

The Church of Scotland

THE KIRK OF THE HOLY ROOD

GRANGEMOUTH

2024

RECEIPTS AND PAYMENT ACCOUNTS

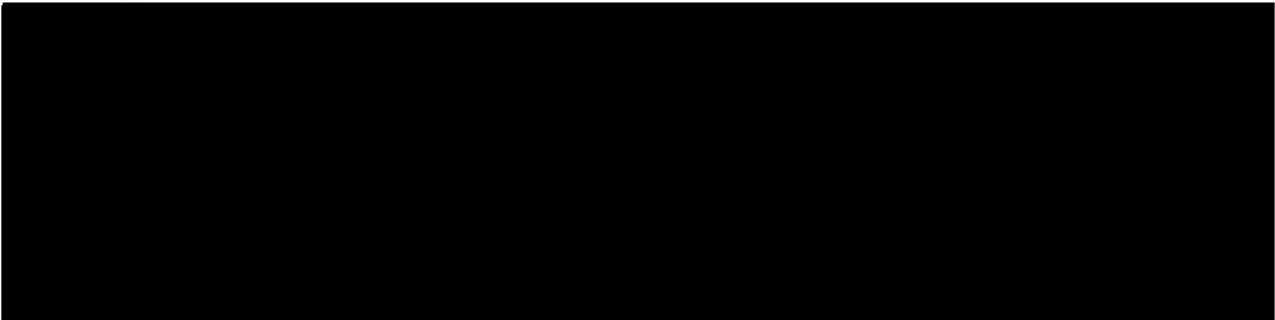
Charity Number SC001603

Congregation No. 221360

**Reference and Administrative Information**

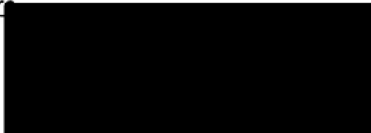
Charity Name GRANGEMOUTH-KIRK OF THE HOLY ROOD-GRANGEMOUTH  
Charity Registration Number SC001603  
Congregational Reference No. 221360  
Contact Address 15 Glengarry Crescent  
Falkirk  
FK1 5UD

**Trustees:**



**Principal Office Bearers**

Minister  
Session Clerk  
Church Treasurer



**Independent Examiner**



**Bankers**  
Clydesdale Bank plc  
1 Bank Street  
Falkirk  
FK1 1NB

**Trustees' Annual Report**  
**Year ended 31<sup>st</sup> December 2024**

**Structure, Governance and Management**

**Governing Document**

The Church is administered under the Deed of Unitary Constitution signed May 2019

**Recruitment and Appointment of Trustees**

Trustees are members of the Kirk Session and former Board of Management members, together with the minister. Our trustees are all members of the church who have been thought to have the appropriate gifts and skills, and elected to serve.

Members of the congregation are asked annually to recommend fellow members to seek election to Kirk Session. Such members may be elected at any time through the year, and will be expected to join one or more committees, and become part of the rota for Duty Team tasks on a Sunday. Elders are elected by the Kirk Session.

**Organisational Structure**

The Congregational board was disbanded in June 2019 and we work with a team structure. Reports are given to Session when we meet every month. Some members of the former Board still come along to these meetings and though they cannot vote their opinions are still valued.

The teams look after Finance, Property, Outreach, Safeguarding and Fundraising

The parent charity is the Church of Scotland,  
Charity Reference Number SCO11353

**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 to promote the advancement of religion.

**Statement of Trustees Responsibilities**

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 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 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.

As a Parish Church of the Church of Scotland we offer worship every Sunday according to the laws of the Church. We hold a Sunday School whenever there are children with us, and celebrate Holy Communion five times a year.

The Kirk Session approve the Financial Statements put forward by our Treasurer. They are also responsible for Safeguarding the Assets of the Church and must take reasonable steps for the prevention of irregularities.

**Contacts**



### **What We Do**

Our services take place in church every Sunday, with the exception of the weeks where joint services are held in one of the other Grangemouth churches. The use of our halls is also extensive, with weekly classes in a variety of dance styles, a pilates class, martial arts classes, football training and an NHS Baby Sensory Group. They are also let regularly for various other activities when required.

Our Women's Association continues to flourish, meeting weekly to hold or attend functions, or partake in a variety of activities. We very much appreciate the hard work of the office-bearers and other volunteers.

We have a good relationship with the other churches in the town and have taken part in the joint ventures such as the Holiday Club and Messy Church.

Our Kirk magazine is produced bi-monthly, and Elder visits complement our ability to keep in touch with our members. We aim to bridge the gap to our members who are unable to attend Sunday services.

To extend this, we offer our services online, by recording them each Sunday and uploading to Facebook. We also have the ability to stream our services, and will pursue this when appropriate.

We are humbly grateful for the kindness and generosity of one of our members, who left provision for this with a bequest to us.

At the beginning of our services, our Session Clerk will read intimations from the Lectern, and welcome all of our members, friends, and visitors.

Our Outreach Committee keep in touch with many other charitable organisations within the local community, particularly those who may need help, whether financial or otherwise.

During 2024 our Congregation lost 15 members by death, and 8 by other means. We welcomed 2 new members this year, and our roll stands at 197.

Our Fundraisers were able to put their enthusiasm and inventiveness to good use in 2024, with some successful events organised. These provided much need income to the church, and an opportunity to meet in more informal circumstances.

The Safeguarding Co-ordinator continues to ensure that all is well regarding our Safeguarding Policy.

Despite financial difficulties affecting us all, we have continued to provide an unbelievable level of support to the local Foodbank with a monthly collection in Church.

Individual church members are involved in Presbytery, Prayer Committee, and local pastoral groups.

This has been an uncertain year for Kirk of the Holy Rood as, like so many others, we have faced many unexpected challenges. Our minister has led by example in overcoming challenges with hard work, innovation, commitment, and a determination to achieve as close to normal church life as possible, despite the hurdles. We are delighted that he has continued to help us

- ❖ Share God's love in the Church and Parish
- ❖ Build on our strengths and talents
- ❖ Share our future vision for our Church

### **Annual Report - Treasurer**

#### **Achievement and Performance**

Our church halls are fully available to both our 'in-house' and external organisations. Our Women's Association hold weekly meetings with an excellent membership and syllabus. We continue to host various Dance classes offering a variety of styles, and host classes in pilates, martial arts and football training. We were also able to offer up our premises to a Baby Sensory class, which is run in conjunction with NHS nurses.

Worship has been led by our minister, or in his absence, pulpit supply.

We continue to have regular charity appeals at Easter, Christmas, and Harvest. We have continued our link with the local foodbank, having monthly collections to support them.

#### **Financial Review**

##### **Income**

- Weekly Freewill Offerings fell by 10% which reflects the reduction in both attendance at services and number of members, and also our movement away from the use of donation envelopes, which became too expensive to administer
- Fabric donations also decreased by 50%, for similar reasons
- Gift Aid donations and tax recovered have decreased by 7%, which stems from some newly registered Gift-Aid donors and increased giving from our existing donors



- our Open Plate donations have increased again this year, which is the positive side of our movement away from the use of donation envelopes. Our income from WFO, Fabric and open plate has not changed significantly in amount, just the methods of giving.
- Fundraising provided some much need income this year, and I offer huge thanks to those who were involved. There was an increase from 2023 of 60%, which is a great reward for your efforts.
- Our church organisations have been hugely generous in 2024, as in all years. Our senior members, our drop-in club, and our women's association have made significant donations, and I offer huge thanks to those who are part of these in any way.
- The response from our members and friends to this year's Giving Day was again fantastic, and the total raised, £2392, is a slight increase from 2023, and is a measure of the generosity of all of our donors
- Our hall let income has increased significantly from last year, and remains a significant element of our income. It is hugely important as we face increased charges for utilities.

#### **Expenditure**

- We were able to meet our Congregational Payments in full this year, with £7000 paid in May, £7000 in September and the balance (£13035) paid in December. The shortfall from past years persists (£14685)
- Presbytery fees were set at just over £800 in 2024, and were met this in full
- Council Tax costs for the manse have increased, in line with rises elsewhere.
- The cost of grasscutting remained steady, but issues with the third party led us to completing much of the work ourselves. We will continue to do this to minimise costs, only requesting outside help when absolutely necessary. May I offer my sincere thanks to those who have assisted in this regard
- There were significant increases in the cost of utilities, with rates for both gas and electricity at record levels. Our outlay on electricity in 2024 was 90% more than in 2023, and gas has increased by almost 20%
- There were no other significant changes to expenditure

2024 has been another difficult year. Costs are rising for essential services, and we battle as best we can to retain not only the interest of our members and friends, but also their enthusiasm, and commitment to our services of worship.

Despite the many challenges, we were able to meet our commitments for Ministry and Mission to George Street for 2024, which is a measure of our people and their commitment to our church. While we retain our shortfall from past years, which now stands at £14685, this is something we will attempt to pay when funds allow, assuming that we are set targets that reflect realistic expectations of our income and expenditure.

Our reserve funds were reduced to £5000 in 2023, but are holding steady as things stand.

For the coming year, the challenge to balance the books will continue to be a difficult one. The number of members we have continues to fall slightly, year on year, in keeping with the trend across most churches, and all denominations. It becomes all the more difficult to maintain our levels of income, despite the generosity of our members and visitors.

I would hope that we can assist our fundraising committee again this year and I encourage all of our members, friends, visitors and all who care for our church to reward their extensive efforts. It will of course be dependent on the well-being of our members, so we will see how much we can achieve, but fundraising may well be one of the few income streams where we have a measure of control.

#### **Reserves Policy**

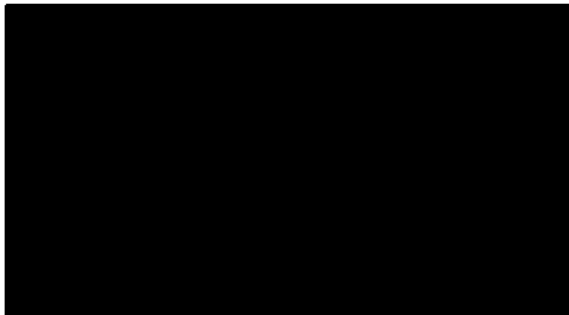
At present, what is ring-fenced as our Fabric Fund also represents our Reserve Fund, as the end of year balance representing the General Fund is never sufficient to cover the cost of the general running and upkeep of the Church and its buildings for the length of time required by the reserves policy (six months).

#### **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 transaction 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 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 2007. They are also responsible for

safeguarding the assets of the Church and must take reasonable steps for prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf



Date

16/3/25

Congregational Reference No. 221360

## Independent Examiner's Report to the Trustees of Kirk of the Holy Rood, Grangemouth

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 2 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.

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. 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 [other than disclosed below\*]

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 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.

\* Please delete the words in brackets if they do not apply. If the words do apply set out those matters which have come to your attention.

Note that column totals may differ slightly from the amounts totaled. This is down to rounding differences, as amounts are shown rounded to whole pounds.

**Kirk of the Holy Rood, Grangemouth**  
**Receipts and Payments Account**  
**Year ended 31 December 2024**

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b><u>Receipts</u></b>	<b>Note</b>					
Donations	3	35,378			35,378	38,847
Legacies		0			0	2,600
Activities for Generating Funds		2,310			2,310	1,446
Bank & Deposit interest		0	0		0	0
Investment income						
Rental of premises		9,172			9,172	6,640
Sale of assets						
Sale of investments						
Grants						
Receipts from General Trustees						
Charitable Activities			918		918	1,199
Other Receipts		6,314			6,314	92
<b><u>Total Receipts</u></b>		<b>53,175</b>	<b>918</b>		<b>54,093</b>	<b>50,824</b>
<b><u>Payments</u></b>	<b>4</b>					
Costs of generating funds						
Payments relating directly to charitable activities		53,025	1,378		54,403	69,002
Charitable activities						
Governance costs						
Grants and donations						
Purchase of fixed assets						
Other		688			688	293
<b><u>Total Payments</u></b>		<b>53,713</b>	<b>1,378</b>		<b>55,091</b>	<b>69,295</b>
Excess of Receipts over Payments for the year before transfers		(539)	(460)		(999)	(18,471)
<b>Transfers</b>		(360)	360			
Excess of Receipts over Payments for the year		<b>(899)</b>	<b>(100)</b>		<b>(999)</b>	<b>(18,471)</b>

**Kirk of the Holy Rood,**  
**Grangemouth**  
**Statement of**  
**Balances**

**At 31 December 2024**

	Note	Unrestricted Funds £	Restricted funds £	Endowment funds £	Total 2024 £	Total 2023 £
<b><u>Bank &amp; Deposit</u></b>						
<b><u>Balances</u></b>						
Bank & deposit balances brought forward						
General Fund		8,415			8,415	26,596
Fabric Fund		0			0	0
Outreach Account			509		509	799
Sunday School			183		183	183
		<u>8,415</u>	<u>692</u>		<u>9,107</u>	<u>27,578</u>
<b><u>Movement in year:</u></b>						
Excess of Receipts over Payments for the year						
General Fund		(899)			(899)	(18,182)
Fabric Fund		0			0	0
Outreach Account			(100)		(100)	(290)
Sunday School			0		0	0
		<u>(899)</u>	<u>(100)</u>		<u>(999)</u>	<u>(18,471)</u>
<b><u>Bank &amp; deposit</u></b>						
<b><u>balances</u></b>						
Bank & deposit balances Carried forward						
General Fund		7,516			7,516	8,415
Fabric Fund		0			0	0
Outreach Account			409		409	509
Sunday School			183		183	183
		<u>7,516</u>	<u>592</u>		<u>8,108</u>	<u>9,107</u>

**Investments at market value**

(cost £ xxxxx)

=====

**Assets**

Gift Aid Receivable

=====

**Liabilities**

Accumulated shortfall in  
M&M payments

14,685 14,685

**14,685 14,685**

The accounts were approved by the Kirk Session and Financial Board on 16/3/2025

For and on behalf of the Kirk Session and Financial Board



Session Clerk

Treasurer

## Kirk of the Holy Rood, Grangemouth

### Notes to the Accounts

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

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.

£3761 was paid to Falkirk District Council for Council Tax in 2024

£1132 was paid to George Street in lieu of Minister's Expenses.

This was made up of the following:

£960.00 - LUMP SUMS of £80 for Sep-23 to Aug-24 (12 x £80)

+ £53.10 (118 miles x £0.45 - Sep23)

+ £57.60 (128 miles x £0.45 - Dec23)

+ £61.65 (137 miles x £0.45 - May24)

#### **2 Movements in Funds**

	At 1 January 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
<b>Unrestricted funds</b>					
General Fund	8,415	53,175	53,713	(360)	7,516
Fabric Fund	0	0	0	0	0
	<u>8,415</u>	<u>53,175</u>	<u>53,713</u>	<u>(360)</u>	<u>7,516</u>
<b>Restricted funds</b>					
Outreach	509	918	1,378	360	409
Sunday School	183	0	0	0	183
	<u>692</u>	<u>918</u>	<u>1,378</u>	<u>360</u>	<u>592</u>
<b>Endowment funds</b>					
<b>Total funds</b>	<u><u>9,107</u></u>	<u><u>54,093</u></u>	<u><u>55,091</u></u>	<u><u>0</u></u>	<u><u>8,108</u></u>

#### Purposes of Designated Funds

General Fund: The Trustees have set aside funds for the day to day running of the Church

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

#### Purposes of Restricted Funds

Outreach: This is a fund to receive and distribute charitable donations

Sunday School Fund: This is a fund set aside for use by the Sunday School.

#### Purposes of Endowment Funds

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>3. Analysis of Donations</b>					
WFO Scheme (non Gift Aid)	20,016			20,016	22,362
Fabric Fund	909			909	1,970
Tax Recovered on Gift Aid Donations	7,045			7,045	7,583
Ordinary Offerings (Open Plate)	3,093			3,093	1,229
Other Offerings, Donations etc	4,316			4,316	5,701
	35,378	0		35,378	38,847
Grants					
Receipts from other Charitable activities		918		918	1,199
Hall Rent	9,172			9,172	6,640
Fundraising	2,310			2,310	1,446
Life & Work	50			50	92
Transfer from Revenue Account	4,320			4,320	0
Utilities refund	1,644			1,644	0
Legacies	0			0	2,600
Bank Adjustment	300			300	0
Interest					9
	<u>17,796</u>	<u>918</u>		<u>18,716</u>	<u>11,977</u>
	<u>53,175</u>	<u>918</u>		<u>54,093</u>	<u>50,824</u>



	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>4. Analysis of Payments</b>					
<b>Costs of generating funds</b>					
Investment Managers' fees					
Offering envelopes					
<b>Payments relating directly to charitable activities</b>					
Ministries & Mission allocation	27,035			27,035	35,551
Minister's expenses	1,132			1,132	1,295
Pulpit Supply	400			400	500
Staff Costs	7,794			7,794	6,695
Maintenance	3,824			3,824	3,502
Utilities	5,553			5,553	4,239
Council Tax	3,761			3,761	3,508
Copyright	93			93	87
Presbytery Dues	802			802	759
Insurance	1,861			1,861	1,918
Stationery (FWO envelopes etc)	93			93	90
Postage	0			0	0
Window Cleaning	396			396	36
Council of Churches	0			0	0
Gifts	0			0	0
Security	139			139	0
Fundraising expenses	0			0	0
Induction costs	0			0	0
Church Officer duties	0			0	0
Easter expenses	15			15	0
Christmas expenses	0			0	0
Donations – MND, CHAS, Poppy Scotland	32	1,378		1,410	1,881
Audio-Visual equipment, printer	0			0	8,786
Bank Adjustment (chq returned)	450			450	0
Purchase of Lectern Bible	0			0	38
Flower Guild	0			0	0
Church equipment	60			60	0
Training	35			35	118
<i>Subtotal (Pmts relating...)</i>	<i>53,475</i>	<i>1,378</i>		<i>54,853</i>	<i>69,002</i>

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>Other</b>					
Life & Work	238	0		238	293
Repair to stained glass windows	0	0		0	0
Repair to manse driveway	0	0		0	0
60 <sup>th</sup> Birthday lunch expenses	0	0		0	0
<i>Subtotal (Other)</i>	238	0		238	293
	<u>53,713</u>	<u>1,378</u>		<u>55,091</u>	<u>69,295</u>
<b>Governance costs</b>					
Independent examiner's fees					
<b>Other payments</b>					
Purchase of assets					
Purchase of investments					

## 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>		
Poppy Scotland	32	194
Talbot House, Grangemouth	0	0
	<u>32</u>	<u>194</u>

## APPENDIX

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

<u>CAPITAL ACCOUNT</u>	2024 £	2023 £
Credit Balances held at 31 December at cost	_____	_____
Market Value of Balances at 31 December	_____	_____

### REVENUE ACCOUNT

Credit Balance at 31 December	_____ 306	_____ 4,412
-------------------------------	-----------	-------------

### TEMPORARY ACCOUNT

Credit Balance at 31 December	_____ 0	_____ 0
-------------------------------	---------	---------

#### Notes

1. If any of the above lines do not apply to your congregation for both of the years being reported then they can be removed from the note.
2. The note only requires the year end figure for each year to be shown. Detailing the movements is not necessary but can be shown as additional disclosure if considered appropriate.
3. Capital and Revenue accounts are always credit balances but Temporary accounts can be either credit or debit balances. If a debit figure this should not be included as a liability but in most cases will be recouped from property sale proceeds in due course. If this situation applies it may be appropriate to include an explanatory statement as part of the note.

# Receipts and payments accounts

For the period from	Period end date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	January	2024		31	December	2024

## Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
<b>A1 Receipts</b>						
Donations Received	35,378	-	-	-	35,378	38,847
Legacies	-	-	-	-	-	2,600
Grants	-	-	-	-	-	-
Receipts from Fundraising Activities	2,310	-	-	-	2,310	1,446
Gross trading receipts	-	-	-	-	-	-
Income from investments other than land and buildings	-	-	-	-	-	-
Rents from land & buildings	9,172	-	-	-	9,172	6,640
Gross receipts from other charitable activities	-	918	-	-	918	1,199
Other	6,314	-	-	-	6,314	92
<b>A1 Sub total</b>	<b>53,175</b>	<b>918</b>	<b>-</b>	<b>-</b>	<b>54,093</b>	<b>50,824</b>
<b>A2 Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets	-	-	-	-	-	-
Proceeds from sale of investments	-	-	-	-	-	-
<b>A2 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>53,175</b>	<b>918</b>	<b>-</b>	<b>-</b>	<b>54,093</b>	<b>50,824</b>
<b>A3 Payments</b>						
Costs of generating funds	-	-	-	-	-	-
Gross trading payments	-	-	-	-	-	-
Investment management costs	-	-	-	-	-	-
Payments relating directly to charitable activities	53,025	1,378	-	-	54,403	69,002
Grants and donations	-	-	-	-	-	-
Governance costs	-	-	-	-	-	-
Audit/independent examination	-	-	-	-	-	-
Preparation of annual accounts	-	-	-	-	-	-
Legal costs	-	-	-	-	-	-
Other	688	-	-	-	688	293
Charitable activities	-	-	-	-	-	-
<b>A3 Sub total</b>	<b>53,713</b>	<b>1,378</b>	<b>-</b>	<b>-</b>	<b>55,091</b>	<b>69,295</b>
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets	-	-	-	-	-	-
Purchase of investments	-	-	-	-	-	-
<b>A4 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>53,713</b>	<b>1,378</b>	<b>-</b>	<b>-</b>	<b>55,091</b>	<b>69,295</b>
<b>Net receipts / (payments)</b>	<b>(539)</b>	<b>(460)</b>	<b>-</b>	<b>-</b>	<b>(999)</b>	<b>(18,471)</b>
<b>A5 Transfers to / (from) funds</b>						
<b>Surplus / (deficit) for year</b>	<b>(899)</b>	<b>(100)</b>	<b>-</b>	<b>-</b>	<b>(999)</b>	<b>(18,471)</b>

## Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
<b>B1 Cash funds</b>	Cash and bank balances at start of year	8,415	692			9,107	27,578
	Surplus / (deficit) shown on receipts and payments account	(699)	(100)			(999)	(18,471)
	Transfer between funds					-	
	Cash and bank balances at end of year (Agree balances with receipts and payments account(s))	7,516	592	-	-	8,108	9,107
<b>B2 Investments</b>	Details			Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £	
				Total	-	-	
<b>B3 Other assets</b>	Details			Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
	Income from rent of Manse			Revenue Account		4,412	4,412
	Temporary Account			Temporary Account		-	-
				Total	-	4,412	4,412
<b>B4 Liabilities</b>	Details			Fund to which liability relates	Amount due to nearest £	Last year to nearest £	
	Accumulated shortfall in M&M payments				14,685	14,685	
				Total	14,685	14,685	
<b>B5 Contingent liabilities</b>	Details			Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £	
				Total	-	-	

Signed by one or two trustees  
on behalf of all the trustees

## Section C Notes to the Accounts

### C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

Purpose of Designated Funds  
 General Fund: this fund is used for the general maintenance and day-to-day running of the Church.  
 Fabric Fund: the Trustees have set aside funds for major repairs and maintenance of Church property. This fund is also our reserve fund.

Purpose of Restricted Funds :  
 Sunday School - solely for Sunday School  
 Outreach : for fundraising on behalf of, and donations to, third party charities

### C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Total			-

### C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	X
--	---

### C3b Trustee remuneration - details

Authority under which paid	£

### C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	X
---	---

### C4b Trustee expenses - details

	Number of trustees	£

### C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

### C6 Other information

Nationwide closed our Fabric account.

I have been unable to find a bank which would provide free banking, so the money has been transferred to our General fund, where it will be ring-fenced within this account, and treated as a separate fund.

**Additional analysis (1)****Analysis of receipts and payments****1 Donations**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Weekly freewill offering	20,016				20,016	22,362
Gift Aid recovered from donations	7,045				7,045	7,583
Open plate	3,093	-			3,093	1,229
Fabric fund	909				909	1,970
Other	4,316				4,316	5,701
<b>Total</b>	<b>35,378</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>35,378</b>	<b>38,847</b>

**2 Grants**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**3 Gross receipts from other charitable activities**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Various donations : e.g. Nepal, Poppy Scotland, etc.		918			918	1,199
<b>Total</b>	<b>-</b>	<b>918</b>	<b>-</b>	<b>-</b>	<b>918</b>	<b>1,199</b>

**4 Payments relating directly to charitable activities**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
COS Congregational Payments	27,035				27,035	35,551
Minister's Expenses	1,132				1,132	1,295
Staff costs	8,194				8,194	7,195
Maintenance	3,824				3,824	3,502
Utilities	5,553				5,553	4,239
Council Tax	3,761				3,761	3,508
Copyright	93				93	87
Storm Damage Repairs						
Other	3,433	1,378			4,811	13,625
<b>Total</b>	<b>53,025</b>	<b>1,378</b>	<b>-</b>	<b>-</b>	<b>54,403</b>	<b>69,002</b>



## 2024

## Closing

gen fund	7,515.99	Diff
cl bals	0.00	

gen fund  
fabric  
outreach  
Sunday school  
cl bals

## Closing

gen fund	cl bals	7,515.99	0.00
fabric		0.00	0.00
outreach		409.07	0.00
Sunday school		183.03	0.00
		8,108.09	0.00

OSCR return 2024 KHR v1.0 APPROVED

## Statement of Balances as at 31 December 2024

[illegible]

## Kirk of the Holy Rood

OSCR return 2024 KHR v1.0 APPROVED

## Additional analysis (2)

## 5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below <b>General</b>	Unrestricted fund 2 - enter name of fund below <b>Fabric</b>	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	<b>Total unrestricted funds</b>	<b>Total unrestricted funds last period</b>
<b>Receipts</b>						
Donations	35,378				35,378	38,847
Legacies	-				-	2,600
Grants	-				-	-
Receipts from fundraising activities	2,310	-			2,310	1,446
Gross trading receipts					-	-
Income from investments other than land/bldngs		-			-	-
Rents from land & buildings	9,172				9,172	6,640
Gross receipts from other charitable activities					-	-
Other	6,314	-			6,314	92
<b>Sub total</b>	<b>53,175</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>53,175</b>	<b>49,625</b>
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>53,175</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>53,175</b>	<b>49,625</b>
<b>Payments</b>						
Cost of generating funds					-	
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	53,025	-			53,025	67,154
Grants and donations	-				-	-
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other	688	-			688	293
<b>Sub total</b>	<b>53,713</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>53,713</b>	<b>67,447</b>
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>53,713</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>53,713</b>	<b>67,447</b>
<b>Net receipts / (payments)</b>	<b>(539)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(539)</b>	<b>(17,822)</b>
<b>Transfers to / (from) funds</b>	<b>(360)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(360)</b>	<b>(360)</b>
<b>Surplus / (deficit) for year</b>	<b>(899)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(899)</b>	<b>(18,182)</b>

## Nature and purpose of funds

General Fund: used for general maintenance and day-to-day running of Church.  
 Fabric fund: funds set aside for major repairs and maintenance of Church property. Also functions as reserve fund.

## Additional analysis (3)

## 6 Breakdown of restricted funds

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
	Outreach	Sunday School				
<b>Receipts</b>						
Donations		-			-	-
Legacies					-	-
Grants					-	-
Receipts from fundraising activities		-			-	-
Gross trading receipts					-	-
Income from investments other than land and buildings		-			-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities	918	-			918	1,199
<b>Sub total</b>	<b>918</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>918</b>	<b>1,199</b>
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>918</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>918</b>	<b>1,199</b>
<b>Payments</b>						
Expenses for fundraising activities		-			-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities	1,378	-			1,378	1,849
Grants and donations		-			-	-
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
Other	-	-			-	-
<b>Sub total</b>	<b>1,378</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,378</b>	<b>1,849</b>
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	-
Purchase of investments					-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>1,378</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,378</b>	<b>1,849</b>
<b>Net receipts / (payments)</b>	<b>(460)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(460)</b>	<b>(650)</b>
<b>Transfers to / (from) funds</b>	<b>360</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>360</b>	<b>360</b>
<b>Surplus / (deficit) for year</b>	<b>(100)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(100)</b>	<b>(290)</b>

## Nature and purpose of funds

Outreach: used to collect charitable donations  
 Sunday School: funds raised and spent by Sunday School

### Analysis of Receipts

[illegible]

Total Transfers	360.00
Net income	54,092.69

Total Transfers	360.00
Net income	54,092.69

### Analysis of Payments

Analysis of Payments															
Account	Category	Payment	Costs of generating funds	Gross trading payments	Investment management costs	Payments relating directly to charitable activities	Grants and donations	Governance costs	Audit/independent examination	Preparation of annual accounts	Other	Charitable activities	Governance costs	Purchases of fixed assets	Total
General Account	Unrestricted	Mission Expenses George St		-	-	1,132.35									1,132.35
General Account	Unrestricted	Presbytery Dues				802.00									802.00
General Account	Unrestricted	Council Tax				3,750.51									3,750.51
General Account	Unrestricted	Organist				4,091.00									4,091.00
General Account	Unrestricted	Cleaners				3,713.03									3,713.03
General Account	Unrestricted	Electricity				1,936.63									1,936.63
General Account	Unrestricted	Gas				3,060.69									3,060.69
General Account	Unrestricted	Manse Boiler Service				0.00									0.00
General Account	Unrestricted	Insurance				1,862.59									1,862.59
General Account	Unrestricted	Telephone				557.11									557.11
General Account	Unrestricted	Photocopier Maintenance				93.00									93.00
General Account	Unrestricted	Copyright				252.89									252.89
General Account	Unrestricted	General Insurance				292.25									292.25
General Account	Unrestricted	Maintenance				3,278.60									3,278.60
General Account	Unrestricted	Stationery				92.96									92.96
General Account	Unrestricted	Postage				396.00									396.00
General Account	Unrestricted	Window Cleaning													
General Account	Unrestricted	Life & Work													
General Account	Unrestricted	Public Forfeiture Transfer													
General Account	Unrestricted	Competition Moderator Expenses													
General Account	Unrestricted	Pupil Supply				400.00									400.00
General Account	Unrestricted	Gifts													
General Account	Unrestricted	Training													
General Account	Unrestricted	Security				35.25									35.25
General Account	Unrestricted	Security (Logan Scotland, Scripture Union, Word Vision)				139.00									139.00
General Account	Unrestricted	Transfer to Sundry School				32.00									32.00
General Account	Unrestricted	COS Corporational Payments				27,035.00									27,035.00
General Account	Unrestricted	Transfer to Sundry School													
General Account	Unrestricted	Fundraising - expenses													
General Account	Unrestricted	Janitor													
General Account	Unrestricted	Flower Guild													
General Account	Unrestricted	Funeral Expenses													
General Account	Unrestricted	Church Expenses				15.49									15.49
General Account	Unrestricted	Church Charity				59.99									59.99
General Account	Unrestricted	Christmas - Expenses													
General Account	Unrestricted	Bank Adjustment													
General Account	Unrestricted	Grangemouth Community Care													
General Account	Unrestricted	Sundries													
General Account	Unrestricted	Widder's Expenses (personal)													
General Account	Unrestricted	Interest - tax				53,025.34					1,048.00				54,073.34
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Transfer	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													
Fabric Account	Unrestricted	Fabric Account													