

The Church of Scotland

St Andrew's Church of Scotland: Carluke



**TRUSTEES' ANNUAL REPORT
AND
FINANCIAL STATEMENTS**

FOR THE YEAR ENDED 31 DECEMBER 2022

CONGREGATION NUMBER 130697

CHARITY REGISTRATION NUMBER: SC013968

St Andrew's Church of Scotland: Carluke

Financial Statements

Year ended 31 December 2022

	Page
Trustees' annual report	1
Independent examiner's report to the trustees	8
Statement of financial activities	9
Statement of financial position	10
Notes to the financial statements	11

St Andrew's Church of Scotland: Carluke

Trustees' Annual Report

Year ended 31 December 2022

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2022.

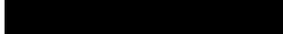
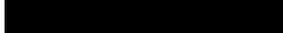
Reference and administrative details

Registered charity name St Andrew's Church of Scotland: Carluke

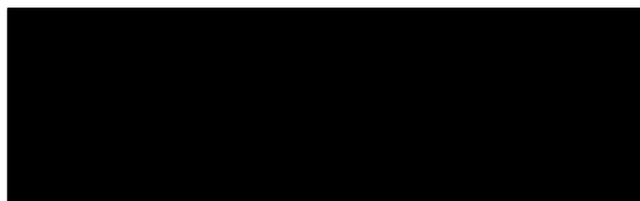
Charity registration number SC013968

Principal office 29 Mount Stewart Street
Carluk
ML8 5EB

Principal office bearers

Minister: 
Session Clerk: 
Church Treasurer: 

The trustees



Bankers

Bank of Scotland
PO Box 1000
BX2 1LB

Independent examiner


Norwood
Craigenhill Road
Kilcadow
Carluk
ML8 4QT

St Andrew's Church of Scotland: Carluke

Trustees' Annual Report *(continued)*

Year ended 31 December 2022

Structure, governance and management

Governing document

Until March 2015, the Church was administered in accordance with the terms of the Model Deed of Constitution. At a meeting of the Congregation held on 22 March 2015 it was agreed to move to a Unitary Constitution and Presbytery was duly notified of the decision. On 5 June 2015, the Law Dept of the Church of Scotland issued a Unitary Deed of Constitution.

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 monthly. 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

Worship in St Andrew's is held weekly, and all ages are encouraged to worship together. The Sacrament of Holy Communion is celebrated at our worship in February June and October. We also celebrate the Sacrament of Holy Communion on Easter Sunday.

In January, we continued to worship in the church with Track and Trace and cleaning procedures in place. During the summer months, we welcomed Rev Paul Grant of Law Parish Church to our Worship services when the minister was on holiday.

The Kirk Session felt it was prudent to move to the large hall for worship in winter, due to rising energy costs. This move has been successful, with the congregation enjoying the opportunity to chat to each other over a cup of tea. It has encouraged a more interactive service.

The Church shares in youth work through our joint Churches youth project, Streetlevel, and in outreach to the community by providing voluntary staff for Carluke Listeners, Choices, a Church charity shop, as well as supporting Clydesdale Foodbank which has its main base in Carluke town centre and is staffed by volunteers from the local Churches.

In May, the Christian Aid café in Carluke was unable to go ahead but two of our members took part in the Kiltwalk. The congregation and friends supported generously with donations and sponsorship.

St Andrew's Church of Scotland: Carluke

Trustees' Annual Report *(continued)*

Year ended 31 December 2022

Achievements and performance *(continued)*

In April, the Guild at St Andrew's marked its ninetieth birthday with a special lunch.

The Queen's Platinum Jubilee was celebrated with a party at the Dementia Hub. Members of the congregation attended this happy occasion.

The Church also took part in Carluke's annual Ham and Jam in October. The Church was open for tours, a music recital and a craft fair. Proceeds from the sale of crafts is to be used for the purchase of a defibrillator for church and community use.

Working collaboratively with Get Walking Lanarkshire St Andrew's has a team of trained walk leaders who provide outreach to Carluke and district through a weekly Health Walk. St Andrew's also provides outreach and support to those in our community and beyond through a Dementia Support Project (St Andrew's Dementia Hub).

A carol service for the bereaved was held in December and is a source of support and comfort to those who attend.

The congregation and members of the Dementia Hub enjoyed Christmas lunch together.

The Christmas Day service was held with our friends at Law Church and worship on New Year's Day was a joint service with Carluke and Law churches.

The Church halls are well used by the Dementia Hub and community groups.

The Presbyteries of Lanark, Hamilton and Falkirk have joined to make a large presbytery, called the Presbytery of Forth Valley and Clydesdale. Preliminary Mission Planning meetings were held in Wishaw South Church on 17th March and 25th August. Future meetings will be arranged with our minister and Kirk Session representatives attending.

St Andrews Dementia Hub is a main mission focus of St Andrews Church – providing support to people living with memory issues, their carers and family members.

In Jan 2022 the Kirk Session employed [REDACTED] as part time Dementia Hub Administrator and [REDACTED] was employed as part time pastoral support worker. The addition of staffing has been a great benefit to attendees ensuring positive communication and ongoing support for people living with dementia their carers and family members.

Volunteers continue to provide ongoing support with some volunteers offering in excess of 5 hours of time each week to support the development of the Hub and we record our sincere thanks for their commitment and care for all those attending the Hub.

A Development Team comprising members of St Andrews, people living with dementia and their carers meets every 4-6 weeks and a small Governance Team appointed by the Kirk Session ensures all matters of administration and finance are attended to and also deals with grant applications.

The Dementia Hub offers a varied programme of support three days a week throughout the year.

Tuesday 'Drop In' – 11.30am to 2.00pm.

We offer a light lunch on Tuesdays. Dominoes are very popular. We have a range of dementia friendly games and music is always on in the background. Some people just like to chat, and the carers have a chance to share the same lived experiences.

In 2022 Playlist for Life and [REDACTED] from Screen Memories were welcome visitors. [REDACTED] (keyboards) and local man [REDACTED] (guitar and singing) provided musical entertainment.

St Andrew's Church of Scotland: Carluke

Trustees' Annual Report *(continued)*

Year ended 31 December 2022

Achievements and performance *(continued)*

Other activities enjoyed by our Hub folk were cake decorating, Easter Bonnet design and making glass sun catchers.

The Carers worked with Acorn Shed Music on a Through the Window project. In August there was a concert in the Church with musicians performing the Carers songs. This formed part of the Sanctus media film which showcased what St Andrew's Hub has to offer.

In 2022 [REDACTED] came on board offering 5 massage therapy treatments to our Tuesday attendees.

Rachel from Age Scotland led 2 workshops for the Carers on Tuesdays; Welfare Benefits and Income Maximisation and Introduction to Self-Directed Support. [REDACTED] (Age Scotland) led two workshops for Carers and Volunteers on Saturdays. Lanark's Memory Lane were invited to the Saturday workshops.

Thursdays Heart for Art – 11.00am to 1.00pm

14 people living with dementia attend on Thursdays led by [REDACTED] (Crossreach). The artists had an exhibition in the Church on 2 Saturdays (Jam and Ham Saturday and the following Saturday). The paintings were also exhibited at the Through the Window concert in August. Some of the paintings were featured in the 2023 Heart for Art Calendar.

Friday Walk and Talk – 1.00pm to 3.00pm

Fridays offer a short walk followed by a cuppa and a blether. Dominoes are again very popular along with some reminiscence and sharing of stories using Guid fer a laugh material. We welcomed the CEO of Get walking Lanarkshire, a local MSP and a support worker from Lanarkshire Carers who enjoyed sharing with attendees.

Garden

Having employed a garden designer to work with attendees and draw plans for the extension of our garden area using funding from Life Changes Trust, we eventually succeeded in finding a contractor willing to undertake the work. It is hoped McColl and Stokes will be able to undertake the work in the spring of 2023 so that we can enjoy a social area, an activity area and a reflective area in the garden. Costs are much higher than anticipated but funding has been secured thanks to generous donations and the support of the Church so that the main works to create pathways and social areas can be undertaken.

Trips

In July we offered our first trip since lockdown and folks enjoyed time at Seamill House Hotel for lunch and then a short trip to Irvine for some ice cream and for those who braved the windy weather, a short bracing walk by the seaside.

In the autumn we were delighted to return to Ratho for a Barge Trip with Seagull Trust followed by dinner in the Church Hall.

At Christmas time 30 folk enjoyed a visit to a relaxed performance of the pantomime Beauty and the Beast at the Kings Theatre Glasgow.

St Andrew's Church of Scotland: Carluke

Trustees' Annual Report *(continued)*

Year ended 31 December 2022

Achievements and performance *(continued)*

Sharing food together

On Tuesdays each week we enjoy a light lunch together and to celebrate the Jubilee of HM Queen Elizabeth, we enjoyed a party in the hall with members of St Andrews joining us. Christmas Dinner was another social occasion with catering by Country Bake Strathaven and again members of the Church joining with us for a wonderful meal and some music and dancing.

Funding

Successful grant applications this year included:

SL Renewable Energy Fund (application through Carluke Community Council) - £500.

VASLAN (funding for mental health and wellbeing which supported the provision of resources for a lending library of jigsaws and games) - £2,241.

Age Scotland About Dementia - £13,012 – one year funding for us to provide ongoing therapeutic massage for carers, lunches, transport for trips and to trial family support sessions.

National Lottery community fund - £200,000 over three years awarded to support the further development of the dementia project and to include the employment of a part time development manager. This is a matched funding project we are aiming to promote in 2023. There are some pre-conditions to be satisfied before we can draw on these funds.

Throughout the year we have benefitted from generous donations from families who have been bereaved and gifted money as a token of their thanks for the support received and we have also been deeply grateful for other regular donations from those attending.

Ramsays of Carluke have also generously donated rolls and burgers when we have had celebrations.

Over the year, there has been a gradual increase in numbers attending with referrals continuing to be made from Lanarkshire Carers and Clydesdale Community Mental Health Team for Older People.

We have increased the number of our network partners and welcomed visitors to the Hub and to the Heart for Art Exhibition. Unfortunately, Victoria Park School with whom we have built good relations no longer has a choir, but we have made connections with Kirkstyle Early Learning Centre and hope to welcome some of the nursery children at Heart for Art next year. A connection has also been established with P6 at Crawforddyke Primary School through their teacher [REDACTED] and the children, as part of a reading project, recorded the story 'Twas the Night Before Christmas which was then viewed by the Friday Walk and Talk group. It is hoped to further develop these links and also to reach out again to the High School so that links we had pre-covid might also be re-established.

We continue to listen and learn from those attending who greatly value the support offered in order that we can further develop the work of the Hub and the support offered.

St Andrew's Church of Scotland: Carluke

Trustees' Annual Report *(continued)*

Year ended 31 December 2022

Financial review

Total income for 2022 was £97,759 (2021: £279,284), a decrease of £181,525 on 2021, the receipt of a legacy of £189,899 last year was the main reason for this change.

Total expenditure increased from £89,721 in 2021 to £113,940 in 2022. Costs continue to be monitored closely. An increase in restricted expenditure was largely due to there being employee costs for the Dementia Project during 2022. Costs for the Heart for Art project largely account for the increase in unrestricted expenditure.

The resulting deficit for the year in unrestricted funds, including the net losses on investments, was £21,230 (2021: £24,049). Investments recorded a decrease in value of £797, following a decrease in value of £96 in 2021. The restricted funds surplus totalling to £4,252 is carried forward to be used in future years. The net deficit for the year was £16,978 (2021: surplus £189,467).

Reserves policy

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 the Church held unrestricted funds of £409,488 comprising fixed assets of £185,353 and cash funds of £224,135. Of those cash funds, £1,415 had been designated for fabric and £1,769 for church organisations. Leaving out of account the £216,136 invested, the remaining balance of £4,815 would barely cover one month's expenditure. During 2022 it was necessary to draw £21,000 from reserves to cover unrestricted expenditure.

The Church also held £275,299 of restricted funds which have been provided for the purposes specified in Note 20. Investments held with the Church of Scotland Investors Trust are unrestricted and are available to meet unforeseen expenditure.

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.

St Andrew's Church of Scotland: Carluke

Trustees' Annual Report *(continued)*

Year ended 31 December 2022

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).

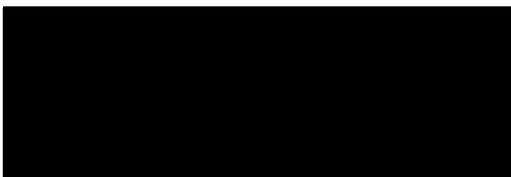
The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the situation of the charity and of the incoming resources of the charity for that period. In preparing these financial statements, the trustees 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.

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



Date: 15th June, 2023 .

St Andrew's Church of Scotland: Carluke

Independent Examiner's Report to the Trustees of St Andrew's Church of Scotland: Carluke

Year ended 31 December 2022

I report to the trustees on my examination of the financial statements of St Andrew's Church of Scotland: Carluke ('the charity') for the year ended 31 December 2022.

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.

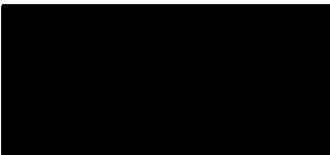
Independent examiner's statement

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 CIPFA 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.



Norwood
Craighill Road
Kilncadzow
Carluk
ML8 4QT

Date: 24/6/2023

St Andrew's Church of Scotland: Carluke

Statement of Financial Activities

Year ended 31 December 2022

		2022			2021
	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £
Income and endowments					
Donations and legacies	4	35,978	32,478	-	68,456
Charitable activities	5	1,546	-	-	1,546
Other trading activities	6	5,645	-	-	5,645
Investment income	7	1,418	1,229	2,419	5,066
Other income	8	6,991	10,055	-	17,046
Total income		<u>51,578</u>	<u>43,762</u>	<u>2,419</u>	<u>97,759</u>
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies					
	9	91	-	-	91
Expenditure on charitable activities	10,11	77,920	33,510	2,419	113,849
Total expenditure		<u>78,011</u>	<u>33,510</u>	<u>2,419</u>	<u>113,940</u>
Net gains / (losses) on investments	12	(797)	-	-	(797)
Net income/(expenditure) and net movement in funds		<u>(27,230)</u>	<u>10,252</u>	<u>-</u>	<u>(16,978)</u>
Transfers between funds	20	6,000	(6,000)	-	-
Net movement in funds		<u>(21,230)</u>	<u>4,252</u>	<u>-</u>	<u>(16,978)</u>
Reconciliation of funds					
Total funds brought forward		430,718	271,047	-	701,765
Total funds carried forward		<u>409,488</u>	<u>275,299</u>	<u>-</u>	<u>684,787</u>

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 11 to 22 form part of these financial statements.

St Andrew's Church of Scotland: Carluke

Statement of Financial Position

31 December 2022

	Note	2022 £	£	2021 £
Fixed assets				
Tangible fixed assets	16		185,353	186,546
Investments	17		4,382	5,179
			<u>189,735</u>	<u>191,725</u>
Current assets				
Debtors	18	4,421		1,675
Cash at bank and in hand		493,831		515,834
		<u>498,252</u>		<u>517,509</u>
Creditors: amounts falling due within one year	19	3,200		7,469
Net current assets			<u>495,052</u>	<u>510,040</u>
Total assets less current liabilities			<u>684,787</u>	<u>701,765</u>
Net assets			<u>684,787</u>	<u>701,765</u>
Funds of the charity				
Endowment funds			-	-
Restricted funds			275,299	271,047
Unrestricted funds			409,488	430,718
Total charity funds	20		<u>684,787</u>	<u>701,765</u>

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

The notes on pages 11 to 22 form part of these financial statements.

St Andrew's Church of Scotland: Carluke

Notes to the Financial Statements

Year ended 31 December 2022

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, as modified by the revaluation of certain financial assets measured at fair value through income or expenditure.

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.

Taxation

St Andrew's Church of Scotland: Carluke 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.

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.

St Andrew's Church of Scotland: Carluke

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

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 income is 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.

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.

St Andrew's Church of Scotland: Carluke

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

3. Accounting policies *(continued)*

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 Church, halls and manse, 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, fittings and office equipment	- 20% reducing balance
Musical equipment	- 20% reducing balance
Sound 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.

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.

Operating leases

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

St Andrew's Church of Scotland: Cariuke

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

3. Accounting policies *(continued)*

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 £	Total Funds 2022 £
Donations			
Offerings	29,435	–	29,435
Tax recovered on Gift Aid	6,543	116	6,659
Legacies	–	873	873
Grants	–	30,753	30,753
Other	–	736	736
	<u>35,978</u>	<u>32,478</u>	<u>68,456</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Donations			
Offerings	28,944	595	29,539
Tax recovered on Gift Aid	6,059	332	6,391
Legacies	–	189,899	189,899
Grants	300	35,500	35,800
Other	3,447	7,373	10,820
	<u>38,750</u>	<u>233,699</u>	<u>272,449</u>

St Andrew's Church of Scotland: Carluke

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

5. Charitable activities

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Weddings and funerals	1,546	1,546	980	980
Other	—	—	218	218
	<u>1,546</u>	<u>1,546</u>	<u>1,198</u>	<u>1,198</u>

6. Other trading activities

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Use of premises	5,645	5,645	3,045	3,045
	<u>5,645</u>	<u>5,645</u>	<u>3,045</u>	<u>3,045</u>

7. Investment income

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £
Dividends received	176	—	—	176
Deposit interest	1,242	1,229	2,419	4,890
	<u>1,418</u>	<u>1,229</u>	<u>2,419</u>	<u>5,066</u>

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2021 £
Dividends received	166	—	—	166
Deposit interest	248	38	1,399	1,685
	<u>414</u>	<u>38</u>	<u>1,399</u>	<u>1,851</u>

8. Other income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Other receipts	6,991	10,055	17,046
	<u>6,991</u>	<u>10,055</u>	<u>17,046</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Other receipts	741	—	741
	<u>741</u>	<u>—</u>	<u>741</u>

St Andrew's Church of Scotland: Cariuke

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

9. Costs of raising donations and legacies

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Fundraising costs				
Offering envelopes	91	91	113	113
	<u>91</u>	<u>91</u>	<u>113</u>	<u>113</u>

10. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £
Church activities	77,920	33,510	2,419	113,849
Support costs	–	–	–	–
	<u>77,920</u>	<u>33,510</u>	<u>2,419</u>	<u>113,849</u>

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2021 £
Church activities	67,988	20,221	1,399	89,608
Support costs	–	–	–	–
	<u>67,988</u>	<u>20,221</u>	<u>1,399</u>	<u>89,608</u>

11. Analysis of charitable expenditure

	Activities undertaken directly £	Support costs £	Total funds 2022 £	Total fund 2021 £
Church activities	113,849	–	113,849	89,608
Governance costs	–	–	–	–
	<u>113,849</u>	<u>–</u>	<u>113,849</u>	<u>89,608</u>

	2022 £	2021 £
Ministries and Mission allocation	30,308	27,061
Presbytery dues	344	498
Minister's expenses	1,371	1,674
Pulpit supply	–	60
Staff costs (note 14)	22,923	7,855
Fabric repairs and maintenance	10,480	12,647
Council tax	2,687	2,617
Heat and light	3,892	3,099
Insurance	3,136	3,054
Depreciation	1,193	1,491
Legal and professional fees	960	1,800
Organ and music	–	174
Printing, stationery and postage	2,308	1,878
Project costs	16,636	14,431
Other expenses	17,611	11,269
	<u>113,849</u>	<u>89,608</u>

St Andrew's Church of Scotland: Carluke

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

11. Analysis of charitable expenditure *(continued)*

Support costs have not been allocated as the trustees consider there is only one charitable activity.

12. Net gains on investments

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Gains/(losses) on revaluation of investments	<u>(797)</u>	<u>(797)</u>	<u>(96)</u>	<u>(96)</u>

13. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2022 £	2021 £
Depreciation of tangible fixed assets	1,193	1,491
Operating lease costs	<u>304</u>	<u>-</u>

14. Staff costs

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

	2022 £	2021 £
Wages and salaries	<u>22,923</u>	<u>7,855</u>
	<u>22,923</u>	<u>7,855</u>

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 £28,700 and the maximum stipend (in the fifth and subsequent years) £35,269.

The average head count of employees during the year was 4 (2021: 2).

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

15. Trustee remuneration and expenses

During the year 2022 [REDACTED] received £1,371 (£1,674) reimbursement of travel expenses. In addition £2,687 (£2,617) Council tax was paid.

Comparative figures for 2021 are shown in brackets.

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.

St Andrew's Church of Scotland: Carluke

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

16. Tangible fixed assets

	Communion silver £	Sanctuary furniture £	Office equipment £	Other furniture £	Sound equipment £	Total £
Cost						
At 1 Jan 2022	20,580	160,000	5,581	5,213	5,000	196,374
Additions	—	—	—	—	—	—
At 31 Dec 2022	<u>20,580</u>	<u>160,000</u>	<u>5,581</u>	<u>5,213</u>	<u>5,000</u>	<u>196,374</u>
Depreciation						
At 1 Jan 2022	—	—	2,949	3,108	3,771	9,828
Charge for the year	—	—	526	421	246	1,193
At 31 Dec 2022	<u>—</u>	<u>—</u>	<u>3,475</u>	<u>3,529</u>	<u>4,017</u>	<u>11,021</u>
Carrying amount						
At 31 Dec 2022	<u>20,580</u>	<u>160,000</u>	<u>2,106</u>	<u>1,684</u>	<u>983</u>	<u>185,353</u>
At 31 Dec 2021	<u>20,580</u>	<u>160,000</u>	<u>2,632</u>	<u>2,105</u>	<u>1,229</u>	<u>186,546</u>

17. Investments

	Other investments £
Cost or valuation	
At 1 Jan 2022	5,179
Additions	—
Fair value movements	(797)
At 31 Dec 2022	<u>4,382</u>
Impairment	
At 1 Jan 2022 and 31 Dec 2022	—
Carrying amount	
At 31 Dec 2022	<u>4,382</u>
At 31 Dec 2021	<u>5,179</u>
 The following investments at cost	 <u>4,096</u>
 The Church of Scotland Investors Trust:	
Income Fund: 300 Units (Mrs E Pringle Bequest)	
Income Fund: 115 Units (General Bequest & Trust Fund)	

18. Debtors

	2022 £	2021 £
Gift Aid tax refund due	1,412	1,343
Other debtors	3,009	332
	<u>4,421</u>	<u>1,675</u>

St Andrew's Church of Scotland: Carluke

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

19. Creditors: amounts falling due within one year

	2022	2021
	£	£
Accruals	2,924	7,469
Social security and other taxes	276	-
	<u>3,200</u>	<u>7,469</u>

20. Analysis of charitable funds

Unrestricted funds

Unrestricted Funds include Designated Funds. The funds are listed below.

	At 1 Jan 2022	Income	Expenditure	Gain / (loss)	Transfers	At 31 Dec 2022
	£	£	£	£	£	£
General Fund	(1,798)	43,891	(55,533)	-	12,800	(640)
General Fund (Invested)	235,914	1,222	-	-	(21,000)	216,136
General Bequest Fund	3,594	-	(17,021)	-	14,500	1,073
Tangible fixed assets	186,546	-	(1,193)	-	-	185,353
Investment	5,179	-	-	(797)	-	4,382
Guild	269	1,685	(1,289)	-	(300)	365
Art Angels	-	-	-	-	-	-
Designated Fabric Fund	965	3,425	(2,975)	-	-	1,415
Craft Club	49	1,355	-	-	-	1,404
	<u>430,718</u>	<u>51,578</u>	<u>(78,011)</u>	<u>(797)</u>	<u>6,000</u>	<u>409,488</u>

	At 1 Jan 2021	Income	Expenditure	Gain / (loss)	Transfers	At 31 Dec 2021
	£	£	£	£	£	£
General Fund	3,406	42,844	(59,689)	-	11,641	(1,798)
General Fund (Invested)	250,669	245	-	-	(15,000)	235,914
General Bequest Fund	6,141	-	(6,547)	-	4,000	3,594
Tangible fixed assets	188,037	-	(1,491)	-	-	186,546
Investment	5,275	-	-	(96)	-	5,179
Guild	194	649	(324)	-	(250)	269
Art Angels	391	-	-	-	(391)	-
Designated Fabric Fund	565	400	-	-	-	965
Craft Club	89	10	(50)	-	-	49
	<u>454,767</u>	<u>44,148</u>	<u>(68,101)</u>	<u>(96)</u>	<u>-</u>	<u>430,718</u>

Purposes of Unrestricted Funds

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

General Bequest Fund is not a designated fund. It is used as a repository for legacies and larger donations.

Purposes of Designated Funds

Guild: These funds are held by the Guild for the running of the organisation.

Art Angels: Art Angels funds have been transferred to the General Fund following closure 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. In 2022 members have raised funds to purchase and install a defibrillator at the church.

St Andrew's Church of Scotland: Carluke

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

20. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 Jan 2022	Income	Expenditure	Transfers	At 31 Dec 2022
	£	£	£	£	£
Fabric Fund (Invested)	193,909	1,056	–	–	194,965
Property Appeal	873	1,525	(984)	–	1,414
Kirk Session Outreach	1,312	–	–	–	1,312
Fund for Elderly	708	200	(256)	–	652
Pastoral Care Fund	1,634	–	(60)	–	1,574
Dementia Hub (Drop-in (Memory Café))	348	12,797	(11,063)	3,044	5,126
Drop-in Garden Project	25,729	–	(1,200)	–	24,529
Drop-in (Playlist)	235	–	–	–	235
Dementia Project (formerly Heart for Art) PROJECT	34,027	173	–	(9,044)	25,156
TPP Fund	7,337	15,000	(14,810)	–	7,527
Christmas Appeal for CHSS	346	–	–	–	346
Heart for Art for carers Age Scotland – About Dementia	–	–	–	–	–
	4,589	–	(4,589)	–	–
	–	13,011	(548)	–	12,463
	<u>271,047</u>	<u>43,762</u>	<u>(33,510)</u>	<u>(6,000)</u>	<u>275,299</u>

	At 1 Jan 2021	Income	Expenditure	Transfers	At 31 Dec 2021
	£	£	£	£	£
Fabric Fund (Invested)	11,299	189,910	(7,300)	–	193,909
Property Appeal	168	705	–	–	873
Kirk Session Outreach	1,312	–	–	–	1,312
Fund for Elderly	665	240	(197)	–	708
Pastoral Care Fund	1,934	–	(300)	–	1,634
Dementia Hub (Drop-in (Memory Café))	(1,165)	3,774	(8,261)	6,000	348
Drop-in Garden Project	918	25,531	(720)	–	25,729
Drop-in (Playlist)	235	–	–	–	235
Dementia Project (formerly Heart for Art) PROJECT	40,000	27	–	(6,000)	34,027
TPP Fund	1,619	7,500	(1,782)	–	7,337
Christmas Appeal for CHSS	346	–	–	–	346
Heart for Art for carers Age Scotland – About Dementia	200	150	(350)	–	–
	–	5,900	(1,311)	–	4,589
	–	–	–	–	–
	<u>57,531</u>	<u>233,737</u>	<u>(20,221)</u>	<u>–</u>	<u>271,047</u>

Purposes of Restricted Funds

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

Property Appeal: Envelopes are issued to members annually in June. Funds to be used for necessary property repairs.

St Andrew's Church of Scotland: Carluke

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

20. Analysis of charitable funds *(continued)*

Purposes of Restricted Funds *(continued)*

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 are to be expended to create a Sensory Garden within the church grounds.

Drop-in (Playlist): This fund is for the provision of iPods and memory books to people with dementia.

Dementia Project: Surplus funds from Dementia Hub and Project are invested in The Church of Scotland Investors Trust Deposit Fund until required.

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 is now being used to fund two part time posts, an Administrator, and a Support Worker for the Project.

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

Heart for Art for Carers: Grant funding from Lanark Presbytery expended in terms of the award to provide Heart for Art sessions for carers of those with memory difficulties.

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.

Transfers between funds:

Sums are donated to general funds by the Dementia Hub to cover costs associated with their use of the halls three days a week throughout the year.

Endowment funds

	At 1 Jan 2022	Income	Expenditure	At 31 Dec 2022
	£	£	£	£
Consolidated stipend fund	–	2,419	(2,419)	–
	–	2,419	(2,419)	–
	At 1 Jan 2021	Income	Expenditure	At 31 Dec 2021
	£	£	£	£
Consolidated stipend fund	–	1,399	(1,399)	–
	–	1,399	(1,399)	–

Purposes of Endowment Funds

Consolidated Stipend Fund: Income derived from Stipend Endowments is applied for stipend purposes (Ministries & Mission).

St Andrew's Church of Scotland: Carluke

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

21. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £
Tangible fixed assets	185,353	-	-	185,353
Investments	4,382	-	-	4,382
Current assets	223,790	274,462	-	498,252
Creditors less than 1 year	(2,432)	(768)	-	(3,200)
Net assets	<u>411,093</u>	<u>273,694</u>	<u>-</u>	<u>684,787</u>

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2021 £
Tangible fixed assets	186,546	-	-	186,546
Investments	5,179	-	-	5,179
Current assets	244,989	272,520	-	517,509
Creditors less than 1 year	(5,996)	(1,473)	-	(7,469)
Net assets	<u>430,718</u>	<u>271,047</u>	<u>-</u>	<u>701,765</u>

22. Related parties

A total of £7,541 (2021: £7,814) was donated to the congregation by the trustees during the year.

23. Collections for Third Parties

	2022 £	2021 £
Chest Heart & Stroke Scotland (CHSS)	-	150
Street Level (National Gift Day)	-	353
Clydesdale Food Bank	85	67
Shoebox Appeal (The Guild)	-	70
Seagull Trust Cruises	240	-
Parkinson's UK	190	-
	<u>515</u>	<u>640</u>

24. 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.

25. Operating lease commitments

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

	2022 £	2021 £
Not later than 1 year	1,216	-
Later than 1 year and not later than 5 years	2,128	-
	<u>3,344</u>	<u>-</u>