

THE CHURCH OF SCOTLAND
ST MUNGO'S PARISH CHURCH ALLOA

ANNUAL REPORT AND ACCOUNTS

2024

CONGREGATION NO 231386

CHARITY NO SC007821

REFERENCE AND ADMINISTRATION INFORMATION

CHARITY NAME ST MUNGO'S PARISH CHURCH OF SCOTLAND ALLOA.

CHARITY REGISTRATION NUMBER SC007821

CONGREGATION REFERENCE NUMBER 231386

INDEPENDENT EXAMINER

BANK

VIRGIN MONEY
56, MURRAY PLACE
STIRLING FK8 2BX

Trustees' Annual Report Year ended 31st December 2024

Structure, Governance and Management:

The Church is administered in accordance with the terms of a *Quoad Omnia* 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 congregation who are considered to have the appropriate gifts and skills.

Organisational Structure

The Kirk Session meets not less than five times in a year, and is responsible for both the spiritual and financial affairs of the congregation. Certain responsibilities are delegated to various committees and sub-groups covering Finance, Property, Events, Mission, Resources and publicity, subject to the approval of the Kirk Session as a whole - to which all groups report at regular meetings of the Kirk Session.

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.

St. Mungo's Parish Church, Alloa seeks to fulfil this responsibility within its own designated parish in the following ways:

- a) Through the provision of a regular diet of public worship each Sunday.
- b) Special services at the times of major Christian festivals.
- c) The conduct of weddings and funerals as required.
- d) The celebration of Sacraments on a regular basis.

In addition, the nurture and development of the Christian faith is sustained by

- * Training for all elders both at regular meetings of the Kirk Session and at special events.
- * Christian education both for adults and young people through the provision of a class for adult enquirers and a regular programme of education for younger people by the Sunday School.
- * Weekly development of faith and understanding by preaching the Word of God at the regular diet of worship.

Pastoral support and the development of fellowship are pursued as follows:

- * Visits to members who are in residential care by elders and the minister including Church Services held several times a year in the care homes for the residents and staff.
- * Periodic visits by the minister to local schools to engage with the pupils. Also Easter and Christmas services are held in St. Mungo's Church for local schools.
- * Social events held through the year to bring members into closer fellowship
- * A weekly meeting (Sept - June) of a craft group
- * A fortnightly meeting of the Alloa Guild.

Achievements and Performance

The café continues to be a great success. Used, not only by members of the congregation, but also by the folk of Alloa and surrounding communities. During the year the café catered for various special events. Afternoon teas are available in the café or to takeaway. At Christmas complimentary festive afternoon teas were distributed to members of both St. Mungo's and Ludgate congregations who were house bound. All who work in the café are volunteers who always make the customers very welcome.

The church garden continues to flourish thanks to the hard work of our volunteer gardeners. It is a rich source of fresh produce for use in the café.

The Christmas Festival of Light was again held with great success. It is becoming a must visit event for the people of Alloa. Our thanks go to all those involved in planning and setting up a wonderful spectacle. Also, to the sponsors for supplying the trees and decorating them so imaginatively.

Our thanks must also go to the Communications Group. They do an excellent job in preparing the Parishioner four times a year, keeping the website and our Facebook page up to date and supplying all the Church's printing needs.

We owe much to the many members and friends who have made this work and activity all possible through their dedicated support and involvement.

Alloa St Mungo's, as well as its continued contribution to the local community, have formed an excellent working relationship with Alloa First team, we contribute to the wider working of the Church of Scotland at Presbytery through the activities of the Minister and the Presbytery Elder.

FINANCIAL REVIEW

RISK MANAGEMENT

For the year 2025 it is very difficult to quantify what risks the Church could be exposed to. The Church's expenditure is forecast to exceed income by a substantial amount again this year. As a result the reserves are likely to be reduced substantially. It is hoped that the proposed Union of St. Mungo's Parish Church and Alloa Ludgate Church, as per the Presbytery Plan will be completed in the not too distant future. And that the new combined Church will be able to move forward successfully.

RESERVES POLICY

In the past it has been the Trustees policy to hold, where possible, one year's expenditure including designated funds. Unfortunately due to the precarious state of our finances this was not possible. Because of the deficit between Income and Expenditure for the year of £19471.00 it was necessary to transfer £24000.00 from the General Fund. At the year end the Church held Unrestricted Funds of £29020 of which £24406.00 had been designated for fabric fund.

The Church also held £28357.00 of Restricted Funds which have been provided for the purpose of Fabric Maintenance and Conservation work as required.

STATEMENT OF TRUSTEES 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 keeping of 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 Trustees Investment (Scotland) Act 2005, anent Congregational Finances approved by the General Assembly of The Church Of Scotland 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 any other irregularities.

APPROVED BY THE TRUSTEES AND SIGNED ON THEIR BEHALF BY


SESSION CLERK

DATE:- 11/05/25

ST MUNGO'S PARISH CHURCH OF SCOTLAND

Independent Examiners Report to the Trustees of St Mungo's Parish Church of Scotland, Alloa

I report on the accounts of St Mungo's Parish Church of Scotland, Alloa for the year ended 31st December 2024 which are set out on pages 6 to 10.

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 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act to state whether particular matters have come to my attention.

Basis of independent examiners' statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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 Examiners' 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 Account Regulations.

to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Account 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.



4/6/25

ST MUNGO'S PARISH CHURCH OF SCOTLAND, ALLOA

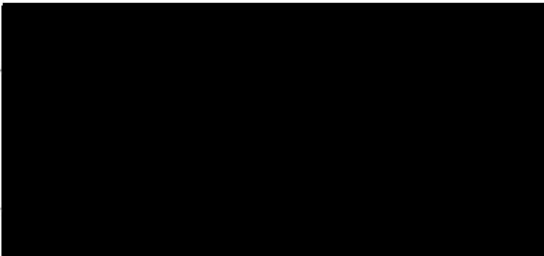
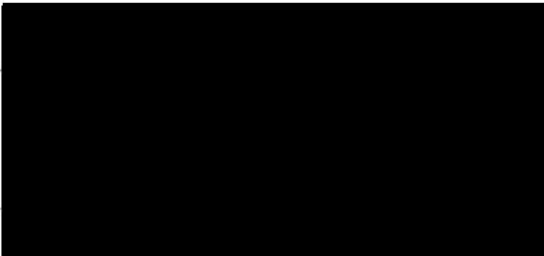
STATEMENT OF BALANCES

AS AT 31ST DECEMBER 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Bank & Cash Balances					
Balances brought forward	3	48,491	28,357	76,848	82,453
Movement in Year					
Excess of payments over receipts in year	-	19,471	-	19,471	5,605
		29,020	28,357	57,377	76,848
Investments at Market Value					
<u>Alloa Helpers Trust</u>					
Deposit Fund		200	0	200	200
<u>Growth Fund</u>					
General Purposes 1000 units Cost £567.69				6,380	5,830
		200	0	6,580	6,030
Assets		29,220	28,357	63,957	82,878
Liabilities					
Conservation fund loan		0	18,000	18,000	18,000

The Accounts were approved by the Kirk Session 01/06/2025

For and behalf of Kirk Session /Congregational Board

	SESSION CLERK
	TREASURER

ST MUNGO'S PARISH CHURCH OF SCOTLAND, ALLOA

RECEIPTS AND PAYMENTS ACCOUNT

YEAR ENDED 31ST DECEMBER 2023

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
RECEIPTS					
Donations and legacies	4	40,325		40,325	61,449
Fundraising Events	4	26,777		26,777	24,345
Bank Interest		420		420	290
Total Receipts		<u>67,522</u>	<u>0</u>	<u>67,522</u>	<u>86,084</u>
PAYMENTS					
Cost of Generating Funds	5	1,482		1,482	8,363
Charitable Activities	5	85,161		85,161	78,322
Fabric Repairs	5	-		-	4,654
Governance Costs	5	350		350	350
Total Payments		<u>86,993</u>	<u>-</u>	<u>86,993</u>	<u>91,689</u>
Excess of Receipts over Payments		<u>- 19,471</u>	<u>- -</u>	<u>19,471 -</u>	<u>5,605</u>

ST MUNGO'S PARISH CHURCH OF SCOTLAND, ALLOA

NOTES TO THE ACCOUNTS

1 Trustee Remuneration and Related Party Transactions

No trustee or any person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.
During the year the Minister's telephone, council tax, heat and light and travelling expenses totalling £6,959.68 were paid by the church.

2 Ministers Stipend

All Church of Scotland congregation contribute to the National Stipend Fund which bears the cost of all ministers stipends and employers contributions or national insurance, pension and housing loan fund. Ministers stipends are paid in accordance with national stipends scale, which is related to years of service. For the year under review the minimum stipend was £31,642 and the maximum stipend (after 5 years) was £38,884

3 Movement in Funds

	At 1 January 2024 £	Incoming Resources £	Outgoing Resources £	Transfers	At 31 Dec 2024 £
Unrestricted Funds					
Fabric Fund	21,847	751	192	-	22,406
General Fund	26,644	66,771	86,801	-	6,614
					-
	48,491	67,522	86,993	-	29,020
Restricted Funds					
James Wishart Bequest	14,387	0	-		14,387
Conservation Fund	13,970	0	-		13,970
	28,357	0	-		28,357
Total Funds	76,848	67,522	86,993	-	57,377

Purpose of Restricted Funds

James Wishart Bequest

Bequest for maintenance of church property

Conservation Fund

The trustees have set aside funds for immediate repairs to the Church Property

Purpose of Designated Funds

Fabric Fund

The trustees have set aside funds for the maintenance of Church property

ST MUNGO'S PARISH CHURCH OF SCOTLAND, ALLOA

NOTES TO THE ACCOUNTS (cont)

4 Analysis of Donations and Legacies

	2024 £	2023 £
<u>Unrestricted Funds</u>		
Freewill Offering	20,885	21,494
Gift Aid	5,783	15,919
Church Plate	2,968	3,599
Special Collections	530	88
Donations and legacies	8,228	18,556
Ministerial Services	1,180	515
Fabric Fund Collections and Donations	751	1,278
	<u>40,325</u>	<u>61,449</u>

Analysis of Fundraising Events

Community Café	19,699	18,848
Events Committee	4,477	2,643
Guild	2,231	2,135
Misc	370	719
	<u>26,777</u>	<u>24,345</u>

5 Analysis of Payments

	2024 £	2023 £
Fundraising costs		
Envelopes	-	-
Misc	1,482	8,363
	<u>1,482</u>	<u>8,363</u>

Charitable Activities

<u>Unrestricted Funds</u>		
Giving to Grow	42,965	37,207
Presbytery Dues	1,369	1,058
Pulpit Supply	500	800
Other Staffing Costs	720	1,200
Repairs and Maintenance	1,744	8,980
Council Tax	2,750	2,687
Other Building Costs	25,476	17,955
Church Office Expenses	4,404	3,396
Organ and Music	3,120	3,120
Book of remembrance additions	192	75
Contributions to other organisations	530	300
Other Expenses	1,391	1,544
	<u>85,161</u>	<u>78,322</u>

Governance Costs

Independent Examiners Fees	<u>350</u>	<u>350</u>
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ST MUNGO'S PARISH CHURCH OF SCOTLAND, ALLOA

NOTES TO THE ACCOUNTS (cont)

5 Analysis of Payments (cont)

	2024 £	2023 £
Fabric Repairs		
<u>Unrestricted Funds</u>		
Repairs and maintenace to church property	-	2,653
<u>Restricted Funds</u>		
Repairs and maintenace to church property	-	2,000