

**The Church of Scotland**

**Bonhill Parish Church**

**Receipts and Payments Accounts**

**Charity Registration Number: SC000886**

**Congregation Reference No: 18 11 79**

**TRUSTEES' ANNUAL REPORT YEAR ENDING 31 DECEMBER 2024**

The Trustees present the annual report and accounts for Bonhill Church for the year ended 31 December 2024.

**Reference and Administrative Information**

Charity Name: Bonhill Church.

Charity Registration Number: SC000886

Congregation Reference No: 18 11 79

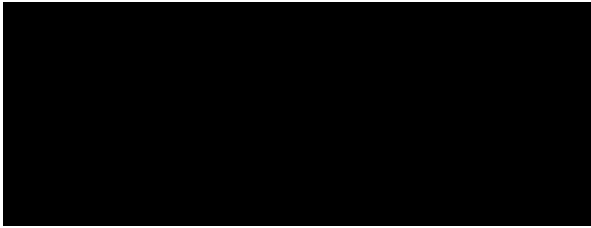
Contact Address: Bonhill Church  
C/O Blairbeg  
Drymen Road  
Balloch  
G83 8HT

[REDACTED]

**TRUSTEES: The Kirk Session.**

[REDACTED]

**Principal Office Bearers**



**Bankers**

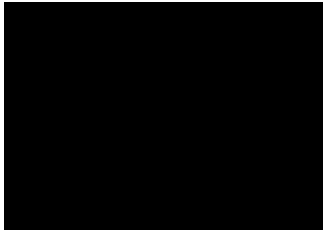
**Bank of Scotland**

**Main Street**

**Alexandria**

**G83 ONX.**

**Independent Examiner**



## **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 chosen from those members of the church who are considered to have appropriate gifts and skills to enable them to contribute. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

### **Organisational Structure**

The Kirk Session meets six times in a year and is chaired by the Minister. Certain responsibilities are delegated to committees to cover finance, property, pastoral and social concerns. They all report to the Kirk Session.

### **Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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 cooperates with other Churches in various ecumenical bodies in Scotland and beyond.

### **Services of Worship**

Sunday Worship and Sunday School took place every Sunday at 11.15am. 1st September 2024 at 10am. The Sacrament of Holy Communion was celebrated on the first Sundays of March, June and October 2024. Monthly Prayer for Healing Services took place on the 3rd Thursday of the month.

### **Youth and Non-church group activities**

Brownie and Girl Guide groups and the Boys' Brigade meet weekly and are well attended with waiting lists. As hall availability in the local area is reducing, we have now a second Girl Guide company.

The local community council, retirement and pensioner groups and OAP keep fit groups meet weekly. Both AI Anon and AA meet to provide valuable local support groups.

Fellowship and Social Events

The Easter Fayre was well attended and supported by the parish and successfully brought the community together for fellowship and fundraising.

The congregation supported our local food bank. West Dunbartonshire FoodShare received both contributions of food and toys etc during the Harvest and Christmas periods.

Senior Members

The Seniors Christmas Party was held in the church hall on the 3rd December and was a great success. 60 of our over 75 years parishioners enjoyed a 3-course dinner, carol singing and a visit from Santa with lots of gifts.

The Ladies and Men's lunch clubs meet on a monthly basis for food and fellowship at local restaurants to combat isolation and loneliness in our older members.

Ladies Lunch Club held their Christmas lunch on the 4th December at Caulders Garden Centre, Ballagan.

Men's Lunch Club met at Ross Priory for their Christmas celebration.

### **The Financial Review**

This annual financial report has been prepared to comply with The Church of Scotland and 2016 OSCR requirements.

#### **Income**

FWO	17,114
Direct Debit	21,898
Open Plate	3,276
Fund raising (Winter Fayre)	1,345
Investment income - Benevolent	386
Investment income - General	1,521
Investment income - Fabric	1,325
Investment income - Reserve	4,275
Investment income - Flower	50
Investment income - M&G	67
Hall Rental	990
Weddings & Blessings	375
Life and Work	485
Donations	2,192
Eggs	129
Council tax refund	680
<b>TOTAL</b>	<b>£56,108</b>

	<b>2023</b>	<b>2024</b>
<b>FWO</b>	40,043	39,012
<b>Plate</b>	1,700	3,276
<b>Total</b>	<b>41,743</b>	<b>42,288</b>
<b>Donations</b>	2,622	2,192

### **Weekly Offering**

Members give regularly to the church by:-

- Weekly Freewill Offering envelopes
- Monthly Standing Orders
- Anonymous donations to the open plate.

### **Bonhill Gift Aid/Giving**

The most recent figures are 2024, which showed 34% of the congregation were signed up for Gift Aid. The Congregation numbers on a Sunday have increased significantly in the last few months following the appointment of a locum preacher, the congregation enjoy having a familiar face in the pulpit each week – someone who is friendly and interesting, resulting in a 30% increase in attendance. From September, the [REDACTED] was appointed as our assistant minister. The Kirk Session will encourage the transition from FWO to Standing Order and encourage members to sign up for Gift Aid, if appropriate. 2024 demonstrated that monies generated from Direct Debit was higher than from FWO envelopes, for the first time.

### **Reserves Policy**

It is the Trustees policy to hold reserves of £150,000. The church is a B listed building and expensive repairs may be required at any time. The church has £95,505 invested in the Church of Scotland Investors Trust Growth Fund in a Reserve Fund, the market value of which is £206,501 There are further investments of £39,900 in a Fabric fund and £39,900 in General funds. The church also receives dividends. In terms of the current account, the Trustees policy is to hold reserves of approximately six months expenditure.

### **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



Date

## **Independent Examiners Report to the Trustees of Bonhill Church of Scotland**

I report on the accounts of the charity for the year ended 31/12/2024.

### **Respective responsibilities of Trustees and Examiner**

The charity 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) Regulation 2006.

The charity trustees consider 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 examiners statement.**

An 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 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 Accounts Regulations and
  - To prepare accounts which accord with the accounting records and comply with Regulation 8 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.

Bonhill Church of Scotland. SC000886 2024

**Receipts and Payments Account**

**Year ended 31 December 2024**

	Unrestricted	Restricted	Endowmen	2024	2023
<b><u>RECEIPTS</u></b>					
Donations (note 3)	43,873			<b>43,873</b>	<b>43,018</b>
Activities for Generating Funds	1,474			<b>1,474</b>	<b>322</b>
Bank and Deposit Interest	0			<b>0</b>	<b>0</b>
Investment Income	67			<b>67</b>	<b>48</b>
<b>Sub total</b>	<b>45,414</b>	<b>0</b>	<b>0</b>	<b>45,414</b>	<b>43,388</b>
Rental of premises	990			<b>990</b>	<b>1,340</b>
Receipts from General Trustees	7,121	436	0	<b>7,557</b>	<b>6,718</b>
Other Receipts (note 4)	2,147			<b>2,147</b>	<b>3,279</b>
<b>TOTAL RECEIPTS</b>	<b>55,672</b>	<b>436</b>	<b>0</b>	<b>56,108</b>	<b>54,725</b>
<b><u>PAYMENTS (note 5)</u></b>					
Costs of Generating Funds	150			<b>150</b>	<b>138</b>
Charitable Activities	78,844			<b>78,844</b>	<b>48,816</b>
<b>TOTAL PAYMENTS</b>	<b>78,994</b>	<b>0</b>	<b>0</b>	<b>78,994</b>	<b>48,954</b>
<b>Excess of Payments over Receipts for the year</b>	<b><u>(23,322)</u></b>	<b><u>436</u></b>	<b><u>0</u></b>	<b><u>(22,886)</u></b>	<b><u>5,771</u></b>
<b><u>BANK &amp; DEPOSIT BALANCE</u></b>					
<b>Bank and Deposit balances b/f</b>	69,954	3,547	0	73,501	67,730
Excess of Payments over Receipts for the year	(23,322)	436	0	(22,886)	5,771
<b>Bank &amp; Deposit Balances c/f</b>	<b>46,632</b>	<b>3,983</b>	<b>0</b>	<b>50,615</b>	<b>73,501</b>

**The Church of Scotland Investors Trust**

**Investments at Market Value**

<b>Fund</b>	<b>No of Units</b>	<b>Cost of Units £</b>	<b>Market Value £</b>
General Purposes	4,421	4,683.30	28,824.92
Benevolent Fund	2,620	1,524.01	17,082.40
Flower fund	370	215.22	2,412.40
Fabric Funds Bequests	1,217	4,505.83	7,934.84
Reserve Funds	31,672	95,505.58	206,501.44
Fabric Fund - Lees Bequests	1,755	6,002.10	11,442.60
Benevolent Fund Bequests	237	1,000.14	1,545.24
Robinson Bequest General Fund	6,844	23,201.16	44,622.88
Robinson Bequest Fabric Fund	6,844	23,201.16	44,622.88
<b>Total</b>			<b>364,989.88</b>

**Assets 0**

**Liabilities 0**

The accounts were approved by the Kirk Session on Date

For and on behalf of the Kirk Session

Session Clerk Signature

date

Treasurer Signature

date

## Statements of Balances

### Notes to the Accounts

#### 1. Trustee Remuneration and Related Party Transactions

During the year 2024, no trustees received any remuneration or reimbursement of expenses during the year.

#### 2. Movements in Funds

	<b>At 1/1/24</b>	<b>Receipts</b>	<b>Payments</b>	<b>Transfers</b>	<b>At 31/12/24</b>	<b>2023</b>
<u>Unrestricted Funds</u>						
Fabric Fund						
General Fund	69,954	55,672	78,994	0	46,632	69,954
Reserve Fund						
Note: three funds are managed in one fund called General Fund						
<u>Restricted Funds</u>						
Flower/Benevolent	3,547	436	0	0	3,983	3,547
<u>Endowment Funds</u>						
None						
<b>Total Funds</b>	<b>73,501</b>	<b>56,108</b>	<b>78,994</b>	<b>0</b>	<b>50,615</b>	<b>73,501</b>

#### **Purpose of Designated Funds**

Fabric/General/Reserve are managed as one General fund and is used to cover the general maintenance of the church building and cover yearly service costs i.e. utilities, expenses etc

### Purposes of Endowments Funds

The income of the Endowment Funds is transferred to the General, Fabric and Benevolent Funds.

### Purposes of Restricted Funds

Benevolent Fund - to fund donations to other charities, to help assist those in need in our community, and to assist older members of the congregation with gifts.

Flower Fund - this fund is to provide flowers for display during services of worship.

### 3. Analysis of Donations

	Unrestricted	Restricted	Endowmen t	2024	2023
FWO	39,012			<b>39,012</b>	<b>40,043</b>
Gift Aid	0			<b>0</b>	<b>0</b>
HMRC	0			<b>0</b>	<b>0</b>
Open Plate	3,276			<b>3,276</b>	<b>1,700</b>
Donations	1,585			<b>1,585</b>	<b>1,275</b>
<b>Total</b>	<b>43,873</b>	<b>0</b>	<b>0</b>	<b>43,873</b>	<b>43,018</b>

### 4. Analysis of Other income

Life & Work	485			<b>485</b>	<b>294</b>
Council tax Refund	680			<b>680</b>	<b>1,685</b>
Collected for charities	982			<b>982</b>	<b>1,300</b>
<b>Total</b>	<b>2,147</b>	<b>0</b>	<b>0</b>	<b>2,147</b>	<b>3,279</b>

## 5. Analysis of Payments

### Cost of Generating Funds

Investment Manager fees	0	0
FWO envelopes	150	138

<u>Charitable Activities</u>	<u>2024</u>	<u>2023</u>
Giving to GROW	25,221	20,142
Presbytery Dues	338	625
Minister's expenses	1,955	1,218
Ministerial assistance	0	0
Pulpit Supply	7,521	2,721
Other staffing costs (note 7)	2,548	2,548
Fabric Repairs & Maintenance	4,292	7,000
Council Tax	0	175
Heat & Light	7,077	5,802
Insurance	3,193	3,095
Church roof project	18484	0
Church office	25	148
Organ & Music	0	0
Printing, stationary & Postage	0	0
Manse	4,252	626
Other expenses	3,938	4,716
<b>Total</b>	<b>78844</b>	<b>48,816</b>

### **Governance Costs**

Independent examiners fee	0	0
Other Payments	0	0

## 6. Ministers Stipend

The church makes Giving to Grow Contributions as required by the Church of Scotland. Our contribution in 2024 was £20,142. For the year under review, the minimum stipend was £31,642; and the maximum stipend in the 5<sup>th</sup> and subsequent years of service was £38,884. Around 86% of the Giving to Grow Contributions go to the National Stipend Fund which bears the cost of all Ministers' stipends, employer's national insurance, and pension contributions. The remaining 14% of contributions is spent on Mission and Renewal activities across the Church.

7. Staff Costs	2024	2023
Organist Salary	2,548	2,548

## 8. Collections for Third Parties

In 2024 collections were made by members and organisations and donated to charities. The church made donations to charities as follows.

Christian Aid	£420	
STV Appeal	£290	
West Dunbarton Food share	£150	Toys/groceries
MacMillan Cancer	£290	

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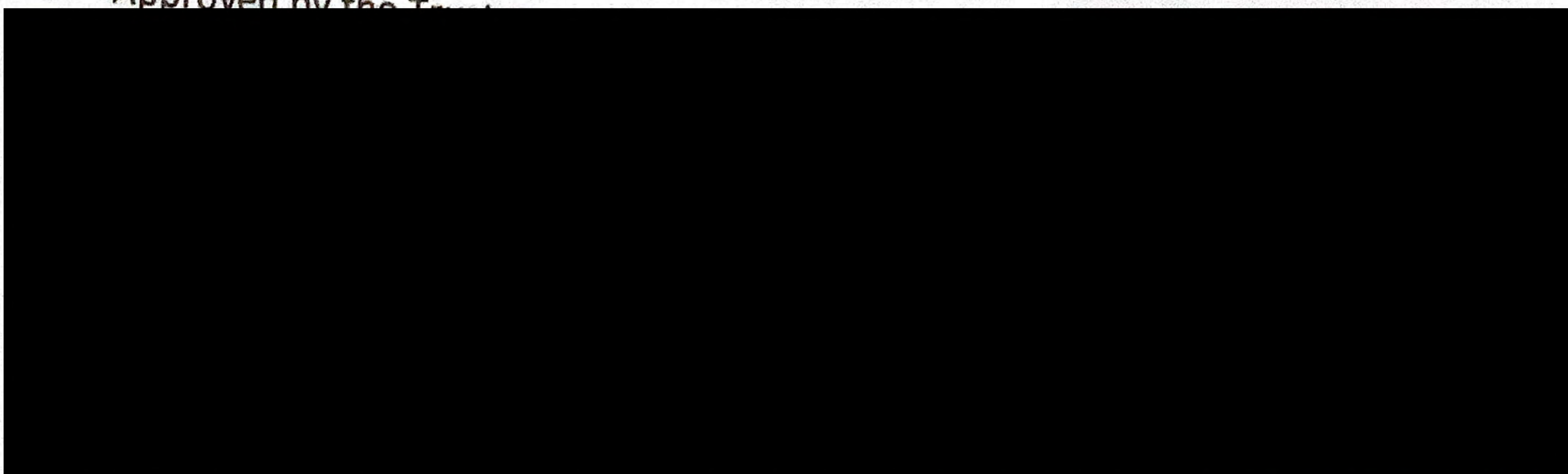
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Bonhill Church of Scotland. SC000886 2024

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Approved by the Trust



# Bonhill Church of Scotland. SC000886 2024

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