

The Church of Scotland

ST ANDREW'S CHURCH

Annual Report and
Financial Statements

31st December 2024

Congregation No. 472428

Congregation: **NEWCASTLE**

Charity No **SC046120**

Reference and Administrative Information

Charity Name St. Andrew's Church of Scotland, Newcastle

Charity Registration No. SCO46120

Congregation Reference No. 472428

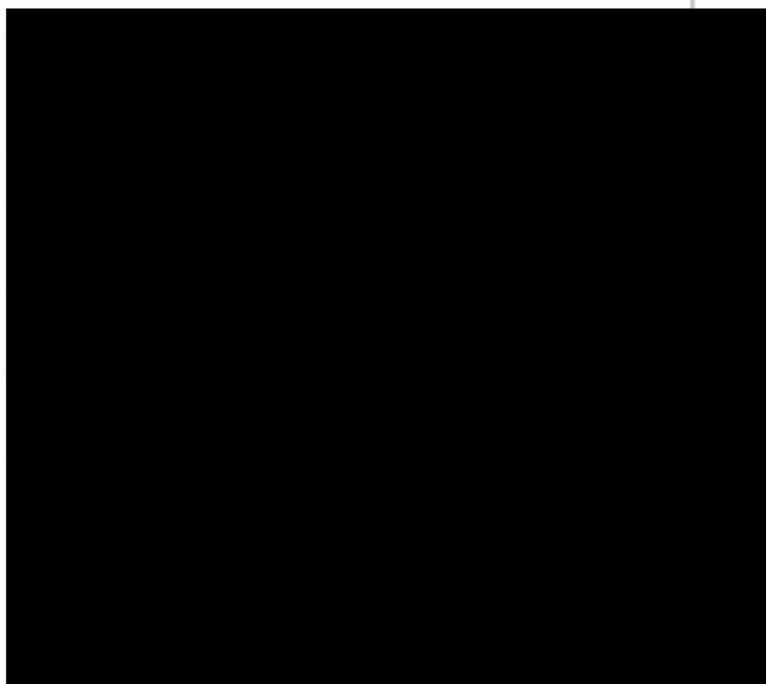
Contact Address: St Andrew's Church of Scotland
13 Grantham Road
Newcastle
NE2 1QX

Trustees

Minister



Kirk Session



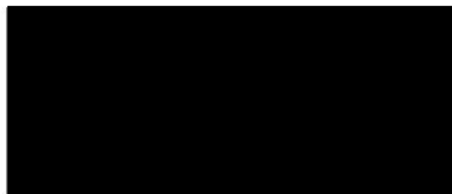
Principal Office-bearers

Minister

Session Clerk

Church Treasurer

Hon. Treasurer



Independent Examiner



Bankers

HSBC

110 Grey Street

Newcastle upon Tyne, NE1 6JG

Structure, Governance and Management

Governing Document and the Recruitment and Appointment of Trustees

St Andrew's Church of Scotland operates under the Unitary Constitution as set out by the General Assembly of the Church of Scotland.

The control of the affairs of the congregation, both spiritual and temporal, shall (subject to the Acts, Regulations or Directions which may subsequently be enacted by the General Assembly) be vested in the Kirk Session of the Congregation.

The Kirk Session shall consist of the Minister of the charge together with the Elders, ordained and admitted to the Session in accordance with the Act anent Election and Admission of Elders (Act X, 1932 (as amended))

The Minister is elected by the congregation and inducted by Presbytery.

Elders are chosen from those members of the Church who are deemed to have the appropriate gifts and skills.

For the purpose of Charity Law the members of the Session shall constitute the Charity Trustees

Organisation Structure

The Kirk Session, which meets at least 4 times during the year, is responsible for the spiritual affairs pertaining to the congregation. Certain responsibilities are delegated to Committees, such as Finance, Fabric, Education and Mission but all report to the Kirk Session who are responsible overall.

Objectives and Activities

Charitable Purposes

Our aim is to be a vibrant growing, Christian Community providing spiritual care and love for all, including those with a Scottish and/or Presbyterian connection.

We also aim to provide Church Services such as Baptisms, Marriages and Funerals not just for members but also the wider Scottish community in the North of England.

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.

Outreach continues to be a strong part of St Andrew's mission, as we continue to support local, national and internationally based charities and projects.

St Andrew's is keen to continue its tradition of Mission and to this end has continued to support Christian Aid and the Moderator's Charity during the Moderator's year in office.

This year we have continued in our support of the West End Foodbank, the Refugee Centre and other Homelessness projects in the city.

Over the year the Craft Group and friends of the group have continued to make hats, scarves and other items. Linus quilts continue to be made and also woollen blankets.

Hats for premature babies and other items for the oncology units as well as a variety of soft toys are distributed at various times of the year and as always gifts are given at Christmas for families in need.

ST. ANDREW'S CHURCH OF SCOTLAND SC046120

Trustees' Annual Report Year ended 31st December 2024

The congregation, with its linked Church at St Columba's Pont Street, London, continues to be led by the Minister, the [REDACTED] and the Kirk Session. Safeguarding is on-going and training is arranged by Presbytery.

Achievements and Performance

Services of worship are held weekly on a Sunday, during Holy Week and over the Easter and Christmas Seasons. Extra Services are decided by Kirk Session.

The Minister of the linked congregations leads worship on about four Sundays during the year and the Associate Minister comes twice a year (all of this being dependent on travel and the weather).

We have an OLM leading workshop on at least one Sunday per month while also working as a Pioneer Minister to the Veterinary Community.

Our OLM trainee from last year has been ordained by the Presbyteries of England and the Channel Islands and of Europe.

She is contracted to be with us to lead Worship on 8 Sundays each summer and is a welcome addition to our Preaching Team.

Five Elders also lead worship and have been welcomed by the congregation and are a welcome addition to the preaching team. On the few Sundays not covered we have visiting preachers, many old friends of the congregation.

Two Elders represent St. Andrew's at Presbytery. One Elder is a member and is also Treasurer of the City Centre Churches Together.

The Church Hall continues to be used as a Polling Station.

The Craft Group continues to meet regularly to work on our charitable activities and welcomes people who join them for coffee and company.

Fundraising and social events take place regularly.

A Portuguese Church continues to meet on a Sunday Afternoon and join us from time to time for events. The Zimbabwean Church now meets in a new venue.

The Committee of the Mercy Group met on our premises until they moved to a central venue in November.

Our City Councillor holds monthly surgeries in our premises and a Women's Group also meets once a month.

St Andrew's also welcomes external groups for activities during the week and the building is well used.

Financial Review

The Session Clerk continues to encourage the use of Standing Orders and we also have a card machine for those who prefer to pay/donate directly. This has meant an increase in giving. Fundraising continues and people also contribute to Restricted Funds.

We met our commitments over the year.

Presbytery Dues were met in full and we also met our allocation to Giving to Grow.

We ended 2023 with an excess of £5,883 and a deficit this year of £1,935

at the end of 2024.

Hall Rental continues and although some groups stopped due to lack of numbers, one group began a second and then a third session. Overall the premises are let for more hours.

The 300 Fund began in 2021 as we celebrated 300 years of Ministry in Newcastle. This raised over three and a half thousand pounds. The Committee has allocated this to various projects and the Fund will continue to oversee this into early 2025 at which time the Fund will close.

The James Gillies Banks Fund has been working to fulfil the conditions of the Restricted Bequest. Only one item is now outstanding and as there are insufficient funds for this part, the Bequest has now, with permission, been allocated a new name, the Audio Visual Fund and will raise funds to fulfil the final part of the Bequest.

The tax recovered on Gift Aid and GASDS donation for the last three months of 2023 and the first nine months of 2024 are included in these accounts This is also a slight increase from the previous year.

The Church also held £10,489 of Restricted Funds, which have been provided for the purpose specified in the Notes of Accounts

Reserves Policy

The Trustees ambition continues to be to maintain reserves at around 2-3 months of running costs and commitments. In 2024 we maintained our responsibilities.

Presbytery Dues were paid in full. Our contribution to Giving to Grow was also paid in full.

At the end of 2023 we had a surplus of £3,630 and by the end of 2024 we had a surplus of £9,552.

Plans for the Future

The Trustees have a budget in place and are aware of the Church of Scotland requirement to prepare this annually. Congregational giving and support for Fundraising is, as always dependent on the goodwill of members. This year our attendance continues and we have welcomed some new faces. Our new people are gradually becoming known to us all and join us for lunches and events. We hope to welcome them as members in due course.

The Church continues to follow any guidance from the Church of Scotland and also from the Government.

Our financial state has improved, helped in no small part by the increased rental of premises. Giving continues to be looked at by Kirk Session and the new Giving to Grow means this needs to be a priority for the congregation. We still look to the future with hope and our vision for continuing Mission.

**Trustees' Annual Report
Year ended 31st December 2024**

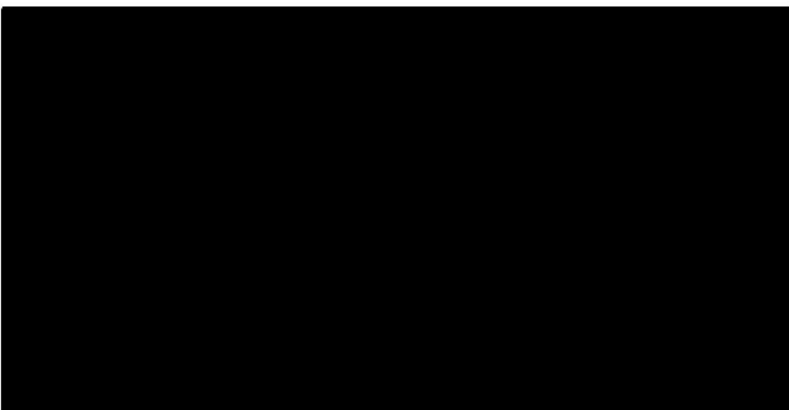
Statement of Trustees' Responsibilities

The Kirk Session prepares Financial Statements which give sufficient details to enable an appreciation of the transactions of the Church during the Finance Year.

The Kirk Session is responsible for keeping proper accounting records which, on request must reflect the financial position of the Church at that time.

This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. The trustees are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf



Independent Examiner's report on the accounts

Report to the trustees/members of

Charity name The Church of Scotland
ST ANDREW'S CHURCH

Registered charity number

SCO46120

On the accounts of the Charity for the period

1st January 2024 to 31st December 2024

Set out on pages

8 - 15

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1)(d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the 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:
 - to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

ST ANDREW'S CHURCH OF SCOTLAND SCO46120

**Receipts and Payments Account
Year ended 31st December 2024**

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Restricted Endowment Funds 2024 £	TOTAL 2024 £	TOTAL 2023 £
<u>Receipts</u>	Note 4					
Donations		15,031	9,131	355	24,517	22,390
Income from Manse Fund		698			698	523
Bank & Deposit Interest		249		32	281	279
		<hr/> 15,978	<hr/> 9,131	<hr/> 387	<hr/> 25,496	<hr/> 23,192
Rental of Premises		10,923			10,923	8,389
Activities for Generating Funds						
		<hr/> 26,901	<hr/> 9,131	<hr/> 387	<hr/> 36,419	<hr/> 31,581
<u>Payments</u>	Note 5					
Cost of generating funds		(20,979)	(17,155)	(220)	(38,354)	(25,698)
Charitable activities						
		<hr/> (20,979)	<hr/> (17,155)	<hr/> (220)	<hr/> (38,354)	<hr/> (25,698)
Excess receipts over payments		<hr/> 5,922	<hr/> (8,024)	<hr/> 167	<hr/> (1,935)	<hr/> 5,883
Year ended 31st December 2024						

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Statement of Balances

Year ended 31st December 2024

	Unrestricted Funds	Restricted Funds	Restricted Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Bank & Deposit Balances					
Brought forward 1st January 2024	3,630	18,513	3,156	25,299	19,416
Excess of receipts over payments for the year	5,922	(8,024)	167	(1,935)	5,883
Balances carried forward	<u>9,552</u>	<u>10,489</u>	<u>3,323</u>	<u>23,364</u>	<u>25,299</u>

Year ended 31st December 2024

BANK BALANCES

Monies Held on Deposit				1,250	1,250
Bank Current Account			7,363		
			<u>14,751</u>	22,114	8,548
Deposit Account					15,501
				<u>23,364</u>	<u>25,299</u>

LIABILITIES

Assets

Gift Aid Receivable (3 months)			554		
GASDS (3 months)			<u>283</u>	£837	£1,180

The Accounts were approved by the Kirk Session.

1 Basis of Accounting

These accounts have been prepared on a Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended)

2 Trustee Remuneration and Related Party Transactions

St Andrew's Church, Newcastle upon Tyne, Church of Scotland Insurance Policy includes Trustee Indemnity insurance for all its trustees.

3 Nature and purpose of accounts

A) Unrestricted funds are those that represent the funds of the church that are not subject to any legal restrictions regarding their use and are available for the general purposes of the church. The Trustees hold a single unrestricted fund for the day to day running costs of the church and for the costs to the congregation as deemed appropriate by the church's central finance department and by the Presbytery of England. This Fund is also used to fulfil some of the congregation's local mission work.

The Kirk Session (the Trustees) may from time to time designate amounts from General Funds for a particular purpose. These funds remain unrestricted, but are classified as Special Funds.

B) Restricted Funds have been given for specific purposes. Restrictions arise when specified by a donor or when funds are raised for specific purposes. Such funds cannot be used for any other purposes.

C) Endowment Funds

The Church has one Endowment Fund. This is the Henderson Loudon Lecture Fund. The charity can utilise the income from this Fund but can not realise or use the capital.

D) Bequest from the Estate of a Member

This Bequest has been administered except for one final issue. There are insufficient funds to carry this out. With permission therefore the remaining £880 has been transferred to a new Fund, still restricted, the Audio Visual Fund, so that this can be added to in order to carry out the original Bequest.

ST. ANDREW'S CHURCH OF SCOTLAND SC046120

Movement in Funds

UNRESTRICTED FUNDS		1st January 2024	Receipts	Payments	Income from Manse Fund	31st December 2024
		£	£	£	£	£
GENERAL FUND		3,630	26,203	(20,979)	698	9,552
RESTRICTED FUNDS		1st January 2024	Receipts	Payments	Transfer	31st December 2024
		£	£	£	£	£
Cabral Fund	Note 3.1	3,127				3,127
Roof Repairs Fund	Note 3.2	9,893	5,539	(15,432)		0
Outside Space Fund	Note 3.3	884	1,815			2,699
Garden Fund	Note 3.4	1,066	240	(800)		506
Building Decorating Fund	Note 3.5	1,585	200			1,785
Food Bank/Marie Curie/Christian Aid		0	398	(398)		0
Newcastle 300 Fund	Note 3.6	1,958		(400)		1,558
Flower Fund	Note 3.7	0	100	(20)		80
Taxi Fund	Note 3.8		500	(5)		495
Moderators Challenge	Note 3.9		239			239
Moderators Lunch	Note 3.10		100	(100)		0
		18,513	9,131	(17,155)		10,489
ENDOWMENT FUNDS		£	£	£	£	£
Henderson Loudon Endowment Lecture Fund						
Capital		1,250				1,250
Accumulated Interest		1,026	32			1,058
Audio/Visual Fund	Note 3.12	880	355	(220)		1,015
Manse Endowment Fund						
Interest		0	698		(698)	0
		3,156	1,085	(220)	(698)	3,323
Total Funds						
Year ended 31st December 2024		25,299	36,419	(38,354)	0	23,364

Purpose of Restricted Funds

3.1 The Cabral Fund

The Cabral Fund was set up in 2011 following the death of a church member at the age of 81. Her family gave the church £8,100, (£100 for each year of her life) with the request that the Fund be used for wide-ranging educational purposes. The family asked that the Fund be administered by Rev. D. Lunn. At 1st January 2024 the Fund stood at £3,127. No money has been used this year and the Fund remains at £3,127.

3.2 Roof Repair Fund

The Roof Repair Fund was set up following a request from the Trustees in 2017. The Roof repairs were started and completed in late Spring 2024. We are hoping that these last for a considerable length of time. At January 2024 the Fund stood at £9,893. £5,539 was added and £15,432 has been spent. All the work has now been carried out and the Fund has now closed with a balance of £0.

3.3 Outside Space Fund

The Outside Space Fund was set up in 2019 to provide funding for work required to the outside part of the Church premises. This money is being raised for particular work to the Fire Escape area and perimeter wall. At 1st January 2024 the Fund stood at £884. £1,815 has been added and as at 31st December 2024 the Fund is now £2,699.

3.4 Garden Fund

The Garden Fund was set up in 2019 to continue the work toward the Church's vision of Mission in opening the garden to the local Community and beyond. As at 1st January 2024 the Fund stood at £1,066. £240 has been added during the year and £800 was spent. At 31st December 2024, the Fund stands at £506.

3.5 Building Decorating Fund

The Building and Decorating Fund was set up following a donation in December 2019. At 1st January 2024 the Fund stood at £1,585, £200 was added to the Fund. At 31st December 2024, the Fund stands at £1,785.

3.6 Newcastle 300 Fund

The fund was set up to celebrate our Tercentenary Year. Over £3,500 was raised. The Committee made recommendation to Kirk Session as to how this would be used and approval was given for these purposes at 1st January 2024 the Fund stood at £1,958. £400 has been paid out this year. At 31st December 2024 the Fund stands at £1,558.

3.7 Flower Fund

This Fund shows money which is donated to pay for flowers for the Sanctuary and money paid out to buy them. During the year 2024 the Fund received £100 and paid out £20. At 31st December 2024, the Fund stands at £80.

3.8 Taxi Fund

The Taxi Fund was set up on 2024 following a generous donation from the Murray Napier Fund (St Columba's, Church of Scotland, Pont Street, London) to enable us to offer transport for elderly/inform members, many no longer able to drive, to Church on Sundays. It can also be used to transport them to special church social events during the year. The Fund began at £500 and at 31st December 2024 stood at £495.

Purpose of Restricted Funds (continued)

3.9 Moderators Challenge

The Moderator visited St Andrew's in 2024 and we were aware of his Challenge during his year in office as being "This little light of mine" an initiative to be a light in the darkness to help school children in Malawi to reach their full potential by providing little solar lights for them to work with at home. It also provides solar panels for Malawi University. The challenge continues until the Moderator leaves office. We raised £239 in 2024 but hope to add to this amount in early 2025 so it remains within the funds for now.

3.10 Moderators Lunch

We had a special lunch for the Moderator's visit in 2024. Several donations were made to the lunch amounting to £100. All monies were spent, leaving a nil balance at 31st December 2024.

Charitable Activities

Retiring offerings totalling £398 were collected for the Foodbank, Christian Aid and the local Marie Curie Hospice. This money has now been distributed.

Purpose of Endowment Funds

3.11 The Henderson Loudon Endowment Lecture Fund

The Henderson Loudon Lecture Fund was set up following a bequest from a former Minister Assisting, at St Andrew's Church in 1988. It was set up as a Lecture Fund and only the interest on the Bequest can be used for lectures. The Bequest of £1,250 remains static.

Accumulated interest on 1st January 2024 was £1,026. Interest of £32 was added giving a balance on 31st December 2024 of £1,058.

3.12 James Gillies Banks Bequest (Audio Visual Fund)

The James Gillies Banks Bequest was given to St Andrew's following the death of one of our members in 2020. The Bequest of £5,000 was given with a list of items for which it was to be used and a request that the Donor's wishes be carried out. The Fund was to be administered by the Session Clerk.

The letter is within Kirk Session Minutes. The Balance at 1st January 2023 stood at £880 and all but one of the requests had been honoured. The remaining wish had increased in price and therefore the balance would not cover this. With permission the remaining balance has now been moved into a new Fund which will enable the congregation to add more funds, thus enabling the original wish to be carried out.

Audio Visual Fund at 1st January was £880. £355 has been added and £220 paid out.

Leaving a balance at 31st December 2024 of £1,015.

Other Endowment Fund

3.13 The Manse Endowment Fund

The Manse Endowment Fund arose from the sale of the Manse in the 1960s.

The Fund is a separately registered Charity and as such does not appear in the Church's accounts.

The Capital Value of the Fund cannot be spent without agreement of the Presbytery of England and the Channel Islands.

Over the years agreement has been granted and small amounts of the Capital have been released for special building projects.

The Fund at 1st January 2024 stood at £18,497

With permission of the Presbytery of England the interest on this Fund is available for general purposes and is therefore included in General Funds.

The interest for 2024 was £698.

The Balance at 31st December 2024 is £18,497

6 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of the ministers' stipends and employers' contributions for National Insurance, pension and housing and loan funds.

Minister's 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.