

The Church of Scotland
St Mark's Parish Church of Scotland: Stirling

RECEIPTS AND PAYMENTS ACCOUNTS

For year ended 31 December 2024


Congregation No: 231430

Charity No: SC 005432

Reference and Administrative Information

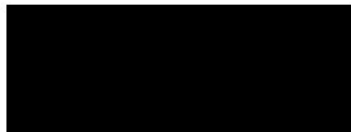
Charity Name St Mark's Parish Church of Scotland: Stirling
Charity Registration Number SC005432
Congregation Reference No 231430
Contact address 4 Victoria Square
Stirling
FK8 2QZ

Trustees

Kirk Session
Kirk Session 

Principal Office-bearers

Minister
Session Clerk
Church Treasurer



Independent Examiner



Bankers

Royal Bank of Scotland
Stirling (A) Branch, Thistles Shopping Centre, Stirling FK8 2EA

Trustees' Annual Report

Year ended 31 December 2024

Structure, Governance and Management

Governing Document

The Church was administered in accordance with the Unitary Constitution of the Church of Scotland.

Recruitment and Appointment of Trustees

The Kirk Session members are the charity trustees and the elders of the church. They 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 the Presbytery.

Organisational Structure

Under the Unitary Constitution the Kirk Session meets at least 5 times a year and appoints Working Groups as appropriate for the running of the Church and its activities.

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.

Trustees' Annual Report (cont'd)

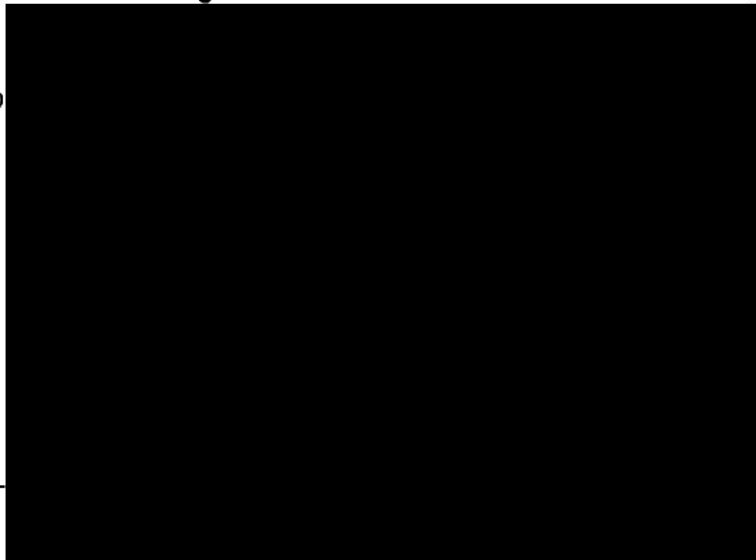
Achievements and Performance

2024 was, as always, a very busy year in the life of the St. Mark's congregation. Our mission to be a Church which shows God's love in tangible ways around the community was at the heart of our continued missional work through the year. Several new community initiatives were started, facilitated by the presence of our Community Engagement Worker, Marie Clare Dungavell.

For example, our relationship with Raploch Primary School continued to grow stronger. The School visits the Church 3 times a year for an all-school service – at Easter, Christmas, and in the summer for the moving-on and prizegiving service. In addition, we launched a lunchtime club in the School for P4 – P7 pupils which is always well

attended, and an after-school club for pupils in years P1-P2 (and parents / carers). Probably our biggest new initiative of the year was the launch of the Thursday evening Youth Café. The church on these evenings is transformed into a flexible space for young people, with as many as 27 teenagers turning up (and never, yet, fewer than 15). This is important work in the community and has had support from across Raploch and beyond, including material and financial support from local businesses.

We also continued to see growth in numbers 'in the pews' throughout 2024, with new members joining by profession of faith and transference. We also welcome others to our services who, whilst not yet members, are active in the life of the church. Worship is at the heart of our weekly church life and we always look to strike a balance between the 'traditional' and the modern. St. Mark's also hosted around 35 funerals in 2024, sadly including several for young people.



Achievements and Performance (cont'd)

Financially, St Mark's continues to benefit from the generosity of local residents and businesses – in the latter category, a number of local businesses supported our work with direct financial giving and also with generous donations. Our own fundraising also continues to be successful, with the Minister running the London Marathon and the St Mark's Calendar selling over 400 copies.

The Church building had to close for a while in early 2024 due to the discovery of RAAC concrete in the side aisle. We are grateful to the General Trustees for funding



the work, which has left us with a bright, flexible space to use during the week. The Youth Café is held in this space, as are other meetings including, for example, the Scottish Breastfeeding Network.

We continue to host a wide range of groups at St. Mark's; Tuesdays are especially busy, with Start Up Stirling Food Larder, Citizens Advice

Bureau, Social Security Scotland and Stirling Council Digital Inclusion all in the building. At other times in the week we host Raploch Scouts, the AA [REDACTED] Dancing and others.

In July we hosted our annual holiday club with around 45 children attending each day, and enjoying a hot meal. This week is a major part of our outreach. We now run a monthly 'Gathering Place' family service on a Sunday, with food being an important part of this.

In summary 2024 was another busy year for St Mark's. The landscape for charities, including churches, is tough at present, and that is no less the case for us at St. Mark's. However our strong community footprint gives us a firm standing across Raploch and Cornton and we aim to build on this as we seek to do God's work throughout 2025.



Trustees' Annual Report (cont'd)

Year ended 31 December 2024

Achievements and Performance

Financial Review

The principal sources of income are weekly Free Will Offering and Standing Orders. These, together with tax recovered on Gift Aid and other donations represented 72% of normal income. Offerings and other donations are higher than last year and once again we have been reasonably successful in applying for a range of grants to support the work we do in the local community.

Plans for the long term development of the church buildings were put on hold when RAAC* concrete panels were discovered in part of the sanctuary ceiling in September 2023. During 2024 the General Trustees of the Church of Scotland covered the entire cost of the removal of the panels, reinstating the ceiling and restoring the flooring.

* Reinforced autoclaved aerated concrete (RAAC)

Reserves Policy

It is the Trustees policy to hold reserves of approximately three months expenditure. At the year end the Church held unrestricted cash funds of £38394 of which £6434 had been designated for the Fabric Fund and £128 for the Kirk Session Fund.

In 2024 a designated fund was established to ringfence grant money and donations aimed at supporting childrens' activities and work to address food insecurity. This fund held £6180 at the end of the year.

A substantial grant from the Church of Scotland nationally sat on St Mark's accounts for some years designated as the "Together for A Change Fund". This was to support members of St Mark's to exchange visits with a similar congregation elsewhere in the world. Since Covid there is little appetite for travel in this way and after discussions with the national Church it was agreed that this money should be used for general congregation purposes. This has substantially improved St Mark's financial position.

The remaining balance represents about three months of normal expenditure. The Church also held £298 of restricted funds which have been provided for the purposes specified in Note 2.

Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board 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 / Congregational Board are 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 the Regulations Anent Congregational Finance approved by

Trustees' Annual Report (cont'd)

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 by the Trustees and signed on their behalf,

[Redacted]

Session Clerk

[Redacted]

Date *10 March 2025*

Independent examiner's statement

I report on the accounts of the charity for the year ended 31 December 2023 which are set out on pages 9 to 14.

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.

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

An 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 view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention [other than disclosed below*]

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.

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Date 13/03/2025

St Mark's Parish Church of Scotland, Stirling

Receipts and Payments Account

Year ended 31 December 2024

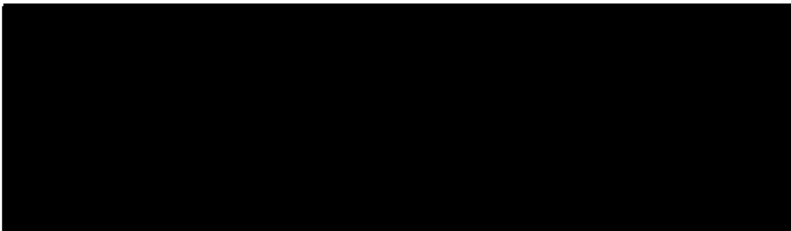
		Unrestricted Restricted			
		Funds	Funds	Total	Total
		2024	2024	2024	2023
<u>Receipts</u>	Note	£	£	£	£
Donations	3	39526	0	39526	29738
Legacies		0	0	0	0
Activities for Generating Funds		2255	0	2255	1680
Bank & Deposit interest		161	12	173	134
Investment income (Church of Scotland investors Trust)		351	0	351	312
		42293	12	42305	31864
Rental of premises		7407	0	7407	11206
Sale of assets		0	0	0	0
Sale of investments		0	0	0	0
Grants		4222	0	4222	1718
Receipts from General Trustees for Redevelopment Project Fees		0	0	0	3420
RAAC Removal		64796	0	64796	0
Together for a change grant		0	0	0	0
<u>Total Receipts</u>		<u>118718</u>	<u>12</u>	<u>118730</u>	<u>48208</u>
<u>Payments</u>	4				
Costs of generating funds		882	0	882	885
Charitable activities		54883	298	55181	57165
Redevelopment Project		0	0	0	3420
RAAC Removal		64796	0	64796	0
Governance costs		0	0	0	0
<u>Total Payments</u>		<u>120561</u>	<u>298</u>	<u>120859</u>	<u>61470</u>
Deficit/Excess of Receipts over Payments for the year before transfers		-1843	-286	-2129	-13226
Deficit/Excess of Receipts over Payments for the year		<u>-1843</u>	<u>-286</u>	<u>-2129</u>	<u>-13226</u>

St Mark's Parish Church of Scotland, Stirling
Statement of Balances
At 31 December 2024

	Unrestricted Funds 2024 Note	Restricted Funds 2024	Total 2024	Total 2023
	£	£	£	£
<u>Bank & Deposit Balances</u>				
Bank & deposit balances brought forward	40237	939	41176	54402
Movement in year:				
Excess of Receipts over Payments for the year	-1843	-286	-2129	-13226
Bank & deposit balances carried forward	<u>38394</u>	<u>653</u>	<u>39047</u>	<u>41176</u>
<u>Investments at market value</u>				
Church of Scotland Investors Trust Foundation Financing for Congregations (cost £5278 unrestricted)	<u>16588</u>	<u>0</u>	<u>16588</u>	<u>15158</u>
<u>Assets</u>				
Gift Aid Receivable	<u>3257</u>	<u>0</u>	<u>3257</u>	<u>3125</u>
<u>Liabilities</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session and the Congregational Board on .

For and on behalf of the Kirk Session and Congregational Board



Session Clerk

Treasurer

St Mark's Parish Church of Scotland, Stirling

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During 2024 the minister received lump sums towards vehicle costs and reimbursement of travel costs. This amounted to £1145.

The congregation pays the manse Council Tax directly to Stirling Council (£3812 in 2024).

2. Movements in Funds

	At 1 Jan				At 31 Dec
	2024	Receipts	Transfers	Payments	2024
	£	£		£	£
Unrestricted funds					
Designated Fabric Fund	6389	45	0	0	6434
Designated Kirk Session Fund	128	0	0	0	128
Designated "Together for a Change" Fund	20000	0	-20000	0	0
Designated Children and Food activities Fund	0	7547	0	1367	6180
General Fund	13720	46330	20000	54398	25652
RAAC Removal funded by General Trustees	0	64796	0	64796	0
	<u>40237</u>	<u>118718</u>	<u>0</u>	<u>120561</u>	<u>38394</u>
Restricted funds					
Girls' Club Trust Fund	<u>938</u>	<u>12</u>	<u>0</u>	<u>298</u>	<u>652</u>
Total funds	<u>41175</u>	<u>118730</u>	<u>0</u>	<u>120859</u>	<u>39046</u>

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property.

Kirk Session Fund: This fund is set up to be used by the Minister and the Kirk Session.

"Together for a Change" Fund: This was established from grant money from the Church of Scotland to provide visits between St Mark's and a similar congregation elsewhere in the world. Since Covid this has become an unlikely and unattractive possibility for St Mark's and after several attempts to return the money the Church decided that it could be used for general congregational purposes.

Designated Children and Food activities Fund: This fund is set up to ring fence grant and fund raising money specifically for children's activities and events to provide food and to teach cooking skills.

RAAC Removal In the autumn of 2023 St Mark's was found to have Reinforced Autoclaved Aerated Concrete (RAAC) in part of the church roof. The General Trustees of the Church of Scotland funded the removal of the RAAC, reinstatement of the structure and associated repairs.

Purposes of Restricted Funds

Girls Club Fund: This fund was set up for the benefit of girls in the Stirling area.

	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
	£	£	£	£
3. Analysis of Donations				
FWO Scheme (non Gift Aid)	4155	0	4155	2500
Gift Aid Donations	11138	0	11138	11563
Tax Recovered on Gift Aid Donations	4436	0	4436	3602
Ordinary Offerings (Open Plate)	3240	0	3240	2271
Other Offerings, Donations etc	16557	0	16557	9802
	<u>39526</u>	<u>0</u>	<u>39526</u>	<u>29738</u>

4. Analysis of Payments

Costs of generating funds

Investment Managers' fees	0	0	0	0
Offering envelopes	179	0	179	194
Calendar printing	703	0	703	691
	<u>882</u>	<u>0</u>	<u>882</u>	<u>885</u>

Charitable activities

Ministries & Mission contribution	17700	0	17700	13450
Presbytery dues	597	0	597	506
Travel expenses	1145	0	1145	970
Pulpit supply	231	0	231	349
Telephone costs	1466	0	1466	1228
Fabric repairs & maintenance	5413	0	5413	6999
Council Tax	3812	0	3812	3738
Heat and light	5571	0	5571	3849
Insurance	2801	0	2801	2632
Mission activities	2844	0	2844	4118
Equipment & website	2846	0	2846	1519
Transport	0	0	0	356
Printing, stationery and postage	0	0	0	775
Cleaning and waste collection	8237	0	8237	5951
Manse costs	640	0	640	996
Other expenses	90	0	90	1013
Donations from Girls Club Fund	0	298	298	3446
Supermarket vouchers	1000	0	1000	3000
Piano refurbishment	490	0	490	2270
	<u>55765</u>	<u>298</u>	<u>56063</u>	<u>57165</u>
Redevelopment Project Professional Fees	64796	0	64796	3420
	<u>120561</u>	<u>298</u>	<u>120859</u>	<u>60585</u>

Governance costs

Independent examiner's fees	0	0	0	0
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Other payments

Purchase of assets or investments	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employers 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 (in the 5th and subsequent years) was £38,884.

6. Collections for Third Parties

	2024	2023
	£	£
Strathcarron Hospice	0	219
World Day of Prayer	126	0
	<u>126</u>	<u>219</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2024 £	2023
Consolidated Fabric Fund		
Rental payments for Manse Balance as at 1/1/2024	247	239
Transferred to General Fund	0	
Interest payments	12	8
Balance as at 31/12/2024	<u>259</u>	<u>247</u>