

The Church of Scotland

St Andrew's Church of Scotland: Carluke



**TRUSTEES' ANNUAL REPORT
AND
ACCRUED (2015 SORP COMPLIANT) ACCOUNTS**

FOR THE YEAR ENDED 31 December 2021

CONGREGATION NUMBER 130697

CHARITY REGISTRATION NUMBER: SC013968

St Andrew's Church of Scotland: Carluke

Financial Statements

Year ended 31 December 2021

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St Andrew's Church of Scotland: Carluke

Trustees' Annual Report

Year ended 31 December 2021

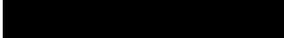
The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2021.

Reference and administrative details

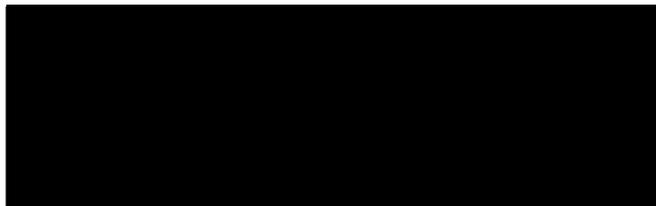
Registered charity name St Andrew's Church of Scotland: Carluke

Charity registration number SC013968

Principal office 29 Mount Stewart Street
Carluk
ML8 5EB

Principal office bearers Minister: 
Session Clerk: 
Church Treasurer: 

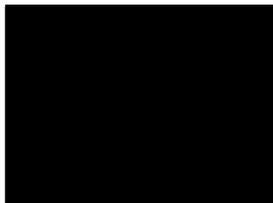
The trustees



Bankers

Bank of Scotland
PO Box 1000
BX2 1LB

Independent examiner



St Andrew's Church of Scotland: Carluke

Trustees' Annual Report *(continued)*

Year ended 31 December 2021

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.

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.

Although COVID has restricted activities over the last year, regular social activities and fund-raising events were previously held and these involved members and those within the community. The Church shares in youth work through our joint Churches youth project, Street level, 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.

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).

The Church halls are available for use by community groups, but COVID has restricted use of the halls again this year.

St Andrew's Church of Scotland: Carluke

Trustees' Annual Report *(continued)*

Year ended 31 December 2021

Achievements and performance

2021 has been a year of continued changes and much ongoing uncertainty due to the coronavirus pandemic. The year began without any worship services due to COVID and we were unable to return to worship until Easter Sunday. As was the case for much of 2020, we were unable to visit Milton Grange Care Home and lead worship there – and other community links such as Choices Charity Shop, “Streetlevel” and the chaplaincy to Carluke Primary which the Minister offers were all affected by the pandemic and that continued to be the case throughout the year.

Worship moved online with a weekly late-night reflection on Zoom which was always appreciated. Members unable to access worship online enjoyed watching televised services such as Reflections at the Quay. On a Friday afternoon on Zoom we offered the opportunity for a St Andrew's family gathering where we enjoyed some social time, some singing and a short act of worship. Several families joined in that as did some of the people who had accessed our dementia support.

From Easter Sunday short services recommenced in the Church although the late-night reflection on Zoom continued until the end of May. Risk assessments were required by Presbytery along with numbers for a seating capacity in each area of our building. Masks were required to be “worn at all times” inside and singing was not permitted until later in the year. The one-way system and socially distanced seating also remained in place throughout the year. Two days after each service the Church was thoroughly cleaned and disinfected, and volunteers assisted the Church cleaner/caretaker in undertaking all the cleaning.

In July and December two couples were supported to enable their wedding service to take place in the Church – although even those services were not without some restrictions. No funeral services took place in the Church during the year, services taking place either at the Crematorium or at the Cemetery.

Thankfully when the church re-opened, it was always possible to accommodate all who attended worship without requiring a booking system to be put in place.

During this second lockdown contact was retained with those who attended the Drop in and Heart for Art by telephone, text, and e-mail and “Drop in” funds continued to be used to purchase jigsaws and games and have them posted directly to recipient's homes. As in 2020 more of those who had attended the Drop in died and the Minister provided pastoral support and conducted funeral services for some of those who had died.

Contact was maintained by e-mail and phone with the Community Mental Health Team (CMHT) for Older People but our hopes of continuing more joint working and hosting post diagnostic support services in our halls did not come to fruition due to the pandemic.

Carer's meetings continued to be held monthly online, offering ongoing support for those who attended our Drop in and providing valuable peer to peer support for carers.

By April, restrictions were easing a little, and small groups were allowed to meet socially distanced outdoors, so working in partnership with Get Walking Lanarkshire and with the support of two of our dementia trained walk leaders, we commenced a short half hour dementia friendly walk leaving from our church grounds on a Friday afternoon. The walk of no more than half an hour was followed by some time together outside, providing much needed social contact for people again. Carers who attended commented how beneficial it was for everyone to see people in person again.

Some of our Drop in attendees participated in Life Changes Trust Creating Better Lives Lanarkshire webinar in early May. Two short videos featuring former carers who were now volunteers and a couple of people who received support through the Drop in were recorded and used during the webinar.

St Andrew's Church of Scotland: Carluke

Trustees' Annual Report *(continued)*

Year ended 31 December 2021

Achievements and performance *(continued)*

Following the webinar, we applied for funding from Life Changes Trust small grants scheme and were fortunate to secure £15,000 for the development of our garden. A generous donation to the Hub allowed us to secure the services of ██████████ Glen Rosa Garden Design and we look forward to planning for an increased size of garden with a polytunnel and larger social areas where outdoor activities which promote good mental health can be offered to those in the Dementia Hub as well as others in our community.

Two of our Hub volunteers spent time in the existing Church Garden of Hope, tidying it all and painting benches and fences so that it was once again a lovely place in which to spend time during the summer months.

By late May a pop-up gazebo had been purchased providing shelter when the weather was less than favourable. People appreciated the opportunity to gather again and so at the end of May the weekly Playlist Party on Zoom stopped and face to face meetings for reminiscence over a cuppa – 'tea in the tent' became popular as a social gathering. As numbers slowly increased an additional gazebo was purchased along with some outdoor games. Bubbles and boules were enjoyed in sunshine and hot water bottles and blankets provided additional warmth within the shelter of the gazebos when the weather was inclement. During the summer months the granddaughter of one of our attendees also joined us and her presence brought lots of smiles and laughter and active participation in songs.

Using the fire exit from the small hall, two volunteers prepared tea and coffee and wrapped biscuits/cakes were provided as a 'sweet treat.'

On 8 July we recommenced Heart for Art using the two gazebos and continuing to meet outside. As several of our former participants had died or moved into long term care, we had only four people returning but everyone enjoyed the opportunity to meet outdoors and have some socialisation again. Depending on the weather, painting could at times be challenging (especially when it was windy) however that only added to the fun and laughter of being together in community again.

Numbers attending all three sessions of our Hub gradually increased and we were fortunate to have volunteers willing to support all three sessions (Tea in the Tent on Tuesdays, Heart for Art on Thursdays, and Get Walking on Fridays).

We were delighted to welcome a representative from Cycling without Age who brought along a 'trishaw' one Tuesday afternoon. Several folks thoroughly enjoyed a ride in the tri-shaw, and the group felt that at some point in the future it may be possible to explore whether we could offer a 'cycling without age' opportunity at St Andrew's (though fundraising and an additional team of volunteers to do that would be essential).

At the end of September as covid restrictions relaxed we were able to return to meeting in the church hall. Facemasks were worn inside unless eating/drinking – and volunteers continued to ensure that all tables and chairs were sanitised after use, toilets cleaned, and all touchpoints also cleaned. Without the willingness of the volunteers to erect and take down gazebos and attend to all necessary cleaning it would not have been possible to provide the support three times a week.

During lockdown, monthly carers catch ups on Zoom proved to be helpful in allowing carers to share ideas about activities which could be undertaken safely – or coffee shops which provided take away coffees to have in your car. Carers also enjoyed supporting each other by sharing experiences.

St Andrew's Church of Scotland: Carluke

Trustees' Annual Report *(continued)*

Year ended 31 December 2021

Achievements and performance *(continued)*

Acorn Shed Music approached the Minister to ascertain our interest in offering a carers music/song writing workshop later in the year and after discussions with the Minister and Acorn Shed Music's successful application for funding from Life Changes Trust Creating Better Lives in Lanarkshire small grant funding, we agreed to commence a joint opportunity for carers to get together. Discussion at Carers Catch up around day/timing of that meant the Tuesday meeting was moved from its time of 1-3pm to 11.30am – 2pm. It was agreed that a light lunch would be offered and the 'carers space' would be on the first Tuesday of each month for an hour.

Some carers at the Carers catch up online whose loved ones participated in Heart for Art online sessions, had expressed an interest in being able to do some art themselves. An approach was made to Crossreach to find out if that was possible and the costs entailed. With some existing funding and an application to Lanark Presbytery for some financial support, 'Heart for Art A Carers Space' began on the second Tuesday of each month (commencing in October) with volunteers supporting those living with dementia while the carers had time together in the small hall.

On Saturday 2nd October, a Heart for Art Exhibition took place in the Church as part of the Carluke Jam and Ham festival – though by that time most events were being moved back online due to rising covid cases. With plenty of space in the Church, the planned event continued, and [REDACTED] provided a half hour music recital. A grant to enable the recital was provided by Scotland's Churches Trust.

The governance team for the Dementia support met in October and having been granted permission to use the remaining Go for it grant funding (not utilised due to the pandemic restrictions), it was agreed to look towards employing two part time staff members for what was now called St Andrew's Dementia Hub. Adverts for an Administrator and a Support Worker were agreed, and an interview team was formed comprising the Minister, two of the Governance Team and a carer and her mother who lived with dementia and accessed the support we offered.

With a couple of 'false starts' as people withdrew their application after the post was offered and then a staff member appointed deciding to leave the post within a few weeks of commencement, it is hoped that two new staff members might commence early in 2022 when the necessary PVG checks have been completed.

Looking towards Christmas those attending the Hub felt that a Christmas lunch on a Tuesday in our hall would be preferable to going out given that Covid was still creating challenges. A Christmas Concert with Aaron Hawthorne and Rosie Lavery was also scheduled for December. Thankfully both events went ahead although rising covid cases again made it more challenging for everyone. The volunteers assisted the caterer, who remained in the kitchen, serving the Christmas lunch whilst people enjoyed Christmas music in the hall with Aaron Hawthorne at the piano again.

In late November, the Kirk Session hosted an informal get together with the Kirk Session of Law Church (both Kirk Sessions has eleven elders). This proved to be a positively encouraging morning, with a link person set up to transfer information between both Kirk Sessions as a result and agreement made to meet again in the new year to further build relationships.

In December, a short reflective service for people who had been bereaved was offered. Although due to rising covid cases the service did not have as many people attending as had been the case pre-pandemic, the opportunity to acknowledge the challenging journey of grief was greatly appreciated by those who attended.

With Covid cases at a high level, the need for thorough cleaning in the Church and Christmas Day falling on a Saturday, the Kirk Session arranged a Christmas Eve service around the Crib in the Church Garden at 3pm with 'a cuppa' in hand. No Christmas Day worship was offered on Saturday 25th.

St Andrew's Church of Scotland: Carluke

Trustees' Annual Report *(continued)*

Year ended 31 December 2021

Achievements and performance *(continued)*

Through membership of Age Scotland free 2022 calendars were offered to those attending the Dementia Hub as well as Church members and through our membership of VASLAN salt sticks were again collected and distributed to people attending the Hub, the Guild and Church members. These were greatly appreciated.

From October Guild meetings re-commenced fortnightly using the large hall to provide more space and all those attending enjoyed the opportunity to meet face to face again. The Camera Club has not resumed in the halls and no other hall lets have been granted due to the necessity for cleaning and concerns over rising cases again in the winter months.

Some minor repairs have been necessary to the Church fabric and the leaking windows in the Session House/vestry have been replaced, however with two generous legacies gifted, the Kirk Session began to look ahead to plan other works including the removal of render to the exterior walls. Some render had fallen from the building and a full survey was undertaken by stonemasons. Following that and the engagement of the services of a conservation architect in Edinburgh, the charity trustees look forward to the possibility of carrying out further work to the building. Lanark Presbytery will no longer exist come the end of the year following agreement of the General Assembly that we merge with Hamilton and then also with Falkirk Presbytery to form the Presbytery of Forth Valley and Clydesdale, and as Presbytery and General Trustees permission for works will be required no work can be undertaken at present.

Another round of Church of Scotland 'Mission Planning' with much reduced ministry numbers is due to be undertaken early in the new year so much uncertainty continues.

Church reserves have required to be used to continue to pay general running costs, but the Dementia Hub finances are well supported by funds remaining from Go for It, Life Changes Trust and with the possibility of some lottery funding in 2022.

Over the past two years the Dementia Hub has received generous unsolicited donations of almost £20,000 and we remain very fortunate to have sufficient volunteers to staff our continuing sessions three times a week and provide more carer support than we did previously.

Whilst recognising that due to another round of Presbytery planning and reduced ministry numbers and use of buildings, much change and uncertainty lies ahead, St Andrew's continues to offer pastoral support and care to anyone in our community who requires it; providing shopping, delivering flowers to those who are ill or who have been bereaved, providing telephone bereavement support, and offering weekly support to an ever-increasing number of people through the Dementia Hub.

We look ahead with faith and hope, continuing our worship witness and service and responding to the nudging of God's Spirit continuing to offer much needed support to people living with dementia and unpaid carers and family members of people living with dementia.

Financial review

Total income for 2021 was £279,284 (2020: £155,121), an increase of £124,163 on 2020, the receipt of a legacy of £189,899 for fabric and furnishings was the main reason for this increase.

Total expenditure decreased from £116,208 in 2020 to £89,721 in 2021. Costs continue to be monitored closely. The decrease in restricted expenditure was largely due to there being no employee costs for the Dementia Project during 2021. Timing of some larger fabric payments which fell in 2020 and a concessionary reduction in Ministries & Mission allocation for 2021 account for the decrease in unrestricted expenditure.

The resulting surplus for the year, prior to the net gains on investments, was £189,563 (2020: £38,913). Investments recorded a decrease in value of £96, following an increase in value of £88 in 2020. The overall surplus for the year was £189,467 (2020: £39,001).

St Andrew's Church of Scotland: Carluke

Trustees' Annual Report *(continued)*

Year ended 31 December 2021

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 £430,718 comprising fixed assets of £186,546 and cash funds of £244,172. Of those cash funds, £965 had been designated for fabric and £318 for church organisations. Leaving out of account the £235,914 invested, the remaining balance of £6,975 would cover approximately one month's expenditure. During 2021 it was necessary to draw on reserves at the rate of £1,000 per month to cover unrestricted expenditure.

The Church also held £271,047 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.

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).

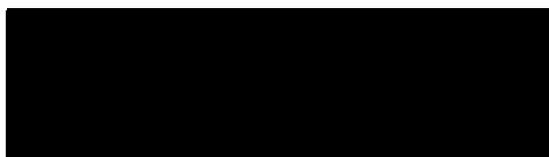
The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the situation of the charity and of the incoming resources of the charity for that period. In preparing these financial statements, the trustees 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: 21 June 2022

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 2021

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 2021.

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.

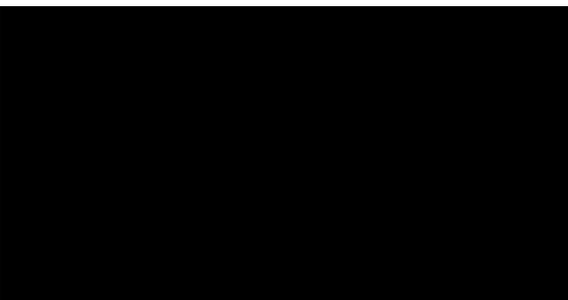
Independent examiner's statement

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 ICAS 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.



Date: 23rd June 2022

St Andrew's Church of Scotland: Carluke

Statement of Financial Activities

Year ended 31 December 2021

		2021			2020
	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £
Income and endowments					
Donations and legacies	4	38,750	233,699	-	272,449
Charitable activities	5	1,198	-	-	1,198
Other trading activities	6	3,045	-	-	3,045
Investment income	7	414	38	1,399	1,851
Other income	8	741	-	-	741
Total income		<u>44,148</u>	<u>233,737</u>	<u>1,399</u>	<u>279,284</u>
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	9	113	-	-	113
Expenditure on charitable activities	10,11	67,988	20,221	1,399	89,608
Total expenditure		<u>68,101</u>	<u>20,221</u>	<u>1,399</u>	<u>89,721</u>
Net gains / (losses) on investments	12	(96)	-	-	(96)
Net income/(expenditure) and net movement in funds		<u>(24,049)</u>	<u>213,516</u>	<u>-</u>	<u>189,467</u>
Transfers between funds	20	-	-	-	-
Net movement in funds		<u>(24,049)</u>	<u>213,516</u>	<u>-</u>	<u>189,467</u>
Reconciliation of funds					
Total funds brought forward		454,767	57,531	-	512,298
Total funds carried forward		<u>430,718</u>	<u>271,047</u>	<u>-</u>	<u>701,765</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 23 form part of these financial statements.

St Andrew's Church of Scotland: Carluke

Statement of Financial Position

31 December 2021

	Note	2021 £	£	2020 £
Fixed assets				
Tangible fixed assets	16		186,546	188,037
Investments	17		5,179	5,275
			<u>191,725</u>	<u>193,312</u>
Current assets				
Debtors	18	1,675		1,764
Cash at bank and in hand		515,834		322,511
		<u>517,509</u>		<u>324,275</u>
Creditors: amounts falling due within one year	19	<u>7,469</u>		<u>5,289</u>
Net current assets			<u>510,040</u>	<u>318,986</u>
Total assets less current liabilities			<u>701,765</u>	<u>512,298</u>
Net assets			<u>701,765</u>	<u>512,298</u>
Funds of the charity				
Endowment funds			-	-
Restricted funds			271,047	57,531
Unrestricted funds			430,718	454,767
Total charity funds	20		<u>701,765</u>	<u>512,298</u>

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

 Session Clerk

Trustee
Date: 21 June 2022



Trustee
Date: 21 June 2022

The notes on pages 11 to 23 form part of these financial statements.

St Andrew's Church of Scotland: Carluke

Notes to the Financial Statements

Year ended 31 December 2021

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 2021

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 2021

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.

St Andrew's Church of Scotland: Carluke

Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

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 2021 £
Donations			
Offerings	28,944	595	29,539
Tax recovered on Gift Aid	6,059	332	6,391
Legacies	–	189,899	189,899
Value of donated goods	–	–	–
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>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Donations			
Offerings	32,543	120	32,663
Tax recovered on Gift Aid	7,415	25	7,440
Legacies	46,950	–	46,950
Value of donated goods	–	–	–
Grants	–	25,000	25,000
Other	5,838	16,979	22,817
	<u>92,746</u>	<u>42,124</u>	<u>134,870</u>

St Andrew's Church of Scotland: Carluke

Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

5. Charitable activities

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Weddings and funerals	980	980	–	–
Handbag Party, Teas, etc	–	–	–	–
Concerts	–	–	–	–
Other	218	218	–	–
	<u>1,198</u>	<u>1,198</u>	<u>–</u>	<u>–</u>

6. Other trading activities

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Use of premises	3,045	3,045	4,422	4,422
	<u>3,045</u>	<u>3,045</u>	<u>4,422</u>	<u>4,422</u>

7. Investment income

	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>

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2020 £
Dividends received	197	–	–	197
Deposit interest	1,443	150	2,388	3,981
	<u>1,640</u>	<u>150</u>	<u>2,388</u>	<u>4,178</u>

8. Other income

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

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Other receipts	3,701	7,950	11,651
	<u>3,701</u>	<u>7,950</u>	<u>11,651</u>

St Andrew's Church of Scotland: Carluke

Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

9. Costs of raising donations and legacies

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Fundraising costs	-	-	-	-
Offering envelopes	113	113	-	-
	<u>113</u>	<u>113</u>	<u>-</u>	<u>-</u>

10. Expenditure on charitable activities by fund type

	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>

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2020 £
Church activities	68,688	45,132	2,388	116,208
Support costs	-	-	-	-
	<u>68,688</u>	<u>45,132</u>	<u>2,388</u>	<u>116,208</u>

St Andrew's Church of Scotland: Carluke

Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

11. Analysis of charitable expenditure

	Activities undertaken directly £	Support costs £	Total funds 2021 £	Total fund 2020 £
Church activities	89,608	–	89,608	116,208
Governance costs	–	–	–	–
	<u>89,608</u>	<u>–</u>	<u>89,608</u>	<u>116,208</u>
			2021 £	2020 £
Ministries and Mission allocation			27,061	32,983
Presbytery dues			498	352
Minister's expenses			1,674	1,290
Pulpit supply			60	–
Staff costs (note 14)			7,855	28,569
Fabric repairs and maintenance			12,647	17,851
Council tax			2,617	2,595
Heat and light			3,099	3,155
Insurance			3,054	3,263
Depreciation			1,491	1,865
Legal and professional fees			1,800	–
Organ and music			174	–
Water and drainage			–	474
Printing, stationery and postage			1,878	1,369
Other expenses			25,700	22,442
			<u>89,608</u>	<u>116,208</u>

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 2021 £	Unrestricted Funds £	Total Funds 2020 £
Gains/(losses) on revaluation of investments	(96)	(96)	88	88

13. Net income/(expenditure)

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

	2021 £	2020 £
Depreciation of tangible fixed assets	<u>1,491</u>	<u>1,865</u>

St Andrew's Church of Scotland: Carluke

Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

14. Staff costs

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

	2021	2020
	£	£
Wages and salaries	7,855	28,569
Other employee benefits	—	—
	<u>7,855</u>	<u>28,569</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 2 (2020: 3).

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

15. Trustee remuneration and expenses

During the year 2021 [REDACTED] received £1,674 (£1,290) reimbursement of expenses as follows £1,674 (£1,116) travel and £nil (£174) telephone. In addition £2,617 (£2,595) Council tax was paid.

Comparative figures for 2020 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.

16. Tangible fixed assets

	Communion silver £	Sanctuary furniture £	Office equipment £	Other furniture £	Sound equipment £	Total £
Cost						
At 1 Jan 2021	20,580	160,000	5,581	5,213	5,000	196,374
Additions	—	—	—	—	—	—
At 31 Dec 2021	<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 2021	—	—	2,291	2,581	3,465	8,337
Charge for the year	—	—	658	526	307	1,491
At 31 Dec 2021	<u>—</u>	<u>—</u>	<u>2,949</u>	<u>3,108</u>	<u>3,771</u>	<u>9,828</u>
Carrying amount						
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>
At 31 Dec 2020	<u>20,580</u>	<u>160,000</u>	<u>3,290</u>	<u>2,632</u>	<u>1,536</u>	<u>188,037</u>

St Andrew's Church of Scotland: Carluke

Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

17. Investments

	Other investments £
Cost or valuation	
At 1 Jan 2021	5,275
Additions	–
Fair value movements	(96)
At 31 Dec 2021	<u>5,179</u>
Impairment	
At 1 Jan 2021 and 31 Dec 2021	–
Carrying amount	
At 31 Dec 2021	<u>5,179</u>
At 31 Dec 2020	<u>5,275</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

	2021 £	2020 £
Prepayments and accrued income	–	–
Gift Aid tax refund due	1,343	1,641
Other debtors	332	123
	<u>1,675</u>	<u>1,764</u>

19. Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals	7,469	5,289
Social security and other taxes	–	–
Other creditors	–	–
	<u>7,469</u>	<u>5,289</u>

St Andrew's Church of Scotland: Carluke

Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

20. Analysis of charitable funds

Unrestricted funds

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

	At 1 Jan 2021	Income	Expenditure	Gain / (loss)	Transfers	At 31 Dec 2021
	£	£	£		£	£
General Fund (accrued)	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>

	At 1 Jan 2020	Income	Expenditure	Gain / (loss)	Transfers	At 31 Dec 2020
	£	£	£	£	£	£
General Fund (accrued)	6,711	50,968	(61,581)	-	7,308	3,406
General Fund (Invested)	209,250	1,419	-	-	40,000	250,669
General Bequest Fund	8,192	46,957	-	-	(49,008)	6,141
Tangible Fixed Assets	187,202	-	(1,865)	-	2,700	188,037
Investment	5,187	-	-	88	-	5,275
Guild	342	441	(389)	-	(200)	194
Art Angels	609	182	-	-	(400)	391
Designated Musical Tea	460	104	(564)	-	-	-
Designated Fabric Fund (Inc £60 cash float)	2,457	2,397	(4,289)	-	-	565
Craft Club	148	41	-	-	(100)	89
	<u>420,558</u>	<u>102,509</u>	<u>(68,688)</u>	<u>88</u>	<u>300</u>	<u>454,767</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.

St Andrew's Church of Scotland: Carluke

Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

20. Analysis of charitable funds *(continued)*

Restricted funds

	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	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>

	At 1 Jan 2020	Income	Expenditure	Transfers	At 31 Dec 2020
	£	£	£	£	£
Fabric Fund (Invested)	17,934	105	(6,740)	–	11,299
Property Appeal	1,175	145	(1,152)	–	168
Kirk Session Outreach	541	890	(119)	–	1,312
Fund for Elderly	642	460	(437)	–	665
Pastoral Care Fund	1,934	–	–	–	1,934
Drop-in (Memory Café)	3,027	15,629	(4,821)	(15,000)	(1,165)
Drop-in Garden Project	918	–	–	–	918
Ministerial IT Fund	300	–	–	(300)	–
Drop-in (Playlist)	235	–	–	–	235
Dementia Project (formerly Heart for Art) PROJECT	6,521	45	–	33,434	40,000
TPP Fund	19,020	32,750	(31,717)	(18,434)	1,619
Christmas Appeal for CHSS	492	–	(146)	–	346
	–	200	–	–	200
	<u>52,739</u>	<u>50,224</u>	<u>(45,132)</u>	<u>(300)</u>	<u>57,531</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.

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.

St Andrew's Church of Scotland: Carluke

Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

20. Analysis of charitable funds *(continued)*

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.

Endowment funds

	At 1 Jan 2021	Income	Expenditure	At 31 Dec 2021
	£	£	£	£
Consolidated stipend fund	—	1,399	(1,399)	—
	—	1,399	(1,399)	—

	At 1 Jan 2020	Income	Expenditure	At 31 Dec 2020
	£	£	£	£
Consolidated stipend fund	—	2,388	(2,388)	—
	—	2,388	(2,388)	—

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 2021

21. Analysis of net assets between funds

	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	430,718	271,047	–	701,765

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2020 £
Tangible fixed assets	188,037	–	–	188,037
Investments	5,275	–	–	5,275
Current assets	263,411	60,864	–	324,275
Creditors less than 1 year	(1,956)	(3,333)	–	(5,289)
Net assets	454,767	57,531	–	512,298

22. Related parties

A total of £7,814 (2020: £8,061) was donated to the congregation by the trustees during the year.

23. Collections for Third Parties

	2021 £	2020 £
Chest Heart & Stroke Scotland (CHSS)	150	200
Street Level (National Gift Day)	353	–
Clydesdale Food Bank	67	–
Shoebox Appeal (The Guild)	70	–
Christian Aid	–	40
CrossReach	–	283
Lanarkshire Cancer Care Trust	–	55
	<u>640</u>	<u>578</u>

St Andrew's Church of Scotland: Carluke

Management Information

Year ended 31 December 2021

The following pages do not form part of the financial statement

St Andrew's Church of Scotland: Carluke

Appendix

Year ended 31 December 2021

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND INVESTORS TRUST

	2021	2020
	£	£
Capital Account		
Credit Balances held at 31 December 2021 at cost	<u>4,096</u>	<u>4,096</u>
Market Value of Balances at 31 December 2021	<u>5,179</u>	<u>5,275</u>