

Cambuslang Parish Church of Scotland

Receipts and Payments Accounts

Year ended 31 December 2024

Congregation No: 160845

Charity No: SC000061

Cambuslang Parish Church of Scotland

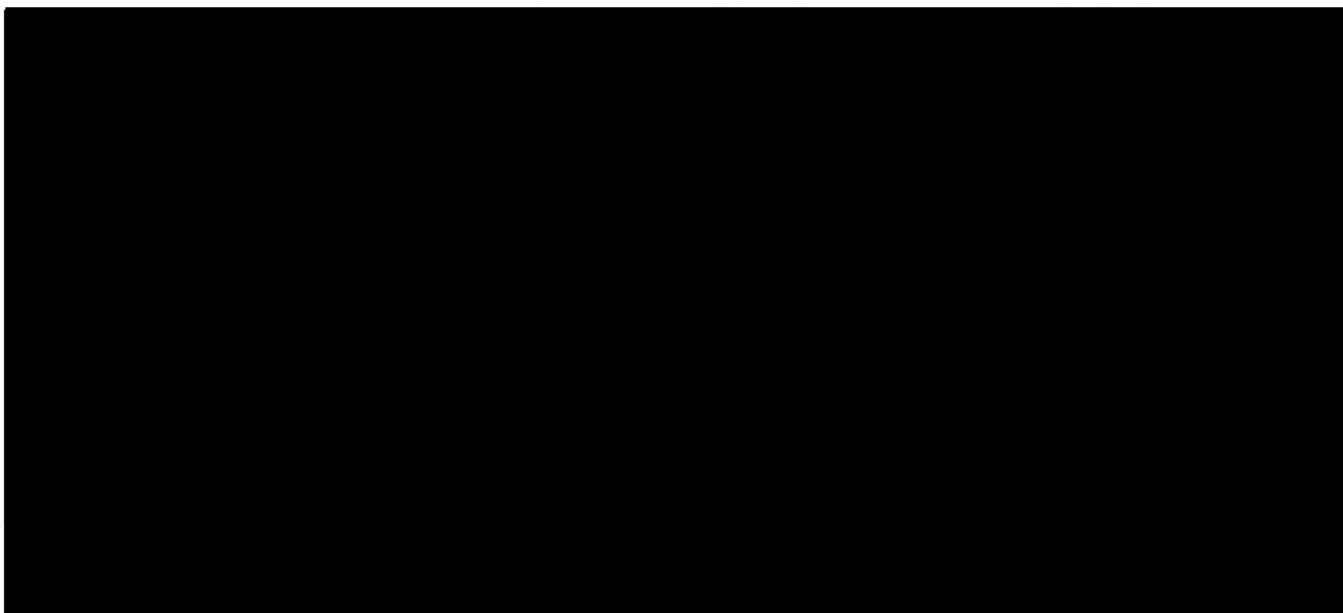
Reference and Administrative Information

Charity name: Cambuslang Parish Church of Scotland

Charity Registration Number: SC000061 Congregational Ref Number 160845

Contact Address: 1-2 Arnott Way
Cambuslang G72 7JQ

Trustees



Principal Office Bearers

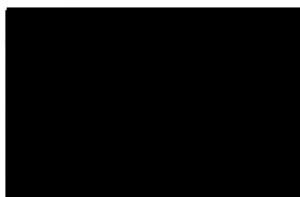
Minister: Vacant

Session Clerk:



Church Treasurer:

Independent Examiner



Bankers

Royal Bank of Scotland
88 Main Street
Rutherglen
Glasgow G73 2JA

Cambuslang Parish Church of Scotland

Trustees' Annual Report

Year ended 31 December 2024

The Trustees are pleased to present their report and accounts for the year ended 31 December 2024.

Structure, Governance and Management

Governing Document

The congregation is a registered charity, number SC000061 and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the 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.

Organisational Structure

The Kirk Session, which normally meets 9 times a year, is responsible for spiritual affairs within the church. Certain financial and fabric responsibilities are delegated to the Finance Committee and the Fabric Committee as appropriate.

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.

The Church meets every Sunday for morning worship. There is also a regular midweek service. We have a formal Parish Grouping with Flemington Hallside Parish Church and participate in shared activities, and shared worship at other times of the year. Cambuslang Parish Church provides pastoral care services for people within the parish area. The Church has Sunday Groups and a number of uniformed organisations (Boys' and Girls' Brigade etc) for young people. The Church also has a Bible Study Group and many of the congregation participate in community based events and projects.

The Church also serves the needs of the community by allowing the use of its halls to many non-church organisations, such as Alcoholics Anonymous, Girl Guides, Scouts, Meet and Two Veg, and Cambuslang & Rutherglen Voluntary Care Club.

We have an informal agreement within our 'Cluster' consisting of Burnside Blairbeth, Rutherglen Stonelaw, Flemington Hallside and Cambuslang Parish Churches. Working towards sharing resources and outreach within our parishes.

Cambuslang Parish Church of Scotland

Trustees' Annual Report

Year ended 31 December 2024

Achievements and Performance

In 2024 the Ministry Team of Cambuslang Parish Church comprised of [REDACTED] Minister (until 7th May 2024), [REDACTED] has continued his appointment as interim moderator and the [REDACTED] was appointed locum from March 2024 and continues in this position. As a congregation we continue to be supported by the Church of Scotland Ministries Council in the employment of the Deacon.

We are very grateful for the continuity [REDACTED] has brought. [REDACTED] responsibilities include pastoral care and leading worship. She also has responsibility for children's work: our Sunday Club (led by [REDACTED]) numbers are stable.

We are being supported during vacancy and previously during [REDACTED] absence by the [REDACTED] minister of Easterhouse Parish Church, who continues to act as our Interim Moderator. [REDACTED] led the Session with much wisdom, as well as being involved in the life of the congregation. During the year we held an Elders Tea which helped to identify areas of concern and requiring development for our congregation and plan with the support of [REDACTED] and others to work through these outcomes to better prepare our church, congregation and eldership for the processes involved in finding a suitable minister to lead our congregation forward.

[REDACTED] continues as Session Clerk. In addition, we continue to benefit from the services of [REDACTED] as our volunteer church secretary, who is in the office one day a week.

The Church employs a Caretaker, [REDACTED] whose salary is to be met by income generated by our halls.

We also employ a cleaner, [REDACTED] for both the Arnott Way Building and the Kirkhill Halls. We employ an organist, [REDACTED] who also leads our Choir. [REDACTED] continues as our Treasurer supported by the Finance Team. Our Independent Examiner is Kristina Bowie.

Through 2024 the congregation lost, by death, a number of well-loved and prominent members. Throughout that time we were aware of the strength of our Church family in offering comfort and support in bereavement. We also had some baptisms and a wedding, which allowed us to share the joy of the gospel with folks in our community.

We have also seen our schools work develop, in partnership with the Reachout trust, whose offices are in our building. We have also seen the continuation of joint activities once more with our parish grouping partners at Flemington Hallside Church and enjoy some joint activities with our Presbytery planning "Cluster".

These have included the expansion of the monthly Men's Breakfast club, and evening praise events.

We were also once again able to run a Holiday Club. The year also saw the continuation of special Easter and Christmas services, and the return of our Tuesday service. Our Youth Organisations have returned to some normality, as have our adult fellowships (the Guild and the Neighbourly). The Fundraising Group have been active including organisation of a very successful plant sale. We also saw the return of our community Christmas Tree Festival and carol service. As we come again to our Annual Stated Meeting we are delighted to be in a good financial position due in part to our Treasurer, the good work of our Fabric Officer to control expenditure in this key area, the efforts made in Fundraising, the efforts of the congregation to maintain their offerings, and a further increase in hall lets in large part reflecting the hard work of our Hall Convenor.

We continue our partnership with a community organisation called Meet and Two Veg. This collects fresh food which would have gone to waste from local supermarkets and distributes this at the church. Our partnership with Theatre South Productions has successfully provided community theatre facilities. This has brought benefits both to this amateur dramatic group and to the congregation and greatly increased the level of facilities available to let, with several dance, drama and community groups utilising these professional facilities.

[REDACTED] have together brought a level of expertise that has enabled an increase in hall use to the benefit of both the Church and the local community, let income, and has enabled further upgrading of facilities to be planned for the coming year. The facilities we provide continue to play an important role in the local community with users of our premises including Boys Brigade, Girls Brigade, Scouts, Girl Guides, Alcoholics Anonymous, Meet & Two Veg, Reachout Trust and Mothers & Toddlers who all receive this free of charge. In addition, our premises are utilised by certain commercially run groups and clubs who make payments that contribute towards the operation and maintenance of our premises.

Cambuslang Parish Church of Scotland
Trustees' Annual Report
Year ended 31 December 2024

Financial Review

Unrestricted funds

There was an excess of receipts over payments of £12,249 (2023: £6,745). It should be noted that funds were drawn down from the Fabric Revenue Fund held by the General Trustees.

Givings including tax recovered on Gift Aid at £105,807 were lower than 2023 (£118,643) mainly due to the timing of the recovery of gift aid.

There was £15,168 of fabric repairs and maintenance compared to £10,610 in 2023, with the increase largely attributable to the cost of decorating our Kirkhill halls.

The cash balance at 31 December 2024 totalled £82,362 compared to £70,113 at 31 December 2023.

The 31 December 2024 market value of the units held in the Church of Scotland Investors Fund amounted to £32,236 compared to £29,457 as at 31 December 2023.

Restricted funds

There was an excess of receipts over payments of £35 (2023 excess of payments over receipts of £610).

The 31 December 2024 market value of the units held in the Church of Scotland Investors Trust amounted to £24,463 compared to £22,354 as at 31 December 2023.

Endowment funds

There was an excess of receipts over payments of £1,958 (2023 £191).

The 31 December 2024 market value of the units in Church of Scotland Investors Fund at £114,540 compared to £104,666 as 31 December 2023.

Cambuslang Parish Church of Scotland

Trustees' Annual Report

Year ended 31 December 2024

Fabric Capital and Revenue Funds held by Church of Scotland General Trustees

Fabric Capital Funds increased by a net amount of £11,350 (2023 £7,398) reflecting an increase in the value of investments in the Church of Scotland Investors Fund units with no cost incurred during the year (2023 £3,096). At 31 December 2024 Fabric Capital Funds stood at £219,675 (2023 £208,325).

Fabric Revenue Funds increased by £4,623 (2023 £9,625) due to rent from the Cairns Road apartment and revenue on the capital fund partly offset by a draw-down of £10,350 to cover most of the general fabric costs incurred during the year. At 31 December 2024 Fabric Revenue Funds stood at £37,770 (2023 £33,147).

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 hold reserves of approximately 3 to 6 months expenditure. At the year end the church held unrestricted funds of £114,597 (2023 £99,570), representing c.10 months of expenditure.

The church also held £34,544 (2023 £32,401) of restricted funds and £132,672 (2023 £120,841) of endowment funds which have been provided for the purposes specified in Note 2.

Investment Policy

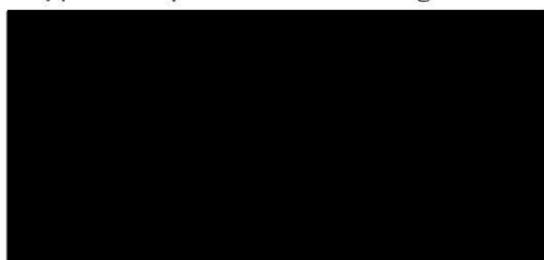
Surplus funds are invested with the Church of Scotland Investors Trust Growth Fund. This fund is very largely equity-based and is intended for long term investment to provide capital growth.

During the year £50,000 of general funds were transferred to the Church of Scotland General Purpose Deposit Fund to generate interest while maintaining liquidity. This has been presented as cash within the accounts and generated £1,183 of interest in the year.

Statement of Trustees' Responsibilities

The Trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The Trustees 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 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016. 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 by,



Cambuslang Parish Church of Scotland

Independent Examiner's Report to the Trustees of Cambuslang Parish Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2023 which are set out on pages 8 to 13.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity trustees consider that the audit requirement of Regulation 10 (1) (d) of the 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 (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.

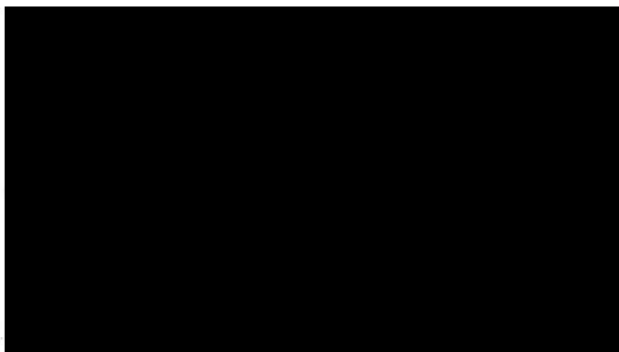
Independent examiner's statement

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 9 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.



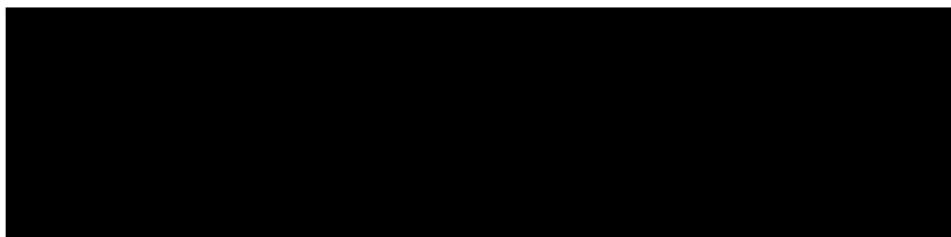
Cambuslang Parish Church of Scotland
Receipts and Payments Account
for the year ended 31 December 2024

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	Notes	£	£	£	£	£
Receipts						
Donations	3	105,807	-	-	105,807	118,643
Activities for Generating Funds		2,647	-	-	2,647	1,779
Bank and Deposit Interest		1,397	-	284	1,681	199
Investment Income		1,200		2,424	3,624	3,220
Rental of Halls		52,220	-	-	52,220	32,371
Other Receipts		4,792	6,219	-	11,011	9,008
Legacy		5,000	-	-	5,000	-
Drawn down from General Trustees		10,350	-	-	10,350	3,893
Investment encashed		-	-	-	-	-
Grants		-	-	-	-	-
Total Receipts		183,413	6,219	2,708	192,340	169,113
Payments						
Costs of Generating Funds	4	132	-	-	132	159
Charitable Activities	4	171,752	5,084	750	177,586	162,278
Governance Costs	4	380	-	-	380	350
Total Payments		172,264	5,084	750	178,098	162,787
Excess of Receipts over Payments for the year before transfers						
		11,149	1,135	1,958	14,241	6,326
Fund Transfers	2	1,100	(1,100)	-	-	-
Excess of Receipts over Payments		12,249	35	1,958	14,241	6,326

Cambuslang Parish Church of Scotland
Statement of Balances
At 31 December 2024

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Bank and Deposit balances					
As at 1 January 2024	70,113	10,046	16,175	96,334	90,008
Excess of Receipts over Payments	12,249	35	1,958	14,241	6,326
As at 31 December 2024	82,362	10,081	18,132	110,575	96,334
Investments at market value					
Church of Scotland Investors Trust Growth Fund	32,236	24,463	114,540	171,239	156,477
Cost of Investments	20,160	15,299	63,913	99,372	99,372
Assets					
Gift Aid Receivable	15,000	-	-	15,000	5,100
Liabilities					
Deposit held re High Flyers	-	-	-	-	1,750

The accounts were approved by the Kirk Session on 11 May 2025
For and on behalf of the Trustees:



Cambuslang Parish Church of Scotland
Notes to the Accounts
for the year ended 31 December 2024

1. Basis of accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006 (as amended) and the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016.

2. Movement in Cash Funds

	At 1 Jan 2024	Receipts	Payments	Transfers	At 31 Dec 2024
	£	£	£	£	£
Unrestricted funds					
General Fund	70,113	183,413	(172,264)	1,100	82,362
Restricted funds					
The Guild	3,401	2,580	(2,037)	(500)	3,444
Sunday Groups	571	444	(312)	-	703
Pastoral Care	742	8	-	-	750
Toddler Group	1,121	1,373	(795)	(300)	1,399
Holiday Club	519	7	-	-	526
Neighbourly	317	1,527	(1,374)	(300)	170
Youth Fellowship	203	5	-	-	208
Pipe Band	1,224	275	(526)	-	973
Fabric Fund	1,458	-	-	-	1,458
Benevolent Fund	113	-	-	-	113
Café Fund	175	-	-	-	175
Courtyard Fund	202	-	(40)	-	162
	10,046	6,219	(5,084)	(1,100)	10,081
Endowment funds					
Quintin Muir - Revenue Account	10,209	2,424	(750)	-	11,883
CW Gibb Trust - Capital Account	4,000	-	-	-	4,000
CW Gibb Trust - Revenue Account	772	230	-	-	1,002
Miss Black Bequest - Capital Account	1,000	-	-	-	1,000
Miss Black Bequest - Revenue Account	194	54	-	-	248
	16,175	2,708	(750)	-	18,132
Total Cash Funds	96,334	192,340	(178,098)	-	110,575

Purpose of Funds

Unrestricted Funds

General Fund A reserve fund with no restrictions

Restricted Funds

The Guild	A fellowship group
Sunday Groups	To fund the work of the Childrens' groups that meet on Sunday
Pastoral Care	To provide pastoral care
Toddler Fund	A group for Toddlers
Holiday Club	To fund a childrens holiday club in the summer.
Neighbourly	An afternoon meeting
Youth Fellowship	A fellowship group for young people
Pipe Band	To introduce people to playing the Great Highland Bagpipe
Fabric Fund	Monies put aside for fabric purposes
Benevolent Fund	To provide financial assistance to the needy
Café Fund	To fund a community café or similar
Kitchen Equipment Fund	To finance the replacement of kitchen equipment
Courtyard Fund	To develop the Church Courtyard

Endowment Funds

Quintin Muir	A bequest to be used to fund youth work and assisting persons within the Parish facing difficult financial circumstances
CW Gibb Trust	A trust fund set aside for special projects
Miss Black Bequest	A bequest fund to be spent on youth work

Cambuslang Parish Church of Scotland
Notes to the Accounts
for the year ended 31 December 2024

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
3. Donations					
Standing order offerings	75,418	-	-	75,418	75,953
WFO Scheme	10,017	-	-	10,017	10,628
Open Plate offerings	10,508	-	-	10,508	10,674
Gift Aid donations	399	-	-	399	1,035
Special Appeal (Incl Gift Aid of £1,952)	0	-	-	0	-
Tax Recovered on Gift Aid	9,465	-	-	9,465	20,353
	105,807	-	-	105,807	118,643

4. Analysis of Payments

Costs of Generating Funds

Offering envelopes	132	-	-	132	159
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Charitable Activities

Ministry and Mission allocation	66,120	-	-	66,120	75,113
Locum costs	7,997	-	-	7,997	0
Presbytery dues	8,660	-	-	8,660	4,768
Minister's expenses	640	-	-	640	1,789
Deacon's expenses	1,933	-	-	1,933	1,331
Locum's Expenses	878	-	-	878	-
Salary costs	35,715	-	-	35,715	28,867
Fabric repairs and maintenance	15,168	-	-	15,168	10,610
Pulpit Supply	300	-	-	300	660
Council Tax and Water	7,339	-	-	7,339	7,810
Heating and lighting	9,665	-	-	9,665	10,706
Insurance	5,246	-	-	5,246	4,997
Printing and stationery	2,051	-	-	2,051	2,131
Other costs	9,344	5,084	750	15,178	12,846
Professional fees	696	-	-	696	650
	171,752	5,084	750	177,586	162,278

Governance Costs

Independent Examiner's Fee	380	-	-	380	350
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Total costs	172,264	5,084	750	178,098	162,787
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5. Trustee Remuneration and Related Party Transactions

██████████ minister of Cambuslang Parish Church acted as a trustee of the charity.

He was paid directly by the Church of Scotland. However he also received reimbursement of expenses of £640 and council tax of £2,761.

No trustee or person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

6. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employers' contributions for insurance, pension and housing and loan fund. 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 stipend (in the fifth and subsequent years) was £38,884.

Cambuslang Parish Church of Scotland
Notes to the Accounts
for the year ended 31 December 2024

7. Investments

	Market Value at 1st Jan 2024 £	Purchases £	Disposals £	Gain/(Loss) on Revaluation £	Market Value at 31st Dec 2024 £
Church of Scotland					
Investment Trust Growth Fund	156,477	-	-	14,762	171,239
Held in respect of:					
Unrestricted Funds					
General Fund	29,457	-	-	2,779	32,236
Restricted Funds					
Fabric Fund	20,752	-	-	1,958	22,710
Benevolent Fund	1,602	-	-	151	1,754
	22,354	-	-	2,109	24,463
Endowment Funds					
Quintin Muir - Capital	104,666	-	-	9,874	114,540

8. Collections for Third Parties

	2024 £	2023 £
Lodging House Mission	98	30
Christian Aid	904	264
Erskine	0	409
Tear Fund	109	19
Poppy Scotland	267	243
Cambuslang Foodbank	91	455
Barnardos	40	-
Turkey & Syria Appeal	-	710
	1,509	2,130

Cambuslang Parish Church of Scotland
Memorandum Appendix
Year ended 31 December 2024

Funds held on behalf of the Congregation by the Church of Scotland General Trustees

	£
REVENUE - CONSOLIDATED FABRIC FUND	
Receipts	
Rent received	7,045
Interest on Consolidated Revenue Account	1,859
Revenue on Consolidated Capital Accounts	7,903
	<u>16,807</u>
Administration Costs	(1,834)
Drawn down to General Fund	(10,350)
	<u></u>
Excess(Payments)/Receipts	4,623
Opening Balance at 1 January 2024	<u>33,147</u>
Closing Balance at 31 December 2024	<u>37,770</u>
 CAPITAL - CONSOLIDATED FUNDS	
Receipts	<u>-</u>
Payments-	
	<u>-</u>
	<u>-</u>
	<u>-</u>
Excess (Payments)/Receipts	-
Increase/(decrease) in value of Investments in the year	11,350
Opening Balance at 1 January 2024	<u>208,325</u>
Closing Balance at 31 December 2024	<u>219,675</u>
 TOTAL CONSOLIDATED FUNDS	<u>257,445</u>