welcomed many regular activities during the year as a venue for use by the community, these included birthday parties, keep fit clubs, Beaver and Scout group as well as other charities and Church based groups.

During the first week of the summer holiday's we held our "Showstoppers" Holiday Club in partnership with Scripture Union (SU) and providing meals for the children on the 5 days of the group in partnership with Forth Valley College across the road from the Church. In the main these meals were paid for by St Mark's with a half, contribution paid by a Trust connected with SU. We were helped at the holiday club by a number of individuals from other churches local to Stirling. The purpose of the club was to deliver an exciting week's activities and we did that using a theatre theme. Around 30-40 children of primary school age from a variety of schools attended the club. These children were children whose families professed to have a Christian belief, other beliefs and no belief and all were welcomed without discrimination. Our reunion day in September went well as we held our Family Church event on a Sunday afternoon.

Once again, we enjoyed the valued contribution of the "No strings attached" Puppet Company who took part in our Raploch Primary School Christmas Assembly in December of 2016. This was paid for by the Church and offered free to the children, parents and staff.

Regular monthly School Chaplaincy continued throughout the year offered by Minister and Deacon towards the children and staff of Raploch Primary School, Castleview Primary school as well as Raploch Nursery. The Church and its people welcomed the schools to our Easter, Harvest and Christmas services with the Harvest Service being carried out in the school hall.

The Wednesday lunchtime group organised and led by our Deaconess with occasional input from our Minister continues to do well and sees some 15 children attending. This group began to meet on a weekly basis merging the previously two groups into one. This lunchtime group allows the children an opportunity to experience and ask questions of the Christian faith as well allowing them to complete some of their school curriculum as they visiting the Church buildings as part of the Curriculum for Excellence and RME studies. Visits to the Church and to the Fruit Barra were made by the children of Raploch Nursery.

Our halls were used almost every night of the week as a variety of groups including a local fitness club, a local Scouts group running groups for Beavers, Cubs, and open to boys and girls within the community. These groups also held sleepovers within the building.

Cont'd

Other groups that met within the halls during the year were: the women's discussion group; a fortnightly lunch club for retired people, a weekly Alcoholics Anonymous group which has been running for some 30+ years, a Wednesday Youth group aimed at young people of primary school age. This group also welcomes young people aged 14/15 to help lead as well as some local mums and volunteers connected with the Church.

During the year, we hosted a varied programmes which included crafts, teaching times, games and parties as well as some fundraising events which included the young people organising a Scots night, supporting both Children in Need and the Let us build a house project of the Church of Scotland in aid of building homes for people in Nepal who'd experienced a recent earthquake. Our buildings were used to support our local "Chance to Thrive" events as well as meetings of our Congregational Board, Kirk Session, Sunday morning and evening worship and our Tuesday night bible study group.

Some of the Church members also meet fortnightly in the training rooms of our local Sainsbury's store where we offer friendship and a sense of belonging to various local people and families who would not normally have any connection with the Church.

Once a month we also host an afternoon Family Church event that is aimed once more at non-church people and their families. At this event we seek to celebrate and sharing the Christian faith throughout the year and in particular at significant dates in the Christian calendar.

During the year, we held our eighth joint Ecumenical Armistice Day service in partnership with local children from two of our local primary schools, members of the local community and representatives from the Salvation Army, St Mark's Church of Scotland and St Margaret's Roman Catholic Church as well as band members and singers from the Big Noise.

As mentioned already this year also saw significant developments in our partnership in the Church of Scotland's "Chance to Thrive" (CTT) project as we began looking more intently at our buildings and the spaces around them. This involved working with the General Trustees of the Church along with Architects Page and Park as they led us through a future use study, which came to completion towards the end of 2016. This document is now being used by us as we begin to take the next steps in terms of a business plan and fundraising towards the agreed plan.

Through the CTT, this year saw the coming to a close of our Church based Eyewitnesses Project, (a type of Social History group) and our Fruit Barra. The Barra had been running for some 5 years selling fruit and vegetables in a non-profit making venture in partnership with the NHS' healthy eating initiative. Towards the end of the year and in conjunction with our local Sainsbury's we donated money towards Start-up Stirling (a food bank) to provide Christmas meals for those in need and also purchased gift cards to be handed out to the 103 Young Carers within Stirlingshire.

Throughout the year, we have continued to maintain the fabric of our buildings, (Church, Halls and Manse) as we sold the old manse in September in order that with the help of the General Trustees we might look towards getting a newer building.

As far as possible, we have aimed at making sure that any reserves we have are held to allow repairs to our premises in order that they remain viable and useful for the Church and for the other charities and groups who use them week by week.

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 75% of normal income (excluding grants and Fruit Barra receipts). Offerings and other donations vary little from year to year.

Reserves Policy

It is the Trustees policy to hold reserves of approximately six months expenditure, including designated funds, but this is not always achieved. At the year end the Church held unrestricted cash funds of £24,949 of which £7819 had been designated for the Fabric Fund, £240 for the Fruit Barra and £13 for the Kirk Session Fund. The remaining balance of £16,877 represents about four months normal General Fund expenditure.

The church also held £7,634 of restricted funds which have been provided for the purposes specified in Note 2.

Trustees' Annual Report (cont)
Year ended 31 December 2016

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 22/2/17

Independent examiner's statement

I report on the accounts of the charity for the year ended 31 December 2016 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.


Name: Martin Dunsmore CPFA
Address: 60 Brookfield Place
Alva
Clackmannanshire
FK12 5AT

Date: 17th March 2017

St Mark's Parish Church of Scotland, Stirling
Receipts and Payments Account
Year ended 31 December 2016

	Note	Unrestricted	Restricted	Total	Total
		Funds	Funds		
		2016	2016	2016	2015
		£	£	£	£
<u>Receipts</u>					
Donations	3	33590	0	33590	29770
Legacies		4000	0	4000	4000
Activities for Generating Funds		1414	0	1414	2596
Bank & Deposit interest		129	4	133	154
Investment income		435	0	435	435
		<u>39568</u>	<u>4</u>	<u>39572</u>	<u>36955</u>
Rental of premises		4200	0	4200	4692
Sale of assets		0	0	0	0
Sale of investments		0	0	0	2661
Grants		16034	0	16034	0
Receipts from General Trustees		10147	0	10147	0
Other receipts - Fruit Barra		4308	0	4308	6055
Insurance payment (received in advance of payment for damage)		0	0	0	2100
<u>Total Receipts</u>		<u>74257</u>	<u>4</u>	<u>74261</u>	<u>52463</u>
<u>Payments</u>	4				
Costs of generating funds		82	0	82	250
Charitable activities		72647	100	72747	46796
Governance costs		0	0	0	0
<u>Total Payments</u>		<u>72729</u>	<u>100</u>	<u>72829</u>	<u>47046</u>
Deficit/Excess of Receipts over Payments for the year before transfers		1528	-96	1432	1417
Transfers		0	0	0	0
Deficit/Excess of Receipts over Payments for the year		<u>1528</u>	<u>-96</u>	<u>1432</u>	<u>1417</u>

St Mark's Parish Church of Scotland, Stirling
Statement of Balances

At **31-Dec-16**

	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2016	2016	2016	2015
Note	£	£	£	£
<u>Bank & Deposit Balances</u>				
Bank & deposit balances	23421	7730	31151	29734
brought forward				
 Movement in year:				
Excess of Receipts over Payments for the year	1528	-96	1432	1417
Bank & deposit balances				
carried forward	24949	7634	32583	31151
 <u>Investments at market value</u>				
(cost £5278 unrestricted)	12350	0	12350	11284
 <u>Assets</u>				
Gift Aid Receivable	1500	0	1500	1880
 <u>Liabilities</u>				
Contingent liability				
Interest free loan repayable on sale of Manse	30000	0	30000	30000
7	30000	0	30000	30000

The accounts were approved by the Kirk Session and the Congregational Board on 22nd February 2017.

For and on behalf of the Kirk Session and Congregatioal Board

David A Russell
Fiona Russell

Session Clerk

Treasurer

St Mark's Parish Church of Scotland, Stirling
Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During 2016 two trustees received reimbursement of lump sums towards vehicle costs and travel expenses. This amounted to £960 for the Minister and £1694 for the Deaconess.

Council Tax for the manse (£1761) is paid directly by the church.

2. Movements in Funds

	At 1 Jan 2016 £	Receipts £	Payments £	At 31 Dec 2016 £
Unrestricted funds				
Designated Fabric Fund	7117	3152	2450	7819
Designated Kirk Session Fund	5	658	650	13
Fruit Barra Fund	240	4308	4308	240
General Fund	16059	66139	65321	16877
	<u>23421</u>	<u>74257</u>	<u>72729</u>	<u>24949</u>
Restricted funds				
Girls' Club Trust Fund	<u>7730</u>	<u>4</u>	<u>100</u>	<u>7634</u>
Total funds	<u>31151</u>	<u>74261</u>	<u>72829</u>	<u>32583</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.

In 2016 it was used to buy gift cards at Christmas for 103 Young Carers in the Stirling area.

Fruit Barra Fund: The Fruit Barra purchases fruit and vegetables and sell them, at cost, to the local community.

Purposes of Restricted Funds

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

	Unrestricted Funds 2016	Restricted Funds 2016	Total 2016	Total 2015
	£	£	£	£
3. Analysis of Donations				
WFO Scheme (non Gift Aid)	9015	0	9015	7516
Gift Aid Donations	10627	0	10627	10328
Tax Recovered on Gift Aid Donations	4667	0	4667	4443
Ordinary Offerings (Open Plate)	537	0	537	619
Other Offerings, Donations etc	8744	0	8744	6864
	<u>33590</u>	<u>0</u>	<u>33590</u>	<u>29770</u>

4. Analysis of Payments

Costs of generating funds

Investment Managers' fees	0	0	0	0
Offering envelopes	82	0	82	250
	<u>82</u>	<u>0</u>	<u>82</u>	<u>250</u>

Charitable activities

Ministries & Mission allocation	10123	0	10123	14107
Presbytery dues	411	0	411	465
Voluntary Additional Stipend	0	0	0	0
Minister's expenses	960	0	960	1200
Deaconess expenses	1694	0	1694	2196
Pulpit supply	110	0	110	55
Telephone costs	1020	0	1020	1148
Fabric repairs & maintenance	8131	0	8131	5721
Council Tax	1761	0	1761	2332
Heat and light	4916	0	4916	3151
Insurance	2291	0	2291	2343
Mission activities	2771	0	2771	1828
Equipment & website	888	0	888	1348
Transport	816	0	816	836
Printing, stationery and postage	1889	0	1889	1725
Fruit Barra	4308	0	4308	6708
Other expenses	430	0	430	490
Transfers	2020	0	2020	0
Donations from Girls Club Fund	0	100	100	1143
Temporary Manse Costs	12608	0	12608	0
Feasibility Study	15000	0	15000	0
Barrat house reservation fee	500	0	500	0
	<u>72647</u>	<u>100</u>	<u>72747</u>	<u>46796</u>

Governance costs

Independent examiner's fees	0	0	0	0
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Other payments

Purchase of assets	0	0	0	0
Purchase of 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 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 £26,380 and the maximum (in the 5th and subsequent years) was £32,419.

6. Collections for Third Parties

	2016	2015
	£	£
Strathcarron Hospice	245	94
Souper Sunday HIV appeal	153	
Moderator's Appeal	209	60
Save the Children Fund, Syria Appeal		83
Gideons	64	
Startup Stirling	207	
SCIAF	21	
	<u>899</u>	<u>154</u>

7 Temporary funds held by Church of Scotland

General Trustees

The loan referred to will be settled from the net proceeds of the disposal of 176 Drip Road, Stirling which is currently held by the General Trustees.

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2016	2015
	£	£
<u>TEMPORARY ACCOUNT</u>		
Credit balance at 31 December 2016	<u>167982</u>	<u>0</u>