

Biggar Parish Church Of Scotland
Commonly Known as Biggar Kirk



CONGREGATIONAL ACCOUNTS FOR THE
YEAR ENDED 31 DECEMBER 2024

CONGREGATION NUMBER: 130695

CHARITY NUMBER: SC000333



Year ended 31 December 2024

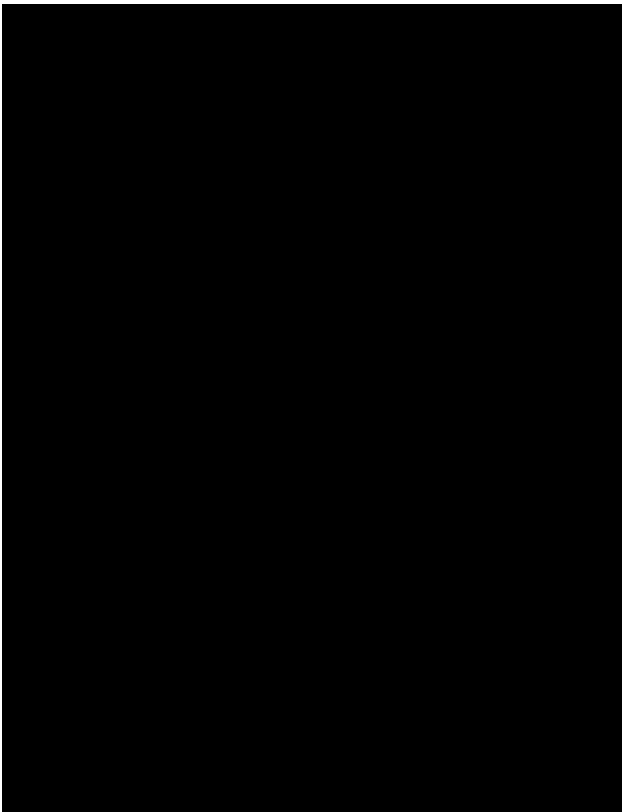
The trustees present their annual report and financial statements of the charity for the year ended 31 December 2024. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 1 January 2019.

Reference and Administrative Information

Charity Name:	Biggar Parish Church Of Scotland
Charity Registration Number:	SC000333
Congregation Reference No:	130695
Contact Address:	Church Office, Gillespie Centre 74 High Street Biggar ML12 6BJ

Trustees

Kirk Session



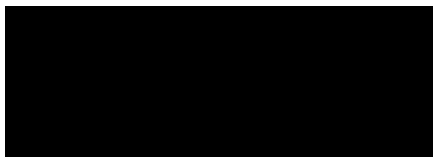
Appointments during the Period

Resignations during the Period

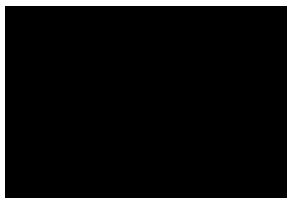
Principal Office-bearers

Minister:

Session Clerk



Church Treasurer:



Independent Examiner



Member of the Institute of Chartered Accountants of Scotland

Galbraith Pritchards CA

25 Bloomgate

Lanark

ML11 9ET

Bankers

Royal Bank of Scotland Plc

104 High St

Biggar

ML12 6DH

Biggar Parish Church Of Scotland**Scottish Charity Number: SC000333****Trustees' Annual Report****Year ended 31 December 2024****Structure, Governance and Management****Governing Document**

The congregation is a registered charity, number SC000333 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.

Recruitment and Appointment of Trustees

Members of the Church Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church considered to have appropriate gifts and skills.

Organisational Structure

Biggar Parish Church operates ministry teams as follows: worship; education; pastoral; outreach; support (including admin, communications and property); and the Gillespie Centre management team. These teams are largely convened by elders and involve co-opted members of the congregation as appropriate.

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.

The congregation offers a number of activities for different age groups, and a variety of social and worship opportunities.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months general expenditure if possible plus certain designated funds. At the year end the Church held unrestricted funds of £71,862 of which £26,579 have been designated for the fabric fund. The remaining balance of £45,283 represents about around five months general expenditure.

The church also held endowment funds of £65,350 and restricted funds of £100,331 which have been provided for the purposes specified in Note 12.

Achievements and Performance

During 2024, Biggar Church has continued to engage with its charitable purpose, the advancement of religion, recognising the diverse range of contexts in which that purpose can be realised.

Biggar Church has been able to continue its regular worshipping rhythms in 2024 including: Sunday morning worship, live streamed, with tea/coffee afterwards; monthly 'Café Church' around tables in the hall; Sunday Club for primary age children during the morning services; monthly evening services, beginning with food; quarterly afternoon services which are now held in a local care home and open to all, primarily aimed at people who find it difficult to get to church; monthly services in two care homes; monthly Youth Fellowship on Sunday night for Primary 7 – S6 aged youngsters; weekly luncheon club; regular bible study and prayer groups.

As well as in person visiting, the Pastoral Team continued to offer telephone support and linked with Biggar Community Action Group in respect of referrals. The Church also continues to seek opportunities to work alongside Clydesdale Christian Youth Trust as they look to reach out to younger people in the area.

The Flower Guild provided floral decoration each week in the church, which is particularly valued at special times of year, such as Easter, Harvest and during Advent. Flowers were regularly distributed to those known to be ill or bereaved.

The Guild met regularly for fellowship, heard from a variety of different speakers over the year, hosted coffee mornings and supported outside charities. The Guild at Biggar stopped in 2024 with members now able to join in with the Guild at the linked charge of Blackmount.

More widely, the Church continues to operate the Gillespie Centre café, providing a well loved meeting place and outreach in the town. Several regular groups now meet in the café, providing valuable social connection and interaction. Both sets of church halls continue to be well used by the community.

In all of these areas, the Church is indebted to the efforts of volunteers and staff who make it possible to be engaged in worship, nurture and outreach, helping the Church to make Jesus known.

Financial Review

Income for the year 2024 fell from £415,116 to £283,272 (down 31.76%). The primary reasons for this decrease were: a final legacy was received from James Cuthbertson Trust in 2023 of £15,092, grant income received by Gillespie Centre reduced by £50,662 in 2024 and insurance claims of £68,494 had boosted income in 2023.

Expenditure decreased from £353,548 to £303,864 (down 14.05%). During 2024 the maintenance cost of St Mary's Hall decreased by £12,273 and Gillespie Centre maintenance costs decreased by £66,902. These costs in 2023 were mainly funded by either insurance claims or grants received from the Clyde Windfarm. Giving to Grow contributions increased by £5,657 compared to 2023, Gillespie Centre salary costs increased by £12,103, and heat, light and power costs increased by £14,131 compared to 2023.

The Gillespie Centre financial results have been disclosed on page 23 of these accounts.

Biggar Parish Church Of Scotland**Scottish Charity Number: SC000333****Trustees' Annual Report (continued)****Year ended 31 December 2024****Financial Review continued**

The Gillespie Centre report shows a deficit for the year of £5,935 compared to a surplus in 2023 of £32,002.

During 2024, the Gillespie Centre received two grants: Foundation Scotland £12,500 towards the managers salary, and Loaningdale School £2,800 to help fund the installation of a new lift in the Centre. The café takings increased by £15,754 in the year.

Revaluation of investments indicated an overall increase in value of £4,361 compared to a increase in value in 2023 of £3,532.

The overall financial results for the Church show a deficit of £16,231 compared to a surplus in 2023 of £65,100.

The Trustees are grateful to God for his provision and to those who have given so much of their time, talents and money towards the Church's work over the course of the year.

Investment Policy and Performance

The Investors Trust has advised that in the year to September 2024, the Growth Fund delivered a return of 13.0%, compared to the benchmark against which the Fund's performance is compared of 16.9%. However, the performance of a large number of charity investors experienced growth of 13.3%. The Income Fund has continued to deliver returns over the long term which are better than the benchmark against which the Income Fund is measured. In the year to September 2024 the return was 12.77% compared with a benchmark of 9.72%.

The Church and Gillespie Centre also held investments with the M & G Securities Charifund which paid a yield 6.10%. The fund aims to provide an annual yield above that available from the FTSE All-Share Index, an income stream that increases every year and a level of capital growth, net of the ongoing charge figure, that is higher than inflation over any ten-year period, as measured by the UK Retail Prices Index (RPI). For the time being the Trustees are happy with the investments made by both the Church and the Gillespie Centre. We rely on the Trustees to judge whether or not the funds have been invested prudentially.

Risk Management

There continues to be a challenge of sustainably serving such a wide range of congregational and local community needs given the size of regular congregation and the number of committed individuals. This is partly mitigated by the paid staff and community volunteers that assist, particularly in running the Gillespie Centre. Succession planning is also required to allow the church to continue to serve local needs in the future.

Restructuring occurring within the wider Church of Scotland now presents an immediate risk that will lead to greater geographical challenges in more rural areas and the inherent challenges of managing change [REDACTED] approach has been and will be to: update the congregation regularly on changes being proposed; engage in constructive dialogue with other congregations; and prepare for the formation of new 'clusters' of church communities in future.

We aim to manage these and any other risks through seeking God's direction and through Session teams.

Statement of Trustees' Responsibilities

The charity's trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

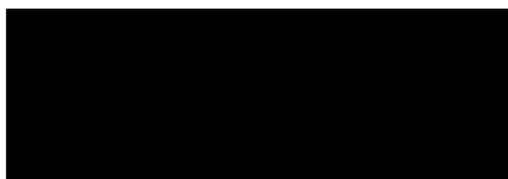
The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,



Session Clerk

Dated: 26 March 2025

Independent Examiner's Report to the Trustees of Biggar Parish Church Of Scotland

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 8 to 23.

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) (a) to (c) 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 Regulations 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 of the accounts for the year ended 31 December 2024, 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 8 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.


Member of the Institute of Chartered Accountants of Scotland
Galbraith Pritchards CA
25 Bloomgate, Lanark
ML11 9ET

Date: 28 March 2025

Biggar Parish Church Of Scotland

Scottish Charity Number: SC000333

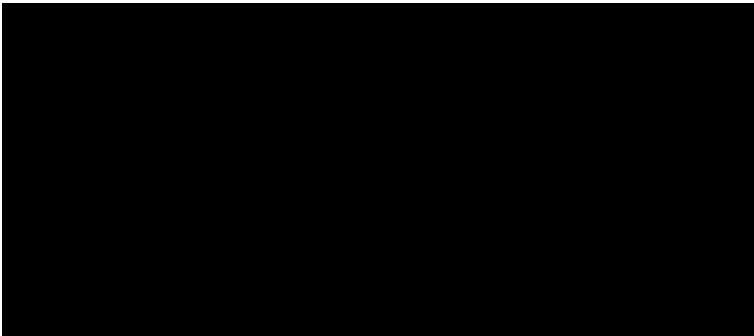
Statement of Financial Activities

Year ended 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £
Income and Endowments From:									
Donations and legacies	1	69,011	6,449	-	75,460	83,821	7,295	-	91,116
Income from Other Trading Activities	2	8,465	167,409	-	175,874	11,480	147,272	-	158,752
Investment income	3	3,665	1,943	1,926	7,534	3,149	1,905	1,641	6,695
Charitable activities	4	7,335	-	-	7,335	5,670	352	-	6,022
Other income	5	1,675	15,394	-	17,069	24,416	128,115	-	152,531
Total Income		90,151	191,195	1,926	283,272	128,536	284,939	1,641	415,116
Expenditure On:									
	6								
Raising funds		76	48,029	-	48,105	70	47,258	-	47,328
Charitable activities		102,730	151,832	1,197	255,759	100,050	204,925	1,245	306,220
Total Expenditure		102,806	199,861	1,197	303,864	100,120	252,183	1,245	353,548
Net income / (expenditure) before gains and losses		(12,655)	(8,666)	729	(20,592)	28,416	32,756	396	61,568
Net gains/(losses) on investments		801	709	2,851	4,361	996	(379)	2,915	3,532
Net income / (expenditure)		(11,854)	(7,957)	3,580	(16,231)	29,412	32,377	3,311	65,100
Transfers between funds		7,592	(7,592)	-	-	(4,960)	4,960	-	-
Net movement in funds		(4,262)	(15,549)	3,580	(16,231)	24,452	37,337	3,311	65,100
Reconciliation of funds:									
Total funds brought forward		76,124	115,880	61,770	253,774	51,672	78,543	58,459	188,674
Total funds carried forward		71,862	100,331	65,350	237,543	76,124	115,880	61,770	253,774

		2024	2023
	<u>Note</u>		
Fixed Assets			
Investments	9	<u>142,725</u>	<u>138,364</u>
		142,725	138,364
Current Assets			
Debtors	10	16,516	13,922
Bank and cash		<u>97,114</u>	<u>115,720</u>
		113,630	129,642
Creditors			
Falling due within one year	11	<u>(18,812)</u>	<u>(14,232)</u>
Net Current Assets		94,818	115,410
Net Assets		<u>237,543</u>	<u>253,774</u>
Unrestricted Funds	12		
General funds		45,283	56,124
Designated funds		<u>26,579</u>	<u>20,000</u>
		71,862	76,124
Restricted Funds	12	100,331	115,880
Endowment Funds	12	65,350	61,770
Total Funds		<u>237,543</u>	<u>253,774</u>

The accounts were approved by the trustees on **26 March 2025** and signed on their behalf by:



Session Clerk

Elder

ACCOUNTING POLICIES FOR THE YEAR ENDED 31 DECEMBER 2024

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

BASIS OF PREPARATION

The financial statements have been prepared in accordance with Accounting and Reporting by Charities:

Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) issued on 1 January 2019, and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities accounts (Scotland) Regulations 2006 (as amended).

FUNDS

Funds are classified as endowment, restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

INCOMING RESOURCES

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

INTEREST RECEIVABLE

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

ACCOUNTING POLICIES

DONATED SERVICES AND FACILITIES

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

RESOURCES EXPENDED

Expenditure is recognised on an accruals basis as the liability is incurred.

TANGIBLE FIXED ASSETS

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the statement of financial activities in the period in which the liability arises.

All tangible fixed assets costing in excess of £2,000 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives:

Fixtures, fittings and office equipment	5 years
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INVESTMENTS

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

TAXATION

Biggar Parish Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities.

The charity is registered for VAT for the trading activities at the Gillespie Centre and resources expended in the Gillespie Centre do not include VAT.

The Church has no taxable supply and therefore the Church expenditure does include irrecoverable input VAT.

Biggar Parish Church Of Scotland
Scottish Charity Number: SC000333

Notes forming part of the financial statements for the year ended 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £
1 Donations and Legacies								
Offerings	50,852	-	-	50,852	53,009	-	-	53,009
Donations	5,541	6,449	-	11,990	4,202	6,810	-	11,012
Tax Recovered on Gift Aid	10,021	-	-	10,021	9,953	-	-	9,953
Legacies	1,000	-	-	1,000	15,092	-	-	15,092
Blackmount Church Contribution	1,597	-	-	1,597	1,565	-	-	1,565
Guild Membership	-	-	-	-	-	485	-	485
	<u>69,011</u>	<u>6,449</u>	<u>-</u>	<u>75,460</u>	<u>83,821</u>	<u>7,295</u>	<u>-</u>	<u>91,116</u>
2 Income from Other Trading Activities								
Use of Premises	8,355	30,993	-	39,348	11,480	26,845	-	38,325
Gillespie Catering Income	-	135,016	-	135,016	-	119,262	-	119,262
Coffee Mornings	-	-	-	-	-	769	-	769
Other Events	110	1,400	-	1,510	-	396	-	396
	<u>8,465</u>	<u>167,409</u>	<u>-</u>	<u>175,874</u>	<u>11,480</u>	<u>147,272</u>	<u>-</u>	<u>158,752</u>
3 Investment Income								
Dividends Received	3,195	1,907	1,926	7,028	2,789	1,773	1,641	6,203
Bank Interest	444	36	-	480	342	34	-	376
Other Interest	26	-	-	26	18	98	-	116
	<u>3,665</u>	<u>1,943</u>	<u>1,926</u>	<u>7,534</u>	<u>3,149</u>	<u>1,905</u>	<u>1,641</u>	<u>6,695</u>
4 Charitable Activities								
Weddings and Funerals	7,335	-	-	7,335	5,670	-	-	5,670
The Guild - Party and Outings	-	-	-	-	-	352	-	352
	<u>7,335</u>	<u>-</u>	<u>-</u>	<u>7,335</u>	<u>5,670</u>	<u>352</u>	<u>-</u>	<u>6,022</u>
5 Other Income								
Receipts from General Trustees	-	-	-	-	13,592	-	-	13,592
Insurance Claims	-	-	-	-	10,784	57,710	-	68,494
SSE Clyde Windfarm Grant	-	-	-	-	-	24,180	-	24,180
Foundation Scotland	-	12,500	-	12,500	-	25,000	-	25,000
Community Grants	-	-	-	-	-	4,180	-	4,180
Other Grants	-	2,800	-	2,800	-	12,602	-	12,602
VAT Repayment	-	-	-	-	-	4,443	-	4,443
Sundry Receipts	1,675	94	-	1,769	40	-	-	40
	<u>1,675</u>	<u>15,394</u>	<u>-</u>	<u>17,069</u>	<u>24,416</u>	<u>128,115</u>	<u>-</u>	<u>152,531</u>

Biggar Parish Church Of Scotland

Scottish Charity Number: SC000333

Notes forming part of the financial statements for the year ended 31 December 2024

	Unrestricted	Restricted	Endowment		Unrestricted	Restricted	Endowment	
	Funds	Funds	Funds	Total	Funds	Funds	Funds	Total
	2024	2024	2024	2024	2023	2023	2023	2023
	£	£	£	£	£	£	£	£
6 Analysis of Expenditure								
Raising Funds								
Investment Manager’s Fees	-	-	-	-	-	-	-	-
Gillespie Purchases	-	48,029	-	48,029	-	46,556	-	46,556
Gillespie Equipment Hire	-	-	-	-	-	702	-	702
Offering Envelopes	76	-	-	76	70	-	-	70
	<u>76</u>	<u>48,029</u>	<u>-</u>	<u>48,105</u>	<u>70</u>	<u>47,258</u>	<u>-</u>	<u>47,328</u>
Charitable Activities								
National Ministry and Mission and Wider Work								
Ministries and Mission Allocation	57,528	-	-	57,528	51,871	-	-	51,871
Presbytery Dues	1,842	-	-	1,842	1,647	-	-	1,647
	<u>59,370</u>	<u>-</u>	<u>-</u>	<u>59,370</u>	<u>53,518</u>	<u>-</u>	<u>-</u>	<u>53,518</u>
Local Staffing Costs								
Minister's Expenses - Travel	1,149	-	-	1,149	1,177	-	-	1,177
Minister's Expenses - Telephone	483	-	-	483	438	-	-	438
Minister's Expenses - Lump Sum	-	-	-	-	1,200	-	-	1,200
Other Salary Costs	3,484	97,205	-	100,689	5,085	85,102	-	90,187
Pulpit Supply	536	-	-	536	510	-	-	510
	<u>5,652</u>	<u>97,205</u>	<u>-</u>	<u>102,857</u>	<u>8,410</u>	<u>85,102</u>	<u>-</u>	<u>93,512</u>
Building Costs								
Cleaning	593	5,042	-	5,635	339	4,953	-	5,292
Maintenance - Church	3,176	-	-	3,176	1,596	-	-	1,596
Maintenance - St Mary's Hall	479	-	-	479	12,752	-	-	12,752
Maintenance - Gillespie Centre	2,275	23,305	-	25,580	-	92,482	-	92,482
Maintenance - Manse	1,746	-	-	1,746	805	-	-	805
Council Tax - Manse	3,451	-	-	3,451	3,368	-	-	3,368

Biggar Parish Church Of Scotland

Scottish Charity Number: SC000333

Notes forming part of the financial statements for the year ended 31 December 2024

	Unrestricted	Restricted	Endowment		Unrestricted	Restricted	Endowment	
	Funds	Funds	Funds	Total	Funds	Funds	Funds	Total
	2024	2024	2024	2024	2023	2023	2023	2023
	£	£	£	£	£	£	£	£
Building Costs continued								
Water Rates	271	2,591	-	2,862	1,055	4,154	-	5,209
Insurance	9,197	-	-	9,197	8,753	-	-	8,753
Heat, Light & Power	9,833	13,911	-	23,744	2,391	7,222	-	9,613
	<u>31,021</u>	<u>44,849</u>	<u>-</u>	<u>75,870</u>	<u>31,059</u>	<u>108,811</u>	<u>-</u>	<u>139,870</u>
Other Expenses								
Telephone	483	700	-	1,183	490	638	-	1,128
Post and Stationery	230	199	-	429	213	636	-	849
Computer Expenses	590	931	-	1,521	403	1,972	-	2,375
Charity Donations	1,898	-	-	1,898	3,491	-	-	3,491
Education Ministry (incl. Sun Club)	-	940	589	1,529	245	1,575	679	2,499
Worship Ministry (incl. Music)	78	-	608	686	99	-	566	665
Outreach Ministry	999	-	-	999	643	-	-	643
Life and Work	-	-	-	-	-	-	-	-
Pastoral Ministry	246	-	-	246	111	-	-	111
Guild	-	1,455	-	1,455	-	1,045	-	1,045
Flower Guild	-	728	-	728	-	727	-	727
Minister's Discretionary Relief Fund	-	-	-	-	-	562	-	562
Other Expenses	78	885	-	963	174	403	-	577
Bank Charges	643	2,315	-	2,958	351	2,014	-	2,365
Independent Examiner's Fee	1,442	1,625	-	3,067	843	1,440	-	2,283
	<u>6,687</u>	<u>9,778</u>	<u>1,197</u>	<u>17,662</u>	<u>7,063</u>	<u>11,012</u>	<u>1,245</u>	<u>19,320</u>
Total Charitable Activities	<u>102,730</u>	<u>151,832</u>	<u>1,197</u>	<u>255,759</u>	<u>100,050</u>	<u>204,925</u>	<u>1,245</u>	<u>306,220</u>

Support costs have not been separately identified as the trustees consider there is only one charitable activity.

Therefore support costs relate wholly to that activity and have not been separately identified.

	2024	2023
	£	£
7 Staff costs and numbers		
Salaries and wages	99,291	89,295
Pension costs	1,398	892
Total	<u>100,689</u>	<u>90,187</u>

The average number of employees during the year, calculated on the basis of a head count, was as follows:

	2024	2023
Premises maintenance	1	1
Management - Gillespie Centre	1	1
Operational - Gillespie Centre	6	6
	<u>8</u>	<u>8</u>

No employee had employee benefits in excess of £50,000 for the current year and preceding year.

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 was £38,884.

8 Trustee Remuneration and Related Party Transactions

During the year one trustee received re-imbursement of expenses totalling £3,378.

Council tax of £3,451 (2023 - £3,368) was also paid for the manse in the year.

During the year an estimated total of £16,206 (2023 - £15,186) was donated to the congregation by trustees.

9 Investments

	2024	2023
	£	£
Market value at 1 January 2024	138,364	134,833
Investments sold	-	-
Realised gain on investments sold	-	-
Unrealised gain on investments	4,361	4,548
Unrealised (loss) on investments	-	(1,017)
Market value at 31 December 2024	<u>142,725</u>	<u>138,364</u>
Investments at cost	<u>124,345</u>	<u>124,345</u>
The following investments are held:		
Church of Scotland Investor's Trust Fabric Fund (formerly 450th Anniversary)	2,710	2,685
Church of Scotland Investor's Trust Sunday Club	3,495	3,463
Church of Scotland Investor's Trust General	38,987	38,634
Church of Scotland Investor's Trust Coulter Children - Growth Fund	30,598	27,961
Church of Scotland Investor's Trust Coulter Children - Income Fund	23,569	23,356
M&G Securities - General Fund	17,668	17,220
M&G Securities - Gillespie Centre	25,698	25,045
	<u>142,725</u>	<u>138,364</u>

In 2024, the restricted fund for the 450th Anniversary was transferred to the designated Fabric Fund, which is a fund provided for future maintenance of Biggar Kirk.

10 Debtors

	2024	2023
	£	£
Gift Aid Tax Refund Due	9,000	9,500
St Mary's Hall - Hall Rent	-	173
Gillespie Centre - Hall Rent	581	1,445
Gillespie Centre - Café Takings	4,614	-
Blackmount - Share of Parish Church Expenses	1,597	1,565
Unbanked Collections	228	1,239
Other debtors	496	-
	<u>16,516</u>	<u>13,922</u>

11 Creditors

	2024	2023
	£	£
Independent Examiner's Fee Accrual	2,575	2,280
Youth Group Expenses	156	-
Payroll Costs	906	771
Charity Donations	1,843	2,928
Heat, Light & Power Accrual	5,094	1,562
Water Rates Accrual	-	300
Gillespie Centre - Café Expenses	-	487
VAT	6,033	4,604
Hall Rental Deposits Held	1,280	1,300
Other Creditors	925	-
	<u>18,812</u>	<u>14,232</u>

12 Movements in Funds

	At 1 January 2024	Incoming Resources	Outgoing Resources	Transfers	At 31 Dec 2024
	£	£	£	£	£
Endowment funds					
Coulter Christian Education	61,770	4,777	(1,197)	-	65,350
	<u>61,770</u>	<u>4,777</u>	<u>(1,197)</u>	<u>-</u>	<u>65,350</u>
Restricted funds					
450th Anniversary Fund	6,408	171	-	(6,579)	-
Sunday Club	3,463	271	(183)	-	3,551
Biggar Kirk Youth Fellowship	279	-	-	-	279
Flower Guild	2,745	375	(728)	-	2,392
The Guild	2,550	118	(1,455)	(1,213)	-
IT Renewal Fund	919	-	(470)	-	449
Gillespie Centre	80,255	170,604	(180,798)	200	70,261
GC - Foundation Scotland	15,471	12,500	(15,471)	-	12,500
GC - Seeds of Change Fund	400	-	-	-	400
GC - New Lift Fund	-	7,230	-	-	7,230
Ministers' Discretionary Fund	1,256	-	-	-	1,256
Adult Education Fund	2,134	635	(756)	-	2,013
	<u>115,880</u>	<u>191,904</u>	<u>(199,861)</u>	<u>(7,592)</u>	<u>100,331</u>
Unrestricted funds					
Designated Fabric Fund	20,000	-	-	6,579	26,579
General Fund	56,124	90,952	(102,806)	1,013	45,283
	<u>76,124</u>	<u>90,952</u>	<u>(102,806)</u>	<u>7,592</u>	<u>71,862</u>
Total funds	<u>253,774</u>	<u>287,633</u>	<u>(303,864)</u>	<u>-</u>	<u>237,543</u>

Notes forming part of the financial statements for the year ended 31 December 2024

12 Movements in Funds continued

	At 1 January 2023 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2023 £
Endowment funds					
Coulter Christian Education	58,459	4,556	(1,245)	-	61,770
	<u>58,459</u>	<u>4,556</u>	<u>(1,245)</u>	<u>-</u>	<u>61,770</u>
Restricted funds					
450th Anniversary Fund	6,187	221	-	-	6,408
Sunday Club	3,337	284	(491)	333	3,463
Biggar Kirk Youth Fellowship	279	-	-	-	279
Flower Guild	3,074	399	(728)	-	2,745
The Guild	2,351	1,794	(1,045)	(550)	2,550
IT Renewal Fund	1,020	-	(101)	-	919
Gillespie Centre	51,611	231,564	(208,097)	5,177	80,255
GC - Foundation Scotland	-	25,000	(9,529)	-	15,471
GC - Seeds of Change Fund	400	-	-	-	400
GC - SSE Clyde Windfarm Grant Fund	6,936	24,180	(31,116)	-	-
Ministers' Discretionary Fund	1,817	-	(561)	-	1,256
Adult Education Fund	1,531	1,721	(1,118)	-	2,134
	<u>78,543</u>	<u>285,163</u>	<u>(252,786)</u>	<u>4,960</u>	<u>115,880</u>
Unrestricted funds					
Designated Fabric Fund	25,000	-	-	(5,000)	20,000
General Fund	26,672	129,946	(100,534)	40	56,124
	<u>51,672</u>	<u>129,946</u>	<u>(100,534)</u>	<u>(4,960)</u>	<u>76,124</u>
Total funds	<u>188,674</u>	<u>419,665</u>	<u>(354,565)</u>	<u>-</u>	<u>253,774</u>

Purposes of Endowment Funds

Coulter Christian Education. This is a fund that was originally for the Christian education for the youth of the whole parish.

Purposes of Designated Funds

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

Purposes of Restricted Funds

450th Anniversary Fund: This is a fund for the future maintenance of Biggar Kirk.

Sunday Club Fund: This fund is for work with children

Biggar Kirk Youth Fellowship: This fund is for work with young people

Flower Guild Fund: This is a fund to provide flowers for display during services of worship

The Guild: This fund is for the work of Biggar Kirk guild which is a member of the National Guild of the Church of Scotland

IT Renewals Fund: This is a fund for renewal of IT & computer equipment.

Gillespie Centre: This is a fund for the ongoing running costs of the Gillespie Centre.

Gillespie Centre Foundation Scotland Fund: This is a fund to pay the Centre manager salary in the Gillespie Centre.

Gillespie Centre New Lift Fund: This is a fund to pay for the installation of a lift in the Gillespie Centre.

Seeds of Change Fund: This fund is for the costs related to the raised beds in the back garden of the Gillespie Centre.

SSE Clyde Windfarm Grant Fund; this fund is for the internal and external repairs of the Gillespie Centre building.

Ministers' Discretionary Fund: This is a fund for the Minister to use to help individuals within the local community who are experiencing hardship.

Adult Education Fund: This fund is for the education of young adults.

In 2024, the restricted fund for the 450th Anniversary was transferred to the designated Fabric Fund, which is a fund provided for future maintenance of Biggar Kirk.

13 Analysis of Net Assets Among Funds

	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Investments	41,090	18,275	29,193	54,167	142,725
Current Assets	12,564	8,304	81,423	11,339	113,630
Current Liabilities	(8,371)	-	(10,285)	(156)	(18,812)
Net assets at 31 December 2024	45,283	26,579	100,331	65,350	237,543

14 Contributions Made by Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

15 Collections for Third Parties

	2024	2023
	£	£
Clydesdale Food Bank	912	-
Tear Fund	248	-
UNICEF	640	-
World Day of Prayer	97	-
Clydesdale Christian Youth Trust	-	1,843
Afghanistan Appeal	-	465
Turkey Earthquake Appeal	-	563
Christian Aid	-	620
	1,897	3,491

THE GUILD 01.01.24 - 31.12.24

Income		Expenditure	
Membership	-	Fundraising Expenses	-
Collections	118.10	Gifts/Donations/Other Expenses	81.17
Coffee Mornings	-	Church of Scotland	600.00
		Disbursement of Funds *	1,212.86
		Central Expenses	360.00
		Outings / Events	413.85
	<u>118.10</u>		<u>2,667.88</u>
Current Account - 01.01.24	2,499.53	Current Account - 31.12.24	-
Cash in Hand - 01.01.24	50.25	Cash in Hand - 31.12.24	-
	<u>2,667.88</u>		<u>2,667.88</u>

The Guild at Biggar stopped in 2024 with members now able to join in with the Guild at the linked charge of Blackmount.

FLOWER GUILD 01.01.24 - 31.12.24

Income		Expenditure	
Donations	339.00	Monthly Flower Allowance	1,025.00
Monthly Flower Return	436.04	Oasis & Extra Flowers	61.00
Bank Interest	35.60	Postages, Cards and Bags	78.00
		Christmas Tree	0.00
	<u>810.64</u>		<u>1,164.00</u>
Bank Accounts - 01.01.24	2,615.06	Bank Accounts - 31.12.24	2,302.66
Cash in Hand - 01.01.24	50.09	Cash in Hand - 31.12.24	9.13
January Flowers - 01.01.24	80.00	January Flowers - 31.12.24	80.00
	<u>3,555.79</u>		<u>3,555.79</u>

The Flower Guild has 25 members and welcomes anyone willing to participate in arranging flowers for the Sunday Service or distributing them in the community after the service. Finances are good but more volunteers are needed. Please putting your name forward (the flower calendar is in the church year when it reminds you of a loved one or celebration. Your donation of money goes towards the flowers that go in the church that Sunday and more than one person can put their name on any given Sunday. The flowers are distributed in the community each Sunday to those who are bereaved or sick, the housebound and for special occasions.

GILLESPIE CENTRE

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31ST DECEMBER 2024

	<u>Year Ended</u> <u>31/12/2024</u>		<u>Year Ended</u> <u>31/12/2023</u>	
	<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
Income				
Café Sales		135,016		119,262
Less: Direct Costs				
Food and Drink Purchases	(48,029)		(46,556)	
Hire of Equipment	-		(702)	
Wages	(97,205)		(85,102)	
		(145,234)		(132,360)
Gross Surplus		(10,218)		(13,098)
Add: Other Income				
Fund Raising and Donations	6,707		5,932	
Foundation Scotland	12,500		25,000	
Loaningdale School Grant	2,800		-	
SSE Clyde Windfarm Grant	-		24,180	
Other Grants	-		15,782	
Use of Premises	30,993		26,845	
Sundry Receipts	94		-	
Insurance Claims	-		57,710	
VAT Repayment	-		4,443	
Other Interest	-		98	
Dividends Received	1,571		1,492	
		54,665		161,482
		44,447		148,384
Less: Expenditure				
Rates and Water	(2,591)		(4,154)	
Telephone	(700)		(638)	
Heat, Light and Power	(13,911)		(7,222)	
Cleaning	(5,042)		(4,953)	
Property Maintenance	(23,305)		(92,482)	
Computer Expenses	(461)		(1,871)	
Office Expenses	(199)		(601)	
Accountancy	(1,625)		(1,440)	
Other Expenses	(886)		(404)	
Bank Charges	(2,315)		(2,014)	
Profit/(Loss) on Investment Revaluation	653		(603)	
		(50,382)		(116,382)
Net Surplus / (Deficit)		(£5,935)		£32,002

**GILLESPIE CENTRE
 BALANCE SHEET AS AT 31ST DECEMBER 2024**

	<u>31/12/2024</u>		<u>31/12/2023</u>
	<u>£</u>	<u>£</u>	<u>£</u>
Fixed Assets			
Investments	25,698		25,045
Current Assets			
Debtors	5,254		1,445
Bank and Cash	69,723		77,344
	<u>74,977</u>		<u>78,789</u>
Creditors			
Falling due within one year	<u>(10,284)</u>		<u>(7,708)</u>
	64,693		71,081
	<u>£90,391</u>		<u>£96,126</u>
Restricted Funds			
Opening Resources	96,126		58,947
Surplus/(Deficit) for the Year	(5,935)		32,002
Transfers	200		5,177
Closing Resources	<u>£90,391</u>		<u>£96,126</u>

A team of 50 volunteers make a major contribution in ensuring the Centre is a welcoming place to meet and learn. The Gillespie is more than just a cafe, offering support in so many ways to the groups that meet: the charities who have a base for collections including Clydesdale Foodbank, Bra Bank and WomanKind; Technical Support Sessions; weekly CAB; and Counselling Sessions. The Centre supports a minimum of twenty groups each week including the Luncheon Club and Fun & Friendship.

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

	2024	2023
	£	£
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December 2024 at cost	32,299	32,299
Market Value of Balances at 31 December 2024	<u>47,280</u>	<u>45,044</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December 2024	<u>647</u>	<u>692</u>
<u>MOVEMENTS IN THE PERIOD</u>		
CF Fund (Capital) - Investment Unrealised Gain/(Loss)	2,236	(8,570)
CF Fund (Capital) - Investment Realised Gain/(Loss)	-	4,827
CF Fund (Capital) - Withdrawal	-	(12,000)
CF Fund (Revenue) - Investment Income	1,722	1,549
CF Fund (Revenue) - Investment Realised Gain/(Loss)	-	2
CF Fund (Revenue) - Interest Received	20	11
CF Fund (Revenue) - Administration Costs	(112)	(1)
CF Fund (Revenue) - Withdrawal	(1,675)	(1,592)
	<u>2,191</u>	<u>(15,774)</u>