

LOCHWINNOCH CALDER UNITED FREE CHURCH OF SCOTLAND

Scottish Charity No.SC016177

A Congregation of the United Free Church of Scotland,
Charity No.SC008167.

Congregation Report and Financial Statements

Year ending 31 December 2024



Principal place of worship and of Congregation activities:

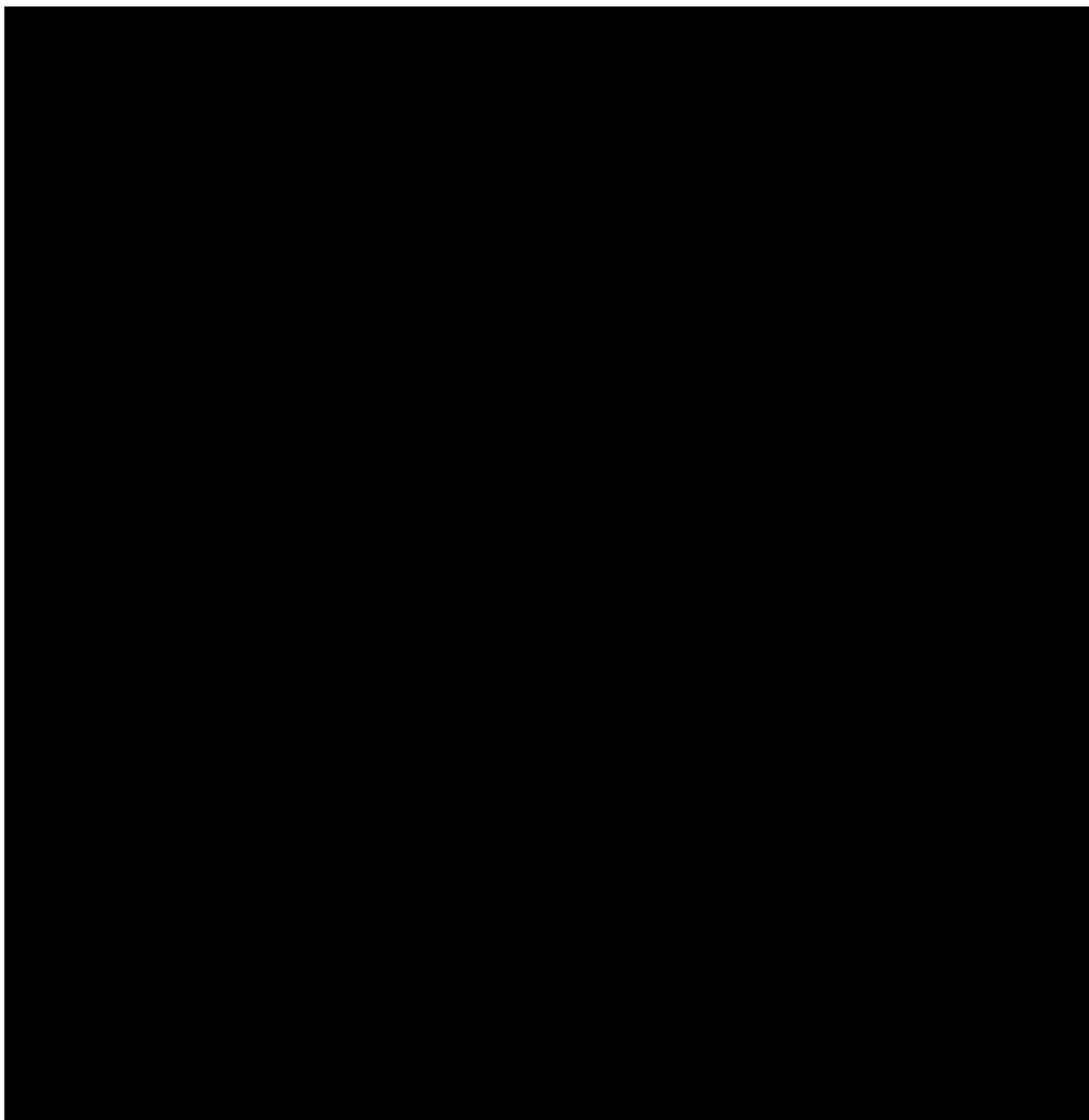


Congregation Report and Financial Statements

Year ending 31 December 2024

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Office Bearers, Trustees, and Members of the Courts of the Congregation
serving during year ending 31 December 2024



Bankers

Royal Bank of Scotland

Independent Examiner



Congregation Report year ending 31 December 2024

1. Constitution and Principal Activities of the United Free Church of Scotland

The United Free Church of Scotland, with all the Churches of the Reformation, acknowledges as its Supreme Standard, the Word of God contained in the Scriptures of the Old and New Testaments.

The Church holds as its Subordinate Standard the Westminster Confession of Faith; by its Declaratory Acts it recognises liberty of judgment on points of doctrine which do not enter into the substance of the faith; and it claims the right as duty may require, to interpret, add to, modify, or change her subordinate standards, under the promised guidance of the Holy Spirit, and with a direct responsibility to her Lord.

The Church approves the emphasis of the Declaratory Acts on the love of God for all mankind, the free offer of salvation to all, the obligation of the Universal Church to make known the Gospel throughout the world, and the renunciation of coercion, persecution and intolerance in matters of religion.

Accordingly this Church accepts the obligation to witness to the truth of the Gospel and to serve men in the name of Christ with regard alike to their spiritual and material welfare, both at home and overseas.

2. Responsibilities of the Congregation

As a Congregation of the United Free Church of Scotland this Congregation is under the jurisdiction and oversight of the superior courts of the Denomination i.e. the Presbytery of the West (in which this Congregation resides) and the General Assembly of the United Free Church in all matters pertaining to its spiritual and temporal (including financial) affairs. It seeks to exercise these obligations within its fellowship and to the people in the community of which it is part.

3. Responsibilities and Appointment of Office Bearers

All matters affecting the spiritual well being and order of the Congregation are exercised by the Kirk Session of this Congregation. The Kirk Session consists of its Minister and ruling Elders. All temporal affairs (including financial) of the Congregation are administered by the Committee of Management of this Congregation. The Property Trustees of the Congregation are the Ex Officio Office Bearers named on page 2 of this Report.

The Minister of this Congregation is inducted by the Presbytery of the West. Elders are elected in accordance with the Practice and Procedure of the United Free Church of Scotland. The Committee of Management is comprised of members elected as Managers by the Congregation at the Annual General Meeting or at a meeting of the Congregation specifically called for that purpose. Office Bearers are appointed by the Courts which they serve.

All offices of the Church are open to any member in full communion. Each Congregation appoints Elders to the Presbytery and to be Commissioners to the General Assembly. Presbyterianism means the government of the Church by Elders.

Activities and Achievements

Looking back over 2024 at Calder Church, there is much to be thankful for. Of course, much of what happens could be described as routine; regular Sunday morning worship services and Sunday School, the weekly prayer hour on Thursday evenings, the regular fortnightly meetings of the A.B.C.s for our older children and teenagers and during school term-time, the weekly meetings of the Boys' Brigade and Girls' Brigade. There have been special events and new developments, which I will mention in due course, but it is often in the course of these routine events that the dedication of those involved in organising and the loyalty of those supporting them, receives God's blessing. We are very grateful to the hard-working and dedicated volunteers who work to ensure that we keep on worshipping and serving God in our community and through this reach out to share God's love with one another and the wider village community.

One aspect of this community involvement has been the visits to Lochwinnoch Primary School to speak at school assemblies and taking a class with the primary sevens on making the move from primary to secondary school.

2024 has been another year without a baptism at Calder Church. This is somewhat concerning, although not surprising, given that there has been a cultural shift away from this across the country, as a whole.

In September, we were however pleased to celebrate the marriage of a couple who had recently moved into the village.

Sadly, there have been a considerably greater number of funerals. We are sorry for all those who have lost a loved one over this past year and longer. The Christian faith offers hope through Jesus' perfect life, sacrificial death on the cross and victorious rising from death – all stemming from God's love for us. This hope is something we not only proclaim in the course of every funeral service but also seek to convey in the care we show to the family and friends of all those who grieve the loss of their nearest and dearest.

Pastoral visits have continued to be made, particularly to those who find it difficult to attend the services and to people who are facing challenges of various kinds, whether at home, during a stay in hospital, or in long-term care in care homes.

I am pleased that this past year we have resumed a monthly Men's Prayer Breakfast, led by our Session Clerk. It's a great opportunity for men to meet and chat over breakfast before spending time learning together from the Bible and rounding things off with prayer.

In response to the fact that many folk do not like venturing out on a dark, winter's evening to attend a church meeting, we have also begun a monthly Afternoon Fellowship, at which we sing, do crafts, read and reflect on a short passage from the Bible, pray and of course enjoy a catch up over a cup of tea or coffee etc.

Other successful events which have been held over the past year, which we are thankful for include another well-attended Summer Club. We encouraged children and their parents etc. to come along on the Sunday morning for an all-age service, which is an integral part of the club.

We are grateful to the A.B.C.'s for the lunch they hosted in church again this past year, raising a considerable amount of money for the Mary's Meals charity and also for organising and leading us in worship at our Christmas Eve watchnight service. What a privilege it is having such willing and talented young folk!

We are also very thankful to all who organised and supported the Sunday School Coffee Morning (raising money to sponsor a disadvantaged child in Senegal), Christmas Fayre, Gift Sunday (gifts being donated to the local Social Work Department) in addition to our on-going support for the local foodbank, with a special promotion of this at our Harvest Thanksgiving Service. We also participated in Blythswood Care's Christmas Shoebox Appeal (shoeboxes with gifts inside being sent to those in need in Eastern Europe) hosted a Macmillan Coffee Morning and contributed towards the National Bible Society of Scotland's "Bibles for Bairns" project. It is great when we join with others in making a positive difference in people's lives.

Finally, there have been a number of ecumenical events, where we have worshipped with members of other churches - The Salvation Army Christmas Concert held in Calder Church, the Remembrance Day Service held at the War Memorial and continued in church, the Walk of Faith on Hogmanay and Holy Week church services. These events serve to remind us of the truth of the first verse from Psalm 133: "How good and pleasant it is when God's people live together in unity!"

There is so much to be thankful for, more than there is space here to mention but thanks to all involved and of course most of all to God, to whom all the glory belongs!

5. Financial Statements and Funds

In accordance with the Charities and Trustee Investment (Scotland) Act 2005 ('the 2005 Act') and the Charities Accounts (Scotland) Regulations 2006 ('the Regulations') and being a charity with an annual gross income less than £250,000, the Financial Statements of this Congregation set out on pages 8 to 10 consist of a Statement of Congregation Funds and movements thereon during the year ending 31 December 2024, and details of the Receipts and Payments, Surplus (Deficit), and Net Movement on Funds during the year with supplementary notes thereon where appropriate.

The Statement of Balances set out on Page 8 show that the Receipts and Payments of the Congregation Funds in the year amounted to £53070.01 and £63561.36 respectively and gave a deficit of £10491.35. The total amount of all Congregation Funds for the year ending 31 December 2024 is £96113.82. The gift aid claim for 2023 to HMRC is outstanding.

6. Accounting Policies

The main sources of income are the voluntary offerings, donations and other giving of members, adherents, and related organisations, and interest or dividends on Congregation Funds. The Receipts and Payments of Congregation Funds are recorded and reported on a cash received and cash paid (as invoices/accounts are received) basis respectively. In the event that a commitment is made after the date of the Statement of Balances which will materially reflect on the amount of any Fund(s) this will be reported in the accompanying Notes to these Statements. The Balances of Congregation Funds represents sums available for the ongoing work and activities of the Congregation, stating whether each Fund is Unrestricted, Designated, Restricted or Endowment and, where appropriate, for what purpose and how these Funds are held or invested.

7. Land and Property

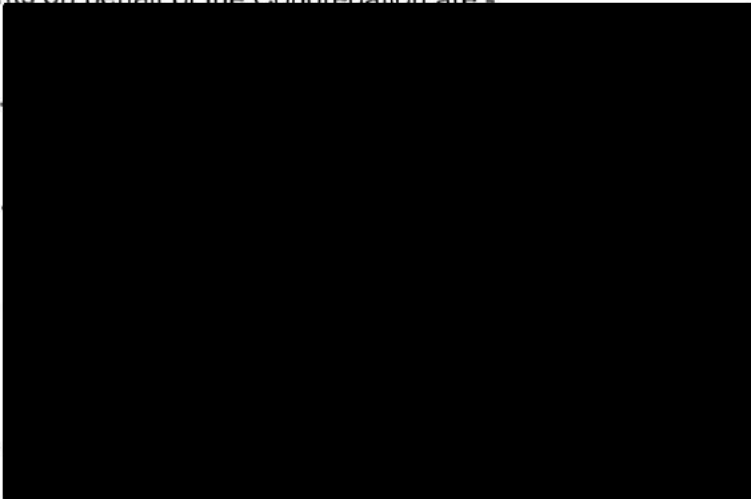
Land and Property consist of the Church, Church Hall, Manse and ancillary buildings together with fittings and furnishings therein (including communion and other ecclesiastical articles). The Congregation owns a Manse. These are held as functional property for the use of the Congregation in fulfilling its aims and mission and in which its activities are carried out and not for investment or for resale. No market value has been placed on these Assets.

8. Independent Examiner

In accordance with the terms of 'the 2005 Act', Section 44 (1) (c), and as a Charity falling under regulation 9. of 'The Regulations', and not required to carry out an audit under paragraph 9(4), an Independent Examiner has been appointed in accordance with regulation 11 of 'The Regulations' to carry out a competent examination of the Report and Financial Statements of the Congregation. The Independent Examiner's Report for the year ending 31 December 2024 is on page 7.

9. Approval of Congregation Report and Financial Statements

The Congregation Report and Financial Statements were approved by the Kirk Session & Committee of Management at their meeting on 13th January 2025 and by the Congregation at the Annual General Meeting to be held on **24TH FEB** 2025. The Office Bearers authorised to sign the Report and Financial Statements on behalf of the Congregation are:-

Signed .		Minister
Signed .		Preses
Signed .		Clerk, Committee of Management
Signed .		Treasurer

Date ...24/02/2025.....

Independent Examiner's Report to

the Trustees and Office Bearers of Lochwinnoch Calder United Free Church of Scotland

I report on the Report and Financial Statements of the Congregation for the year ending 31 December 2024 which are set on pages 3 to 6 and 8 to 10

Respective Responsibilities of Office Bearers and Trustees and Examiner

The Congregation's Office Bearers and Trustees are responsible for the preparation of the Report and Financial Statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 (the 2005 Act) and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 regulations"). The Congregation's Office Bearers and Trustees consider that the requirements of Regulation 9 apply but not those of paragraph 9(4) of the Accounts Regulations.

It is my responsibility to examine the Report and Financial Statements as required under section 44(1) (c) of the 2005 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 2006 Regulations. An examination includes a review of the accounting records kept by the Congregation and a comparison of the Report and Financial Statements presented with those records. It also includes consideration of any unusual items or disclosures in the Report and Financial Statements, and seeks explanations from the office bearers and trustees concerning 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 Report and Financial Statements.

Independent Examiners 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 Regulations and
to prepare Report and Financial Statements which accord with the accounting records and comply with Regulation 9 of the 2006 Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the Report and Financial Statements to be reached.

Date: 19-02-2025

Lochwinnoch Calder United Free Church of Scotland
Statement of Balances and Movement on Congregation Funds for Year ending 31 December 2024

Fund	Nature of Fund £	Balance 01/01/2024 £	Receipts 2024 £	(Payments) 2024 £	Surplus (Deficit) £	Net Fund Transfers £	Net Change on Fund £	Balance 31/12/2024 £	Held as follows	£
Congregational	Unrestricted Note 1	31138.20	49977.45	60058.64	-10081.19	0.00	-10081.19	21057.01	RBS	96113.82
Fabric	Unrestricted Note 2	2427.41	2057.56	3058.27	-1000.71	0.00	-1000.71	1426.70	Current a/c	
Contingency	Unrestricted Note 3	64431.18	1000.00	0.00	1000.00	0.00	1000.00	65431.18		
Mission	Unrestricted Note 4	6479.19	35.00	434.45	-399.45	0.00	-399.45	6079.74		
Benevolent	Restricted Note 5	2129.19	0.00	10.00	-10.00	0.00	-10.00	2119.19		
Total Congregation Funds		106605.17	53070.01	63561.36	-10491.35	0.00	-10491.35	96113.82		96113.82

Notes to the Financial Statements for the Year ending 2024

Nature of Congregation Funds:

Congregational	Unrestricted	Note 1	Ordinary receipts and payments of the Congregation. Office bearers may "designate" unrestricted funds for general reserves or for specified purpose(s).
Fabric	Unrestricted	Note 2	To repairs to external and internal fabric and/or furnishings of Church, Hall or Manse.
Contingency	Unrestricted	Note 3	Office bearers may "designate" unrestricted funds for general reserves or for specified purpose(s).
Mission	Unrestricted	Note 4	Funds used for Mission.
Benevolent	Restricted	Note 5	Funds to be used for the benefit of others, per the Minister's discretion.
Governance		Note 6	No governance costs are incurred during the year. Duties relating to governance are provided voluntarily.
Investments		Note 7	There are no investments held on behalf of the Congregation at the date of this Report and Financial Statement.
Property	Church, Hall Manse & Ancillary Blds	Note 8	Congregation property is held for the use of the Congregation in fulfilling its aims and mission to its members, adherents and the community it serves; not for investment or resale. No market value is placed on these properties.
		Note 9	Financial Statements present the receipts received and payments made during the year. In the event there are any material outstandings, contingent liabilities and/or commitments these are noted below:- Gift Aid claim for 2023 to HMRC outstanding.
	to Trustees	Note 10	No payments have been made to any Trustee for the performance of their duties as Trustees of the Congregation.

of Congregation Financial Statements for the Year ending 31 December 2024
set out on Pages 8, 9, 10 by Office Bearers authorised to sign.

Minister
President
Treasurer

Date 13th January 2024

Lochwinnoch Calder United Free Church of Scotland
Receipts and Payments for the Year ending 31 December 2024 (comparative year to 31 December 2023)

Fund		Congregational Unrestricted £	Fabric Unrestricted £	Contingency Unrestricted £	Mission Unrestricted £	Benevolent Restricted £	Total 2024 £	Notes Details Page	Total 2023 £
Receipts									
Offerings	Open	4920.79					4920.79		8311.66
	Freewill (Non Gift Aid& S/O)	14174.80					14174.80		10325.90
	Freewill(gift aid)	26649.84					26649.84		27351.12
	Gift Aid Tax	0.00					0.00		7353.20
	Sub Total	45745.43	0.00	0.00	0.00	0.00	45745.43		53341.88
Donations	Donations	3168.00		1000.00	35.00		4203.00		3195.00
	Sub Total	3168.00	0.00	1000.00	35.00	0.00	4203.00		3195.00
Other		0.00					0.00		
	Stedfast	180.00					180.00		170.00
	Pulpit Supply	60.00					60.00		0.00
	Miscellaneous	146.62					146.62	10.1	198.41
	Float		500.00				500.00		
	Sub Total	386.62	500.00	0.00	0.00	0.00	886.62		368.41
Events	Fundraising	0.00	1557.56				1557.56	10.2	1490.00
	Sub Total	0.00	1557.56	0.00	0.00	0.00	1557.56		1490.00
Extra-Ordinary	Legacy	0.00					0.00		0.00
	Sub Total	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Mission	Other Charities	677.40					677.40	10.3	1375.00
	Sub Total	677.40	0.00	0.00	0.00	0.00	677.40		1375.00
Total Receipts		49977.45	2057.56	1000.00	35.00	0.00	53070.01		59770.29

Lochwinnoch Calder United Free Church of Scotland

Receipts and Payments for the Year ending 31 December 2024 (comparative year to 31 December 2023)

Fund

Payments

		Congregational Unrestricted £	Fabric Unrestricted £	Contingency Unrestricted £	Mission Unrestricted £	Benevolent Restricted	Total 2024 £	Notes Details Page	Total 2023 £
Ministry	Stipend & NIC	33402.34					33402.34		31887.84
	Telephone/Broadband	589.61					589.61		380.12
	Pulpit Supply	275.00					275.00		422.00
	Remuneration Intm. Moderator						0.00		0.00
Sub Total									
Other Salaries	Church Organists	34266.95	0.00	0.00	0.00	0.00	34266.95		32689.96
	Church Cleaner	1175.00					1175.00		1350.00
Sub Total									
Property	Council Tax	1491.00					1491.00		1749.00
	Insurance	2666.00	0.00	0.00	0.00	0.00	2666.00		3099.00
	Heat & Light	2753.71					2753.71		2708.52
	Repairs/Maintenance	4177.43					4177.43		3585.96
Other	Miscellaneous	2370.34					2370.34		1725.15
	Sub Total	470.00	1404.42				1874.42		3893.34
	Copyright Licence	0.00					0.00		0.00
	Stedfast	9771.48	1404.42	0.00	0.00	0.00	11175.90	10.5	11912.97
Events	Stationery & Printing	621.23					621.23		593.16
	Miscellaneous	192.00					192.00		192.00
	Float	346.89					346.89		1177.91
	Sub Total	1984.19	998.10	0.00	434.45	10.00	3426.74	10.4	5116.51
Contributions	Fundraising Expenses		500.00				500.00		
	Sub Total	3144.31	1498.10	0.00	434.45	10.00	5086.86		7079.58
Mission	Denomination(Target)	0.00					0.00		0.00
	Presbytery	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Sub Total		9532.50					9532.50		8932.00
Mission	Other Charities						0.00		351.00
	Sub Total	9532.50	0.00	0.00	0.00	0.00	9532.50		9283.00
Total Payments		677.40	155.75				833.15	10.3	1524.00
Surplus(Deficit)NetRecpts(Payments)		60058.64	3058.27	0.00	434.45	10.00	63561.36		65588.51
Transfers between Funds									
Net Movement on Funds		-10081.19	-1000.71	1000.00	-399.45	-10.00	-10491.35		-5818.22
		0.00	0.00	0.00	0.00	0.00	0.00		0.00
Net Movement on Funds		-10081.19	-1000.71	1000.00	-399.45	-10.00	-10491.35		-5818.22

Lochwinnoch Calder United Free Church of Scotland
Supplementary Sheet and Notes - Year ending 31 December 2024

Note 1

Receipts	Other Miscellaneous	Congregational
	Insurance Refund	100.00
	Money for phone bill	45.60
	O2 refund	1.02
		146.62
	Other Miscellaneous	Fabric Fd
		0.00
Total Receipts Othe Miscellaneous		146.62

Note 2

Receipts	Events:Fund Raising	Fabric Fund
	Proceeds:SummerC/ Morning	625.00
	" Christmas C/Morning	932.56
	Total Receipts Events	1557.56

Note 4

Payments	Other Miscellaneous	Congregational
	Live Streaming	93.97
	Rep. Exps to Gen. Assembly	463.10
	Miscellaneous	1027.12
	Land Register Update	300.00
	Money returned to Mathie Family	100.00
		1984.19

Exterior Notice Board
External Lights

Miscellaneous

Fabric Fund
457.20
348.91
191.99
998.10

Contingency Fd
0.00

Gala Stall Charge
Books P7 Lwch Primary
Poster Notice Board
Summer Club Expenses

Mission Fund
111.54
75.00
138.60
109.31
434.45

Misc

Benevolent Fd
10.00
10.00

Total Payments Other Misc

3426.74

Note 3

Receipts	Mission	Congregational
	Other Charities	
	Tees / Lunch	88.90
	MacMillanCancerSupport	392.50
	Coll:Christmas Service 24th	131.00
	Coll:Christmas Service 25th	65.00
	Total Receipts Mission	677.40

Payments

Mission	Congregational
Other Charities	
MacmillanCancerSupport	392.50
The Scottish Bible Society	284.90
	677.40
	Fabric Fund
10% Coffee Morning	155.75
	155.75
Total Payments Mission	833.15

Note 5

Payments	Property	Congregational
		Church
		Manse
		Defibrillator
	Council Tax	
	Insurance	2753.71
	Heat/Light	880.22
	Grounds	85.92
		6051.63
		3633.93
		85.92

Sub Total

9771.48

Repairs & Maintenance

Fabric Fund
Church
Manse
General
700.30
376.26
327.86
700.30
376.26
327.86

Sub Total

1404.42

Sub Total

Contingency Fd
0.00
0.00

Total Payments Property

11175.90