

# **GOUROCK : St John's Church of Scotland**



## **Annual Accounts**

**Year ended 31<sup>st</sup> December 2022**

**Congregation No: 150796**

**Scottish Charity No: SC 006412**

## **Gourock : St. John's Church of Scotland Trustees' Report Year ended 31 December 2022**

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2022. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: 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 published on 16 July 2014.

### **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.

Through the spiritual guidance of our Minister, Reverend Teri Carol Peterson, St John's co-operates with other Churches in various ecumenical bodies in Gourock and beyond, including the local Primary and Secondary schools.

2022 has been a year of both recovery from the pandemic and also laying foundations for the future that is to come once the plans for presbytery transition are put into place.

We worship together in the sanctuary every Sunday morning at 11am, with a service centred around the proclamation of the Word. Music is led from the organ and occasionally by our Praise Band, which includes a variety of instruments played by people of all ages.

Communion is celebrated in the morning service several times per year, when the Narrative Lectionary reading particularly lends itself to the Table, as well as informal communions on Maundy Thursday and Easter morning, Harvest, and occasional other times throughout the year.

There are joint services with neighbouring parishes as well, including a Quiet Christmas Service for those who have been bereaved in the past year, a Longest Night service, each night of Holy Week, Easter Even, and an Easter morning sunrise service at the top of Tower Hill (a famous Gourock landmark).

Each season of the year has a theme drawn from the scripture readings in the Narrative Lectionary, which is explored in a variety of ways including the graphics used, the music chosen, the arrangement of the chairs, and the decor in the sanctuary.

Examples include the Season of Creation which we observed in August 2022 for five weeks, with chairs set in a globe shape, and decor building up into an immersive environment as each week we explored air/birds, water/fish, earth/plants, and animals/people. Similarly in Advent the chairs were arranged into a Christmas tree shape, complete with tinsel and baubles, as we considered how we are the lights to shine in the season.

In addition to regular and special worship services, we also hosted funerals for both members of the congregation and those who live in the parish who wish to have a funeral in the church, and in addition the minister conducts many funerals for both members and parish residents at the crematorium and cemeteries.

## **Gourock : St. John's Church of Scotland Trustees' Report (Cont'd) Year ended 31 December 2022**

### **Objectives and Activities (Cont'd)**

During 2022 there were four weddings and one wedding blessing held in St. John's.

We are fortunate to have many youth organisations, namely Boys' Brigade (Company Section, Junior Section and Anchor Boys), Brownie Guides, Smurfs, and Guides, all of which meet most weeks during the school term.

In addition we held an October break mini-holiday-club for primary-aged children for three days. The theme was "Life In Plastic: Not Fantastic" and was based on caring for creation. In partnership with local organisations such as Literati Inverclyde and the Inverclyde Shed/Shore Street Garden, 18 young people and five volunteers explored stories of creation and creation care, did a litter pick, worked in the community garden, and made crafts that will improve the local environment (such as "bee bombs" and bird feeders). Each day included both lunch and an option of a breakfast club, and the week ended with a family night when parents and siblings could come to celebrate all the children had done during the three days. This club was provided free of charge, including meals.

Young Adult Bible Study for people in their 20s meets in the manse, with a meal, twice a month and in 2022 transitioned from studying Year W to studying the gospel according to John. Attendance ranges from 3-6 and draws both St John's members and non-members. The group also has a WhatsApp group chat for sharing life and prayer requests between meetings.

The Wednesday evening Bible study began in 2022, with the intention of reading the whole Bible in a year using the Five Day reading programme. A small group ranging from 3-6 people meets weekly, first in the church and latterly in the manse, to discuss the week's readings. With the way discussions went, and holidays, we only read 38 weeks worth during 2022, so the study continues each week. The group also has a WhatsApp group chat for sharing life and prayer requests between meetings.

For adults (or all ages), in partnership with the Gourock and Greenock West Communication and Engagement Group, our Bowl & Blether programme continued on the first Monday of each month, providing a warm space and hot meal (soup and toasties) at no cost to anyone who wishes to come. During 2022 this programme grew from a handful of attendees and volunteers to a regular core of around 10 volunteers (more than half of whom are non-members) and anywhere from 20-50 attendees (again, more than half of whom are non-members). In September we paired this event with a MacMillan coffee morning which raised £367.50.

The Minister – who is also the Interim Moderator at Greenock: St Margaret's – also continues to maintain asynchronous worship and community building in a variety of different ways:

1. Online worship available via video (YouTube and Facebook), audio recording (on a local phone number), and manuscript (on the website and printed and delivered to some homes without internet access) — including Sunday mornings, Holy Week services, Longest Night, Christmas Eve, and Christmas Day.
2. Evening Prayer services on Facebook, for the whole of Connect, with leadership shared amongst the clergy of Connect, continued through the first half of 2022.

**Gourock : St. John's Church of Scotland  
Trustees' Report (Cont'd)  
Year ended 31 December 2022**

**Objectives and Activities (Cont'd)**

3. Occasional email devotions, plus a Sunday email sharing church news, thoughts, announcements, and devotional quotes are sent to a mailing list of 165 addresses.

4. Midweek videos for devotions/bible study/community building (wine and the word, Westminster Wednesday, lent calendar, occasional other videos)

(Total number of videos made in 2022, including Sunday worship, evening prayer, and midweek videos, is 75. Youtube and Facebook Analytics show that there were around 315 hours watched during the calendar year 2022, and our average video reaches around 250-300 screens for more than one minute.)

5. Writing a "chaplain's corner" for Clydeview Academy's newsletter, and engaging with Clydeview and with Moorfoot Primary school both digitally and in-person.

6. Minister's phone calls and handwritten cards to around 25 members during the year. Additionally, birthday cards were as always sent to over-80s, every member received a Christmas card while other cards and calls were made by elders to their districts.

7. Church Notes sent to every household twice per year.

8. Gourock Schools and Churches Together Christmas Card.

**Achievements and Performance**

Attendance at morning worship ranges from 50-70 in this stage of the pandemic.

The membership roll stands at 366. Our Minister conducted three baptisms, 27 funerals, 5 weddings and 1 blessing of a civil marriage.

Our uniformed youth organisations, as mentioned above, attract more almost 200 children of primary and secondary school age. The Contact Group has 25 members.

Our worship is led by our full time organist, volunteer praise band, and volunteer choir which has a core of around six members and began rehearsing and singing in worship in late 2022. The sanctuary has four TV screens to enhance worship with members enjoying being able to read the words for hymns on the screens, as well as enabling a variety of worship elements including videos and artwork, and occasionally we have been able to have a guest preacher via video.

We hosted a number of concerts during 2022, including a fundraising recital by our organist, Philip Norris, with proceeds going to help the situation in Ukraine, an English music school performing during their summer tour in Scotland, and Reely Jiggered and the Choir Brigade both holding their Christmas concerts in the sanctuary.

Two of our members have attended a Leading Worship Course and are able, with the Minister's permission, to conduct worship with the Minister present or in absentia. Other members participate in the children's address, reading of scripture and leading of prayer. On the pastoral side, a team of about 12 members currently visit the sick, housebound, and the elderly.

## **Gourock : St. John's Church of Scotland**

### **Trustees' Report (cont)**

**Year ended 31 December 2022**

#### **Achievements and Performance (Continued)**

During 2022, several members participated in Christian Aid's "300,000 steps in May" fundraiser, we held regular collections of items for Starter Packs and the Inverclyde Food Bank, a special collection of winter clothes and shoes for refugees met the full need within a couple of weeks, and during Advent we participated in Mind Mosaic's "Little Box of Love" appeal, donating two dozen boxes of gifts as well as a special offering.

#### **Investment Policy and Performance**

In light of the significant legacy income received in 2019 the charity trustees considered it appropriate to invest £50,000 of these funds in the Church of Scotland Investors Trust Growth Fund. Details of this investment is detailed in Note 10.

#### **Financial Review**

The principal source of donation income is from offerings. Offering income dropped in 2022 by 2.66% from the level in 2021 and 8.38% from the 2020 level. With little opportunity to fundraise during 2021 or 2022 overall unrestricted income (excluding legacy income) rose by 2.71% from 2021's level but was 7.68% below 2020's level. Although general operating expenses were overall on a level with 2021 the increased contribution payable towards Ministry and Mission rose from £69,519 to £75,559. A significant sum was spent on upgrading the manse kitchen with the end result being that the Unrestricted Funds recorded a deficit of £31,298 (2021 -£18,836). Fortunately a significant proportion of offering income is given by Bankers Standing Order and Gift Aid Tax recovery has been claimed. Fund raising towards a project to replace our halls which are heavily used and in need of replacement has stopped and consideration as to use of these funds will take place once the pandemic is over. Many members assist with day to day tasks in support of the life of the congregation saving costs and helping us to meet our financial targets. Following two consecutive years of heavy deficits the level of the general fund has dropped in 2022 to £73,221 which represents 8.0 months of normal expected expenditure.

#### **Risk Management**

Recognising the difficulties presented with a wide range of users of its buildings the Kirk Session of St. John's strives to recognize areas of risk and endeavours to mitigate these by the following –

- commitment to the Church of Scotland Safeguarding Policy Statement 2010
- providing adequate control of the health and safety risks arising from all of the Congregation's activities
- preventing accidents, so far as reasonably possible
- ensuring safe handling and use of substances
- providing information, instruction and supervision for employees, when required
- ensuring all employees and contractors are competent to do their tasks, and to give them adequate training if necessary
- consulting with employees and any relevant persons on matters affecting their health and safety
- regular maintenance and testing of appliances

With the interruption to regular meetings due to the COVID pandemic the Kirk Session has been identifying, addressing and responding to the challenges presented to the congregation.

**Gourock St. John's Church of Scotland**  
**Trustees' Report (cont)**  
**Year ended 31 December 2022**

**Reserves Policy**

The charity trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' policy to endeavour to hold reserves of approximately 5 months expenditure including designated funds. In recent years with urgent and essential repairs required to our buildings this has been difficult to achieve however the legacy income received during 2019 resulted in general reserves increasing to an adequate level for the foreseeable future. Though the level dropped in 2022, recognising the uncertainty of regular general income at present, the funds held are considered reasonable. At the year end the Church held unrestricted funds (excluding Manse Revaluation Fund) of £78,722 (2021 - £110,020).

The church also held £118,444 (2021 - £122,420) of restricted funds which have been provided for the purposes specified in Note 16.

**Structure, Governance and Management**

The congregation is a registered charity, number SC006412 and is administered in accordance with the terms of the Unitary Constitution and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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. Certain responsibilities are delegated to the Finance Committee, the Property Committee and the Core Group as appropriate. The Kirk Session which meets four times a year is responsible for spiritual affairs within the church.

**Gourock St. John's Church of Scotland  
Trustees' Report (cont)  
Year ended 31 December 2022**

**Reference and Administrative Information**

**Trustees**

The trustees who served at any time during the year and up to the date of signing the accounts are –

**Ordained Elders:** Elders who are members of the Kirk Session

Mr Alan Aitken MBE, Mrs Helen Aitken, Mrs Anne Armour, Mrs Elsie Arthur, Mr Peter Bennett (*Transference of Lines requested and sent out on 2<sup>nd</sup> December, 2022*), Mrs Ruth Bennett (*Transference of Lines requested and sent out on 2<sup>nd</sup> December, 2022*), Mr Graham Bolster, Mr John Boyle, Mrs Maureen Conway, Mr Alec Fairhurst, Mrs Elizabeth Fitzharris, Mr George Fitzharris, Mr Robert Foster, Mr Robert Gowans, Mrs Ann M Knox, Miss Seonaid Knox, Miss Anne Love, Mrs Fiona Mackenzie, Mr Hamish MacLeod, Mrs Janice McLaughlin, Mrs Elizabeth McLellan, Mr Cameron Melville, Miss Claire Melville, Mrs Linda Millar, Mr Gordon B Millar, Reverend Teri C. Peterson MDiv, BMus, Mr Hamish Ramsay, Mr Derek Reid, Mr John Reid MBE, Mr Brian Ross, Mr Finlay Sim, Miss Ann Stephenson, Mrs Karen Sutherland, Mrs Helen Thomas, Mr David Watson, Mrs Sally Williams (*Transference of Lines requested and sent out on 2<sup>nd</sup> December, 2022*), Mr John Wright.

**Ordained Elders:** Elders who are not members of the Kirk Session

Mr Alexander Black, Mr Michael Dick (*deceased Tuesday, 18<sup>th</sup> October, 2022*), Mr Robert Henderson, Mrs Jeanette McClure, Mrs Heather McVean (*deceased Friday, 6<sup>th</sup> January, 2023*), Mr Ian Mackie, Mrs Marlyn Milne, Mrs Elizabeth Murdoch, Mr Clive Service, Mr James Wise and Mrs Netta Wise. One of these Elders, although not active in covering Districts, still attends Kirk Session meetings.

One of our current members is a retired Church of Scotland Minister of Word and Sacrament, while another is a retired Church of Scotland Deacon. Our youngest Elder has played a prominent role in the Church of Scotland's National Youth Assembly and in 2021 served as Secretary to the Youth Moderator.

**Principal Office-bearers**

Minister: Rev Teri C Peterson M.Div. B.Mus.

Session Clerk: Mr Cameron Melville

Church Treasurer: Mr Peter Bennett CA

**Principal Office**

Bath Street, GOUROCK PA19 1MY  
Charity No: SC006412

**Independent Examiner**

Mr Kenneth Baldwin B.Acc., C.A.  
4D Cragburn Gate, Albert Road  
GOUROCK PA19 1NZ

**Bankers**

Bank of Scotland  
64/66 West Blackhall Street  
GREENOCK PA15 1XG

**Gourock St.John's Church of Scotland**  
**Trustees' Report (cont)**  
**Year ended 31 December 2022**

**Trustees' Responsibilities in Relation to the Financial Statements**

The charity trustees are responsible for preparing a trustees' annual report and 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 charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any 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 operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to 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 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,

**Cameron Melville**  
**Session Clerk**

**Date** 24<sup>th</sup> March 2022



**Gourock : St John's Church of Scotland**  
**Independent Examiner's Report to the Trustees of Gourock : St. John's Church**  
**Year ended 31 December 2022**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2022 which are set out on pages 10 to 20.

**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) (a) to (c) 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:
  - 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
  - to prepare accounts which accord with the accounting records and comply with Regulation 8 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.

Kenneth Baldwin B.Acc., C.A.

Professional Qualification/Professional Body: C.A.

Address: 4D Cragburn Gate, Albert Road, GOUROCK, PA19 1NZ

Date: 31<sup>st</sup> March 2022

**Gourock St.John's Church of Scotland Year ended 31 December 2022**

**Statement of Financial Activities**

**Year ended 31 December 2022**

	Note	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Endowment Funds 2022 £	Total 2022 £	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Endowment Funds 2021 £	Total 2021 £
<b>Income and endowments from:</b>									
Donations and legacies	1	91,686	1,205	0	92,891	113,191	1,085	0	114,276
Charitable activities	2	5,970	0	0	5,970	1,537	0	0	1,537
Other trading activities	3	9,845	0	0	9,845	9,845	0	0	9,845
Investment Income	4	1,032	584	0	1,616	1,088	74	0	1,162
<b>Total income</b>		<b>108,533</b>	<b>1,789</b>	<b>0</b>	<b>110,322</b>	<b>125,661</b>	<b>1,159</b>	<b>0</b>	<b>126,820</b>
<b>Expenditure on:</b>									
Raising funds	5	0	0	0	0	220	0	0	220
Charitable activities		139,831	0	0	139,831	144,277	16,116	0	160,393
<b>Total expenditure</b>		<b>139,831</b>	<b>0</b>	<b>0</b>	<b>139,831</b>	<b>144,497</b>	<b>16,116</b>	<b>0</b>	<b>160,613</b>
<b>Net income/(expenditure) before gains and losses on investments</b>		<b>(31,298)</b>	<b>1,789</b>	<b>0</b>	<b>(29,509)</b>	<b>(18,836)</b>	<b>(14,957)</b>	<b>0</b>	<b>(33,793)</b>
Net gains/(losses) on investments		35,000	(5,765)		29,235	0	6,036		6,036
<b>Net income/(expenditure)</b>		<b>3,702</b>	<b>(3,976)</b>	<b>0</b>	<b>(274)</b>	<b>(18,836)</b>	<b>(8,921)</b>	<b>0</b>	<b>(27,757)</b>
Transfers between Funds		0	0	0	0	0	0	0	0
<b>Net movement in funds</b>		<b>3,702</b>	<b>(3,976)</b>	<b>0</b>	<b>(274)</b>	<b>(18,836)</b>	<b>(8,921)</b>	<b>0</b>	<b>(27,757)</b>
<b>Reconciliation of funds:</b>									
Total funds brought forward		385,020	122,420	6,300	513,740	403,856	131,341	6,300	541,497
<b>Total funds carried forward</b>		<b>388,722</b>	<b>118,444</b>	<b>6,300</b>	<b>513,466</b>	<b>385,020</b>	<b>122,420</b>	<b>6,300</b>	<b>513,740</b>

# Gourock : St John's Church of Scotland

## Balance Sheet

At 31 December 2022

	<u>Note</u>	Total Funds 2022	Prior Year 2021
<b>Fixed Assets:</b>			
Tangible assets	9	324,768	293,485
Investments	10	48,649	54,414
<b>Total Fixed Assets</b>		<b>373,417</b>	<b>347,899</b>
<b>Current Assets</b>			
Debtors	11	15,666	13,618
Cash at bank and in hand		137,480	153,583
<b>Total Current Assets</b>		<b>153,146</b>	<b>167,201</b>
<b>Liabilities</b>			
Creditors falling due within one year	12	(13,097)	(1,360)
<b>Net Current Assets</b>		<b>140,049</b>	<b>165,841</b>
Creditors falling due after more than one year		0	0
<b>Net Assets</b>		<b>513,466</b>	<b>513,740</b>
<b>The funds of the charity:</b>			
Endowment funds	16	6,300	6,300
Restricted income funds		118,444	122,420
Unrestricted income funds		388,722	385,020
<b>Total charity funds</b>	<b>16</b>	<b>513,466</b>	<b>513,740</b>

Session Clerk

Cameron Melville

Treasurer

Peter Bennett CA

24<sup>th</sup> March 2022

Date

## **Gourock : St John's Church of Scotland**

### **Year ended 31 December 2022**

#### **Accounting Policies**

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

#### **Basis of preparation**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities accounts (Scotland) Regulations 2006 (as amended)

#### **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 there from 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.

#### **Incoming resources**

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

#### **Donated services and facilities**

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

#### **Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

#### **Fixed Assets**

The charity has the right to occupy and use for its charitable objects 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.

**Gourock : St John's Church of Scotland**  
**Year ended 31 December 2022**

Properties are stated at market value at the balance sheet date based on a valuation carried out by a local estate agent.

All moveable tangible fixed assets costing in excess of £5,000 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives:

Property	No depreciation
Fixtures, fittings and office equipment	5 years
Motor vehicles	5 years

**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.

**Taxation**

St John's Church of Scotland Gourock 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.

**Loans**

There are no loans outstanding.

# Gourock : St John's Church of Scotland

## Notes forming part of the financial statements

For the year ended 31 December 2022

	Unrestricted Funds 2022	Restricted Funds 2022	Endowment Funds 2022	Total 2022	Unrestricted Funds 2021	Restricted Funds 2021	Endowment Funds 2021	Total 2021
	£	£	£	£	£	£	£	£
<b>1. Donations and Legacies</b>								
Offerings	76,505	1,000	0	77,505	78,543	1,085	0	79,628
Tax recovered on Gift Aid	13,224	205	0	13,429	13,216	0	0	13,216
Legacies	0	0	0	0	20,000	0	0	20,000
National Giving Day	0	0	0	0	797	0	0	797
Other	1,957	0	0	1,957	635	0	0	635
	<b>91,686</b>	<b>1,205</b>	<b>0</b>	<b>92,891</b>	<b>113,191</b>	<b>1,085</b>	<b>0</b>	<b>114,276</b>
<b>2. Income from charitable activities</b>								
Weddings and Funerals	2,245	0	0	2,245	647	0	0	647
Fund Raising Events	3,405	0	0	3,405	830	0	0	830
Use of Premises	320	0	0	320	60	0	0	60
	<b>5,970</b>	<b>0</b>	<b>0</b>	<b>5,970</b>	<b>1,537</b>	<b>0</b>	<b>0</b>	<b>1,537</b>
<b>3. Income from other trading activities</b>								
Rent Received	9,845	0	0	9,845	9,845	0	0	9,845
	<b>9,845</b>	<b>0</b>	<b>0</b>	<b>9,845</b>	<b>9,845</b>	<b>0</b>	<b>0</b>	<b>9,845</b>
<b>4. Investment Income</b>								
Deposit interest	1,032	584	0	1,616	1,088	74	0	1,162
	<b>1,032</b>	<b>584</b>	<b>0</b>	<b>1,616</b>	<b>1,088</b>	<b>74</b>	<b>0</b>	<b>1,162</b>

# Gourock : St John's Church of Scotland

## Notes forming part of the financial statements

For the year ended 31 December 2022

	Unrestricted Funds 2022	Restricted Funds 2022	Endowment Funds 2022	Total 2022	Unrestricted Funds 2021	Restricted Funds 2021	Endowment Funds 2021	Total 2021
	£	£	£	£	£	£	£	£
<b>5. Analysis of Expenditure</b>								
<u>Raising Funds</u>								
Expenses of Fundraising Events	0	0	0	0	0	0	0	0
Offering Envelopes	0	0	0	0	220	0	0	220
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>220</b>	<b>0</b>	<b>0</b>	<b>220</b>
<u>Charitable Activities</u>								
Ministries & Mission Allocation	75,529	0	0	75,529	69,519	0	0	69,519
Presbytery Dues	885	0	0	885	890	0	0	890
Minister's Expenses	1,571	0	0	1,571	973	0	0	973
Pulpit Supply	509	0	0	509	0	0	0	0
Other Salary Costs	4,704	0	0	4,704	5,513	0	0	5,513
Fabric Repairs and Maintenance	30,795	0	0	30,795	8,363	0	0	8,363
Tower Repairs & HLF Project Costs	0	0	0	0	0	16,116	0	16,116
Equipment Purchase and Hire	0	0	0	0	30,250	0	0	30,250
Council Tax	2,577	0	0	2,577	2,527	0	0	2,527
Gas, Electricity & Water	9,104	0	0	9,104	7,929	0	0	7,929
Insurance	4,146	0	0	4,146	3,874	0	0	3,874
Other Building Costs	110	0	0	110	1,489	0	0	1,489
Church Office Expenses	1,774	0	0	1,774	3,519	0	0	3,519
Organ & Music	0	0	0	0	1,313	0	0	1,313
Youth Work and Outreach	970	0	0	970	715	0	0	715
Depreciation	4,847	0	0	4,847	4,621	0	0	4,621
Other Expenses	2,310	0	0	2,310	2,782	0	0	2,782
<b>Total</b>	<b>139,831</b>	<b>0</b>	<b>0</b>	<b>139,831</b>	<b>144,277</b>	<b>16,116</b>	<b>0</b>	<b>160,393</b>

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

# Gourock : St John's Church of Scotland

## Notes forming part of the financial statements

for the year ended 31 December 2022

	2022	2021
	£	£
<b>7. Staff costs and numbers</b>		
Salaries and wages	4,704	5,513
Social security costs	0	0
Pension Costs	0	0
Total	<u>4,704</u>	<u>5,513</u>

The average number of employees during the year was as follows:

	2022	2021
	Number	Number
Music staff	<u>1</u>	<u>1</u>
	<u>1</u>	<u>1</u>

No employee had employee benefits in excess of £50,000 (2021 nil)

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.

## 8. Trustee Remuneration and Related Party Transactions

During the year 1 trustee (2021 – 1) received reimbursement of expenses incurred totalling £2,577 (2021 - £2,653).

No trustee or a 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 a total of £15,000 (2021 - £17,000) was donated to the congregation by trustees



# Gourock : St John's Church of Scotland

## Notes forming part of the financial statements

for the year ended 31 December 2022

### 9. Tangible Assets

#### Manse – 6 Barrhill Road GOUROCK

In order to more closely reflect current market values the Kirk Session resolved in 2016 to incorporate the manse into the Annual Accounts at Market Value.

The manse was valued at November 2022 to have a sale value of £310,000 to £315,000 and in light of this it was agreed by the Kirk Session to retain the value in the accounts at £310,000.

	Property	Organ	Total
	£	£	£
<b>COST</b>			
As at 1 <sup>st</sup> January 2022	275,000	23,106	298,106
Revaluation in Year	35,000		35,000
Additions in Year	0	1,130	1,130
As at 31 <sup>st</sup> December 2022	310,000	24,236	334,236
<b>AGGREGATE DEPRECIATION</b>			
As at 1 <sup>st</sup> January 2022	0	4,621	4,621
Charge for Year	0	4,847	4,847
As at 31 <sup>st</sup> December 2022	0	9,468	9,468
<b>NET BOOK VALUE</b>			
31 <sup>st</sup> December 2022	310,000	14,768	324,768
31 <sup>st</sup> December 2021	275,000	18,485	293,485

### 10. Investments

Market value at start of Year  
Funds invested in year  
Unrealised gain / (loss) on investments  
Market value at end of Year

#### Investments at cost

	2022	2021
	£	£
Market value at start of Year	54,414	48,378
Funds invested in year	0	0
Unrealised gain / (loss) on investments	(5,765)	6,036
Market value at end of Year	48,649	54,414
<b>Investments at cost</b>	<b>50,000</b>	<b>50,000</b>

The following investments are held:

Church of Scotland Investors  
Trust – Growth Fund  
Cost of units

9009 units  
£50,000

**Gourock : St John's Church of Scotland**  
**Notes forming part of the financial statements**  
**for the year ended 31 December 2022**

**11. Debtors**

	2022 (£)	2021 (£)
Gift Aid Tax Refund Due	14,220	13,202
Accrued Income / Prepaid Charges	1,446	416
	<b>15,666</b>	<b>13,618</b>

**12. Creditors**

	2022 (£)	2021 (£)
Accruals	13,097	1,360
	<b>13,097</b>	<b>1,360</b>

**13. Analysis of Net Assets Among Funds**

	General £	Designated £	Restricted £	Endowment £	Total £
Fixed Assets	14,768	310,000	0	0	324,768
Investments	48,649	0	0	0	48,649
Current Assets	22,873	5,529	118,444	6,300	153,146
Current Liabilities	(13,097)	0	0	0	(13,097)
<b>Net assets at 31 Dec 2022</b>	<b>73,193</b>	<b>315,529</b>	<b>118,444</b>	<b>6,300</b>	<b>513,466</b>

	General £	Designated £	Restricted £	Endowment £	Total £
Fixed Assets	18,485	275,000	0	0	293,485
Investments	0	0	54,414	0	54,414
Current Assets	89,693	3,202	68,006	6,300	167,201
Current Liabilities	(1,360)	0	0	0	(1,360)
<b>Net assets at 31 Dec 2021</b>	<b>106,818</b>	<b>278,202</b>	<b>122,420</b>	<b>6,300</b>	<b>513,740</b>

**14. Volunteers**

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

**15. Collections for Third Parties**

	2022 (£)	2021 (£)
Gourock Coal Benevolent Fund	0	200
Poppy Scotland	266	217
Venda	67	0
IYFC donation from the Contact Group	100	0
McMillan Cancer	367	0
Belville Community Gardens	0	400
DEC Ukraine	89	0
Christian Aid	430	0
Mind Mosaic	78	400
	<b>1,397</b>	<b>1,217</b>

# Gourock : St John's Church of Scotland

## Notes forming part of the financial statements

for the year ended 31 December 2022

### 16. Movements in Funds

	At 1 January 2022 £2	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2022 £
<b>Endowment funds</b>					
Legacies	6,300	0	0	0	6,300
	<b>6,300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,300</b>
<b>Restricted funds</b>					
Special Fabric Upgrade	76,568	540	0	0	77,108
Tower Appeal Fund	45,852	1,249	(5,765)	0	41,336
	<b>122,420</b>	<b>1,789</b>	<b>(5,765)</b>	<b>0</b>	<b>118,444</b>
<b>Unrestricted funds</b>					
General Fund	106,818	105,884	(139,481)	0	73,221
Youth Fund	2,580	662	(250)	0	2,992
Manse Revaluation Fund	275,000	35,000	0	0	310,000
Sunday Surfers	252	0	0	0	252
Tea and Coffee Fund	152	802	0	0	954
Bowl and Blether Fund	0	426	0	0	426
Contact Group	218	759	(100)	0	877
	<b>385,020</b>	<b>143,533</b>	<b>(139,831)</b>	<b>0</b>	<b>388,722</b>
<b>Total funds</b>	<b>513,740</b>	<b>145,322</b>	<b>(145,596)</b>	<b>0</b>	<b>513,466</b>

	At 1 January 2021 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2021 £
<b>Endowment funds</b>					
Legacies	6,300	0	0	0	6,300
	<b>6,300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,300</b>
<b>Restricted funds</b>					
Special Fabric Upgrade	76,320	248	0	0	76,568
Tower Appeal Fund	55,021	6,947	(16,116)	0	45,852
	<b>131,341</b>	<b>7,195</b>	<b>(16,116)</b>	<b>0</b>	<b>122,420</b>
<b>Unrestricted funds</b>					
General Fund	125,680	124,913	(143,775)	0	106,818
Youth Fund	2,184	596	(200)	0	2,580
Manse Revaluation Fund	275,000	0	0	0	275,000
Sunday Surfers	252	0	0	0	252
Tea and Coffee Fund	0	152	0	0	152
Contact Group	740	0	(522)	0	218
	<b>403,856</b>	<b>125,661</b>	<b>(144,497)</b>	<b>0</b>	<b>385,020</b>
<b>Total funds</b>	<b>541,497</b>	<b>132,856</b>	<b>(160,613)</b>	<b>0</b>	<b>513,740</b>

**Gourock : St John's Church of Scotland**  
**Notes forming part of the financial statements**  
**for the year ended 31 December 2022**

**Movements in Funds**

**16. (continued)**

Purposes of Endowment Funds

Income from endowment funds to be used for general purposes.

Purposes of Restricted Funds

Special Fabric Upgrade Account: This is a fund set up in 1998 to allow a capital sum to be accumulated with the intent that the funds be used for the necessary and essential upgrade of the church and manse.

Tower Appeal Fund: This is a fund set up in late 2014 to allow a capital sum to be raised with the intent that the funds be used for urgent and essential Tower Upgrade and Repair Works identified in the Property Survey. The works commenced in 2019 partly funded by the Heritage Lottery Fund and Historic Scotland with main contract completed in November 2020. Further essential repair works to the tower, costs of which will be met from this fund, are currently still being considered.

Purposes of Designated Funds

Youth Fund: The Trustees have set aside funds for the specific support of youth activities.

Sunday Surfers Fund: The Trustees have set aside funds for use by the Sunday Surfers.

Contact Group : The fund is managed by the organisation and activities income and expenditure consolidated into this financial report.

Tea and Coffee Fund : The Trustees have set up a fund to manage donations received for teas and coffees served after the service

Bowl & Blether Fund : The Trustees have set up a fund to manage donations received for food and drink provided at warm place sessions held