

Gartcosh Parish Church of Scotland
Receivings and Payments Accounts

Church Name: Gartcosh Parish Church of Scotland
Church Registered Number: 160859
Charity Registration Number: SC007541
Account Period: 1st January 2023 to 31st December 2023

Gartcosh Parish Church of Scotland

Officers

2023 Officers

Minister: Rev. Dr. John
Minister: Rev. Dr. John
Minister: Rev. Dr. John
Minister: Rev. Dr. John
Minister: Rev. Dr. John
Minister: Rev. Dr. John

Receipts and Payments Accounts

for the year ended 31 December 2023

2023 Officers

Minister: Rev. Dr. John
Minister: Rev. Dr. John
Minister: Rev. Dr. John
Minister: Rev. Dr. John
Minister: Rev. Dr. John
Minister: Rev. Dr. John

2023 Officers

2023 Officers

Minister: Rev. Dr. John
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2023 Officers

Congregation No: 160859

Charity No: SC007541

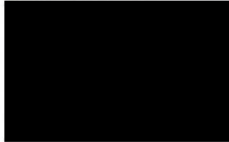
2023 Officers

Gartcosh Parish Church of Scotland
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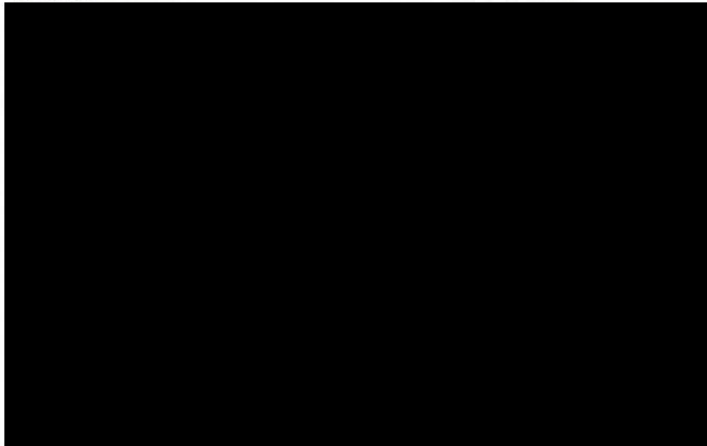
Gartcosh Parish Church of Scotland

Reference and Administrative Information

Charity Name: Gartcosh Parish Church of Scotland
Charity Registration Number: SC007541
Congregation Reference Number: 160859
Contact Address:



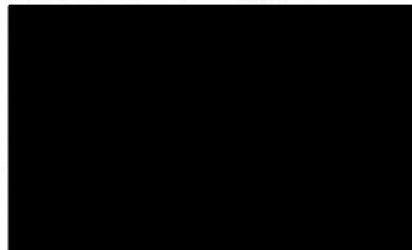
Trustees



All members of the Kirk Session also serve on the Board.

Principal Office-bearers

Minister:
Session Clerk:
Clerk to the Board & Presbytery Elder:
Church Treasurer:



Independent Examiner

Bankers:

Clydesdale Bank PLC (Now operated by Virgin Money)
Chryston Branch (previously at Cumbernauld branch, now also closed)
110 Cowgate
Kirkintilloch
G66 1JU

Gartcosh Parish Church of Scotland
Reference and Administrative Information

POSITIONS WITHIN THE CHURCH:

Minister:

Session Clerk:

Assistant Session Clerk:

Clerk to the Board:

Treasurer:

Fabric Convenor:

Presbytery Elder:

Organist:

Roll Keeper:

Safeguarding Co-ordinator:

Bell Ringer:

Prayer Secretary:

Social Convenor:

Sunday Club:

Senior Sunday Club:

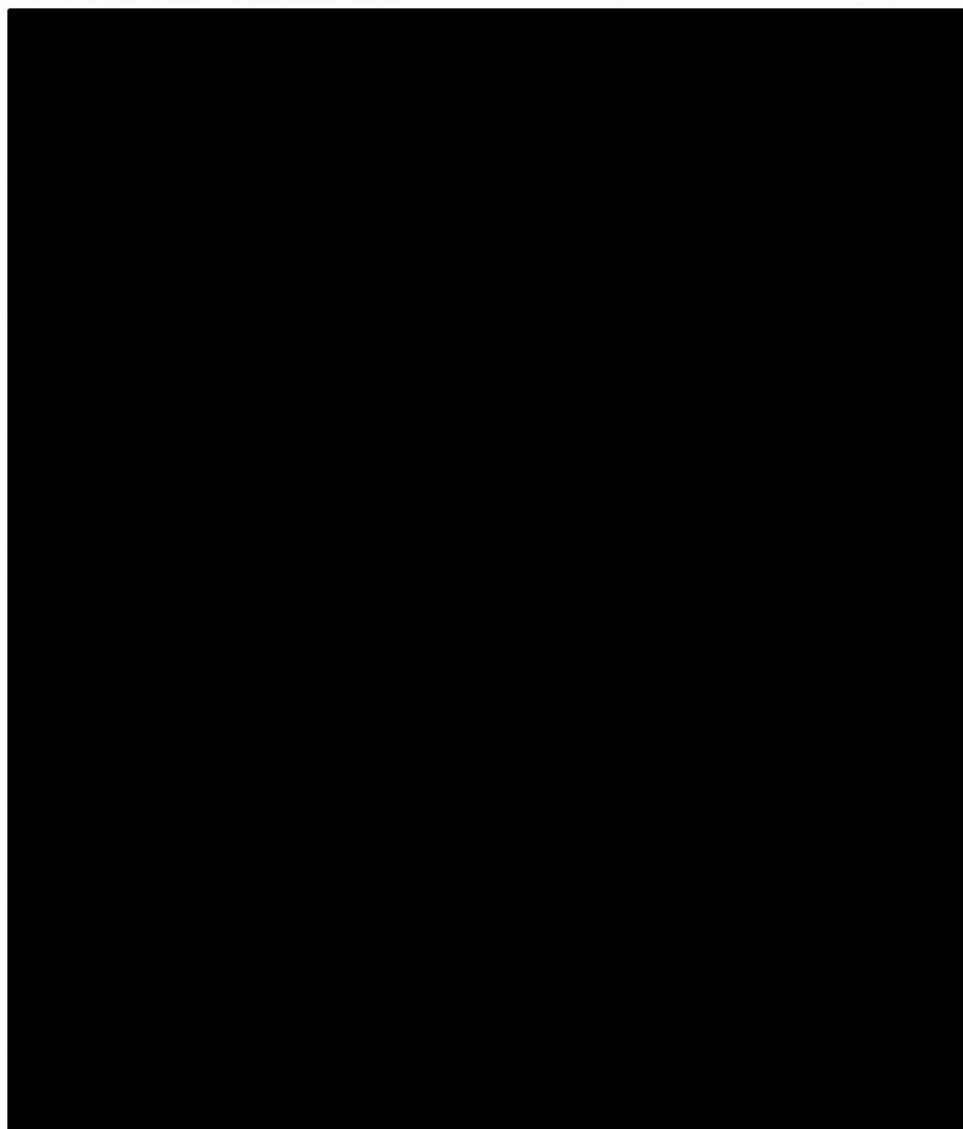
Boys Brigade Captain:

Boys Brigade Leaders:

Girls Brigade Captain:

Girls Brigade Leader:

Gartcosh Parish Church of Scotland
Reference and Administrative Information



Gartcosh Parish Church of Scotland

Trustees' Annual Report

for the year ended 31 December 2023

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Model Deed of Constitution.

Recruitment and Appointment of Trustees

The Minister, along with members of the Kirk Session and the Congregational Board are the charity trustees. The Minister is elected by the congregation and inducted by Presbytery. 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 Congregational Board is appointed from within the congregation, and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they may seek re-election at the next Stated Annual Meeting. Board Members can also be co-opted between times and have their election confirmed at the following Stated Annual Meeting.

Organisational Structure

The Congregational Board is ordinarily chaired by the minister and meets around six times in a year, or additionally if required. The Congregational Board looks after the temporal affairs of the church, particularly Finance and Fabric.

The Kirk Session is moderated by the minister and meets around six times in a year for ordinary business, or additionally if required, and generally meets a further four times a year at Communion. The Kirk Session is responsible for spiritual affairs within the church. In addition there is normally an annual joint meeting of Gartcosh and Glenboig Kirk Sessions.

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.

Gartcosh Parish Church exists: to glorify and enjoy God; to strengthen spiritual life through the systematic exposition of scripture; to support each other through fellowship; to offer Jesus Christ as Saviour and Lord; to serve and influence our community in a Christian way.

Gartcosh Parish Church is linked with Glenboig Parish Church and shares a minister with them.

**Gartcosh Parish Church of Scotland
Trustees' Annual Report
for the year ended 31 December 2023**

Achievements and Performance

Worshipping numbers in person continued to be lower than pre-pandemic, however they recovered somewhat through the year though still not back to usual levels. Hall lets and other church activities have continued to resume and grow. There was 1 Baptism, and 8 funerals (4 of church members) 4 people joined by profession of faith and 1 by certificate conducted by or on behalf of the minister or parish.

Fabric: We remain grateful as ever to members of the Fabric Committee and Work Party who donate their skills and time throughout the year, saving the church thousands over the years. Ongoing maintenance was conducted as required, within the restrictions in place at any given point. Additional church lighting was installed. A disabled ramp installed to the hall entrance and new entry doors fitted.

Financial Review

The weekly offerings continue to show increases with more to giving by standing order. The resumption of hall lets and increase in hourly rate has also substantially benefited income levels, and other regular income also increased.

Our expenditure has been met in full including Ministries and Mission allocation. We generated a surplus of 11,000 in the general account enabling us to 'top-up' the Fabric Fund.

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 including designated funds. The legacies have left the church in a strong position, and we were able to replace £5,000 to 'top up' the Legacy Fund. At the year end the church held unrestricted funds of £10,300 of which £5,300 had been designated for the fabric fund. This represents approximately 2 to 3 months of 'normal' expenditure. The Trustees will continue to review income and expenditure plans to revise this policy if necessary.

In addition there is a balance of £81,000 held in the Legacy Fund. The church also held almost £600 of restricted funds which have been provided for the purposes specified in Note 2.

The Trustees will continue to review income and expenditure plans to revise this policy if necessary.

Gartcosh Parish Church of Scotland
Trustees' Annual Report
for the year ended 31 December 2023

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 Congregational Finance Regulations 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 on 14/3/24 and signed on their behalf by.



The Trustees have prepared this statement in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Congregational Finance Regulations approved by the General Assembly of the Church of Scotland in 2016. The Trustees have taken all reasonable steps to ensure that the financial statements are true and fair and that the accounting records are kept in accordance with the requirements of the Act and Regulations.

Independent audit report is attached.

In the presence of all members of the congregation at the annual meeting.

What gives the members the right to elect or re-elect any trustee is set out in the requirements:

- in the case of voting members in accordance with section 14(1)(a) of the 1929 Act and regulations of the 2006 Accounts Regulations, as amended; and
- in the case of members who are not voting members in accordance with section 14(1)(b) of the 1929 Act and regulations of the 2006 Accounts Regulations, as amended.

2. To which, every member, who is not a trustee, is entitled to be elected in order to enable a proper understanding of the accounts to be reached.

Trustee:

By Robert McIlroy
Chairman of Trustees

Address: 151 Dundee Road
Gartcosh
Glasgow

Date: 14/3/24

Gartcosh Parish Church

SC007541

Independent Examiner's Report to the Trustees of Gartcosh 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 12.

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 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 .

Name

Address

Date:

26/3/24

Gartcosh Parish Church of Scotland
Receipts and Payments Account
Year ended 31 December 2023

		Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
Receipts	Note					
Donations	3	20067	-	0	20067	20276
Legacies		5000	0	0	5000	0
Activities for Generating Funds		4649	0	0	4649	3908
Bank & Deposit interest		1778	0	0	1778	609
Investment income	9	0	0	0	0	0
Rental of premises		12601	0	0	12601	13450
Grants		1750	0	0	1750	0
Receipts from General Trustees		0	0	0	0	0
Other Receipts		480	0	0	480	930
		<u>46325</u>	<u>0</u>	<u>0</u>	<u>46325</u>	<u>39173</u>
Sale of assets		0	0	0	0	0
Sale of investments		0	0	0	0	0
Total Receipts		<u>46325</u>	<u>0</u>	<u>0</u>	<u>46325</u>	<u>39173</u>
Payments	4					
Costs of generating funds		-	0	0	-	98
Charitable activities		42725	-	0	42725	33962
Governance costs		0	0	0	0	0
Investment		0	0	0	0	0
Total Payments		<u>42,725</u>	<u>0</u>	<u>0</u>	<u>42,725</u>	<u>34,060</u>
Excess of receipts over payments for the year before transfers		3600	0	0	3,600	5,113
Transfers		-	-	-	-	-
Excess receipts over payments for the year		<u>3600</u>	<u>0</u>	<u>0</u>	<u>3,600</u>	<u>5,113</u>

Gartcosh Parish Church of Scotland
Statement of Balances
at 31 December 2023

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2023	2023	2023	2023	2022
Note	£	£	£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	91424	571	0	91995	86882
<u>Movement in year:</u>					
Excess of Receipts over Payments for the year	3600		0	3600	5113
Bank & deposit balances carried forward	<u>95024</u>	<u>571</u>	<u>0</u>	<u>95595</u>	<u>91,995</u>
<u>Investments at market value</u>	9 <u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<u>Assets</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<u>Liabilities</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session and Financial Board on 14 March 2024

For and on behalf of the Kirk Session and Financial Board

Session Clerk
 Treasurer

9

Gartcosh Parish Church of Scotland
Notes forming part of the accounts
for the year ended 31 December 2023

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 Congregational Finance Regulations approved by the General Assembly of the Church of Scotland in 2016.

2. Movements in Funds

	At 1 Jan 2023 £	Receipts £	Payments £	Transfers £	At 31 Dec 2023 £
Unrestricted funds					
Designated Fabric Fund	5326	6602	17033	11000	5895
Designated Small Church Fund	806	15	0	0	821
Designated Minister's Fund	24	50	0	0	74
Designated M&M Fund	0	0	0	0	0
The Ark	0	214	68	0	146
General Fund	4146	37666	25624	-11000	5188
Legacy Fund	81122	1778	0	0	82900
	<u>91424</u>	<u>46325</u>	<u>42725</u>	<u>0</u>	<u>95024</u>
Restricted funds					
Organ Fund	571	0	0	0	571
	<u>571</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>571</u>
Endowment funds					
	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total funds	<u>91995</u>	<u>46325</u>	<u>42725</u>	<u>0</u>	<u>95595</u>

Purposes of Designated Funds

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

Small Church Fund: The Trustees have set aside funds accumulated by people saving coins in a jar to be used where necessary.

Minister's Fund: The Trustees have set aside funds donated to the minister to be used where necessary.

M&M Fund: The Trustees have set aside Investment Income to go to Ministries & Mission Contributions.

General Fund: Deals with the day to day running of the church

The Ark: From 2023, the Parent/Carer & Toddler group accounts are now dealt with as a designated fund.

Purposes of Restricted Funds

Organ Fund: This is a fund to assist with the cost of purchasing or repairing the organ only

Gartcosh Parish Church of Scotland
Notes forming part of the accounts
for the year ended 31 December 2023

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2023	2023	2023	2023	2022
		£	£	£	£	£
Analysis of Donations		Note				
3.	WFO Scheme (non Gift Aid)	2841	0	0	2841	2192
	Gift Aid Donations	7256	0	0	7256	8145
	Tax Recovered on Gift Aid Donations	3625	0	0	3625	3768
	Ordinary Offerings (Open Plate)	5870	0	0	5870	5455
	Donations from organisations	0	0	0	0	0
	National Giving Day	0	0	0	0	0
	Other Offerings, Donations etc	475	0	0	475	716
		20067	0	0	20067	20276

Analysis of Payments

4. Costs of generating funds						
Investment Managers' fees		0	0	0	0	0
Offering envelopes		0	0	0	0	98
		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>98</u>

Charitable activities

	10	9124	0	0	9124	9182
Ministries & Mission allocation		225	0	0	225	244
Presbytery dues		814	0	0	814	605
Ministers' Expenses		875	0	0	875	450
Pulpit supply		4558	0	0	4558	4100
Other staffing costs		14986	0	0	14986	5703
Fabric repairs & maintenance Church		224	0	0	224	202
Fabric repairs & maintenance Manse		1169	0	0	1169	1115
Council Tax		0	0	0	0	0
Water Rates		6277	0	0	6277	4347
Heat and light - Church		1745	0	0	1745	1632
Insurance		389	0	0	389	345
Church telephone		0	0	0	0	4000
Organ & music		244	0	0	244	78
Printing, stationery and postage		1620	0	0	1620	1400
Garden Exps and Drainage Maintenance		475	0	0	475	559
Other expenses	8	<u>42725</u>	<u>0</u>	<u>0</u>	<u>42725</u>	<u>33962</u>
		<u>42725</u>	<u>0</u>	<u>0</u>	<u>42725</u>	<u>34060</u>

Gartcosh Parish Church of Scotland
Notes forming part of the accounts
for the year ended 31 December 2023

5. Trustee Remuneration and Related Party Transactions

██████████ received £2200 for providing his services as Organist during the year. ██████████ (Minister): Manse Council Tax of £1169 was paid, plus expenses of £814 (including travel expenses paid through Edinburgh payroll). ██████████ received £2017 for providing her services as Church/Hall Cleaner during the year.

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 £30135 and the maximum stipend in the 5th and subsequent years of service £37037

7. Collections for Third Parties

Bethesda Khankho International (Henglep Church Roof Appeal)
Wycliffe Bible Translators/SIL (Jo Crotty support)
World Day of Prayer
Glasgow City Mission
Lodging House Mission

	2023	2022
	£	£
	0	500
	0	150
	50	0
	250	0
	157	0
	<u>457</u>	<u>650</u>

8 Donations included in Other Expenses

0 0

9 Investments

Per advice from Stewardship & Finance, investments held in the name of the Church of Scotland should not be disclosed within the Parish Church accounts (SC011353). However, an investment of 50,000 was made in May 2017, and is still held on behalf of the congregation. Monies generated as interest are deducted annually from M&M Contribution request, as shown below in note 10 - for 2023 £1237 was received. (2022: £1237)

10 Ministries & Mission Contribution

Ministries & Mission Contribution for 2023 was £13473. This was then reduced by historic endowment income of £1215, other endowment of £1134 from investment, and presbytery allowance of £2000. Net requirements of £9124 paid in full by bankers order in ten equal instalments.

GENERAL FUND BUDGET FOR 2024

Income		Expenditure	
Offerings:			
WFO Envelopes	3000	Ministries & Mission	10264
Open Plate	6000	Pulpit Supply	700
Gift Aid	7500	Salaries	4500
Income Tax Recovered	4000	Fuel & Power	6500
Hall Lets	12000	Telephone	350
Other Income	1500	Insurance	1877
		Printing & Stationery	100
		Miscellaneous	500
		Minister's Travel	1000
		Presbytery Dues	906
		Manse Council Tax	1200
		Website	60
		CCLI	185
		Deficit	5858
Total	<u>£34,000</u>	Total	<u>£34,000</u>