

THE CHURCH OF SCOTLAND  
ST MODAN'S PARISH CHURCH  
ROSNEATH

RECEIPTS AND PAYMENTS ACCOUNTS  
2024

Congregation No: 181215

Scottish Charity No:SC001510

## **Reference and Administrative Information**

**(1)**

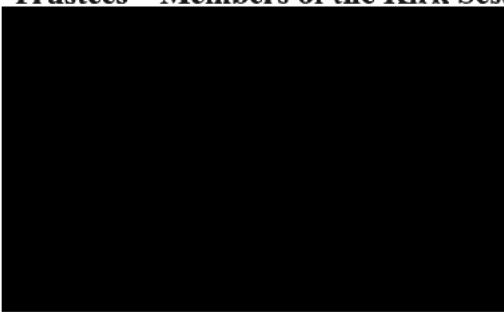
Charity Name: St Modan's Parish Church Rosneath

Charity Registration No: SC001510

Congregation Reference No: 181215

Contact Address: Wellwood  
Shore Road  
Clynder  
HELENSBURGH  
G84 0QA

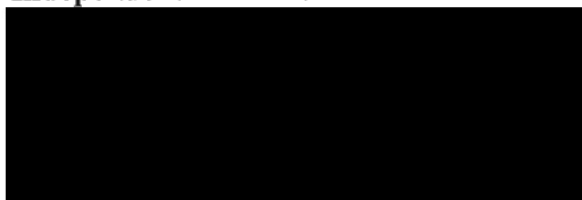
## **Trustees – Members of the Kirk Session**



## **Principal Office-bearers**



## **Independent Examiner**



## **Bankers**

Bank of Scotland  
Helensburgh  
26, Colquhoun Square  
HELENSBURGH  
G84 8AD

## **Structure, Governance and Management**

### **Governing Document**

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

### **Recruitment and Appointment of Trustees**

Members of the Kirk Session are the charity trustees. The Kirk Session members are the Elders of the church and are appointed from those members of the church who are considered to have the appropriate gifts and skills. The Minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

### **Organisational Structure**

The Kirk Session is moderated by the Minister. The work of the Kirk Session is carried out by the following committees: Worship, Christian Nurture, Parish Mission, Finance, Events, Fabric including Health and Safety and Administration. Members of the committees include Elders and other congregational members, as required. The Kirk Session meets around 7 times a year and the committees meet as often is required to fulfil their remits.

### **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.

2024 has seen continuity in regular fund raising. Church services were held throughout the year; in the Church, in the warmer months and in the Memorial Chapel during the winter due to the cost of oil. During the year we were able to commemorate events with special services, such as Harvest Thanksgiving, Easter, Remembrance Day, a service of Remembrance and Thanksgiving (in Garelochhead Parish Church) for those who have been recently bereaved as well as family services. We also continued our joint Carol Celebrations with our friends in St Gilda's. We aim to make the church available to everyone for worship or social activities and to support charitable causes in Christ's name.

In August our Holiday Club, which is open to all young people, was held in Garelochhead Parish Church. A bus brought children from the parish to Garelochhead. The aims of the Holiday Club are to share the message of Christ and his relevance to our lives today, in a fun way, through arts, crafts and storytelling. A lunch was provided for the children each day.

### **Achievements and Performance**

The church has 66 communicant members and a further 5 adherents who choose to be associated with the congregation but not as full members. There are 46 names on the Supplementary Roll. 12 people have been removed from the Communicants' roll by death and 1 by certificate. 2 people have been added to the Communicants' roll, 1 by resolution and 1 by profession of faith. 6 communicants' names have been moved to the Supplementary roll having moved away with no forwarding address. 2 people have been added to the Supplementary roll to correct previous errors. 3 people have been removed from the roll of Adherents by death and 1 by resolution. 1 person has been added to the roll of Adherents to correct a previous error. Sunday morning attendances across 2024 continue to be small with 10-12 the norm, rising for special services. During 2024 our Ministers led 3 funerals.

Our joint Christmas Carol concert with St Gilda's RC Church was held in aid of the Let Your Little Light Shine – the Moderators Challenge to raise funds for Solar Aid light libraries in Malawi. The Sunday Club was not regularly attended. Our Family Worker (employed jointly with Craigownie & Garelochhead Parish Churches) has continued her work in the community and continues to be an important member of the Ministry Team.

Members continue to share in the running of the Holiday Club for a week in the summer, which we share with our friends in Craigrownie and Garelochhead Parish Churches. In 2024 we used Lego© to share how God wants us to build our life on Jesus. The Club took place between 5<sup>th</sup> and 9<sup>th</sup> August, with 31 children registered for the week. Our Tuesday coffee mornings continue to be a mainstay of fundraising providing much needed fellowship and a time to chat. The Church Hall has also become the focal point for our community, with regular users bringing in much needed revenue but not at the expense of church activities, including the regular use by the charity Fun First, and other Community activities including after school activities and welcoming on a weekly basis the Helensburgh and Lomond Foodbank.

The Guild meets on the second and fourth Wednesday between October and March in St Modan's Church Hall with a short break over the Christmas period. The syllabus consists of varied and interesting talks. The Spring session was rounded off with a coffee morning and the winter period by a Christmas sale, plus serving teas at a scaled down Christmas event, rescheduled due to adverse weather. This enables the Guild to give donations to two of the Guild charities, "A Home for Good" and "Starchild". The session was rounded off with an Afternoon Tea at the Rosslea Hotel; giving Guild Members the chance to socialise before a well-earned break.

We have visitors from worldwide who are interested in the history and architecture of the church and there is always someone available to give them a guided tour.

Social events are organised by the events committee, and over 2024 with some new fund-raising events, it is reinforcing our need to ensure our activities can meet the interest of our community, ensuring both Church and Hall are available to all.

### **Financial Review**

This last year saw income reducing across most areas. This a reduced fundraising focus and therefore events due to changes in the Kirk Session as people move from the area. Our investment income stayed stable as much because whilst returns were good, holdings had been diminished due to the required sale of shares to fund much needed repairs that have taken place across the last couple of years. As a result, the general account has returned an overall reduction across the year of more than £2000, the first such loss for some years. However, the Church Hall as a Community Hub, available to all, has gone from strength to strength and has in part made up for overall deficit.

The challenge for 2025, whether as a single congregation or as part of the Lochside Union from 1<sup>st</sup> April 2025, will be to consolidate and build on the Local Mission whilst at the same time building up reserves at a time when some major expenditure on the Church Fabric (heating) is like to be needed.

### **Reserves Policy**

It is the Trustees' policy to hold reserves of approximately six months expenditure in General and Fabric funds, at present we are failing to do this. At the year end the Church held unrestricted cash funds of £16,491 of which £212 was in the Un-Restricted Fabric Fund, reduced due to the not inconsiderable fabric spend because of required repairs to the Church and Hall. The Fabric Fund and General Fund are in one account, thus transference between one and other is purely a book exercise.

Note that no remuneration was paid to any Trustees for work they did in support of the Church and Mission beyond the expenses for the Minister and her work including expenses related to her travel (£782), and shared costs of the Manse including Council Tax (£3242).

On the 31<sup>st</sup> December 2024 there was £4,223 in the Restricted Repair Fund which is set aside for further technological improvements in the Church to aid services and any remedial work on the Church Organ. The Kirk Session is currently looking at ways to increase income to build our reserves up to the required level and alternative fundraising avenues to further our Mission in the community; duly noting the Union with our linkage Churches, financially on the 1<sup>st</sup> April 2025, this challenge will be enduring.

The Guild and Kirk Session have their own funds totalling £5089 which they manage according to their needs.

**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 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. 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** 15-2-2025

### **Independent Examiner's Report to the Trustees of St Modan's Parish Church**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 6-12.

#### **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. The charity trustees consider that the audit requirement of Regulations 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.

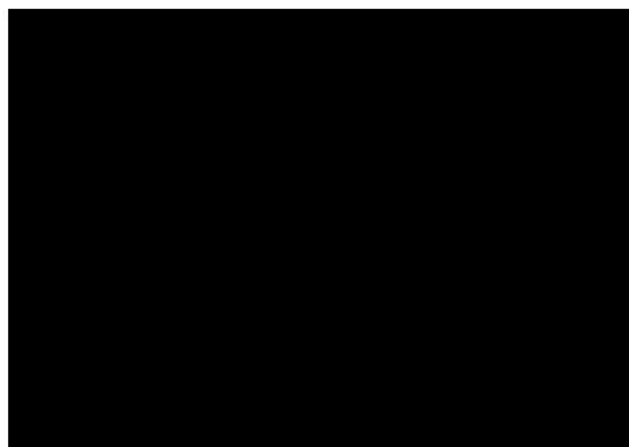
#### **Basis of independent examiner's statement**

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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:
  - a. to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - b. to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts 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 accounts to be reached.



**ST MODANS PARISH CHURCH ROSNEATH****(6)****Receipts and Payments Account****Year ended 31 December 2024**

	<b>Unrestricted Funds 2024 £</b>	<b>Restricted Funds 2024 £</b>	<b>Endowment Funds 2024 £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
<b><u>Receipts</u></b>					
Donations	15992	0		15992	16284
Activities for generating Funds	4225			4225	5545
Weddings and Funerals	400			400	150
Craigrownie/Garelochhead	2523			2523	2523
Investment Income	3391			3391	3390
	<u>26531</u>	<u>0</u>		<u>26531</u>	<u>27892</u>
Rental of premises	3380			3380	2510
Other receipts-Guild fees and other income	1225			1225	851
Fabric Fund	38004	2909		40913	332
BT	0			0	68
Bank of Scotland Compensation	0			0	30
School Start Income from BM	0			0	210
3 <sup>rd</sup> Party Income	250			250	727
<b><u>Total Receipts</u></b>	<b><u>69390</u></b>	<b><u>2909</u></b>		<b><u>72299</u></b>	<b><u>32620</u></b>
<b><u>Payments</u></b>					
Costs of generating funds	252			252	109
Charitable activities	73787	240		74027	30994
<b><u>Total Payments</u></b>	<b><u>74039</u></b>	<b><u>240</u></b>		<b><u>74279</u></b>	<b><u>31103</u></b>
<b>Excess of Payments over Receipts</b>					
<b>For the year before transfers</b>	<b>(4649)</b>	<b>2669</b>		<b>(1980)</b>	<b>1517</b>
<b><u>Transfers</u></b>					
<b>From Cons Fabric Fund</b>	<b>0</b>	<b>0</b>		<b>0</b>	<b>0</b>
<b>Excess of Receipts over Payments</b>					
<b>For the year</b>	<b>(4649)</b>	<b>2669</b>		<b>(1980)</b>	<b>1517</b>

**St Modans Parish Church Rosneath**  
**Statement of Balances**

(7)

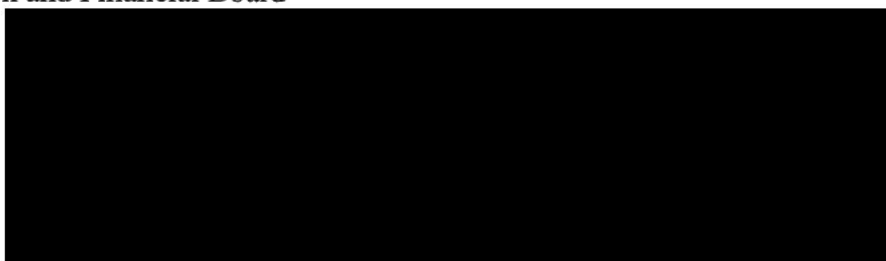
**At 31 December 2024**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Endowment Funds £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
<b><u>Bank &amp; Deposit Balances</u></b>					
Bank & deposit balances					
Brought forward	21140	1554		22694	21177
<b>Movement in year:</b>					
Excess of Receipts over Payments	(4649)	2669		(1980)	1517
For the year					
Bank & deposit balances	<u>16491</u>	<u>4223</u>		<u>20714</u>	<u>22694</u>
Carried forward					
Investments at market value	97711			97711	127401
<b><u>Funds of the Church</u></b>	<b>114202</b>	<b>4223</b>	<b>0</b>	<b>118425</b>	<b>150095</b>
<b><u>Assets</u></b>					
Gift Aid Receivable	3067			3067	3178
<b><u>Liabilities</u></b>					
Outstanding Giving to Grow	0			0	0
payment due to Church of Scotland					

Statement of Balances

The accounts were approved by the Kirk Session and Financial Board on 15-2-2025

For and on behalf of the Kirk Session and Financial Board





**St Modans Parish Church Rosneath****Notes to the Accounts****1 Trustee Remuneration and Related Party Transactions**

None

**2 Movement in Funds**

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
<b>Unrestricted funds</b>					
Designated Fabric Fund	1175	38004	38967	0	212
Guild Fund	612	1971	1898	0	685
Kirk Session Fund	4234	170	0	0	4404
General Fund	<u>15119</u>	<u>29245</u>	<u>33174</u>	<u>0</u>	<u>11190</u>
<b>Totals</b>	<b><u>21140</u></b>	<b><u>69390</u></b>	<b><u>74039</u></b>		<b><u>16491</u></b>
<b>Restricted Funds</b>					
Fabric Repair Fund	<u>1554</u>	<u>2909</u>	<u>240</u>	<u>0</u>	<u>4223</u>
				<b>Gains/Losses £</b>	
Congregational Board Fund	14458			1364	15822
Kirk Session Fund	7346			693	8039
Chalice Fund	66940		28004	4442	43378
Fabric Fund	9911			935	10846
Income Fund	15432			140	15572
Barclays General Fund	13314		10000	740	4054
Investment Holdings	<b><u>127401</u></b>		38004	8314	<b>97711</b>

**Total Funds****Purpose of Designated and Restricted Funds**

Guild Fund – Used at the discretion of Guild members for projects and charitable activities.

Kirk Session Fund – Used at the discretion of Kirk Session to provide the Young Church with teaching materials and to assist others in need.

General Fund – Supports ministry, local staffing and all general expenditure.

Fabric Fund – Used to meet all fabric costs associated with church and church hall, and in part a share of Manse work.

Restricted Fabric Repair Fund – Money raised to be used for organ maintenance and restoration work, and any technology enhancements.

Investment holdings, held on behalf of St Modan's Rosneath, provide valuable income and can be drawn upon to assist in general or fabric expenditure as appropriate.

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>3 Analysis of Donations</b>					
FWO Scheme (non Gift Aid)	484			484	772
Gift Aid Donations	9291			9291	10100
Tax Recovered on Gift Aid Donations	3067			3067	3178
Ordinary Offerings (Open Plate)	996			996	1035
VAT Recovered	508			508	162
Other Offerings, Donations etc	1646			1646	1037
	<u>15992</u>			<u>15992</u>	<u>16284</u>
<b>4 Analysis of Payments</b>					
<b>Costs of generating funds</b>					
Fund raising	252			252	109
Offering envelopes	<u>0</u>			<u>0</u>	<u>0</u>
	<u>252</u>			<u>252</u>	<u>109</u>
<b>Charitable activities</b>					
Giving to Grow allocation	13817			13817	11750
Presbytery dues	0			0	0
Minister's travel expenses	782			782	889
Minister's telephone and other expenses	1975			1975	1234
Pulpit supply	300			0	0
Other staffing costs	150			0	0
Fabric repairs and maintenance	38967	240		39207	974
Heat and light	5993			5993	3371
Insurance	2949			2949	2839
Manse Council Tax	3802			3802	3717
Manse fabric, (1/3 share)	0			0	0
Printing, stationery & postage	203			203	0
Other expenses	2701			2701	3668
Guild fees COS	308			308	234
Guild donations	1130			1130	1200
Guild Expenses	460			460	391
3 <sup>rd</sup> Party Expenses	250			250	727
	<u>73787</u>			<u>30553</u>	<u>30553</u>
<b>Total Payments</b>	<b><u>74039</u></b>	<b><u>240</u></b>		<b><u>74279</u></b>	<b><u>31103</u></b>

## 5 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all Ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £31,642 and the maximum stipend (in the fifth and subsequent years) £38,884.

	2024 £	2023 £
<b>6 Collections for Third Parties</b>		
Earl Haig Fund – Poppy Scotland	0	115
Christian Aid	50	100
Mary's Meals	90	150
OLM Leaving Collection	0	110
Glasgow City Mission	0	142
Erskine Veterans (Armed Forces Day)	0	110
Moderator's Challenge	110	0
	<u>250</u>	<u>727</u>

**APPENDIX**

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

<b><u>CAPITAL ACCOUNT</u></b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Consolidated Fabric Fund</b>		
Credit Balances held at 31 December at cost	0	0
Market Value of Balances at 31 December	0	0
<b>Consolidated Fabric Fund (CAP (III)).</b>		
Credit Balances held at 31 December at cost	10159	10159

**REVENUE ACCOUNT**

<b>Consolidated Fabric Fund</b>		
Credit Balance at 31 December	1620	1056

**ST MODANS PARISH CHURCH ROSNEATH**  
**BUDGET FOR YEAR ENDED 31 DECEMBER 2025**

**2025 Budget (For Reference) (St Modan's ONLY)**

<b>RECEIPTS</b>	<b>£</b>
FWO	500
Gift Aid	10000
Tax Recovered on Gift Aid	3000
VAT Reclaim	500
Open Plate	1000
Other Offerings and Donations	1000
Fund Raising	3000
Weddings and Funerals	200
Income from Investments	1750
Use of Premises	3000
Fabric Fund	3000
Other Income (shared)	3000
3 <sup>rd</sup> Party	500
<b>Total Receipts</b>	<b>30,450</b>
<b>PAYMENTS</b>	
Giving to Grow	13067
Presbytery Dues	0
Pulpit Supply	100
Ministry Exp (travel)	1000
Other Staffing Costs	200
Fabric	4000
Restricted Fabric	500
Heat and Light	6000
Insurance	3000
Manse expenditure:(Manse Share & Council tax)	5000
Printing and Stationery	300
Other costs	2000
Donation envelopes	0
3 <sup>rd</sup> Party	500
<b>Total Payments</b>	<b>35,667</b>
<b>Excess/Deficit of payments/ receipts</b>	<b>(£5217)</b>

Note: The Congregation becomes a Union financially on 1<sup>st</sup> April 2025 therefore the budget is largely presentational only.