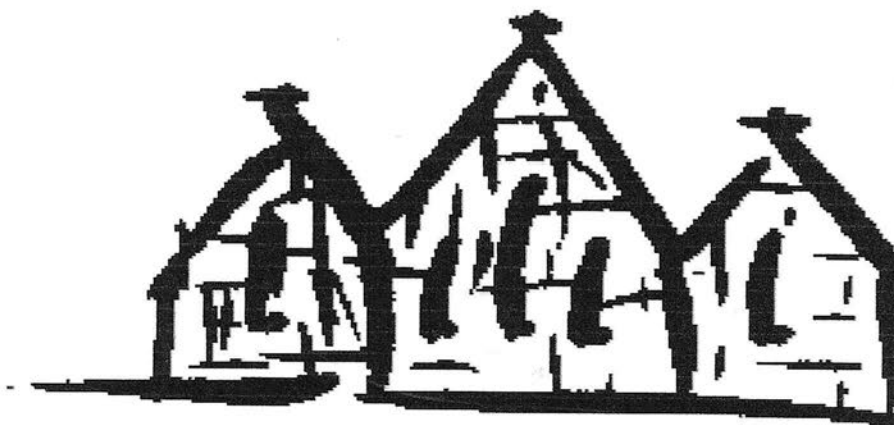


**Cardonald Parish Church
Annual Report and Accounts 2024**

The Church of Scotland

Cardonald Parish Church



As Approved by Trustees

On 19th March 2025

ANNUAL REPORT AND ACCOUNTS

Year ended 31 December 2024

Congregation No: 160912

Scottish Charity No: SC010265

136th Stated Annual Meeting

**Cardonald Parish Church
Annual Report and Accounts 2024**

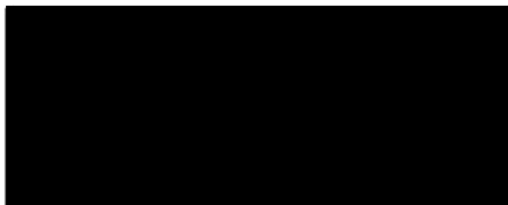
Reference and Administrative Information

Charity Name: Cardonald Parish Church of Scotland, Glasgow

Charity Registration Number: SC010265

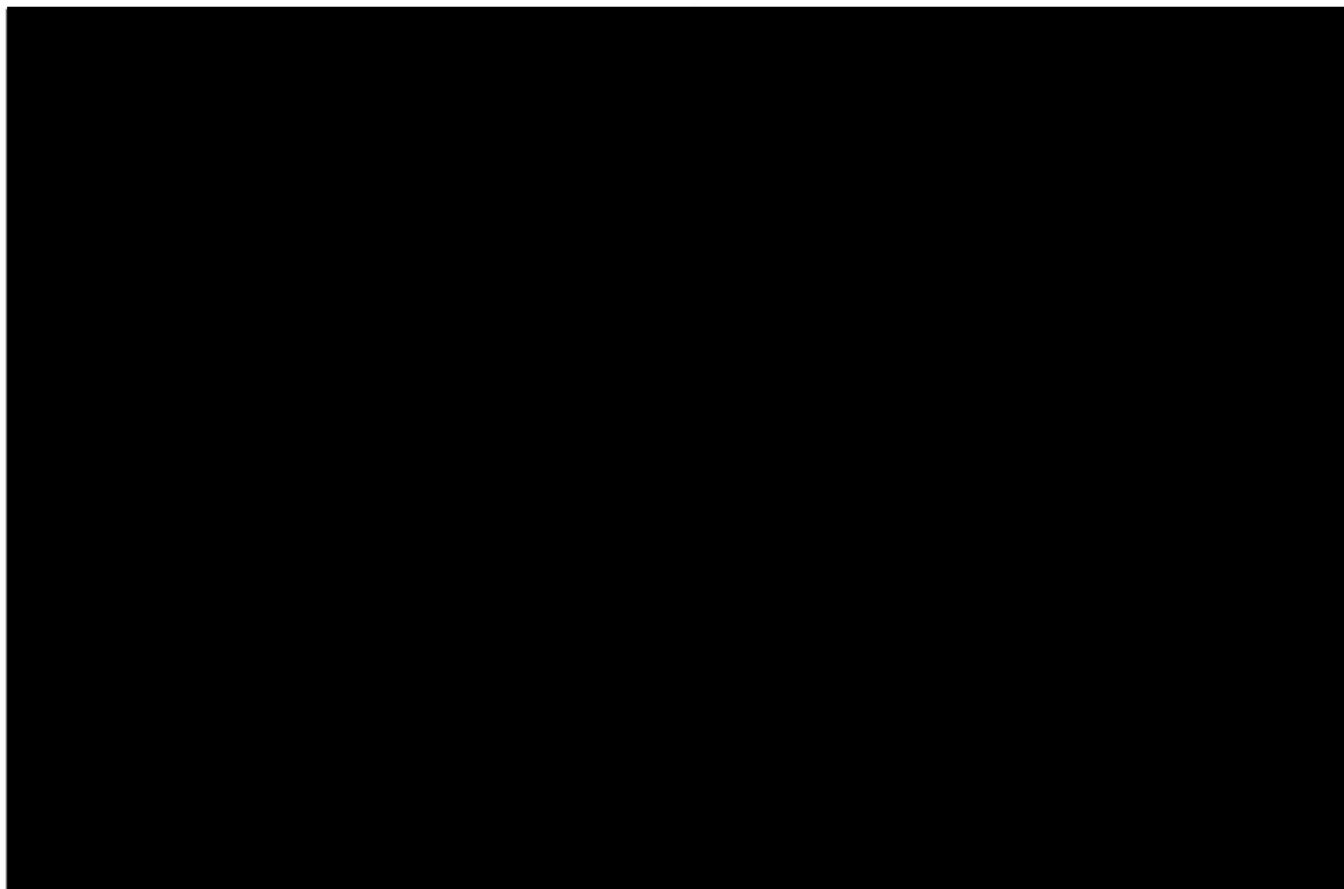
Congregation Reference No: 160912

Contact Address:



Trustees

Kirk Session (up to date of signing accounts)



Independent Examiner:



Bankers:

Royal Bank of Scotland
1 Moncrieff Street
Paisley PA3 2AW

Structure, Governance and Management

Governing Document

Prior to June 2022 Cardonald Parish Church was administered in accordance with the terms of the Deed of Constitution. Since then, it has been administered under the terms of the Unitary Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the active elders of the church and are chosen from those members who are considered to have the appropriate gifts and skills. The Interim Moderator and the Locum Minister have been appointed by the Presbytery of Glasgow.

Organisational Structure

The Kirk Session is chaired by the Interim Moderator and normally meets at least six times in a year. Certain responsibilities are delegated to four committees. These are Worship and Nurture Team, Mission and Outreach Team, Support Team and Finance and Property Team, as appropriate.

Within each Team's remit there is a requirement to bear in mind the need for good stewardship of our resources (our time, talents, money and care for the world around us).

The Kirk Session is responsible for all spiritual and temporal affairs within the church.

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.

Objectives for 2025

The Objectives for 2025 are as follows:

- Following the adoption of the Presbytery Mission Plan in 2023 - to continue to work through the areas of co-operation within the terms of the Parish Grouping, and with the other congregations within our church cluster, now known as the Glasgow South West Parish Grouping.
- Following the adoption of the Unitary Constitution in 2022 – to further develop the new Kirk Session Teams and their work, according to the remits agreed by the Kirk Session. The Worship & Nurture Team and the Mission & Outreach Team in particular require further development.

Cardonald Parish Church Annual Report and Accounts 2024

- Following the request from the General Trustees for a review of the buildings of Cardonald, Hillington Park, and St Andrew & St Nicholas – to work with the Presbytery Property Committee, General Trustees, and other Presbytery and central church committees to find a way forward with our sanctuary repair and conservation project and explore the best use of our facilities for the future mission of the church.

The wording for the Objectives for 2025 is similar in places to the 2024 wording as not much progress was made during the year.

Activities and Achievements

Since early August 2024 we have been welcoming our Locum Minister, [REDACTED] to lead us in worship on average every second Sunday. We share her with another congregation in our parish grouping. Her style of leading worship is mildly different to what we have been used to in the Church of Scotland with some interesting new hymns and, as a Texan, there is an occasional American slant to her sermons. She is very approachable, is willing to speak at length to prospective members of our church and is particularly good with children during services of worship.

During 2024, in addition to the regular Sunday morning worship, and the Tuesday morning informal services, there were additional services around Easter and Christmas. We also participated in ecumenical activities including the Good Friday Walk of Witness with other churches in our G52 Churches Together group, hosting part of the event. There were regular Bible study and prayer meetings.

Opportunities for fellowship were provided by our regular Tuesday Coffee Morning, the Men's Club, the Badminton Club, the Monday Club, and the Craft Group. In the autumn the Friendship Circle merged with the Monday Club, with the latter moving to a Monday afternoon. There was also the resumption of tea and coffee after Sunday morning services on a monthly basis.

Members may have noticed that [REDACTED] name does not appear in the list of trustees provided on p2. This is due to a technicality concerning [REDACTED]. A number of years ago [REDACTED] chose not to continue to attend Session meetings, although still an elder. To satisfy the criteria for a trustee the elder must attend Session meetings fairly regularly in order to participate in the decision making of the Session. It is important to be aware that this does not affect [REDACTED] eldership. As most church members will know, [REDACTED] plays a major part in promoting prayer and encouraging church members to practise prayer. This is an important role within the church, and one that we hope [REDACTED] will continue. One of our recent ministers informally called her the Prayer Elder.

The Kirk Session continues to meet 'in-person' for most regular and ad-hoc meetings but decided to continue meeting virtually by 'Zoom' for the December and February meetings. The work on establishing the Kirk Session teams has progressed slowly, though all teams have now met to discuss their remits.

The work of the Church Cluster representatives produced a Draft Basis of Parish Grouping for the five churches in the Cluster. This was agreed by each Kirk Session and passed to the Presbytery and central church for approval. This has now been finalised with each congregation voting in favour of the Parish Grouping.

**Cardonald Parish Church
Annual Report and Accounts 2024**

Following the approval of the Presbytery Mission Plan, we approached the Church of Scotland General Trustees for funding to undertake the sanctuary repair and conservation project. Before this can progress, they have asked for a review of the missional need for the buildings of Cardonald, Hillington Park, and St Andrew & Nicholas. This review process is completely new to the Church of Scotland, and it is still an ongoing matter.

Unfortunately, Historic Environment Scotland have withdrawn their offer of a substantial grant towards this project, which means that if the project goes ahead, we have to start the process of applying all over again. Similarly, Historic Churches have withdrawn their offer of a grant. These decisions arise out of the delays by the church authorities in providing grants and giving us permission to proceed with the project.

The following table shows the membership statistics for the church over the last two years.

		2023		2024
Members on Roll as at 1 January	-	221		203
Left during the year - By death	14		11	
- By Disjunction Certificate	2		2	
- Otherwise	5		1	
		21		14
Admitted – By profession of faith	-		2	
By transfer certificate	3		-	
By resolution of Kirk Session	-		2	
		3		4
Members on Roll as at 31 December		203		193
Baptisms		-		-
Weddings		1		-

**Cardonald Parish Church
Annual Report and Accounts 2024**

Financial Review

These accounts are prepared on the Receipts and Payments basis.

The major source of income in the General Fund is the regular Offerings from the members of the congregation together with the associated Gift Aid refunds. These totalled £74,492 in 2024. This is lower than 2023 due to the continuing fall in giving.

Expenditure was £131,483 giving a deficit of £22,718.

Giving to Grow Contributions were overpaid by £429 in 2024. This was due to changes in the amount due following the vacancy starting in July.

Donations from Church Organisations were, £4,769 from the Tuesday Coffee Mornings, £600 From the Badminton Club, £110 from the Friendship Circle, £2,500 from the Men's club. Other ("non church") donations came from the Junior BB and Anchor Boys £100, 2nd Cardonald Brownies £800. The let of the Church halls to community groups amounted to £5,996.

Reserves Policy

The Trustees' policy is to hold reserves of approximately six months ordinary expenditure, which amounts to £68,031 for 2025. This figure is based on 6 months of the 2025 Budget. At the year end the Church held Unrestricted and Designated Funds of £177,856 of which £4,806 are Designated, including those of Church Organisations.

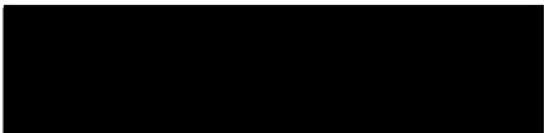
The Church also held £10,286 of Restricted Funds, which have been provided for the purpose specified on page 11 of the accounts.

The fabric of the Church and associated buildings requires repairs costing approximately £650,000. The Trustees are working with grant giving bodies, The Presbytery and the Church of Scotland to raise sufficient funds to cover the costs of the work to the fabric without depleting our funds to an unacceptable level.

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.



Session Clerk

Date 23/03/2025

Cardonald Parish Church - SC010265
Independent Examiner's Report to the Trustees of Cardonald Parish Church

I report on the accounts of the charity for the year ended 31 December 2023, which are set out on pages 8 to 15.

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

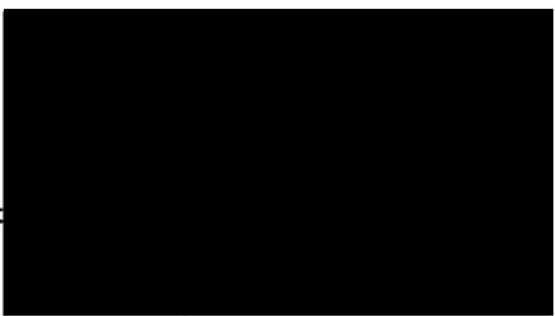
In the course of my examination, no matter has come to my attention.

- 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.

Signed

Name:

Address:



Date:

27/03/2025

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

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
	Note					
Receipts						
Donations	3	79,032	-	-	79,032	79,541
Legacies		-	-	-	-	18,714
Activities for Generating Funds		1,069	-	-	1,069	1,490
Organisations incoming resources		7,494	-	-	7,494	8,811
Bank & Deposit Interest		9,185	301	-	9,486	6,439
Investment Income		132	56	-	188	180
Rental of Premises		5,996	-	-	5,996	5,898
Grants		-	-	-	-	-
Drawn down from General Trustees		5,500	-	-	5,500	4,800
Total Receipts		108,408	357	-	108,765	125,873
Payments						
Cost of Generating Funds	4	608	-	-	608	581
Charitable Activities	4	130,675	100	-	130,775	121,702
Governance Costs	4	100	-	-	100	100
		131,383	100	-	131,483	122,383
Purchase of Fixed Assets	4	-	-	-	-	-
Total Payments		131,383	100	-	131,483	122,383
Excess of Receipts over Payments for the year before transfers						
		(22,975)	257	-	(22,718)	3,492
Transfers	2	630	(630)	-	0	-
Excess of Receipts over Payments		(22,345)	(373)	-	(22,718)	3,492

**Cardonald Parish Church
Annual Report and Accounts 2024**

**Cardonald Parish Church of Scotland
Statement of Balances
At 31 December 2024**

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
	Note					
Bank and Deposit Balances						
Bank and deposit balances brought forward		200,202	10,660		210,862	207,368
Movement in year:						
Excess of Receipts over Payments		(22,345)	(373)	-	(22,718)	3,493
Bank and deposit balances carried forward	2	177,857	10,287		188,144	210,861
Investments at market value (cost - £2,067)	7	-	-	9,596	9,596	8,768
Assets						
Fixed Assets	8	203,184	-	-	203,184	205,983
Debtors		-	-	-	-	-
		203,184	-	-	203,184	205,983
Liabilities						
Accrued Charges		-	-	-	-	-

The accounts were approved by the Trustees on 19th MARCH 2025 and signed on their behalf by:

Session Clerk

Treasurer

Date 23rd MARCH 2025

**Cardonald Parish Church
Annual Report and Accounts 2024**

**Cardonald Parish Church of Scotland
Notes forming part of the accounts
for the year ended 31 December 2024**

NOTES

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 Funds

	At 1 Jan				At 31 Dec	
	2024	Receipts	Payments	Gains/(Losses) on revaluation of investments	Transfers	2024
	£	£	£	£	£	£
Unrestricted funds						
General Fund	7,483	91,603	(129,512)		33,009	2,583
General Reserve Fund	1,120	59				1,179
Legacy Capital Fund inc Gen Cong purposes	180,210	9,079			(20,001)	169,288
Designated						
Fabric Fund	4,670	174			(4,398)	446
Tea Fund	-					-
Organisations - See below	6,718	7,495	(1,871)		(7,980)	4,362
	<u>200,201</u>	<u>108,410</u>	<u>(131,383)</u>	<u>-</u>	<u>630</u>	<u>177,858</u>
Restricted funds						
Robert Johnston Bequest Fund	2,857	123				2,980
Centenary Training Fund	1,211	59				1,270
Stained Glass Window Fund	1,220	60				1,280
Repair & Conservation Fund	618	26			90	734
The Missionary Fund	846	8				854
Flower Fund	2,424	34	(100)		30	2,388
The Macdonald Trust	957	25			(750)	232
McFadyen Fund	526	22				548
Agency Collections						
	<u>10,659</u>	<u>357</u>	<u>(100)</u>	<u>-</u>	<u>(630)</u>	<u>10,286</u>
Endowment funds						
<i>The Macdonald Trust</i>	1,160			110		1,270
<i>McFadyen Fund</i>	1,020			97		1,117
<i>Flower endowment</i>	875			82		957
<i>Fabric Endowment</i>	5,713			539		6,252
	<u>8,768</u>	<u>-</u>	<u>-</u>	<u>828</u>	<u>-</u>	<u>9,596</u>
Total Funds	<u>219,628</u>	<u>108,767</u>	<u>(131,483)</u>	<u>828</u>	<u>0</u>	<u>197,740</u>

Cardonald Parish Church

Annual Report and Accounts 2024

Movement in Funds (contd)

Purpose of Funds

Robert Johnston Bequest Fund is to be used to provide materials for the youth of the church.

Centenary Training Fund is to be used for providing the cost of training members of the church

Stained Glass Window Fund is for the maintenance of the stained glass windows in the church

Repair and Conservation Fund - Miss J Cassell's Bequest is for the repair and maintenance of church property and ancillary buildings

The Missionary Fund is for the support of Ekwendeni Hospital in Malawi.

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

Macdonald Trust and McFadyen Fund: These funds hold any unspent income derived from the associated Endowment Funds

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

General Fund - Deals with the day to day running of the Church

Legacy Capital Fund inc Gen Cong purposes - Unrestricted Legacies for general running costs and large expenditure .

authorised by the Kirk Session. New unrestricted legacies will be used locally or invested here.

Note - All Deposit fund interest is reinvested into the relevant fund

	At 1 Jan 2024	Receipts	Payments	Transfers	At 31 Dec 2024
	£	£	£	£	£
Church Organisations					
Badminton Club	47	1,056	-	(600)	503
Men's Club	4,005	68	(125)	(2,500)	1,448
Sunday School	1,054	93			1,147
Tuesday Coffee Morning	95	4,772		(4,770)	97
Craft Club	761				761
Friendship Circle	28	176	(94)	(110)	-
Christmas Tree Festival	388		(388)		-
Monday Club	340	1,330	(1,264)		406
	<u>6,718</u>	<u>7,495</u>	<u>(1,871)</u>	<u>(7,980)</u>	<u>4,362</u>

Cardonald Parish Church

Annual Report and Accounts 2024

3 Analysis of Donations

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
WFO Scheme (non Gift Aid)	10,222			10,222	10,942
Gift Aid Donations	45,732			45,732	48,065
Tax Recovered on Gift Aid Dons.	12,958			12,958	13,165
Ordinary Offerings (Open plate)	5,580			5,580	5,132
Contributions from Outside Organisations	900			900	650
Stipend Endowment	-			-	615
Donations	3,640			3,640	972
National giving Day	-			-	-
	<u>79,032</u>	<u>-</u>	<u>-</u>	<u>79,032</u>	<u>79,541</u>

4 Analysis of Payments

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Cost of Generating funds					
Offering envelopes	608			608	391
Computer Support	-			-	190
	<u>608</u>	<u>-</u>	<u>-</u>	<u>608</u>	<u>581</u>
Charitable Activities					
Ministries & Mission Contributions	48,208			48,208	58,736
Presbytery Dues	5,590			5,590	3,132
Minister's Travel etc. Expenses	1,472			1,472	1,455
Pulpit Supply	1,549			1,549	639
Locum Salary	-			-	-
Other Salary Costs	29,858			29,858	27,517
Fabric Repairs & Maintenance	19,359			19,359	8,315
Heat and Light	11,824			11,824	7,228
Insurance	4,875			4,875	4,657
Manse Council Tax	1,557			1,557	3,042
Telephone & broadband	997			997	1,082
Printing & Stationery	541			541	520
Cleaning Materials etc	925			925	793
Life and Work Net Cost	-			-	-
Other Expenses	1,537	100		1,637	1,060
Donations to Other Organisations Note 10	(172)			(172)	1,178
Cost of Flowers etc	-			-	-
Church water Rates	-			-	-
website	300			300	320
Outreach & Worship related	306			306	931
Children and Youth Ministry	78			78	290
Outgoing Resources of Organisations	1,871			1,871	807
Fabric Fund Payments	-			-	-
	<u>130,675</u>	<u>100</u>	<u>-</u>	<u>130,775</u>	<u>121,702</u>
Governance Costs					
Independent Examiner's Fee	100			100	100
Other Payments					
Purchase of Fixed Assets	-			-	-
	<u>131,383</u>	<u>100</u>	<u>-</u>	<u>131,483</u>	<u>122,383</u>

Cardonald Parish Church Annual Report and Accounts 2024

5 Trustee Remuneration and Related Party Transactions

During the year one trustee (the minister) received reimbursement of expenses of £3,395 in respect of council tax, travel and sundry expenses.

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 costs of all ministers' stipends and employer's contributions for national 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.

7 Investments

	Market Value at 1 Jan 2024 £	Purchases £	Disposals £	Gain/(Loss) on Revaluation £	Market Value at 31 Dec 2024 £
COSIT Growth Fund	8,768			828	9,596
Held in respect of:					
<i>Endowments Funds</i>					
<i>The Macdonald Trust</i>	1,160			110	1,270
<i>The McFadyen Fund</i>	1,020			97	1,117
<i>Flower Fund</i>	875			82	957
<i>Fabric Fund</i>	5,713			539	6,252
	8,768	-	-	828	9,596

8 Fixed Assets

	Manse £	Printer £	Audio Visual Equipment £	Organ £	Total £
Book Value at 1 Jan 2024	195,000	-	10,983	-	205,983
Purchased during year (new laptop)	-	-	-	-	-
Disposals during year	-	-	-	-	-
Depreciation for year			(2,799)		(2,799)
Book Value at 31 Dec 2024	195,000	-	8,184	-	203,184

**Cardonald Parish Church
Annual Report and Accounts 2024**

9 Collections for Third Parties

	2024	2023
	£	£
Save the Children	110	236
Christian Aid	976	803
The Well Advice centre		678
Red Cross		580
Erskine	357	311
Poppy Scotland		10
Church house		176
Dementia Scotland		375
Marie Curie		48
Open Doors	507	636
Lodging House Mission	1,039	20
Cancer Research		67
Bible Notes		78
Minister's leaving gift	1,277	-
The Prince and Princess of Wales Hospice	40	60
	-----	-----
	<u>4,306</u>	<u>4,078</u>

10 Donations to other organisations

	2024	2023
	£	£
The Well	-678	678
Prince and Princess of Wales Hospice	206	200
Erskine	300	
Poppy Scotland		300
	-----	-----
	<u>-172</u>	<u>1178</u>

Note - Donation to "The Well" paid twice in December 23. Overpayment returned January 24.

Cardonald Parish Church of Scotland
Year ended 31 December 2024

Appendix

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

	2024	2023
	£	£
CAPITAL ACCOUNT		
Credit Balances held at 31 December at cost	<u>-</u>	<u>-</u>
Market Value of Balances at 31 December	<u>-</u>	<u>-</u>
REVENUE ACCOUNT		
Credit Balance at 31 December	<u>2,297</u>	<u>1,326</u>