

APPENDIX 1

OSCr

Office of the Scottish Charity Regulator

Trustees' Annual Report for the period

Period start date

Period end date

From

Day
01

Month
01

Year
2024

To

Day
31

Month
12

Year
2024

Reference and administration details

Charity name

Rutherglen United Reformed Church

Other names charity is known by

Registered charity number

SC017385

Charity's principal address

69 Johnstone Drive

Rutherglen

Glasgow

Postcode G73 2QA

Names of the charity trustees on date of approval of Trustees' Annual Report

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	President		Church AGM/Meeting
2			Church AGM/Meeting
3			Church AGM/Meeting
4		Resigned 1/11/24	Church AGM/Meeting
5			Church Deacons
6			Church AGM/Meeting
7			Church AGM/Meeting
8	Minister	Resigned 11/9/24	Church AGM/Meeting
9		Appointed 25/8/24	Church AGM/Meeting
10	President-Elect		
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year
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Structure, governance and management

Type of governing document	The charity has a constitution and is an unincorporated association. The charity's governing body is the church meeting. Four church meetings are held each year. An Annual General Meeting is also held in the month of June each year. The Annual General Meeting receives a report from the trustees, the accounts of the charity and also makes appointments to the trustee body and other appointments within the charity. The charity is a congregation of the United Reformed Church and functions in accordance with the Basis of Union and Plan for Partnership in Ministerial Remuneration
Trustee recruitment and appointment	Trustees are recruited from within the membership of the charity (the congregation) when a vacancy occurs. Trustee appointments are usually made at the Annual General Meeting of the charity (the congregation).

Objectives and activities

Charitable purposes	The charitable purpose of the charity is the advancement of Christianity. The Church seeks to support a range of local community activities throughout the year.
Summary of the main activities in relation to these objects	The main activities of the charity include the provision of public Christian worship at least once a week, and additional acts of Christian worship (baptism, weddings and funerals) as required. There is provision for Christian education and nurture for children. Pastoral care is provided for those in need, particularly the elderly and sick and there are regular social activities for the members of the congregation. The charity participates in the life of the local community by making its building available for local community groups and through the involvement of the minister and members in local organisations and schools. The charity also participates in the activities of the wider United Reformed Church.

Achievements and performance

Summary of the main achievements of the charity during the financial period

On 31st December 2024 the church roll stood at 83 with an average attendance at worship of around forty adults and 2-3 young people/children.

'The Hub' (the Trustee body of the Church) continues to act as a conduit of information and oversight for the various church working groups ie Deacons, Administration, Finance, Fellowship and individuals who represent the church on a variety of local community and church initiatives.

During the past year the Deacons have looked at the format of Communion Services and there has been some experimentation with the format in order to create a more reflective atmosphere for communion..

The Administration group continue to have oversight of the hall bookings and the church and halls were both well used throughout the year.

The Fellowship Group continue to organise fellowship events – among them, summer coffee, Soup/Sandwich Sundays, and the very successful Candle-lit Dinner.

The Finance Group continue to have oversight of the church's finances as well as dealing with property matters. [REDACTED] continues to convene the group as the Hub continue to search for a new Convenor. In 2024 the Finance Group oversaw further repairs to the exterior stonework of the building and most of the coping stones at the rear of the building have now been covered with a bitumen based material to prevent water ingress. A grant was received from the Synod of Scotland to improve the energy efficiency of the building and this money was used to replace two old and drafty exterior doors. The 'Wednesday Workers' continue to meet and a repair to the drains was undertaken by Church members thus saving the church a substantial sum of money. Both a church owned property and the flat (which is integral to the church building) continue to be let and both are managed by Let's Let.

At our Autumn harvest service all the produce donated by both the congregation and by members of the local community was donated to the local foodbank, an organisation with which a number of the congregation are actively involved.

At our Christmas gift service we collected a large number of toys and gifts which were taken to the Salvation Army in Rutherglen to be distributed to families in the Rutherglen area.

As a church we continue to support Christian Aid and we have two representatives in our fellowship who are on the local Christian Aid committee.

The church has developed a strong relationship with Rutherglen Rotary Club and provides the Rotary Club with free use of the church premises for any fundraising / initiatives they undertake – in 2024 this included their annual school quiz, their annual plant sale and an initiative to collect jackets and coats for distribution to people in need over the winter months.

The minister continues to be involved in chaplaincy work at Rutherglen High School (Additional Support Needs) and with Rutherglen Community Carers where he serves on the Management Committee. In December 2023 he took on the role of Convenor of the Steering Group for the Church Related Community Worker who is based at Priesthill URC.

Conversations with Hamilton URC and East Kilbride URC resulted in an agreement to form a joint pastorate. The Synod of Scotland has scoped the pastorate at one full time minister and one part time Community Minister. The joint pastorate will come into effect once the vacancy for the full time minister has been filled. At that time [REDACTED] the current minister of Rutherglen URC will take on the part time Community Minister role.

During 2024 the Church re-invested monies received from the URC Synod of Scotland Investment Fund in 2023. The receipt of this money in 2023 and it's reinvestment (with CCLA) in 2024 has meant that both the 2023 and the 2024 annual accounts have shown a large imbalance between income and expenditure.

Brief statement of the charity's policy on reserves

A reserve policy was written in 2016 stating that 20% of the annual outgoing should be readily accessible. This amounts to approximately £16,000 and is held in the Royal Bank of Scotland Reserve Account. As at 31/12/24 the Reserve Account held £14,459.83.

As of 31st December 2024, the valuation of our investments were:

CCLA £65,082.07
M&G Dividend Fund £16,090.37
M&G Charifund £18,405.00

Details of any deficit

The 2024 Accounts show a deficit of £59,082.68.
In March 2024 we reinvested £65,000 with CCLA (having received £64,641.33 from the URC Synod of Scotland Investment Fund in 2023)

Donated facilities and services (if any)

APPENDIX 1

Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (e.g. Chair)

Date

10/9/25

Receipts and payments accounts						
For the period from				to		
	01	01	2024		31	12 2024

Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
A1 Receipts						
Donations	93,451				93,451	102,148
Legacies	-				-	-
Grants	5,000				5,000	5,575
Receipts from fundraising activities	322				322	1,006
Gross trading receipts	-				-	-
Income from investments other than land and buildings	5,017				5,017	67,261
Rents from land & buildings	14,010				14,010	15,665
Gross receipts from other charitable activities	-				-	-
A1 Sub total	117,800	-	-	-	117,800	191,655
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-				-	-
Proceeds from sale of investments	-				-	-
A2 Sub total	-	-	-	-	-	-
Total receipts	117,800	-	-	-	117,800	191,655
A3 Payments						
Expenses for fundraising activities	-				-	31
Gross trading payments	-				-	-
Investment management costs	-				-	-
Payments relating directly to charitable activities	104,472				104,472	108,861
Grants and donations	7,110				7,110	577
Governance costs						
Audit / independent examination	300				300	275
Preparation of annual accounts	-				-	-
Legal costs	-				-	-
Other	-				-	-
A3 Sub total	111,882	-	-	-	111,882	109,744
A4 Payments relating to asset and investment movements						
Purchases of fixed assets	-				-	-
Purchase of investments	65,000				65,000	-
A4 Sub total	65,000	-	-	-	65,000	-
Total payments	176,882	-	-	-	176,882	109,744
Net receipts / (payments)	(59,082)	-	-	-	(59,082)	81,911
A5 Transfers to / (from) funds						
	-				-	-
Surplus / (deficit) for year	(59,082)	-	-	-	(59,082)	81,911

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	118,386				118,386	36,474
	Surplus / (deficit) shown on receipts and payments account	(59,082)				(59,082)	81,912
	Cash and bank balances at end of year	59,304	-	-	-	59,304	118,386
(Agree balances with receipts and payments account(s))							

Categories	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments	30660 M&G Dividend Fund Income Units	Unrestricted	15,974	15,560
	1250 M&G Charfund Income Units	Unrestricted	18,405	17,937
	21044 4524 CCLA Units	Unrestricted	65,802	-
		Total	100,181	33,497

Categories	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets					
		Total	-	-	-

Categories	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities				
		Total	-	-

Categories	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

Signed by one or two trustees
on behalf of all the trustees

Signature

Print Name

Date of
approval10/9/25
10/9/25

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

All funds are unrestricted

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Donations From Individuals Processed By Church			2,110
Total			2,110

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)

C3b Trustee remuneration - details

Authority under which paid	£
██████████ - Pulpit Supply	50

C4a Trustee expenses

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C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

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Additional analysis (1)**Analysis of receipts and payments****1 Donations**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Offerings	45,312				45,312	43,938
Gift Aid	13,256				13,256	17,947
Donations	34,883				34,883	40,263
Total	93,451	-	-	-	93,451	102,148

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
South Lanarkshire Council			-	575
URC Synod Of Scotland	5,000		5,000	5,000
			-	
			-	
			-	
			-	
			-	
			-	
			-	
Total	5,000	-	5,000	5,575

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Ministry & Mission	52,645				52,645	50,039
Church Maintenance & Insurance	18,507				18,507	20,627
Melrose Avenue Maintenance & Insurance	1,867				1,867	3,538
Utilities	12,260				12,260	15,071
Organist	3,847				3,847	3,825
Caretaker	6,670				6,670	6,180
Administration	3,346				3,346	3,112
Fellowship	340				340	176
Delegates Expenses	290				290	150
Sundries	1,249				1,249	2,775
Minister's House Council Tax	3,451				3,451	3,368
Total	104,472	-	-	-	104,472	108,861

APPENDIX 3



Independent examiner's report on the accounts v2								
Report to the trustees/members of		Charity name <i>Rutherglen United Reformed Church</i>						
Registered charity number		SC 017835 SC 017385						
On the accounts of the charity for the period		Period start date			Period end date			
		Day	Month	Year	to	Day	Month	Year
		01	01	2024		31	12	2024
Set out on pages		(remember to include the page numbers of additional sheets)						

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 (as amended). 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 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 examiner's statement

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]

- 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

- to which, in my opinion, attention should be drawn in order to enable a proper

Signed**:

Name:

Relevant professional qualification(s) or body (if any):

Address:

*Please delete the words in the bracket following page.

**OSCR will accept digital or typed signatures.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of
any items that the
examiner wishes to
disclose