

Craigrownie Parish Church Of Scotland

Scotland · Charity number SC001725

Details

Status	Removed
Legal form	Unincorporated association
Registered	1907-05-07
Removed	2025-04-03
Register	View on the OSCR register

Contact

Address	The Orchards Barbour Road Kilcreggan Helensburgh G84 0JA
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Activities

Activities: 'It makes grants, donations or gifts to organisations', 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: To provide a place of worship for Christians. To comply with Church of Scotland guidelines. To promote the Gospel. To hold fundraising events.

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: the advancement of religion

Geography

- **Main operating location:** Argyll And Bute
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2023-12-31	-	-	-	-

Craigrownie Parish Church Of Scotland

Scotland - Charity number SC001725

Accounts

**THE CHURCH OF SCOTLAND
CRAIGROWNIE PARISH CHURCH COVE**

RECEIPTS AND PAYMENTS ACCOUNTS

FOR YEAR ENDED 31st DECEMBER 2023

Congregation No: 181188

Charity No: SC001725

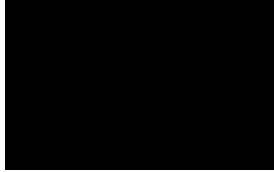
Reference and Administrative Information

Charity Name: Craigrownie Parish Church.

Charity Registration Number: SC001725.

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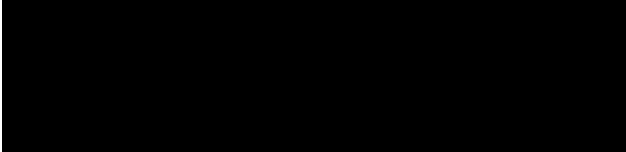
Contact Address:



Trustees at the end of 2023



Principal Office-bearers



Independent Examiner



Bankers

Bank of Scotland,
26 Colquhoun Square
Helensburgh G84 8AP

Trustees' Annual Report Year ended 31st December 2023

Governing Document:

The Church is administered in accordance with the terms of the Unitary Constitution of Church of Scotland.

Recruitment and Appointment of Trustees:

Rev. Christine Murdoch was minister throughout 2021, assisted by local ordained minister [REDACTED].

Members of the Kirk Session are the charity trustees which met ten times during the year.

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

Organisational Structure:

Certain responsibilities are delegated to the following Working Groups/ Committees:

- The Finance Committee – guides the Session on major financial arrangements.
- The Fabric Committee – looks after the maintenance of the fabric.
- The Health and Safety Working Group – helps the Session to comply with legislation for safety.
- The Facilities Working Group – explores what facilities are needed to be fit for purpose.
- The Events Committee – plans major events, generally for fund raising.
- The Roll Committee – ensures we have an accurate membership roll.
- The Manse Committee (jointly with St Modan's Rosneath and Garelochhead Parish Church) – explores maintenance requirements there.
- The Worship Group—supports the Minister in finding ways of meeting the worship needs of the parish.

These groups all meet as the need arises and report to the Kirk Session where decisions are recorded in the minutes.

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 co-operates with other Churches in various ecumenical bodies in Scotland and beyond. The vision of The Church of Scotland is to be a church which seeks to inspire the people of Scotland and beyond with the Good News of Jesus Christ through enthusiastic worshipping, witnessing, nurturing and serving communities. During the year this vision statement has been frequently before us.

Worship:

Morning worship was held at 11.15am except for the undernoted joint services which include Garelochhead Parish church and Rosneath St Modans.

Joint services were held at St Modans on 16th April and throughout June, at Craigrownie during July and Garelochhead in August. Christmas Eve being on Sunday, there were three services: 11.15am at Craigrownie, 6pm in Garelochhead and 11.30pm in St Modans. A joint service was held at 10.30am on Christmas Day at Craigrownie. Sunday 31st December was a joint service at 11.15am at Garelochhead.

Joint additional services were held each evening of Holy Week, rotating round the three churches in the linkage. Special Sunday services included Harvest Thanksgiving, incorporating a Baptism and Remembrance Sunday. The latter had a splendid turnout from local youth and adult organisations and RNAD Coulpport.

A remembrance and thanksgiving service for those not looking forward to Christmas was held on the afternoon of 3rd December.

Communion was celebrated in Craigrownie at the usual occasions in January, April, June and October. Additionally, there were Joint Communion services in St Modans in June and Garelochhead in August.

The Worship Group led a service in July and another in October. They will be rather busier in 2024 when our OLM Rev. Ian Millar leaves us to go elsewhere.

Singing, usually accompanied by pre-recorded music or the keyboard, has recently been supported once a month by an organist.

Kilcreggan Primary School held their Easter and Christmas services in Craigrownie.

Guild:

The Lochside Guild, which included 16 members as well as several visitors, enjoyed a variety of speakers. We also had fun with a musical afternoon, “Posh Hats, poetry and Pancakes” and a Christmas lunch. A coffee Morning in the Spring and a very successful Christmas sale raised enough money to enable us to support the National Guild projects. New members are always welcome.

Youth Activities:

The Lochside Churches were delighted to be able to employ [REDACTED] a, our Family Worker, for another year. As well as supporting local families, [REDACTED] has been able to set up new projects within the Hub and the Community Garden has now matured with the assistance of volunteers.

Fund Raising:

The Events committee organised a wonderful Summer Fete in July. Money was also donated at an Open Doors event in the Church when it was beautifully decorated for the festive season.

Achievements and Performance

The Ministry Team of [REDACTED] and Family Worker, [REDACTED] working with the Elders and Office Bearers create a caring source of witness in our parish. We shall miss [REDACTED] when he serves elsewhere under the Presbytery Plan.

A focus on mission is developing. Three elders’ conferences were held in 2023 and another is scheduled for March 2024. Trials of ideas are encouraged. The minister is a Chaplain for Hermitage Academy and visits local. As a result, Kilcreggan Primary held its Easter and Christmas services in the Church. The Family Worker is also involved with the Academy and the Chaplains Café now often has around 150 attending at lunchtime. Her pastoral work in the communities is greatly valued. She organises events and nurtures and encourages youngsters and families. The Community Garden continues to go from strength to strength. As well as its produce, the garden creates an attractive eye-catching feature beside the main road.

Successful missional /social/fundraising events included a Tabletop sale and the Summer Fete. A new “Open Doors” event was held in December with tea, coffee and mince pies being served. The Church was beautifully decorated, and visitors admired the stained-glass windows and ceiling murals. Some people had travelled from outwith the Peninsula and there were many positive comments.

The Church also supported several charities and appeals, including the Helensburgh and Lomond foodbank, the Syria and Turkey earthquake appeal, Christian Aid and Poppy Scotland.

Church Building

During 2023 all the annual work has been carried out -grass cutting, weed killing, gutters cleaned, fire extinguishers serviced, all electrical equipment PAT tested and leaf sweeping in the autumn.

The organ was repaired and tuned.

In September 2022 the Five Year Building Inspection was carried out by the Building Officer of Presbytery Clyde.

The Report was in 4 categories:

- A- Urgent nil
- B- B-Essential within the next 12 months
- C- C- Essential within the next 5 years
- D- D- Advisable.

The essential work is now completed.

Dunny plaster walls were removed due to dampness. The flashing emergency lights were all replaced. Pointing on South wall was done with lime-based mortar.

Other work carried out:

Consumer unit in the dunny was replaced.

Control unit for the audio system was replaced and rehoused in the church from the vestry.

New central heating boiler was installed.

Manse Maintenance

████████████████████ conducted an inspection of the manse in September 2023 with ██████████ who made no specific requests at that time. However later in the year our Minister informed the manse committee that it was difficult to stay warm in the study which led to the installation of 90mm insulation under all the floors throughout by ██████████. He also improved the door leading from the study to the garage.

Other work included repointing the steps leading to the kitchen, and replacement of internal stairway lighting.

The main electrical distribution board was replaced as an upgrade was required to facilitate e-car charging. An e-car charging socket was installed.

Special collections:

Special collections were uplifted in church for the following organisations:

Christian Aid

- Scottish Poppy Appeal
- Glasgow City Mission
- Helensburgh Food bank
- DEC Earthquake Appeal
- The total for these collections amounted to £2,711.

Financial Review

Within our General Account, there was only a small deduction in congregational donations from last year and although our Giving to Grow commitment had increased, we were able to pay in full. We are grateful to our events committee for raising over £2,000 at the summer fete and a successful Open Doors event at Christmas time. Increases in ministerial costs, Giving to Grow and cleaners' wages were offset by deductions in fuel consumption. We did not require pulpit supply during the year but were pleased to engage an organist once a month at a modest fee.

Regarding our Fabric account, church maintenance costs were less than usual, and although manse maintenance was over £8,000, our link churches paid their share of this expense. Dividends from investments provided over £4,000 and income was boosted by regular sales of homemade marmalade.

Our Kirk Session agreed to sell £60,000 of investments, of which half was given to the Family Worker fund to ensure that ██████████ could be employed for another year. The remainder was deposited in the Fabric Fund to help with ongoing repair work. This still leaves a market value in excess of £112,000 invested with the Church of Scotland Investment Trust. The Family Worker fund has managed to develop and sustain new projects and

the extra £30,000 will be most useful in the coming year. The Capital account in the Consolidated Fabric Fund held by the General Trustees on our behalf has dwindled in the last few years and has now been closed after transfer of £4,162 to our second Capital fund. This Capital account holds £61,6066 and the Revenue holds a balance of £4,912, after reimbursement of building insurance. It is anticipated that during 2024, Craigrownie church will unite with our two link churches and all monies will be under the jurisdiction of a new joint Kirk Session.

Reserves Policy

The Finance Committee has reviewed the reserve fund holding, set up some years ago, to eliminate cashflow problems and is satisfied with the level set. The arrangement is reviewed annually.

Risk Management

The Kirk Session has appointed a Safeguarding coordinator and a Health and Safety convenor, each of whom is supported by a small committee. At every meeting of the Kirk Session, Safeguarding and Health and Safety are considered. Trustees outside the Safeguarding committee conduct an annual audit of safeguarding and report directly to the Session. This report is overseen by Presbytery.

It is considered that the church is an unlikely target for terrorism. The church building was partially refurbished in 2016 and a modern fire system covers the refurbished end. There are adequate exits for the congregation. Our building is well maintained.

There are no children regularly attending our church. We employ a full time Family Worker who is managed by a small group of Trustees. The Family Worker actively engages with the wider community and leads us in such as Messy Church. We also engage with children at Holiday Club run in conjunction with the Triple Linkage. We recognise these as high-risk activities and manage the events with a good ratio of adults who have been vetted by the PVG scheme and attended training. We use the church's safeguarding resources in conjunction with our own risk assessments.

Other than the Family Worker, we have no direct employees, but use cleaners and contractors. We discuss risks with contractors and are willing to assist them with risk assessments.

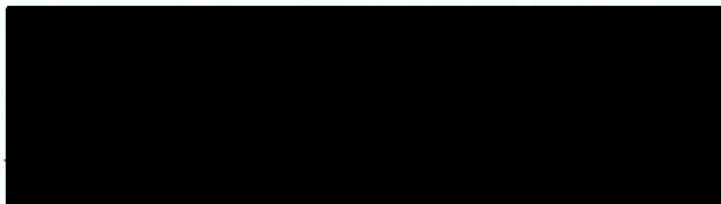
We run fetes in the local Burgh Hall, a community owned resource. The building is well maintained and has an up-to-date fire alarm system. The Burgh Hall has a Safety System that we willingly follow. The type of fete stall has been rationalised to eliminate potential risk of such as selling faulty second-hand goods.

The Treasurer is supported by a small committee and this group meets regularly. Finance proposals of significance made to the Kirk Session are committee decisions. There is seldom much cash handled nowadays, with the majority giving by standing order or bank transfer.

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 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,



APPENDIX 3



Independent examiner's report on the accounts

v2

Report to the trustees/members of
Registered charity number
On the accounts of the charity for the period

Charity name

Craigrownie Parish Church
SC001725

Registered charity number
On the accounts of the charity for the period

Period start date			to	Period end date		
Day	Month	Year		Day	Month	Year
01	January	2023		31	December	2023

Set out on pages

(remember to include the page numbers of additional sheets)

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) 2005 Act 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 accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]

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.

Signed:

Name:

Relevant professional qualification(s) or body (if any):

Address:

Date:

10/02/2024

Craigrownie Parish Church
Receipts and Payments Account
Year ended 31 December 2023

	Unrestricted	Restricted	Endowment	Total	Total
	Funds	Funds	Funds	Total	Total
	2023	2023	2023	2023	2022
	£	£	£	£	£
<u>Receipts (see Note 3)</u>					
Donations	22,364			22,364	22,688
Legacies	0			0	0
Activities for Generating Funds	188			188	797
Bank & Deposit interest	148			148	55
Income for family worker		54,262		54,262	34,400
Congregational Organisations	0			0	150
Weddings and funerals	250			250	550
Autumn Fair/Summer Fete	2,003			2,003	2,252
Life and Work Income	546			546	468
Collection for Rev.Ian Millar	615			615	0
Fabric fund income	40,927			40,927	542
Flower fund		179		179	152
Investments	4,476			4,476	4,256
Linkage share of manse expenses	1,448			1,448	946
Receipts from General Trustees	2,460			2,460	24,391
VAT Reclaim	3,188			3,188	0
Linkage share of church expenses	1,018			1,018	934
Sale of Investments	60,004			60,004	0
Presbytery Grant	7,075			7,075	0
<u>Total Receipts</u>	146,710	54,441		201,151	92,581
<u>Payments (see Note 4)</u>					
Costs of generating funds	0	0		0	0
Charitable activities	97,818	67,756		165,574	107,676
Governance costs	0	0		0	0
<u>Total Payments</u>	97,818	67,756		165,574	107,676
Transfers					
General Fund				-60,000	1,835
Fabric Fund				40,000	-1,835
Family Worker Fund				30,000	0
Fabric Deposit Fund				-10,000	
				0	0
Excess of Receipts over Payments for the year 2023	48,892	-13,315		35,577	-15,095

CRAIGROWNIE PARISH CHURCH
STATEMENT OF BALANCES

AT 31ST DECEMBER 2023

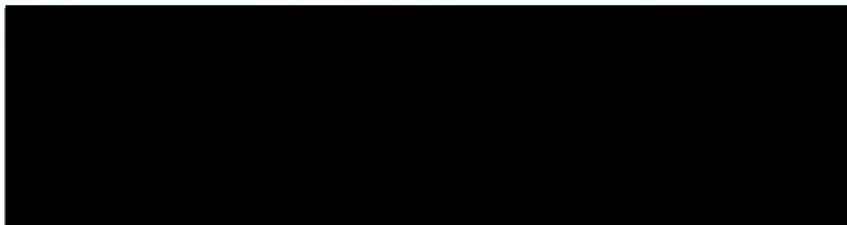
	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2023 £	Total 2022 £
<u>Bank and Deposit</u>					
<u>Balances</u>					
Bank and Deposit balances brought forward	22,130	45,933	0	68,063	83,158
<u>Movement in year:</u>					
Excess of Receipts over Payments for the year	48,892	-13,315	0	35,577	-15,905
Bank and Deposit balances carried forward	71,022	32,618	0	103,640	68,063

Investments held on behalf of the Congregation by the Church of Scotland Investors Trust
As at 31st December 2023

			<u>2023</u>	<u>2022</u>
GROWTH FUND	76,442	0	76,442	128,358
INCOME FUND	42,338	0	42,338	40,793
<u>Assets</u>	0	0	0	0
<u>Liabilities</u>	0	0	0	0

The accounts were approved by the Kirk Session on 28/2/24

For and behalf of the Kirk Session



Craigrownie Parish church

Statement of Balances

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

Travel expenses of £463 were paid on behalf of [REDACTED].

No Trustee or a person related to a Trustee had any personal interest in any contract or transaction entered into by the church.

£1,244 was paid to Argyll and Bute Council for share of manse council tax.

2.

Movements in Funds

	At 1 Jan 2023 £	Receipts £	Payments £	Transfers £	At 31st Dec, 2023 £
Restricted Funds					
Flower Fund	501	179	279	0	401
Family Worker Fund	45,432	54,262	37,476	0	62,218
Unrestricted funds					
Designated Fabric Fund	6,998	50,966	20,848	-2,460	34,656
Deposit Fabric Fund	10,000	0	10,000	0	0
General Fund	132	95,744	96,971	2,460	1,365
Reserve Fund	5,000	0	0	0	5,000
Total funds	68,063	201,151	165,574	0	103,640

Purposes of Designated Funds

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

Reserve Fund: This fund was set up to provide cash flow within the General Account.

Purposes of Restricted Funds

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

Family Worker Fund: This fund was set up to employ a Family Worker.

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2023	2023	2023	2023	2022
	£	£	£	£	£
3. Analysis of Donations					
Gift Aid Donations	16,305			16,305	16,985
Tax Recovered on Gift Aid	4,201			4,201	4,655
Ordinary Offerings	566			566	354
Congregational organisations	0			0	150
Other Donations	1,291			1,291	694
	<u>22,363</u>			<u>22,363</u>	<u>22,838</u>
4. Analysis of Payments					
Costs of generating funds					
Offering envelopes				0	0
				<u>0</u>	<u>0</u>
Charitable activities					
Giving to Grow	18,242			18,242	16,049
Presbytery dues	158			158	278
Minister's expenses	1,790			1,790	1,262
Pulpit supply	0			0	0
Cleaner	1,464			1,464	1,248
Council Tax	1,245			1,245	1,247
Church maintenance	11,424			11,424	22,319
Manse maintenance	8,939			8,939	1,745
Organist	250			250	0
Hire of Burgh Hall	225			225	209
Heating and lighting	1,638			1,638	2,543
Insurance	2,848			2,848	2,582
Miscellaneous	87			87	703
Organ maint./ fire protection	535			535	100
Life & Work costs	630			630	540
Printing and stationery	583			583	514
Website	260			260	310
Flower fund		279		279	454
F.Worker expenditure		37,477		37,477	55,573
Grant for Family Worker	7,500			7,500	0
Deposit Fund	10,000			10,000	0
Transfer from sale of investments	30,000	30,000		60,000	0
Independent Examiners Fees	0			0	0
	<u>97,818</u>	<u>67,756</u>		<u>165,574</u>	<u>107,676</u>
Total Expenditure				165,574	107,676

5. Analysis of Lochside Churches Family Worker Account

The Lochside Churches account, which include the three churches in the linkage, was set up to enable the employment of a family worker and is financed partly by members of the linked churches.

INCOME		EXPENDITURE	
Opening Balance	45,432		
Individual pledges	11,444	Salary, admin etc.	30,413
A & B Council Grant	2,060	Mileage	2,394
Craigrownie sale of investments	30,000	Other Expenses	4,669
Presbytery Grant for 2024	7,500		
Other Income	610	Closing Balance	62,217
Gift Aid	2,647		

6. Ministers Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all minister's 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 £30,135 and the maximum stipend (in the 5th and subsequent years) was £37,032.

7. Collections for Third Parties

	2023	2022
Christian Aid	1,869	2,868
Afghanistan Appeal	-----	586
Water Aid	0	----
Poppy Scotland	275	200
Glasgow City Mission	332	251
Mary's Meals	—	185
Helensburgh Food Bank	115	-----
DEC Earthquake Appeal	120	-----
	<u>£2,711</u>	<u>£4,090</u>

APPENDIX

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

Capital Account (Consolidated Fabric Fund)

Credit balances held at 31 December 2022 at cost	£ 4,045
Gain on sale of shares	117
Transfer to Capital Account 2	4,162
Credit balances held at 31 December 2023 at cost	0

Capital Account (2)

Credit balances held at 31 December 2022	£56,903
Transfer from Capital Account 1	4,162
Credit balances held at 31 December 2023	61,066

Revenue Account

Credit balance at 31 December 2022	5,614
Revenue Interest and Dividends	1,839
Building Insurance	2,460
Admin Charge	81
Credit balance at 31 December 2023	4,912

GENERAL FUND BUDGET 2024

Budget 2024

Actual 2023

INCOME

Offerings

	£		£		
Gift Aid donations	17,000		16,305		
Tax recovered	4,300		4,201		
Ordinary offerings	500		566		
Other donations	<u>1,200</u>	23,000	<u>1,291</u>	22,363	

Other ordinary Gen. Income

Fete/Fundraising	2,200		2,190		
Weddings & Funerals	400		250		
Investment income	250		232		
Receipts from G.Trustees	7,500		7,074		
Linkage churches share	<u>1,000</u>	11,350	<u>1,018</u>	10,764	

34,350

33,127

EXPENDITURE

Ministry

Giving to Grow	19,162		18,242		
Presbytery dues	<u>0</u>	19,162	<u>158</u>	18,400	

Local Staffing costs

Ministers Travel	600		463		
Other expenses	420		401		
Phone	1,000		926		
Pulpit supply	300		0		
Cleaner	<u>1,464</u>	3,784	<u>1,464</u>	3,254	

Building Costs

Organ maint.	350		384		
Fire Protection	160		151		
Heating & Lighting	1,800		1,638		
Insurance	2,900		2,848		
Council Tax	<u>1,350</u>	6,560	<u>1,244</u>	6,265	

Other Local Costs

Printing & Stationery	600		583		
Misc. expense	50		86		
Organist	<u>600</u>	1,250	<u>250</u>	919	

30,756

28,838

SURPLUS/DEFICIT

3,594

4,289