

Carntyne and Cranhill Parish Church of Scotland Glasgow

RECEIPTS AND PAYMENTS ACCOUNTS

Year Ended 31st December 2024

Congregation No: 161070

Charity No: SC006729

Trustees' Annual Report Year ended 31 December 2024

The trustees present the annual report and accounts for Carntyne and Cranhill Parish Church (SC006729) for the year ended 31 December 2024.

Reference and Administrative Information

Charity Name: Carntyne and Cranhill Parish Church of Scotland

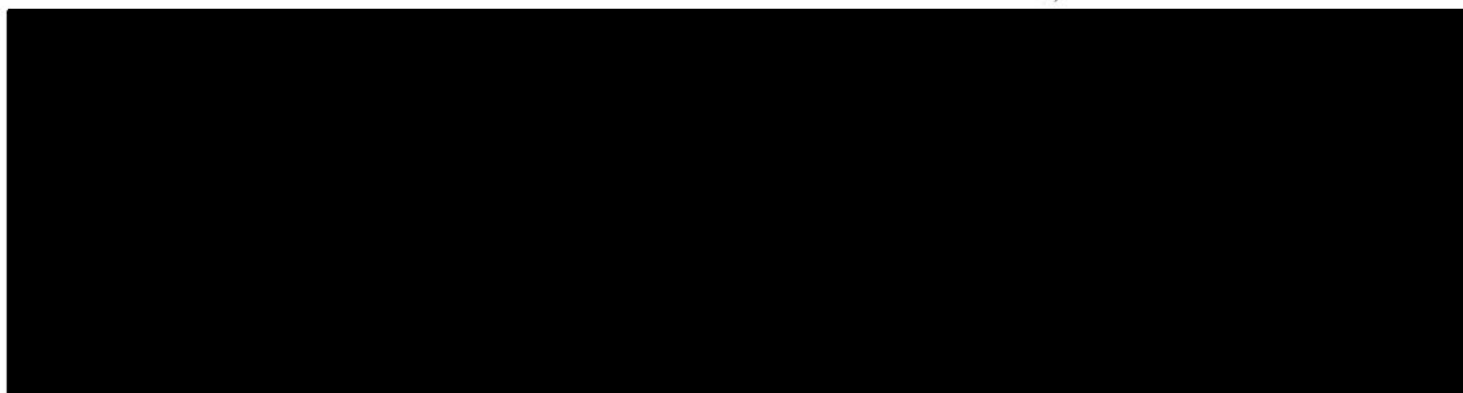
Charity Registration Number: SC006729

Congregation Reference No: 161070

Contact Address:



Trustees - Kirk Session

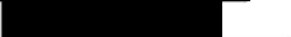


Principal Office-bearers

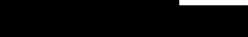
Minister:



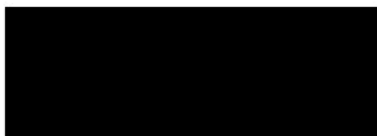
Session Clerk:



Church Treasurer:



Independent Examiner



Bankers

Virgin Money
47 Main St

Trustees' Annual Report **Year ended 31 December 2024**

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

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 meets eight times a year, is responsible for spiritual and financial affairs of the congregation.

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.

A service of worship is held each Sunday morning. The children join with the adults during the service, following time together for their own activities. On some Sundays during the year, principally at the major Christian festivals, all ages remain together throughout the service. There is a small Choir which helps lead worship and from time to time makes an individual contribution during the service.

Tea and coffee are served after Sunday worship. Additional services, some ecumenical, are held during Lent. There is a weekly fellowship group, 'Growing Together,' where questions of faith are explored. There is also a monthly service held in Bield Sheltered Housing in Carntyne.

Activities for children and young people are provided through the Girl Guide movement (Rainbows, Brownies, and Guides), Girls Brigade (Explorers, Juniors and Brigaders) and the Boys' Brigade (Anchor Boys and Junior sections). For younger children, there is a Parents and Toddlers Group, the 'Tiny Tots,' which meets three times a week during School Term time. Adults are catered for through the Ladies' Club and The Men's Club.

The congregation supports a 'Young at Heart' Club which aims to reduce social isolation of the elderly, supported by an MDS post. Similarly, there is a Film Club, a small Walking Group and Strength and Balance Class, all of which meet weekly and are open to members of the community, Zoom Coffee Time and prayer and a weekly newsletter via E Mail. A Community Café (warm place) provides snacks and lunches on Thursday mornings. A bereavement group was formed in October 2024 and meets monthly supporting those walking with grief.

Trustees' Annual Report Year ended 31 December 2024

There are Christmas and Spring Fayres yearly.

The congregation's facilities are also used by the community. There is a weekly social club for pensioners (The Sunshine Club), and a weekly Lunch Club supported by Social Services.

A variety of other groups and individuals use the premises including City Councillor (for surgeries), Slimming World, Cordia Care Services, Alcoholics Anonymous, Narcotics Anonymous and Strength and Dance Classes. The halls are used occasionally for public meetings and serve as a Polling Station at local and national elections.

The ongoing cost of maintaining the church building and halls suite, and the lack of full disabled access in both church and halls continues to be a concern for the congregation. However, the congregation is committed to redeveloping the Church building into a multi-functional 'community hub' providing space for both community activities and worship. This has the support of the Church of Scotland General Trustees and the Presbytery of Glasgow. During 2021 work was carried out to make the building structurally sound and wind and watertight. Work is expected to start in late 2025 on Phase 2 of the Project covering the refurbishment of the interior of the building.

Achievements and Performance

Attendance at Sunday worship is in the region of 60, including a number of children. About 99 under-17's attend the various uniformed organisations (Girl Guide Movement and Boys' Brigade) and there are approximately 30 attending the Parents and Toddlers Group.

The 'Young at Heart' group has 14 members and 12 attend the Lunch Club. The Walking Group has 4 regular attendees with 4-5 others walking occasionally and the Film Club has an attendance of 10-15 each week. The Ladies' Club has approx. 20 members and the Men's Club about 23 members. The Growing Together Group has a regular attendance of about 12 people.

Attendance at Social events varies. Several hundred attend the Christmas Fayre while for events such as coffee mornings and evening social events, the attendance varies from 40 - 100.

Trustees' Annual Report (cont.) Year ended 31 December 2024

Financial Review

On an ongoing basis, the principal source of regular income is from donations given on a weekly or monthly basis from members and adherents by offering envelopes or standing order. This income of £29,474 increased by 4% against 2023 and income from use of the Halls remained at the same level as 2023 at £18,458.

We had one off donations in the year of £4,525 to our General Fund and a legacy of £2,500. Social events were held in June and December and we received some donations for the Refurbishment Fund over the year.

General Expenditure was up on 2023 by 24% but included various costs incurred due to the Vacancy and the subsequent appointment of our new Minister in June 2024.

Fabric and Refurbishment Funds showed costs of £6,190 and £8,664 respectively for Manse repairs and Refurbishment following Induction of [REDACTED] in June 2024.

At 31st December 2024 our Total Reserves were £81,118 v £89,804 in 2023. The main element of the decrease Manse Refurbishment costs.

We continued to raise funds for other charities such as the Lodging House Mission and Christian Aid and support our Missionary Partner, with special collections at various times of the year (note 7).

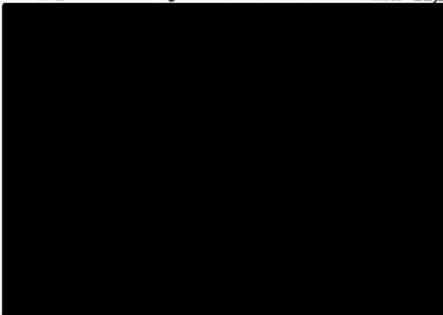
Reserves Policy

It is the Trustees' policy to hold reserves of between three- and four-months' expenditure including designated funds. We plan to continue saving for our future building work whilst reviewing our Reserves Policy annually. At the year end the Church held unrestricted funds of £14,554 and £66,564 of restricted funds, which have been provided for the purposes specified in Note 2.

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements, which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session 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,



Carntyne and Cranhill Parish Church SC 006729

Independent Examiner's Report to the Trustees of Carntyne and Cranhill Church

I report on the accounts of the charity for the year ended 31st December 2024, which are set out on pages 7 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 matters have come to my attention.

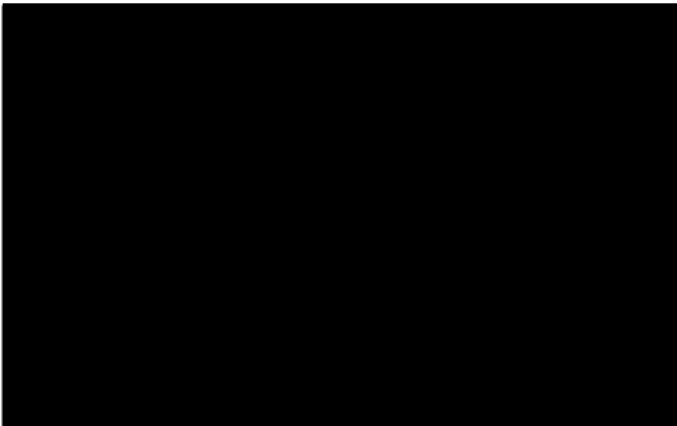
Basis of independent examiner's statement

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 9 of the 2006 (as amended) Accounts Regulations have not been met, or
2. To which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.



Carntyne and Cranhill Parish Church

Receipts and Payments Account

Year ended 31 December 2024

		Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
<u>Receipts</u>	Note	£	£	£	£
Donations	3	49,779	3,676	53,455	49,330
Funds from Cranhill church	3a	0	0	0	0
Legacies – In Fabric fund		0	0	0	0
Activities for Generating Funds		2,502	0	2,502	1,720
Use of Premises		18,456	0	18,456	18,043
Bank & Deposit interest		0	0	0	0
Investment income		768	0	768	659
Insurance Claims		0	0	0	0
Other Organisations Income		1,277	1,493	2,770	2,960
Income for Fabric Fund.		0	0	0	0
From Charitable activities		231	0	231	138
Consolidated Fabric Revenue Fund		19,924	2,380	22,304	10,584
Consolidated Fabric Capital		0	23,519	23,519	0
Grants		0	11,830	11,830	8,197
VAT Refunds		0	0	0	0
Total Receipts		92,937	42,898	135,835	91,631
Payments	4				
Costs of generating funds		224	0	224	380
Charitable activities		96,928	48,559	145,487	106,696
Governance costs		230	0	230	200
Total Payments		97,382	48,559	145,941	107,276
Excess of Receipts over Payments for the year before transfers		(4,445)	(5,661)	(10,106)	(15,645)
Transfers					
Excess of Receipts over Payments for the year		(4,445)	(5,661)	(10,106)	(15,645)

Carntyne and Cranhill

Parish Church

Statement of Balances

At 31 December 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances. brought forward	2	(5,643)	73,163	67,520	83,165
Movement in year:					
Excess of Receipts over Payments for the year		(4,445)	(5,661)	(10,106)	(15,645)
Bank & deposit balances carried forward		<u>(10,088)</u>	<u>67,502</u>	<u>57,414</u>	<u>67,520</u>
<u>Investments at market value</u>					
(Cost £13,662) These investments form the majority of our reserve fund	8	<u>22,894</u>	<u>811</u>	<u>23,705</u>	<u>22,284</u>
<u>Assets</u>					
Gift Aid Receivable		<u>5,441</u>		<u>5,441</u>	<u>4,721</u>
<u>Liabilities</u>					
		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session on 4th February 2025
For and on behalf of the Kirk Session and Financial Board

Session Clerk

Treasurer

**Notes forming part of 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 & 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. Movements in Funds
(Includes Investments)**

	At 1 January 2024 £	Receipts £	Payments £	Transfers £	Investment Gain £	At 31 Dec 2024 £
Unrestricted funds						
General Fund	0	70,737	(79,398)	8,661	0	0
Designated Fabric Fund	0	20,693	(17,859)	(64)	0	2,770
Designated Reserve fund	15,503	0	0	(5,692)	1,421	11,232
Designated Explorers Fund	446	231	(125)	0	0	552
Designated Coffee Service Fund	679	1,276	0	(1,955)	0	0
	<u>16,628</u>	<u>92,937</u>	<u>(97,382)</u>	<u>950</u>	<u>1,421</u>	<u>14,554</u>
Restricted funds						
Mens' Club Fund	1,060	587	(1,120)	0	0	527
Ladies' Club Fund	79	906	0	(950)	0	35
Flower Fund	779	0	(12)	0	0	767
Transport Fund	5,554	0	0	0	0	5,554
Benevolent Fund	889	13	(16)	0	0	886
Tape Ministry/Sound System	344	0	0	0	0	344
Refurbishment Fund	53,540	34,006	(39,723)	0	0	47,823
Ageing Well Project Fund	7,836	7,386	(7,688)	0	0	7,534
Youth Fund	814	0	0	0	0	814
Sacramental Furnishings	380	0	0	0	0	380
Outreach Fund	1,900	0	0	0	0	1,900
	<u>73,175</u>	<u>42,898</u>	<u>(48,559)</u>	<u>(950)</u>	<u>0</u>	<u>66,564</u>
Total funds	<u>89,803</u>	<u>135,835</u>	<u>(145,941)</u>	<u>0</u>	<u>1,421</u>	<u>81,118</u>

**Notes forming part of the Accounts.
For the year ended 31 December 2024**

Purposes of Unrestricted Funds

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

Coffee Service Fund: This is funded by donations for the provision of tea, coffee, and biscuits after worship or at meetings etc. After expenses, these funds are transferred to the Church's General Fund to help with everyday expenses.

Explorers (Sunday School) Fund: This is a fund to enable the children attending Explorers to explore and engage with the Bible and encourage them to support children in poorer countries.

Purposes of Restricted Funds

Men's and Ladies Club: These funds comprise the transactions undertaken by the Men's and Ladies groups which provide social and recreational activities for people in the Church and the Community.

Flower Fund: This is a fund to provide flowers for display during services of worship. After worship, they are distributed to people in the community who are ill or have been bereaved.

Transport Fund: For maintenance and running costs of the Church minibus, which is used to transport people to church services and social activities.

Benevolent Fund: Donations to this fund are given at Communion services. The minister is responsible for distributing amounts from it at her discretion to help those in need.

Tape Ministry / Sound System fund is for maintenance of the sound system enabling better provision of recordings of the Worship services for those who are housebound.

Refurbishment Fund: This is a fund set aside for the refurbishment of the church building into a multi purpose space. This will include the provision of disabled access and accessible toilets in the buildings to comply with current legislation.

Ageing Well Project: This is a government initiative funded by Glasgow City Reshaping Care Partnership. Its purpose is to reduce isolation and improve socialisation of older people in the community.

Youth Fund: Comprises of income raised from some events and by children and young people from the various organisations. It is used to benefit young people in the church and community.

Sacramental Furnishing Fund: To provide new Communion tablecloth and other furnishings when refurbishment of the church is completed.

Outreach Fund: To provide an outreach programme as part of our Refurbishment Project and the creation of a Community Hub

**Notes forming part of the Accounts.
For the year ended 31 December 2024**

	Unrestricted	Restricted		
	Funds 2024 £	Funds 2024 £	Total 2024 £	Total 2023 £
3. Analysis of Donations				
WFO Scheme (non-Gift Aid)	14,673	0	14,673	14,786
Gift Aid Donations	14,801	0	14,801	13,669
Tax Recovered on Gift Aid Donations	4,879	0	4,879	6,569
Ordinary Offerings (Open Plate)	5,006	0	5,006	4,572
Other Offerings, Donations etc	9,850	3,676	13,526	9,544
Donations via Minister	570	0	570	190
	<u>49,779</u>	<u>3,676</u>	<u>53,455</u>	<u>49,330</u>
4. Analysis of Payments				
Costs of generating funds				
Offering envelopes	224	0	224	380
	<u>224</u>	<u>0</u>	<u>224</u>	<u>380</u>
Charitable activities				
Ministries and Mission Allocation	39,876	0	39,876	27,718
Presbytery Dues	5,529	0	5,529	1,874
Minister's Expenses	463	0	463	1,440
MDS Expenses	0	0	0	0
Pulpit Supply	3,082	0	3,082	9,633
Other staff costs	7,655	0	7,655	7,735
Repairs & Maintenance	14,073	0	14,073	24,670
Heating and Lighting	9,523	0	9,523	7,035
Insurance and Council Tax	5,659	0	5,659	4,077
Other Buildings / Grounds Costs	2,079	39,723	41,802	6,793
Equipment	912	0	912	787
Church Office Expenses	3,481	0	3,481	2,874
Organisations Expenses	125	1,120	1,245	259
Flower costs	0	12	12	0
Tape Ministry	0	0	0	180
Ageing Well Expenses Fund expenses	0	7,688	7,688	9,146
Other expenses	4,471	16	4,487	2,475
	<u>96,928</u>	<u>48,559</u>	<u>145,487</u>	<u>106,696</u>
Governance costs				
Independent examiner's fees	230		230	200
	<u>97,382</u>	<u>48,559</u>	<u>145,941</u>	<u>107,276</u>

**Notes forming part of the Accounts.
For the year ended 31 December 2023**

5. Trustee Remuneration and Related Party Transactions

During the year [REDACTED] Trustee, received £3,750 for cleaning services and [REDACTED] son of a trustee, received £18,458 via his company for repairs and maintenance to the church, hall, grounds, and refurbishment of the Manse.

6. Minister's Stipend

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 £31,642 and the maximum stipend (in the 5th and subsequent years) £38,884.

	2024 £	2023 £
7. Collections for Third Parties		
Christian Aid (Scotland)	367	333
Lodging House Mission	415	380
Earthquake Appeal Syria / Turkey	0	336
Missionary Partner	345	0
	<u>1,127</u>	<u>1,049</u>

8. Summary of Investments

	MV at 1/1/24 £	Purchases. £	Disposals. £	Gain on Revaluation £	MV at 31/12/24 £
COSIT Growth Fund	14,283	-	-	1,348	15,631
COSIT Income Fund	8,001	-	-	73	8,074
Total	<u>22,284</u>	<u>-</u>	<u>-</u>	<u>1,421</u>	<u>23,705</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

<u>FABRIC FUND</u>	2024	2023
<u>CAPITAL ACCOUNT</u>	£	£
Credit Balances held at 1 January at cost.	288,496	168,683
Church Refurbishment Feasibility Study	(23,587)	0
Sale of Cranhill Church	0	119,813
Credit Balances held at 31 st December at Cost	<u>264,909</u>	<u>288,496</u>
Market Value of Balances at 31 December	<u>252,008</u>	<u>274,193</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>8,039</u>	<u>20,686</u>
<u>TEMPORARY FUND</u>		
Debit Balance at 31 st December	717	68