

# **The Church of Scotland**

## **St Mark's Church of Scotland (Oldhall): Paisley**

### **Trustees Report**

**and**

### **Financial Statements (Receipts & Payments Accounts)**

**31 December 2024**

Congregation No: 140775

Charity No: SC 011210

St Mark's Church of Scotland (Oldhall): Paisley

Reference and Administration Information

Charity Name	St Mark's Church of Scotland (Oldhall): Paisley
Charity registration number	SC011210
Congregational registration number	140775
Contact Address	334 Glasgow Road Ralston Paisley PA1 3DL

**Principal Office-bearers**

 – Minister  
 – Session Clerk  
 – Treasurer

**Trustees**

The Trustees who served the charity during the period were as follows:

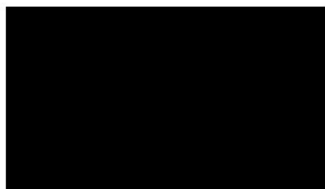
**MEMBERS OF THE KIRK SESSION**



St Mark's Church of Scotland (Oldhall): Paisley

Reference and Administration Information (continued)

Independent examiner



Bankers

Bank of Scotland  
The Cross  
Paisley  
PA1 1DB

**St Mark's Church of Scotland (Oldhall): Paisley**  
**Trustees' Annual Report**  
**Year ended 31 December 2024**

**Structure, Governance and Management**

**Governing Document**

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

**Unitary Constitution**

We function under the Unitary Constitution; a single body of the Kirk Session and its constituent committees oversees both civil and spiritual issues of the Church. These include everything from pastoral care to property and from finance to vision for the future.

**OBJECTIVES AND ACTIVITIES**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Centred in the heart of the community of Ralston and Oldhall, St Mark's Church, Oldhall continues to give spiritual and practical support to both our Church family and the wider community of the parish. The objectives of the Church are based totally on its Mission Statement "To build a congregation with an active faith, committed to worship and learning, within a loving Christian fellowship encompassing people of all ages; to reach and meet the spiritual, practical and social needs of the congregation and community; to encourage people of the community to become involved in the life and work of the Church and to develop a personal relationship with Christ."

Our Sunday services are available in person or live via you tube. We hold midweek services during Winter months. Our Kirk Session meetings are held in person, and our bible study and prayer group meetings are held in person and on zoom.

Our junior church (Evolution) meets every Sunday and the youth group (TRASH) meet on Sunday evenings where they, after informal beginnings can discuss biblical themes relevant to today's world. Our church worker continues his involvement in Ralston Primary School, organises Messy Church, Easter Holiday Club and the Junction Café for P6 to S3 pupils.

We host two other churches, Kingdom Ambassadors and The Church of the Nazarene who use our premises on Sunday afternoons.

Our Rainbows, Brownies, Girl Guides and Boys' Brigade hold full programmes and we host a Mini-Kickers football group, dance class, after school care as well as ROAR (Renfrewshire Older Adults Resource) meetings.

Trustees' Annual Report (contd)  
Year ended 31 December 2024

**ACHIEVEMENTS AND PERFORMANCE**

Our pastoral care team continue to keep in touch with those in care homes, the housebound, those in hospital and those going through a difficult time and those celebrating. This is done by phone calls, emails, letters cards and visits. Flowers that have been in the church are also delivered to members who are ill, bereaved or celebrating special occasions. Elders keep in regular touch with their districts.

Our roll stands at 327 with average Sunday attendance of 100-120 and a further 50-80 on line, although at a recent joint service we had 150 on line.

As usual it has been a busy year with our usual church events. An Easter BBQ, strawberry afternoon tea, "Treemendous event" involving outside groups and church groups decorating trees and having a friendly coffee morning with home baking. We held our bring and share lunch and a congregational lunch at Ralston Golf Club. We also supported the community council at the Ralston Games.

We hold a monthly dementia friendly café and also a film afternoon for older adults.

The highlight of the year has to be the opening of our church café - Ralston Community Café - and we are delighted to announce it has been a great success both financially and for generating a great community spirit with many "outsiders" supporting it. The welcome is friendly and dog friendly with great baking, teas and coffees. We are ably served by Meena our manager but also extremely grateful for all the volunteers who serve in the café.

As a Christian fellowship we are all too aware of those less fortunate than ourselves. During 2024 we have supported several charities with special retiring offerings and continue to support the local foodbank. We also supported local asylum seekers with backpacks, water bottles and hats and gloves. Many gifts were donated at Christmas time to Renfrewshire Women's Aid.

**St Mark's Church of Scotland (Oldhall): Paisley**  
**Trustees' Annual Report (contd)**  
**Year ended 31 December 2024**

**Financial Review**

The principal source of income is gift aid donations, freewill offerings and open plate donations augmented by tax recovered on gift aid donations. Total donations in 2024 were £118,271 (2023 - £117,616) a modest increase of 0.5% over last year. For Unrestricted Funds, overall income was £145,342 plus a transfer of £2,000 from Restricted Funds, against running costs of £138,350 showing a welcome surplus of £8,992 (2023 - £10,319).

In Restricted Funds, generous donations were given by members to the Annual Giving Day of £11,314 for the benefit of the Church Worker Fund. The Community Café had a surplus of income over expenses of £11,257 which was divided between the Church Worker Fund and renewal of equipment for the café. Overall, Restricted Funds income was £84,461 and outgoings £67,765 less a transfer of £2,000 to Unrestricted Funds gave a net surplus of £14,696 (2023 – Deficit £2,251).

The net inflow of all funds for the year was £23,688 (2023 - £8,068).

**Reserves Policy**

It is the Trustees policy to hold reserves – defined as the total of Unrestricted Funds – of at least six months operating costs. In a normal year of operating costs of around £135,000, this would indicate holding Reserves of about £70,000, therefore the current Unreserved Funds of £105,592 comfortably meet this target.

**Statement of Trustee's Responsibilities**

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

Approved and signed on their behalf

  
Session Clerk  
St Mark's Church of Scotland (Oldhall): Paisley

## Independent Examiner's Report

### to the Trustees of St Mark's Church of Scotland (Oldhall): Paisley

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on the following pages.

#### Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended)

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

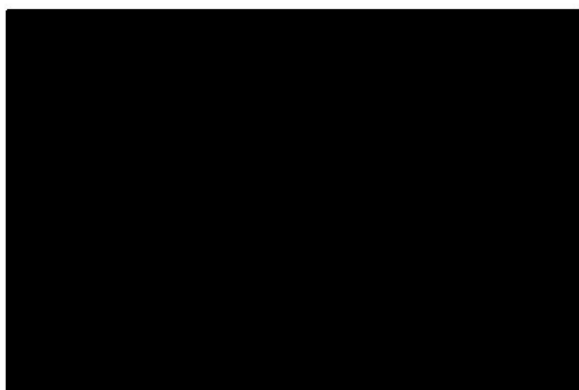
#### Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

#### Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - a) to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and
  - b) to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended) have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached



Date..... 9/3/25 .....

**St Marks Church of Scotland (Oldhall) Paisley**

**Receipts and Payments Account**

**Year ended 31 December 2024**

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b>Receipts</b>	<b>Note</b>				
Donations	2	118,271	0	118,271	117,616
Legacies		0	0	0	0
Fundraising Activities		6,664	0	6,664	7,415
Weddings & Funerals		1,650	0	1,650	540
Guild		1,720	0	1,720	183
Bank & Deposit interest		2,003	0	2,003	105
		130,308	0	130,308	125,859
Use of Premises		15,034	0	15,034	10,111
Fabric Fund		0	0	0	0
Flower Fund		0	936	936	699
Giving Day		0	11,314	11,314	10,235
Grant - Church worker 2024 & 2025		0	16,000	16,000	0
Church Worker Fund		0	9,727	9,727	12,016
Grant - Community Café Project		0	2,361	2,361	8,400
Donations - Community Café Project		0	293	293	293
Community Café Trading		0	37,327	37,327	0
Grant - Winter Connections		0	2,000	2,000	1,000
Collected for Third Parties		0	4,503	4,503	6,496
<b>Total Receipts</b>		<b>145,342</b>	<b>84,461</b>	<b>229,803</b>	<b>175,109</b>
<b>Payments</b>	<b>3</b>				
Costs of generating funds		243	0	243	241
Charitable activities		138,107	67,765	205,872	166,800
<b>Total Payments</b>		<b>138,350</b>	<b>67,765</b>	<b>206,115</b>	<b>167,041</b>
<b>Excess of Receipts over Payments for the year before Transfers</b>		6,992	16,696	23,688	8,068
<b>Transfers</b>		2,000	-2,000	0	0
<b>Excess of Receipts over Payments for the year</b>		<b>8,992</b>	<b>14,696</b>	<b>23,688</b>	<b>8,068</b>

**St Marks Church of Scotland (Oldhall) Paisley**

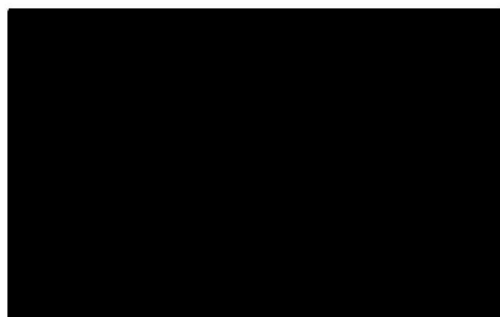
**Statement of Balances**

**Year ended 31 December 2024**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b><u>Bank &amp; Deposit Balances</u></b>				
Bank & deposit balances brought forward	96,600	38,907	135,507	127,439
<b><u>Movement in year:</u></b>				
Excess of Receipts over Payments	8,992	14,696	23,688	8,068
Bank & deposit balances carried forward	105,592	53,603	159,195	135,507
<b><u>Assets</u></b>				
Property (Church Manse)	350,000		350,000	350,000
Gift Aid Tax Receivable	5,080		5,080	7,038
	355,080		355,080	357,038
<b><u>Liabilities</u></b>				
New Audio System	0		0	3,900
Heat & Light	2,700		2,700	1,000
	2,700		2,700	4,900

The accounts were approved by the Trustees on

and signed on their behalf by :-



Session Clerk

Treasurer

## St Marks Church of Scotland (Oldhall) Paisley

### Notes to the Accounts

#### 1 Movement in Funds

	At 1st January 2024	Incoming Resources	Outgoing Resources	Transfers	At 31st December 2024
	£	£	£	£	£
<b>Restricted Funds</b>					
Church Worker Fund	15,265	25,727	23,891	18,814	35,915
Giving Day	0	11,314	0	-11,314	0
Community Café Trading	0	37,327	26,070	-11,257	0
Grant - Community Café Project	0	2,361	0	-2,361	0
Donations - Community Café Project	22,276	293	12,623	6,118	16,064
Flower Fund	1,088	936	1,111	0	913
Grant: Winter Connections	0	2,000	0	-2,000	0
Collections for Third Parties	279	4,503	4,070	0	712
	<b>38,907</b>	<b>84,461</b>	<b>67,765</b>	<b>-2,000</b>	<b>53,603</b>
<b>Unrestricted Funds</b>					
Fabric Fund	25,374	0	4,434	13,300	34,240
Legacies Fund	7,795	0	0	0	7,795
KSBF Fund	323	0	60	0	263
Guild Fund	1,909	1,720	1,534	0	2,095
General Fund	61,199	143,622	132,322	-11,300	61,199
	<b>96,600</b>	<b>145,342</b>	<b>138,350</b>	<b>2,000</b>	<b>105,592</b>
<b>Total Funds</b>	<b>135,507</b>	<b>229,803</b>	<b>206,115</b>	<b>0</b>	<b>159,195</b>

#### Purposes of Restricted Funds

Church Worker Fund - Funds donated by church members to meet the salary and other costs of a Church Worker

Giving Day - Donations from members to support the work of the Church Worker

Community Café Trading - Providing a Community Café for members and outreach to the local community

Community Café Project - Donations - Fundraising for creation and ongoing maintenance of a Community Café

Flower Fund - For the provision of flowers at church services.

Winter Connections - Grant for weekly open-house lunches, warmth and friendship

Collections for Third Parties - Retiring offerings and other activities undertaken for the purpose of specific third parties.

#### Purposes of Unrestricted Funds

Fabric Fund - Funds set aside by the Trustees for the maintenance of church property

Legacies Fund - Legacies left to the church for unspecified general purposes.

KSBF Fund - Kirk Session Benevolent Fund for distribution at the discretion of the Minister and Kirk Session

Guild Fund - Funds held and administered by St Marks Guild for regular activities and charitable purposes.

Note:

1. Giving Day (2024) - contributions were specifically invited in support of the Church Worker and the £11,314 raised was transferred to the Church Worker Fund

2. The Community Café Trading surplus of £11,257 was distributed as follows - Church Worker Fund - £7,500 and Community Café Project - £3,757.

## St Marks Church of Scotland (Oldhall) Paisley

Notes to the Accounts (Contd)	Unrestricted	Restricted	Total 2024	Total 2023
	Funds 2024	Funds 2024		
	£	£	£	£
<b>2 Analysis of Donations</b>				
Offerings	88,046	0	88,046	88,454
Tax Recovered on Gift Aid Donations	18,942	0	18,942	20,509
Open Plate Offerings	8,763	0	8,763	6,378
Donations	2,520	0	2,520	2,275
	<u>118,271</u>	<u>0</u>	<u>118,271</u>	<u>117,616</u>
<b>3 Analysis of Payments</b>				
<b>Costs of generating funds</b>				
Offering envelopes	243	0	243	241
	<u>243</u>	<u>0</u>	<u>243</u>	<u>241</u>
<b>Charitable Activities</b>				
Giving to Grow	65,513	0	65,513	65,505
Presbytery dues	776	0	776	776
Minister's Expenses	1,167	0	1,167	1,105
Pulpit supply	330	0	330	165
Other Staffing Costs	19,353	23,891	43,244	39,632
Repairs & Maintenance	22,025	12,562	34,587	26,192
Manse Council Tax	3,335	0	3,335	2,466
Heat & Light	11,602	0	11,602	8,433
Insurance	3,061	0	3,061	3,118
Telephone & Internet	1,164	0	1,164	1,412
Printing Stationery & Postages	1,681	0	1,681	1,746
Organ & Music	1,498	0	1,498	1,319
New Audio System	0	0	0	3,912
Evolution/Youth Expenses	1,209	0	1,209	750
Community Café Operating Costs	0	26,131	26,131	0
Misc Church Expenses	3,859	0	3,859	2,060
Misc Funds Expenses	1,534	5,181	6,715	8,208
	<u>138,107</u>	<u>67,765</u>	<u>205,872</u>	<u>166,800</u>

## St Marks Church of Scotland (Oldhall) Paisley

### Notes to the Accounts (Contd)

#### 4. Trustee Remuneration and Related Party Transactions

£3,335 was paid for Manse Council tax (2023 - £2,466) and Ministers Expenses of £1,167 (2023 - £1,105) were paid.

No other trustee or person related to a trustee had any personal interest in any transaction entered into by the charity during the year.

#### 5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £31,642 and the maximum stipend (in the fifth and subsequent years) £38,884.

6. Collections for Third Parties	2024 £	2023 £
Erskine Care Homes	367	220
Toilet Twinning	277	0
Renfrewshire Food bank	0	1,906
Alzheimers	0	1,574
Embrace the Middle East	339	429
Guild Gifts	800	750
Christian Aid	1,430	432
Glasgow City Mission	627	0
Tear Fund	230	1,211
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	<b>4,070</b>	<b>6,522</b>