

WHITEINCH CHURCH OF SCOTLAND
YEAR ENDED 31 DECEMBER 2024

Congregation No: 161041

Scottish Charity No: SC030362

Whiteinch Church of Scotland

Trustees' Report

Year ended 31 December 2024

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2024. The financial statements are prepared on a receipts and payments basis and 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.

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.

Whiteinch Church holds regular Sunday services at 10.30am in the Summerfield Centre, focusing on corporate worship and bible teaching. In addition to a Sunday morning there are other organised gatherings including a daytime life group, an evening life group, a women's group and a drop in group. All of these groups are places for adults to further explore their faith and study the bible. We also provide spaces for children and young people to learn from the bible and grow in faith through activities designed especially for them.

Achievements and Performance

All groups and activities are focused on those living, working or studying in Whiteinch. We continue to work in partnership with other Churches and Christian organisations. One of the Churches is West Glasgow New Church, with whom we run our weekly youth group that continues to be a safe and fun place for those aged 8-14. Alongside the Wheel Trust we have continued our work in the local primary and secondary schools running the Flourish Course. We also worked with them over the summer with Connect in the City, a summer camp based in Whiteinch/Partick. From all those outreach events and groups, young people have shown a desire to grow in their faith, so at the end of 2024 a monthly Sunday afternoon service started. This has begun with a core group of 10 from the 40-50 that have been attending the midweek group.

The other successful midweek group has been Life Stories, a new worshipping community, which is attended by around 6-10 adults in the 45-54 age bracket. It has space for those who have been on the edges of the established Church, to gather along with others who regularly attend Sunday worship.

On Sunday 21st April 2024, Whiteinch Church held its Stated Annual Meeting at the Summerfield Centre after our usual worship. We shared the finance report from 2023 and plans for 2024. A letter about finances was also sent out later in the year and information shared during Sunday worship about how to make regular donations.

Whiteinch Church of Scotland

Trustees' Report (cont.)

Year ended 31 December 2024

Achievements and Performance (continued)

Over the year we organised various fundraising events including a book and bake sale, a quiz night, a ceilidh and took part in the Kiltwalk. All proceeds went into general funds to support the work of the Church, with the added benefit of being enjoyable social activities. Other social events included a trip to Saltcoats, after Church lunches and a Christmas party. Advent and Lent were both times when we joined with our Cluster Churches (Scotstoun and Partick Victoria Park) for weekly reflection.

We have strengthened our links with our Cluster Churches, with whom we continued our Muddy Church events. There have been 30-50 people attending from families across all 3 parishes coming together to connect with God through outdoor activities.

Things this year have been steady with no changes to the elders or to the membership of the Church. Average attendance at various services/groups has either remained the same or increased. We have continued to support those in the Church to live out their faith, providing pastoral care for members and all those regularly attending groups. Our focus next year will be to build on what we have, encouraging everyone to get involved using their strengths.

Financial Review

The principal source of income is donations which amounted to £48,734 (2023: £52,779) during the year. The financial outcome for the year has been a net cash outflow amounting to £8,527 (2023: net cash outflow of £10,104).

Risk Management

The Trustees assess the risks of the charity regularly and have noted the main risks found were around continuing funding. These risks are being managed through regular communication with donors (the Church congregation) and ongoing monitoring of spend.

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 three months expenditure including designated funds. At the year end the Church held unrestricted funds of £10,494 (2023: £12,268). The Trustees recognise that the balance held in unrestricted funds at the year end date represents slightly less than 3 months' unrestricted expenditure, however expenditure is expected to fall in 2025 and so the Trustees are satisfied that the charity will return to holding reserves in excess of 3 months' expenditure in the course of the next financial year.

The church also held £4,429 (2023: £11,182) of restricted funds which have been provided for the purposes specified in Note 2.

Whiteinch Church of Scotland

Trustees' Report (cont.) Year ended 31 December 2024

Structure, Governance and Management

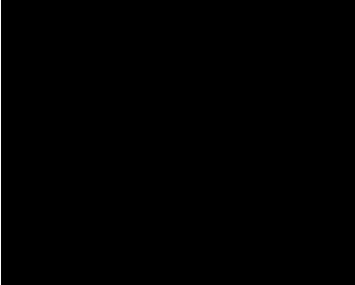
The congregation is a registered charity, number SC030362 and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Members of the Kirk Session 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 Kirk Session which meets up to eight times a year is responsible for spiritual and financial affairs within the church.

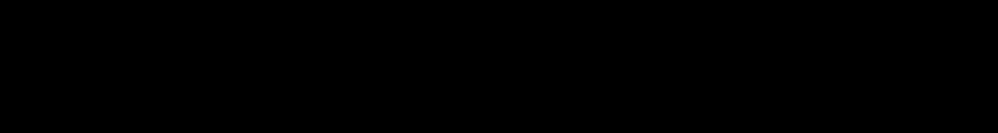
Reference and Administrative Information

Charity Name:	Whiteinch Church of Scotland, Glasgow
Charity Registration Number:	SC030362
Congregation Reference No:	161041
Contact Address:	1/2, 11 Branklyn Court Glasgow G13 1GL

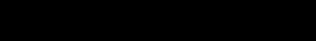
Trustees



Principal Office-bearers



Independent Examiner



Azets Audit Services
TITANIUM 1
Kings Inch PI
Glasgow
PA4 8WF

Whiteinch Church of Scotland

Trustees' Report (cont.)

Year ended 31 December 2024

Reference and Administrative Information (cont.)

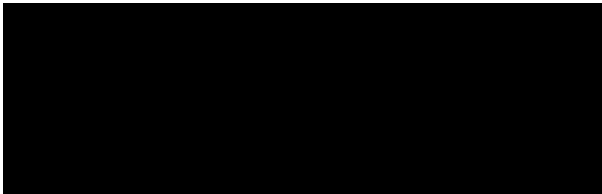
Bankers

Bank of Scotland plc
PO Box 1000
BX2 1LB

Trustees' Responsibilities in Relation to the Financial Statements

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 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 by:



Date 25th February 2025

Whiteinch Church of Scotland

Independent Examiner's Report to the Trustees of Whiteinch Church of Scotland

Year ended 31 December 2024

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 6 to 10.

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.



Institute of Chartered Accountants of Scotland
Azets Audit Services
Titanium 1
Kings Inch PI
Glasgow
PA4 8WF

Date: 25 February 2025

Whiteinch Church of Scotland

Receipts and Payments Account for the year ended 31 December 2024

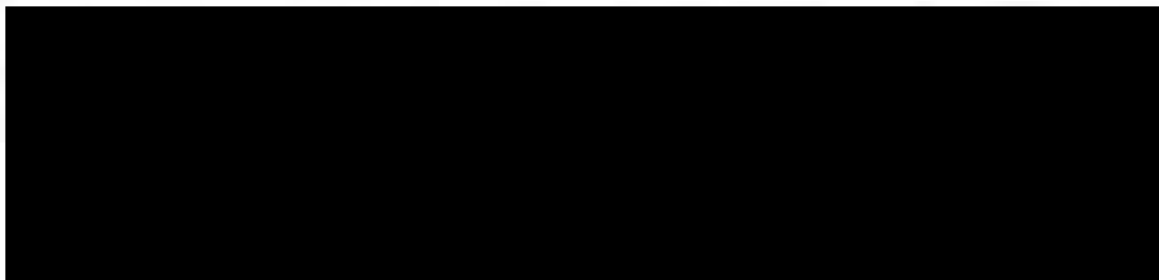
	Notes	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
Receipts						
Donations and Legacies		45,181	3,553	-	48,734	52,779
Other Receipts		14	-	-	14	40
Total receipts		45,195	3,553	-	48,748	52,819
Payments						
Charitable activities		50,998	4,537	-	55,535	61,309
Governance costs		1,740	-	-	1,740	1,614
Total payments		52,738	4,537	-	57,275	62,923
Excess of payments over receipts for the year before transfers		(7,543)	(984)	-	(8,527)	(10,104)
Transfers		5,769	(5,769)	-	-	-
Excess of payments over receipts		(1,774)	(6,753)	-	(8,527)	(10,104)

Whiteinch Church of Scotland

Statement of Balances as at 31 December 2024

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	2024 Total £	2023 Total £
<u>Bank Balances</u>					
At 1 January 2024	12,268	11,182	-	23,450	33,554
Movement in year:					
Excess of payments over receipts	(1,774)	(6,753)	-	(8,527)	(10,104)
At 31 December 2024	10,494	4,429	-	14,923	23,450
<u>Assets</u>					
Gift Aid Receivable	4,546	-	-	4,546	4,470
<u>Liabilities</u>					
Creditors and accruals	(1,800)	-	-	(1,800)	(1,700)
	2,746	-	-	2,746	2,770

The Accounts were approved by the trustees and are signed on their behalf by:



Whiteinch Church of Scotland

Notes to the accounts

Year ended 31 December 2024

1. Trustee remuneration and related party transactions

The value of donations received from trustees in the year amounted to £10,670 (2023: £8,803). 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.

There were no other related party transactions during the year.

2. Movement in funds

	At 1 Jan 2024 £	Incoming Resources £	Outgoing Resources £	Transfers	At 31 Dec 2024 £
<u>Restricted Funds</u>					
Encounter Fund	3,819	-	905	-	2,914
Glasgow Harbour Fund	5,769	-	-	(5,769)	-
Loaves and Fishes Fund	1,343	-	79	-	1,264
Giving for specified purposes fund	-	3,553	3,553	-	-
Launchpad Fund	251	-	-	-	251
	11,182	3,553	4,537	(5,769)	4,429
<u>Unrestricted Funds</u>					
General Fund	12,268	45,195	52,738	5,769	10,494
Total Funds	23,450	48,748	57,275	-	14,923

Purposes of Restricted Funds

Encounter: This fund is used to provide innovative youth activities.

Glasgow Harbour Initiative: This fund is to support mission work in the Harbour Development.

Loaves and Fishes: This fund is designed to ensure that money is available to respond to immediate needs within the local community.

Giving for specified purposes: This fund is used to accept and disburse monies received from members of the church who make donations for specified purposes.

Launchpad: This is a fund into which is put all monies given or collected for the SU camp.

Funds' transfers

The Kirk Session agreed that the funds in the Glasgow Harbour restricted fund be released to the Main Account with no spending restrictions.

Whiteinch Church of Scotland

Notes to the accounts (cont.)

Year ended 31 December 2024

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
3. Analysis of Donations				
Donations	36,870	3,553	40,423	42,339
Tax recovered on Gift Aid donations	8,311	-	8,311	10,440
	<u>45,181</u>	<u>3,553</u>	<u>48,734</u>	<u>52,779</u>

4. Analysis of Payments

Charitable Activities

Giving to Grow Contributions	33,331	-	33,331	31,861
Presbytery dues	2,804	-	2,804	1,040
Minister's travel & other expenses	335	-	335	300
Hire of premises	718	-	718	3,574
Manse council tax	2,414	-	2,414	2,360
Other property costs	663	-	663	552
Insurance	872	-	872	583
Outreach and hospitality	148	-	148	1,050
Training, publicity and resources	1,351	-	1,351	1,739
Administration	8,362	984	9,346	10,064
Giving for specified purposes	-	3,553	3,553	8,186
	<u>50,998</u>	<u>4,537</u>	<u>55,535</u>	<u>61,309</u>

Governance Costs

Independent Examiner's fee	<u>1,740</u>	<u>-</u>	<u>1,740</u>	<u>1,614</u>
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There were no locum payments included in Ministries & mission allocation payments (2023: £nil).

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost 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 fifth and subsequent years) was £38,884.

Whiteinch Church of Scotland

Notes to the accounts (cont.)

Year ended 31 December 2024

	Total 2024 £	Total 2023 £
6. Collections for Third Parties		
Giving For Specified Purposes:		
Tear Fund	480	480
S&M Baxter	720	720
Compassion UK	128	352
Healing for the Heart	1,560	1,560
Peter Holloway	-	3,049
Baby & Child Gifts and Cards	65	235
Harvest Fundraiser Donation for Schools	-	(20)
Pulpit Supply	600	460
West Glasgow New Church	-	140
Weekend Away	-	(350)
New Team	-	200
GLADAN	-	(40)
Divine Healing	-	1,400
	<u>3,553</u>	<u>8,186</u>