

SC013305-2024-1

MILNGAVIE UNITED FREE CHURCH OF SCOTLAND

Scottish Registered Charity No. SC013305

A Congregation of the United Free Church of Scotland,
Charity No. SC008167.

Congregation Report and Financial Statements

Year ending 31 December 2024

Principal place of worship and of Congregation activities:

2 Lennox Avenue, Milngavie, G62 6QQ

Congregation Report and Financial Statements

Year ending 31 December 2024

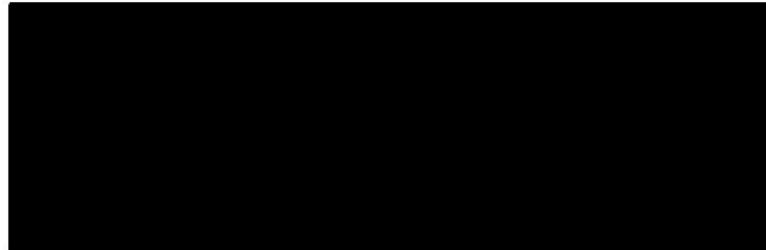
	Page
Contents	2
Trustees, Office Bearers, members of Courts of the Congregation	3
Congregation Report	4-6
Report of the Independent Examiner	7
Statement and Movement of Balances on Congregational Funds	8
Notes to Financial Statements	8
Financial Statements:-	
Receipts and Payments, all Funds	9
Supplement Sheet and notes	10

**Office Bearers, Trustees and Members of the Courts of the Congregation
serving during Year ending 31 December 2024**

Minister

Interim Moderator

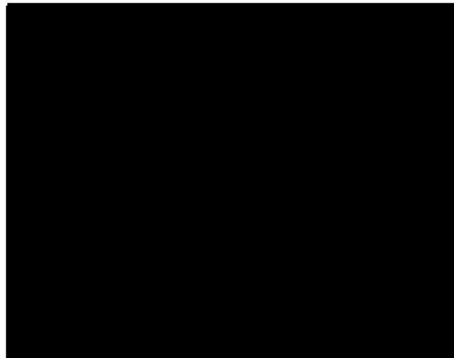
Office Bearers



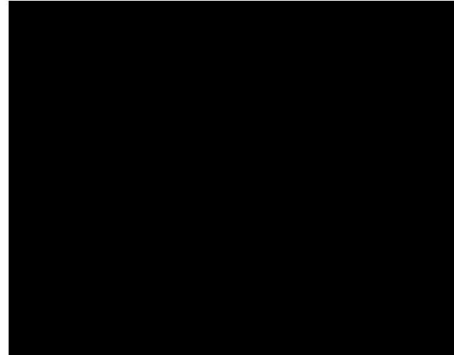
Property Trustees

Minister/Interim Moderator, Session Clerk, Clerk to the Board, Treasurer
(ex Officio)

Kirk Session



Congregational Board



* Due to resign at AGM but eligible for re-election

Bankers

The Royal Bank of Scotland, Milngavie

Independent Examiner



Congregation Report Year ending 31 December 2024

1. Constitution and Principal Activities of the United Free Church of Scotland

The United Free Church of Scotland, with all the Churches of the Reformation, acknowledges as its Supreme Standard, the Word of God contained in the Scriptures of the Old and New Testaments.

The Church holds as its Subordinate Standard the Westminster Confession of Faith; by its Declaratory Acts it recognises liberty of judgment on points of doctrine which do not enter into the substance of the faith; and it claims the right as duty may require, to interpret, add to, modify, or change her subordinate standards, under the promised guidance of the Holy Spirit, and with a direct responsibility to her Lord.

The Church approves the emphasis of the Declaratory Acts on the love of God for all mankind, the free offer of salvation to all, the obligation of the Universal Church to make known the Gospel throughout the world, and the renunciation of coercion, persecution and intolerance in matters of religion.

Accordingly, this Church accepts the obligation to witness to the truth of the Gospel and to serve people in the name of Christ with regard alike to their spiritual and material welfare, both at home and overseas.

2. Responsibilities of the Congregation

As a Congregation of the United Free Church of Scotland this Congregation is under the jurisdiction and oversight of the superior courts of the Denomination i.e. the Presbytery of the West (in which this Congregation resides) and the General Assembly of the United Free Church in all matters pertaining to its spiritual and temporal (including financial) affairs. It seeks to exercise these obligations within its fellowship and to the people in the community of which it is part.

3. Responsibilities and Appointment of Office Bearers

All matters affecting the spiritual well being and order of the Congregation are exercised by the Kirk Session of this Congregation. The Kirk Session consists of its Minister/Interim Moderator and ruling elders. All temporal affairs (including financial) of the Congregation are administered by the Congregational Board of this Congregation. The Property Trustees of the Congregation are the Ex Officio Office Bearers named on page 3 of this Report.

The Minister/Interim Moderator of this Congregation is appointed by the Presbytery of the West. Elders, elected in accordance with the Practice and Procedure of the United Free Church of Scotland, along with members, elected by the Congregation at the Annual General Meeting or at a meeting of the Congregation specifically called for that purpose, form the Congregational Board. Office Bearers are appointed by the Courts which they serve.

All offices of the Church are open to any member in full communion. Each Congregation appoints elders to the Presbytery and to be Commissioners to the General Assembly. Presbyterianism means the government of the Church by elders.

4. Activities and Achievements

Our minister of over 9 years, [REDACTED], left in early July to take up the joint charge of Carnoustie and Montrose and Presbytery appointed the [REDACTED] as Interim Moderator during this time of vacancy.

During the year our Sunday Worship services continued morning and evening in church and are also Livestreamed via YouTube for those unable to attend and also a wider audience. Since [REDACTED] left, pulpit supply has been provided by visiting preachers and we have been blessed by this ministry. Numbers attending Sunday worship have remained fairly constant during 2024 and we are grateful to all those members who assist with these services by providing music, multimedia support, door duty, bible reading, intercessory prayer and providing tea and coffee. Our weekly prayer and Bible study is well attended, as is the monthly Women's Fellowship, Men's Breakfast and House group. These services provide an opportunity not only for bible study and prayer but for fellowship. Prior to [REDACTED] leaving we continued to hold services with residents in Mugdock House Care Home, Milngavie Manor Care Home and in Fairview Retirement Complex, with the latter still continuing.

We give thanks for the ongoing work amongst our young people on a Sunday and our young musicians have also led several 'Make a Joyful Noise' events during the year.

We continue to be diligent in maintaining the fabric of both church and manse and to deal with any remedial works swiftly.

We give thanks to God for His continued faithfulness and for His leading and guiding throughout the year. We also give thanks for the faithfulness of our members in supporting both the work and witness of our church.

5. Financial Statements and Funds

In accordance with the Charities and Trustee investment (Scotland) Act 2005 ('the 2005 Act') and the Charities Accounts (Scotland) Regulations 2006 ('the Regulations') and being a charity with an annual gross income less than £250,000, the Financial Statements of this Congregation set out on pages 8 to 10 consist of a Statement of Congregation Funds and movements thereon during the Year ending 31 December 2024 and details of the Receipts and Payment, Surplus (Deficit), and Net Movement on Funds during the year with supplementary notes thereon where appropriate.

In summary, ordinary receipts in 2024 were over £8,000 higher than those of 2023, with ordinary payments for the year being £4,000 lower than those of 2023. This resulted in an overall surplus within the General Fund of over £12,000 for 2024. Accordingly at the end of 2024, monies held within the Bank accounts were significantly higher than at the end of 2023.

There is no significant outstanding income or expenditure which might impact on the year end position shown in the Statement of Congregational Funds.

6. Accounting Policies

- The main sources of income are the voluntary offerings, donations and other giving of members, adherents, and related organisations, and interest or dividends on Congregation Funds.
- The Receipts and Payments of Congregation Funds are recorded and reported on a cash received and cash paid (as invoices/accounts are received) basis respectively. In the event that a commitment is made after the date of the Statement of Balances which will materially reflect on the amount of any Fund(s) this will be reported in the accompanying Notes to these Statements.
- The Balances of Congregation Funds represents sums available for the ongoing work and activities of the Congregation, stating whether each Fund is Unrestricted, Designated, Restricted or Endowment and, where appropriate, for what purpose and how these Funds are held or invested.

7. Land and Property

Land and Property consist of Church, Church Hall together with fittings and furnishings (including communion, other ecclesiastical articles) and a Manse.

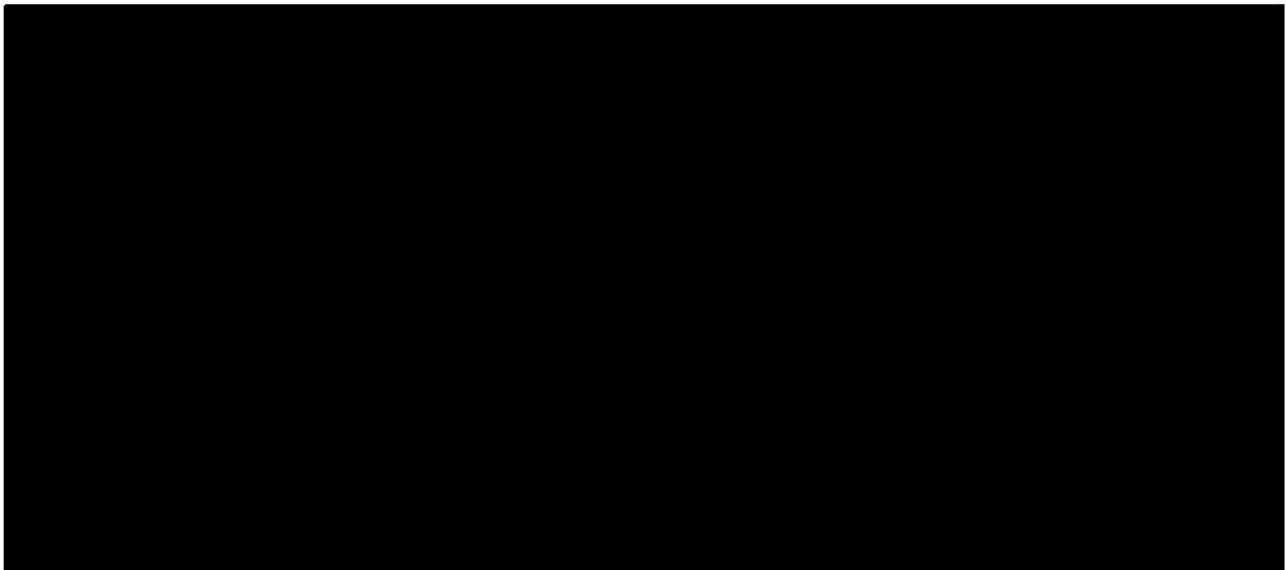
These are held as functional property for the use of the Congregation in fulfilling its aims and mission and in which its activities are carried out and not for investment and/or resale. No market value is placed on these Assets.

8. Independent Examiner

In accordance with the terms of 'the 2005 Act', Section 44 (1) (c), and as a Charity falling under regulation 9. of 'The Regulations', and not required to carry out an audit under paragraph 9(4), an Independent Examiner has been appointed in accordance with regulation 11 of 'The Regulations' to carry out a competent examination of the Report and Financial Statements of the Congregation. The Independent Examiner's Report for the year to 31st December 2024 is on page 7.

9. Approval of Congregation Report and Financial Statements

The Congregation Report and Financial Statements were approved by the Congregational Board at their meeting on 22 January 2025 and delivered to the Congregation at the Annual General Meeting held on 22 February 2025. The Office Bearers authorised to sign the Report and Finance Statements on behalf of the Congregation are:-



Independent Examiner's Report to the Trustees and Office Bearers of Milngavie United Free Church of Scotland

I report on the Report and Financial Statements of the Congregation for the year ending 31 December 2024 which are set on pages 3 to 6 and 8 to 10

Respective Responsibilities of Office Bearers and Trustees and Examiner

The Congregation's Office Bearers and Trustees are responsible for the preparation of the Report and Accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 regulations"). The Congregation's Office Bearers and Trustees consider that the requirements of Regulation 9 apply but not those of paragraph 9(4) of the Accounts Regulations.

It is my responsibility to examine the Report and Finance Statements as required under section 44(1) (c) of the 2005 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 2006 Regulations. An examination includes a review of the accounting records kept by the Congregation and a comparison of the report and accounts presented with those records. It also includes consideration of any unusual items or disclosures in the report and accounts, and seeks explanations from the office bearers and trustees concerning 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 report and accounts.

Independent Examiners Statement

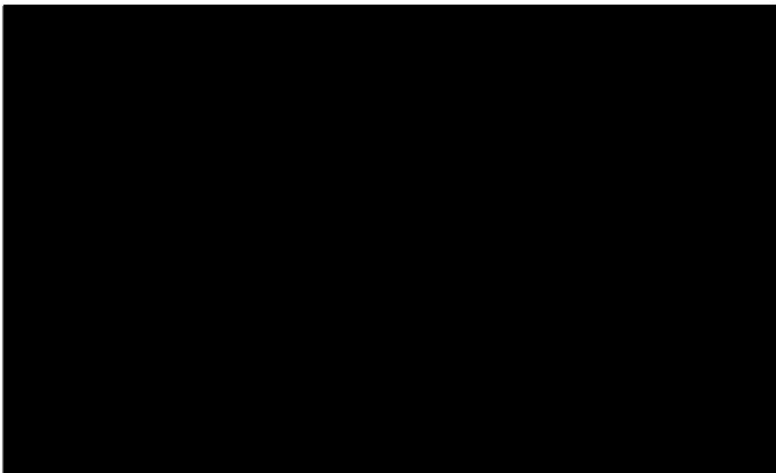
In the course of my examination, no matter has come to my attention

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 Accounts Regulations and
- to prepare report and 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 Report and Financial Statements to be reached.



Milngavie United Free Church of Scotland
Statement of Balances and Movement on Congregation Funds for Year ending 31 December 2024

Fund	Nature of Fund	Balance 01.01.24	Receipts 2024 £	(Payments) 2024 £	Surplus (Deficit) £	Net Fund Transfers £	Net change on Fund £	Balance 31.12.24 £	Held as follows	£
General	Unrestricted Note 1	20,461.43	73,694.00	61,297.32	12,396.68	0.00	0.00	32,858.11	R.B.S.:-	
Fabric	Restricted Note 2	0.00	0.00	0.00	0.00	0.00	0.00	0.00	High Interest	36,135.16
									Current	1,387.10
									Money not banked	0.00
									Uncashed cheques	4,664.15
Total Congregation Funds		20,461.43	73,694.00	61,297.32	12,396.68	0.00	0.00	32,858.11		32,858.11

Notes to the Financial Statements for the Year ending 31 December 2024

Nature of Congregation Funds:

General	Unrestricted	Note 1	Ordinary receipts and payments of the Congregation. Office Bearers may 'designate' unrestricted funds for general reserves or for specified purpose(s).
Fabric	Restricted	Note 2	To repairs to external and internal fabric and/or furnishings of Church, Hall or Manse
Governance		Note 3	No governance costs are incurred during the year. Duties relating to governance are provided voluntarily
Property	Church Manse, Hall	Note 4	Congregation property is held for the use of the Congregation in fulfilling its aims and mission to its members, adherents and the community it serves, not for investment or resale. No market value is placed on these properties.
Payments to Trustees		Note 5	No payments have been made to any Trustee for the performance of their duties as Trustees of the Congregation
Contingent Liabilities		Note 6	Financial Statements present the receipts received and payments made during the year. In the event there are any material outstandings, contingent liabilities and /or commitments these are noted below:- There are no contingent liabilities at the date of this Report and Financial Statement.

Approval of Congregation Financial Statements for the Year ending 31 December 2024 as set out on Pages 8, 9, 10 by Office Bearers authorised to sign.

Interim Moderator

Clerk to Congregational Board

Treasurer

Date 22/2/2025



Milngavie United Free Church of Scotland
 Receipts and Payments for the year ending 31 December 2024 (General Fund comparative year to 31 December 2023)

Fund		General Unrestricted £	Fabric Restricted £	Flower Restricted £	Total 2024 £	Notes Details	Total 2023 £
Receipts							
Offerings	Open	10,141.86		0.00	10,141.86		7,427.56
	Freewill	-			0.00		4,026.00
	Freewill (gift aid)	37,901.00			37,901.00		36,806.00
	Gift Aid Tax	12,014.71			12,014.71		11,633.38
	Other	52.13			52.13	Page 10.1	58.74
	Sub Totals	60,109.70	0.00	0.00	60,109.70		59,951.68
Donations	Organisations				0.00	Page 10.2	200.00
	Other	8,200.00			8,200.00		1,618.00
	Sub Total	8,200.00	0.00		8,200.00		1,818.00
Other	Interest	641.25			641.25		385.42
	Pulpit Supply	0.00			0.00		0.00
	Rent/ let	0.00			0.00		0.00
	Stedfast	228.00			228.00		132.00
	Church Groups	0.00			0.00		0.00
	Miscellaneous	1,209.40			1,209.40	Page 10.3	492.41
	Sub Total	2,078.65			2,078.65		1,009.83
Events	Fundraising	0.00			0.00		0.00
Extra-ordinary	Legacy Gifts (e.g.)	2,000.00			2,000.00	Page 10.4	0.00
Missions	Other charities	1,305.65			1,305.65	Page 10.5	2,605.86
Total Receipts		73,694.00	0.00	0.00	73,694.00		65,385.37
Payments							
Ministry	Stipend/Salary & NIC	18,213.19			18,213.19		31,550.64
	Expenses	332.43			332.43		522.39
	Pulpit Supply	4,225.00			4,225.00		500.00
	Sub Total	22,770.62	0.00	0.00	22,770.62		32,573.03
Other Salary	Ch Officer/ Cleaner	2,120.00			2,120.00		2,080.00
Property	Council Tax	3,675.98			3,675.98		3,592.48
	Insurance	3,233.61			3,233.61		2,742.75
	Heat & light	6,335.69			6,335.69		3,180.54
	Internet	289.04			289.04		200.39
	Property Upkeep	9,438.62			9,438.62		5,220.79
	Sub Total	22,972.94	0.00		22,972.94	Page 10.6	14,936.95
Other	Stedfast Magazine	252.00			252.00		288.00
	Office & Publicity	433.90			433.90	Page 10.7	645.32
	Kirk Session	0.00			0.00		0.00
	Miscellaneous	1,502.91			1,502.91	Page 10.8	1,672.25
	Organisations Support	181.05			181.05		23.94
	Sub Total	2,369.86	0.00	0.00	2,369.86		2,629.51
Fundraising	Expense	0.00			0.00		0.00
Contributions	Denomination	6,356.10			6,356.10		6,105.60
	Presbytery	0.00			0.00		201.00
	Missions	1,435.65			1,435.65	Page 10.5	5,514.20
	Donations	60.00			60.00		0.00
	Sub Total	7,851.75			7,851.75		11,820.80
Extra-ordinary		800.00			800.00		0.00
Mission	Other charities	2,412.15			2,412.15	Page 10.5	2,412.98
Total Payments		61,297.32	0.00	0.00	61,297.32		66,453.27
	Net Recpts (Pmnts)	12,396.68	0.00	0.00	12,396.68		-1,067.90
	Transfers between Funds	0.00	0.00	0.00	0.00		0.00
Net Movement on Funds		12,396.68	0.00	0.00	12,396.68		-1,067.90

