

Renfrew Trinity

(Church of Scotland)



Trustees Report & Accounts

2024

Congregation No: 140784

Registered Charity No: SC003785

Renfrew Trinity (Church of Scotland)
Trustees' Annual Report
Year ended 31st December 2024

The Trustees present the annual report and financial statements of the charity for the year ended December 31st 2024. 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.

The activities of Renfrew Trinity normally include the following:

- Services of Worship including Communion four times per year.
- Junior Church
- Midweek Bible Study
- Choir
- Lunch Café
- Adult organisations
- Trinity Tots
- Occasional outreach concerts and events
- Uniformed Youth Organisations
- Walking Group

Achievements and Performance: 2024 has seen Renfrew Trinity Church continue to reflect, review and redevelop following the Covid-19 pandemic. We continue to make extensive use of Power Point and our Audio-Visual System during services of worship. The use of social media in publicising events and activities continues to be explored and, where possible, developed. Our web site is actively used, and is extensively utilised for accessing livestreaming of Sunday Worship, online bible studies and devotions.

Session Clerk Report – December 2024

It hardly seems like a year since I last sat down to draft the annual Session Clerk Report; but here we are at the end of 2024 having just completed yet another busy year at Renfrew Trinity. The time I have spent reflecting on all the activity of 2024 has been a real blessing for me as I have come to recognise just how blessed we are as a congregation of the Lord's Church. The old hymn springs to mind;

Count your many blessings, name them one by one
Count your many blessings, see what God has done
Count your blessings, name them one by one
And it will surprise you what the Lord has done.

All I can say is that this Session Clerk is indeed surprised and thankful beyond belief, and over the next couple of pages I want to share some of these blessings with you all. It is also important to acknowledge that there have also been challenges, and many of our members have faced challenges and great sadness during 2024; we are not forgetful of that and send our best wishes and prayers to those who have experienced loss and difficulty this year. We are encouraged to do so by the Apostle Paul who calls upon us in Romans 12 v 15 to, "Rejoice with those who rejoice; mourn with those who mourn."

Throughout 2024, Renfrew Trinity has been blessed **spiritually**. It is joy to attend services where the Lord's name is honoured, and where we have strongly felt His presence with us. It has also been great to see members of our congregation grow in their faith, and for this spiritual growth to be evidenced by their attendance at services and furthermore by their good works. It has been wonderful to benefit from Stuart's teaching on Sunday mornings and also at the Emmaus Group. The Emmaus Group is one of these meetings where we really feel God's presence and it would be wonderful to see more attending because by meeting in this way to study God's word, and to learn more about our faith, we open up the opportunity for the spiritual growth of which I have been writing. How the Kirk Session longs to see our congregation continue to grasp hold of the opportunities for spiritual development. I suspect that many are fearful of attending the Emmaus Group for fear of being asked to take part, or fear of not understanding what is being said, but please put your fears aside. Everyone is welcome and every effort is made to help folks feel comfortable. Please do come and join us.

I believe Renfrew Trinity has also been blessed with **new faces coming through the doors** in 2024. As a congregation we carry a strong desire to take the Gospel to our community and activities such as The Lunch Club, Lite Bites @ Trinity, The Meeting Place and The Youth Club are ideal opportunities to befriend visitors and in so doing try to encourage them to come along to other activities at Renfrew Trinity. I would encourage us all to always be on the lookout for visitors and to try to speak with them and to develop these vital relationships which spark an interest in our Christian faith.

A third blessing is seen in **God's financial provision for Renfrew Trinity**. It is wonderful to see that once again our income has exceeded our expenditure, and in these financially difficult times that is a great blessing from God. We give thanks to God for this! Thank you to the Committee of Management and the Finance Team who put so much work into overseeing Renfrew Trinity's finances, and (if you will excuse the pun) for their sterling efforts to this end.

To conclude this part of the Report, it has been wonderful to see how **God has blessed Renfrew Trinity's many activities**, with good numbers continuing to attend The Women's Fellowship, Trinity

Tots, The Emmaus Group, The Lunch Club and Lite Bites. The Youth Club is slowly seeing numbers increase and the Junior Church Leaders also put a great deal of work into nurturing our young people who so much enjoy the Bible stories and activities. I ask that we all continue attending these many activities, and to invite friends along too, for a whole variety of reasons, such as:

- ✓ To develop and grow as a fellowship of Christian believers
- ✓ To encourage each other in our faith
- ✓ To maintain a healthy Christian witness in our town and community
- ✓ To encourage the organisers

It may be the case that you have got out of the habit of coming along to the wide range of activities available at Renfrew Trinity; if so we extend a warm welcome to you to return, and in so doing to increase our joy, and increase the praise and glory that we are able to raise to our God and Saviour.

I would also like, once again, to express the sincere thanks of The Kirk Session to everyone who contributes to the life and witness of Renfrew Trinity. In past years I have named certain individuals, but this year I am fearful of missing someone, or some people out, so I will limit myself simply to saying "thank you" to each and every one of you; you know who you are, you know what you do, and more importantly, God knows what you give for the benefit of everyone at Renfrew Trinity. The many activities and events organised at Renfrew Trinity throughout 2024 could not have happened were it not for those who faithfully gave of their time, skills and experience to organise them

Whilst not naming individuals per se for all their hard work and contribution to Renfrew Trinity, there is one group of people I would like to mention. This is a group of people who are at the front of the Church nearly every Sunday morning, but who I am aware very seldom get a mention. Renfrew Trinity Choir and Praise Band add a huge amount to the worship service every week, so I have asked our choir leader, [REDACTED], to write a few words about the choir's work, and the choir members she directs:

Trinity Choir meet on a Wednesday night at 7.30pm-9pm, at the moment. We meet between September and April/May and often meet between these dates to prepare for singing together at other services and events. We have 17 members at present. New members are always welcome.

During our practice we prepare for the coming Sunday Service and often learn new songs to support the congregational singing. We also practice our introit and "song from the choir" we may be singing. In addition to this we practice for other services such as Harvest, Remembrance Sunday, Christmas Services and Easter Services. We took part in the praise night last October and enjoyed praising together singing songs from different eras with the organ reaching 100 years of age.

At Trinity we are truly blessed by choir members who are dedicated and passionate about contributing to worship on a Sunday. During Covid pandemic a lot of choirs separated and sadly did not reunite. During Covid our choir remained united singing into mobile devices to allow us to join their voices digitally when they could not be in the same room singing together. This was wonderful for me as I heard everyone singing solo then uniting in one voice at the end of the process.

There are so many references in the bible to singing, over 400! Singing brings us nearer to God (Ephesians 5 18-20). The importance of a choir cannot be underestimated as it

often gives the congregation confidence to sing during worship. When we sing together, we have a bond that is a unique part of worship and connects people.

I feel blessed to be part of the choir and would like to thank the choir for the support and encouragement they have given me during these past years, it has been a joy to work with them. I would also like to thank Stuart for giving us such a wide range of hymns to sing on a Sunday old and new that enforce the message of the service each week. I would like to thank Stuart for his spiritual guidance and encouragement to me while I choose introits and songs from the choir. Finally, I would like to thank the congregation for their encouragement to the choir week after week.

Singing impacts on our hearts, our minds and unites us; this is incredibly powerful for all Church families in the world we live in today.

Now that I have included [REDACTED] short report, I have had the idea of including a 60 second interview with various people in Renfrew Trinity in Trinity Topics, so look out for that over the coming months.

In closing, I again give thanks to God for another full and meaningful year at Renfrew Trinity, and for the many blessings we have experienced here. May we all join together in asking Him to lead and guide us all through 2025 as well.

Every blessing

[REDACTED]
Session Clerk.

Financial Review

The principal source of income is from our members by way of weekly freewill offerings, standing orders direct into the church's bank account, and open plate donations augmented by tax recovered on gift aid donations. Total donations in 2024 were £95,412 (2023 - £88,453) an increase of 8% over last year. Total overall receipts were £113,296 (2023 - £110,531) against total expenditure of £98,312 (2023 - £106,565) therefore the net increase of funds for the year was £14,983. There are no immediate financial concerns.

Risk Management

In common with many other congregations, we face challenges. Older premises present issues of maintenance, which we are grateful for an inhouse team who do small tasks and the Managers who address other repairs.

The age profile of the congregation remains weighted towards the older age ranges. As a congregation, we have in recent years been trying to address this situation and we are focusing on the appointment of a Youth Worker to try to help improve this situation.

The loss of office bearers continues to cause concern and is placing an increasing burden on those remaining in post. This will continue to be a matter for prayer and discussion in the months to come.

We continue to keep abreast of statutory requirements, particularly in respect of Safeguarding, Data Protection and Health and Safety legislation. To date, these functions have been ably carried out by volunteers from within the congregation.

Reserves Policy

Average operating costs in a year are around £100,000 and at the end of 2024 unrestricted funds of £113,558 were held, thereby covering a year's expenditure. The Trustees would always aim to have in reserve at least six month's expenditure in unrestricted funds and the present reserves meet that requirement comfortably.

The Church also held £8,670 of restricted funds for the purpose specified in Note 2 of the financial statements.

Structure, Governance and Management

The congregation is a registered charity, number SC003785, and is administered in accordance with the terms of the United Presbyterian Constitution

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Committee of Management 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. The Committee of Management is appointed from within the congregation and members of the congregation are invited to nominate individuals believed to have the skills and commitment to contribute to the management affairs of the church, to become members of the Committee of Management. These individuals are then appointed at the Annual Business Meeting and serve a period of three years, after which they must seek re-election at the next Annual Business Meeting.

Organisational Structure

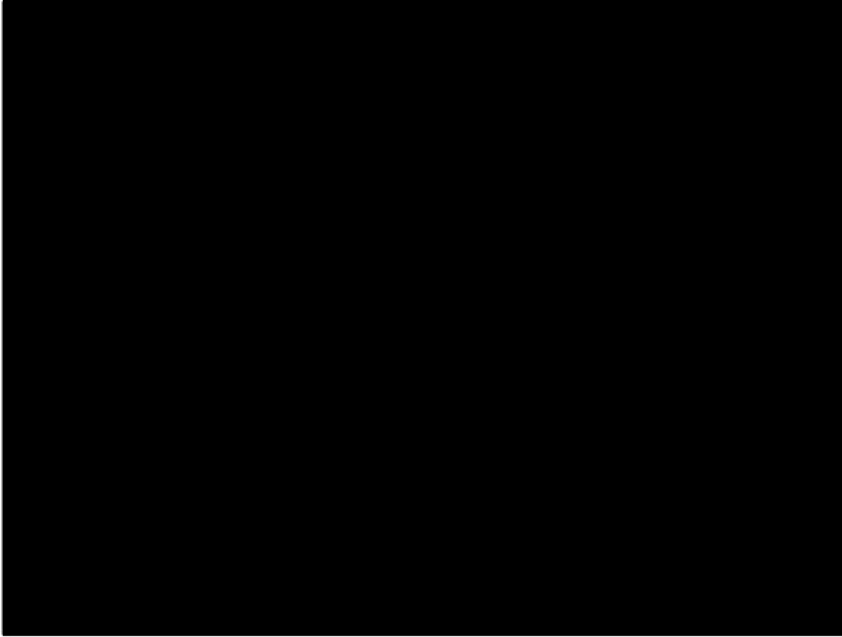
The Kirk Session comprises of 17 elders who meet 9 times per year and is responsible for the spiritual affairs within the church.

The Committee of Management normally consists of 18 members, but is running at 17 as at 31st December 2024. [REDACTED] serves as Preses, (Chairperson). The Clerk and the Treasurer roles are filled at present. The Preses, Clerk and Treasurer serve for one year and are elected at the next Annual Business Meeting. The Minister is not a member of the Committee, but it is possible to be a member of both the Committee of Management and the Kirk Session (at the end of December 2024, 3 of the 17 members were also Elders). It meets 10 times per year and is responsible for the care and maintenance of all church buildings and the church finances. There is no separate Finance Committee or Property Committee.

Reference and Administrative Information

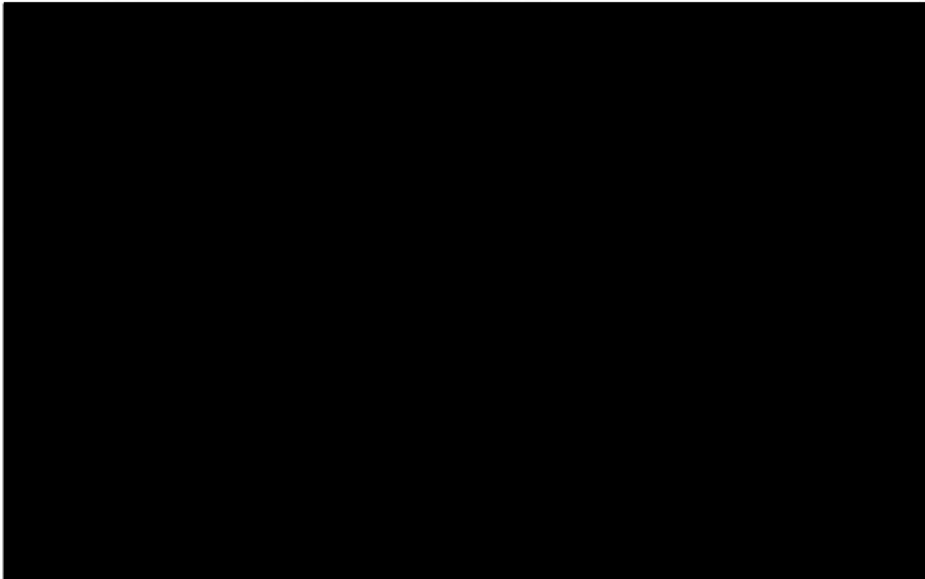
Trustees:

From the Kirk Session –



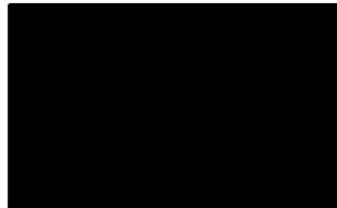
*Denotes also a member of the Committee of Management

From the Committee of Management –



Principal Office Bearers –

Minister
Session Clerk
Church Treasurer
Preses (Chairperson of Committee of Management)
Clerk to the Committee of Management



Charity Name;

Renfrew Trinity (Church of Scotland)

Registered Charity Number

SC003785

Congregation Reference Number

140784

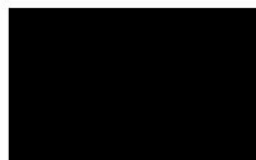
Church Address

13 Paisley Road, Renfrew, PA4 8JH

Contact Address



Independent Examiner



Bank

Bank of Scotland
1 High Street
Renfrew

Statement of Trustees' Responsibilities

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.

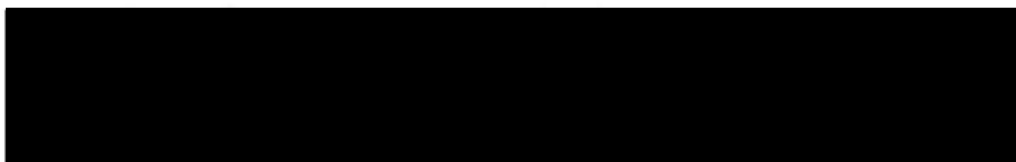
In preparing the financial statements the Trustees are required to;

- select suitable accounting practices 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;



Renfrew Trinity (Church of Scotland)
SC003785

Independent Examiner's Report to the Trustees of Renfrew Trinity Church.

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on pages 11-16.

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

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 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.

The Church of Scotland
Renfrew Trinity (Church of Scotland)

RECEIPTS AND PAYMENTS ACCOUNTS
Year Ended 31st December 2024

Congregation No: 140784

Charity No: SC003785

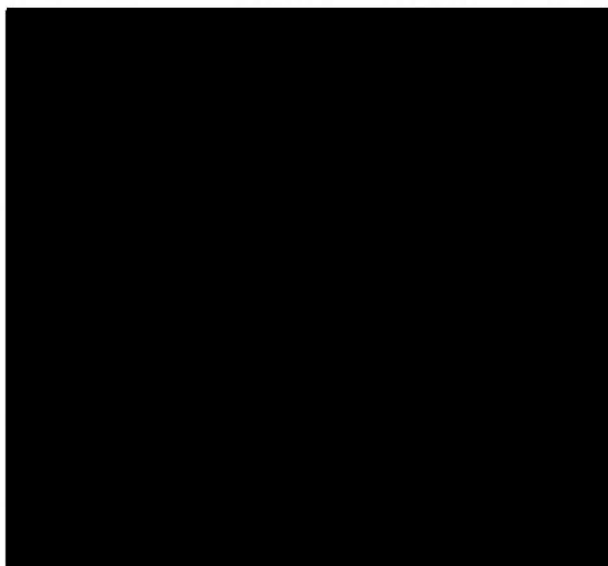
Renfrew Trinity (Church of Scotland)
Receipts and Payments Account
Year ended 31 December 2024

		Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
<u>Receipts</u>	Note				
Donations	3	£94,985.62	£426.39	£95,412.01	£88,453.26
Legacies		£0.00	£0.00	£0.00	£0.00
Fundraising		£3,955.99	£0.00	£3,955.99	£3,627.02
Lunch Café		£6,424.62	£0.00	£6,424.62	£7,131.13
Bank & Deposit Interest		£3,815.38	£0.00	£3,815.38	£2,821.71
		£109,181.61	£426.39	£109,608.00	£102,033.12
Rental of premises		£2,538.00	£0.00	£2,538.00	£1,998.00
Grant Youth Worker		£0.00	£0.00	£0.00	£5,000.00
Grant - Lite Bites		£0.00	£1,150.00	£1,150.00	£1,500.00
<u>Total Receipts</u>		<u>£111,719.61</u>	<u>£1,576.39</u>	<u>£113,296.00</u>	<u>£110,531.12</u>
<u>Payments</u>	4				
Costs of generating funds		£203.58	£0.00	£203.58	£180.84
Charitable activities		£96,782.70	£1,326.00	£98,108.70	£106,384.06
<u>Total Payments</u>		<u>£96,986.28</u>	<u>£1,326.00</u>	<u>£98,312.28</u>	<u>£106,564.90</u>
Excess of Receipts over Payments for the year before Transfers		£14,733.33	£250.39	£14,983.72	£3,966.22
Transfers		£0.00	£0.00	£0.00	£0.00
Excess of Receipts over Payments for the year		<u>£14,733.33</u>	<u>£250.39</u>	<u>£14,983.72</u>	<u>£3,966.22</u>

Renfrew Trinity (Church of Scotland)
Statement of Balances
At 31 December 2024

	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward as at 01 Jan 24	£98,824.91	£8,419.83	£0.00	£107,244.74	£103,278.62
<u>Movement in year:</u>					
Excess of Receipts over Payments for the Year	£14,733.33	£250.39	£0.00	£14,983.72	£3,966.22
Bank & deposit balances carried forward as at 31 Dec 24	<u>£113,558.24</u>	<u>£8,670.22</u>	<u>£0.00</u>	<u>£122,228.46</u>	<u>£107,244.84</u>
<u>Investments at market value</u> (cost £ 0.00)	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>
<u>Assets</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>
<u>Liabilities</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>	<u>£0.00</u>

The accounts were approved by the Trustees on 23rd March and signed on their behalf by :-



Renfrew Trinity (Church of Scotland)
Year ended 31 December 2024

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

Manse Council Tax paid was £3716.15 (2023 - £3629.65)

Minister's travelling expenses paid were £1192.20 (2023 - £1135.50)

Minister's Telephone & Broadband paid was £513.36 (2023- £504.00)

No other remuneration or expenses were paid to a charity trustee during the year.

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.

2 Movement in Funds

	At 1st January 2024	Incoming Resources	Outgoing Resources	Transfers	At 31st December 2024
Restricted Funds					
Kirk Session Flower Fund	£1,070.21	£240.00	£0.00	£0.00	£1,310.21
Kirk Session Benevolent Fund	£904.62	£186.39	£100.00	£0.00	£991.01
Youth Worker Fund	£5,000.00	£0.00	£0.00	£0.00	£5,000.00
Lite Bite Fund	£1,445.10	£1,150.00	£1,226.00	£0.00	£1,369.10
	£8,419.93	£1,576.39	£1,326.00	£0.00	£8,670.32
Unrestricted Funds					
Congregational Account	£3,023.69	£107,904.23	£93,489.77	-£10,100.00	£7,338.15
Fabric Fund	£25,010.58	£163.48	£3,402.00	£10,000.00	£31,772.06
George Marshall Memorial Fund	£11,305.95	£591.05	£0.00	£0.00	£11,897.00
Isabel Boyle Legacy Fund	£58,563.20	£3,060.85	£0.00	£0.00	£61,624.05
Kirk Session Account	£921.49	£0.00	£94.51	£100.00	£926.98
	£98,824.91	£111,719.61	£96,986.28	£0.00	£113,558.24
Total Funds	£107,244.84	£113,296.00	£98,312.28	£0.00	£122,228.56

Purposes of Restricted Funds

Flower Fund. This is a fund to provide flowers for display during services of worship

Benevolent Fund. This is a fund to give benevolence to anyone in need.

Youth Fund. This is a fund set aside for the recruitment of a Youth Worker for Renfrew Trinity.

Lite Bite Fund. This is a fund set aside for Mission; Lite Bite lunches every month until May 2025

Purposes of Designated Funds

Congregational Account. This account is used for the routine income and expenditure

Fabric Fund. Funds set aside for major repairs to the buildings.

Isabel Boyle Legacy Fund. Funds kept apart at present until an appropriate use has been identified.

George Marshall Memorial Fund. Funds kept apart until an appropriate use has been identified.

Kirk Session Fund. Used by the Kirk Session for miscellaneous activities and purposes.

Renfrew Trinity (Church of Scotland)
Year ended 31 December 2024

Notes to the Accounts (Contd) Unrestricted Restricted

	Funds 2024	Funds 2024	Total 2024	Total 2023
Analysis of Donations				
3 WFO Scheme	£14,016.78	£0.00	£14,016.78	£15,131.91
Standing Orders	£51,840.00	£0.00	£51,840.00	£47,501.00
Tax Recovered on Gift Aid [£12,477.25	£0.00	£12,477.25	£12,903.90
Ordinary Offerings (Open Pl	£8,496.70	£0.00	£8,496.70	£8,291.90
Weddings & Funerals	£1,070.00	£0.00	£1,070.00	£1,450.00
Other Donations	£3,084.80	£426.39	£3,511.19	£1,874.55
Congregational Organisation	£4,000.09	£0.00	£4,000.09	£1,300.00
	<u>£94,985.62</u>	<u>£426.39</u>	<u>£95,412.01</u>	<u>£88,453.26</u>

Analysis of Payments

4				
Costs of generating funds				
Offering envelopes	£203.58	£0.00	£203.58	£180.84
	<u>£203.58</u>	<u>£0.00</u>	<u>£203.58</u>	<u>£180.84</u>

Charitable Activities

Giving to Grow Allocation	£58,357.97	£0.00	£58,357.97	£55,208.03
Presbytery dues	£975.00	£0.00	£975.00	£1,384.00
Minister's Expenses	£1,705.56	£0.00	£1,705.56	£1,639.50
Pulpit supply	£100.00	£0.00	£100.00	£390.00
Other staffing costs	£5,571.04	£0.00	£5,571.04	£4,719.85
Fabric repairs & maintenanc	£12,044.43	£0.00	£12,044.43	£25,747.99
Manse Council Tax	£3,716.15	£0.00	£3,716.15	£3,629.65
Heat and light	£7,009.41	£0.00	£7,009.41	£4,439.41
Insurance	£3,680.74	£0.00	£3,680.74	£3,551.62
Organ & music	£890.48	£0.00	£890.48	£774.08
Other expenses	£2,731.92	£1,326.00	£4,057.92	£4,899.93
	<u>£96,782.70</u>	<u>£1,326.00</u>	<u>£98,108.70</u>	<u>£106,384.06</u>

Renfrew Trinity (Church of Scotland)

Year ended 31 December 2024

Notes to the Accounts (Contd)

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of minister's stipends and employer's contributions for national insurance, pensions 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 (after 5 years) was £38,884.

6. Collections for Third Parties

	2024	2023
Barnabas Fund	£0.00	£558.00
Erskine	£0.00	£821.70
Renfrew Care Home	£682.71	£0.00
Craigielea Care Home	£682.72	£0.00
UFM Worldwide	£0.00	£596.16
Christian Aid	£529.90	£505.35
Scripture Union Scotland	£0.00	£442.65
Beatson	£1,173.36	£0.00
Parkinsons	£583.20	£0.00
Adams House	£445.60	£0.00
New Foundations	£0.00	£357.92
Glasgow City Mission	£796.69	£0.00
	<u>£4,894.18</u>	<u>£3,281.78</u>