

**Fernhill & Cathkin Church of Scotland**

**Receipts & Payments Accounts  
for year ended 31 December 2024**

**Congregation Number – 160858**

**Charity Number – SC001077**

**Fernhill & Cathkin Church of Scotland**  
**Reference & Administrative Information**

Charity Name	Fernhill & Cathkin Church of Scotland
Charity Registration Number	SC001077
Congregational Reference Number	160858
Contact Address	

**Trustees**

**Kirk Session Members**

All are also members of members of the Congregational Board

**Congregational Board Members - elected**

**Principal Office Bearers**

Minister

Session Clerk

Clerk to the Board

Treasurer

**Bankers**

Bank of Scotland

82 Main Street Rutherglen G73 2HZ

## **Trustees` Annual Report for year ended 31<sup>st</sup> December, 2024**

### **Structure Governance & Management**

#### **Governing Document**

The Church is governed in accordance with the terms of the Model Deed of Constitution.

#### **Recruitment & Appointment of Trustees**

Members of the Kirk Session and the Congregational Board are the charity trustees. The Kirk Session members are the elders of the Church and chosen from those members of the Church who are considered to have the appropriate gifts and skills. Likewise, Board members are recruited in the same way. The Minister who is a member of the Kirk Session is elected by the congregation and inducted by the Presbytery.

#### **Organisational Structure**

The Kirk Session which meets nine times a year is responsible for the spiritual affairs within the Church. The Congregational Board is responsible for the temporal affairs of the Church. It is chaired by the Minister or a designated member elected from its membership and meets five times a year. Certain financial and fabric responsibilities are delegated to the finance committee and property committee as appropriate.

#### **Objectives & Activities**

The Church of Scotland is Trinitarian in doctrine, reformed in tradition in polity 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 in Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Activities at Fernhill & Cathkin include Services of Worship, Youth Activities, Sunday School, Keep Fit, Knit and Natter, Social Events, Community Activities, including a dance group and weekly AA meetings.

#### **Achievements & Performance**

During the course of the year Sunday Services were not so well attended as in previous years. Social events such as the Christmas Fayre and other fund-raising events were well attended. The windows in the Church have been replaced and door and window locks have been updated to comply with safety standards.

The outcome of the Presbytery Plan is awaited.

## **Fernhill & Cathkin Church of Scotland**

### **Financial Review**

Our principal source of income is weekly offerings. Freewill offerings increased by £446 in 2024 and open plate giving increased by £470 while other income fell by £694. The amount recovered by gift aid was £4,360. The shortfall for the year therefore, including payment owed for Ministries & Mission is £63,238. Our thanks to all those whose generosity have supported the Church during the year. We are again unable to meet our commitments to Givings to Grow/Ministries with a shortfall this year of over £63,122.

### **Reserves Policy**

At the end of 2024 the Church held unrestricted funds of £5,793 of which £1,168 has been designated for the fabric fund. The remaining balance of £4,625 is held in the general account and is available to meet payment of other accounts.

In addition, as noted in the Appendix the General Trustees hold £26,580 in a reserve account and £3,084 in a revenue account on behalf of the Church. These funds can only be used for fabric purposes in either the Church or the manse. Unfortunately, an application to Glasgow Presbytery for release of funds to replace one boiler has been refused.

### **Statement of Trustees' Responsibilities**

The members of the Kirk Session/Congregational Board 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/Congregational Board 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 Trustees 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 2016. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of other irregularities.

Approved by the Trustees /03/2025 and signed on their behalf.

 – 22/03/2025

Session Clerk

## **Fernhill & Cathkin Church of Scotland – SC001077**

### **Independent Examiner's Report to the Trustees of Fernhill & Cathkin Church of Scotland**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 5 to 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) and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity trustees consider that the audit requirements 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) © of the Act and to state whether 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 explanation from the trustees concerning any such matters. The procedures undertaken do not include 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 reasonable cause to believe that any material respects the requirements:
  - to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Regulations and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Act have not been met, or
2. To which in my opinion attention should be drawn to enable proper understanding of the accounts to be reached.

██████████ – 23/03/2025

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# **Fernhill & Cathkin Church of Scotland**

## **Receipts & Payments Account**

**For the year ended 31 December 2024**

	<b>Unrestricted</b>	<b>Restricted</b>	<b>Endowment</b>	
	<b>Funds 2023</b>	<b>Funds 2023</b>	<b>Funds 2023</b>	<b>Total 2024</b>
Donations	35,303			32,709
Legacies	-	-	-	-
Activities for generating funds				
Bank & deposit and interest	-	-	-	-
Investment income	-	-	-	-
Hall lets				
Rental of premises	-	-	-	-
Grants	-	-	-	-
Drawn down from general Trustees	-	-	-	-
Other receipts	-	-	-	-
<b>Total Payments</b>				<b>35,302</b>
Cost of generating funds	226			220
Charitable activities	33,645			37404
Governance costs	-	-	-	-
Assets & Investments				
<b>Total Payments</b>	<b>33,871</b>			<b>37,404</b>
<b>Excess of Receipts over</b>				
<b>Payments for the year</b>				
<b>before transfers</b>	<b>(2,349)</b>			<b>(2,052)</b>
Transfers				
<b>Excess of payments</b>				
<b>Over receipts</b>				
-	-	-		

**Fernhill & Cathkin Church of Scotland**

**Statement of Balances at 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>Bank &amp; Deposit</b>					
Bank & Deposit	4,624				6,973
Balances brought forward	6,973				
<b>Movement in year</b>					
Excess of Payments over Receipts	(2,349)				(2,052)
Bank balances carried forward	5,793				<b>6,973</b>
<b>Investments at market value</b> (cost £nil)	-	-	-	-	-
<b>Assets</b>					
Gift aid recoverable	4,500				4,360
<b>Liabilities</b>					
Giving to Grow/ Ministry & Mission	63,122				59,884

Session Clerk – ( )

Treasurer – ( ) – 22/03/2025

## **Fernhill & Cathkin Church of Scotland**

### **Notes forming part of accounts for year ended 31/12/2024**

#### **1. Basis of Accounting**

These accounts have been prepared on the Receipts & Payments basis 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 2016.

#### **2. Movement in Accounts**

	<b>At 1/1/24</b>	<b>Receipts</b>	<b>Payments</b>	<b>Transfers</b>	<b>At 31/1/24</b>
Fabric Fund	5,505	2,343	6,680	-	1,168
General Fund	1,467	30,366	27,191	-	4,625
	<b>6,973</b>	<b>32,709</b>	<b>33871</b>	<b>-</b>	<b>5,793</b>

#### **Restricted Funds**

None	-	-	-	-	-
<b>Total Funds</b>	<b>6,973</b>				<b>5.793</b>

#### **Purpose of Funds**

Fabric Fund – The trustees have set aside funds for maintenance of the Church Property.

General Fund – Deals with the day to day running of the Church.

#### **3. Donations**

	<b>Unrestricted Funds 2024</b>	<b>Restricted Funds 2024</b>	<b>Endowment 2024</b>	<b>Total 2023</b>	<b>Total 2023</b>
WFO Scheme (non gift aid)	6,670		-	-	5,202
Gift Aid donations	10,210				11,229
Ordinary (open plate)	2,777				2,307
Gift Aid	4,360				7,178
Other offerings (members and organisations)	8,692				9,386
	<b>32,709</b>				<b>35,392</b>

#### **4. Analysis of Payments**



	<b>Restricted Funds 2024</b>	<b>Unrestricted Funds 2024</b>	<b>Endowment Funds 2024</b>	<b>Total</b>	<b>Total</b>
<b>Cost of Generating Funds</b>					
Investment Manager's fees	-	-	-	-	-
Offering envelopes	226				220
	<b>226</b>				<b>220</b>
<b>Charitable Activities</b>					
Giving to Grow					
Ministries & Mission	6,000				14,381
Presbytery Dues	726				535
Pulpit Supply	300				1,081
Other staffing costs	6,693				6,473
Minister's expenses	-	-	-	-	-
Council Tax	3,013				2,498
Fabric repairs & maintenance	4,680				3,390
Heat & light	6,359				5,174
Insurance	2,283				1,9471
Church office expenses	-	-	-	-	-
Organ & music	418				621
Printing, stationery, postage	196				444
Other expenses	977				381
	<b>33,871</b>				<b>37,184</b>
<b>Governance costs</b>					
Independent examiner's fee	-	-	-	-	-
<b>Other payments</b>					
Purchase of investments	-	-	-	-	-
Purchase of fixed assets	-	-	-	-	-

## **5. Trustees Remuneration & Related Party Transactions**

During the year one trustee (the Minister) received reimbursement of expenses of £3,013 in respect of council tax, travel, and sundry expenses. No trustee received any remuneration for services tendered during the year.

## **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. 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.

### **6. Collections for Third Parties**

	<b>2023</b>	<b>2024</b>
Lodging House Mission	200	232