

The Church of Scotland



Gorbals Parish Church of Scotland, Glasgow

Congregational Accounts

For the year ended 31 December 2024

Congregation No: 160943

Charity No: SC002214

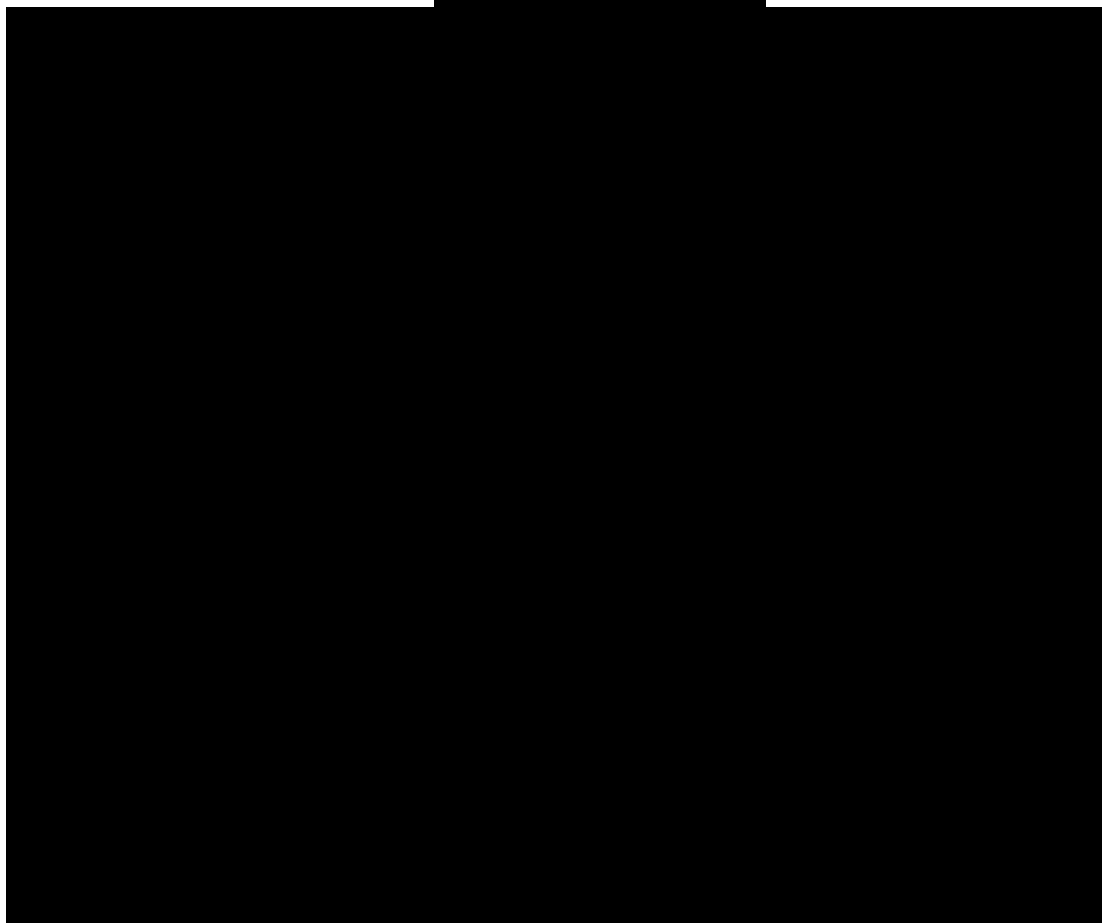
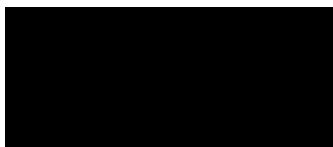
Reference and Administrative Information

Charity Name: Gorbals Parish Church of Scotland, Glasgow

Charity Registration Number: SC002214

Congregation Reference No: 160943

Contact Address:



Bankers:

Bank of Scotland
Glasgow Laurieston Branch
PO Box 1000
BX2 1LB

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 the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session, which meets at least six times a year, is responsible for all the work within the Church. Certain responsibilities were delegated to the following groups: Nuts and Bolts (Staff/Finance/Property/Digital) and Worship Group (Co-ordinate worship). As the Nuts and Bolts group have been inactive their responsibilities have now taken over by the Session Clerk and Treasurer in the short term.

Objectives and Activities

Summary

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

The local congregation is led by the Kirk Session in maintaining an active presence and regular Sunday services of worship throughout the year with additional services during Lent and Advent. Our regular services have been organised by the worship group under the leadership of our Worship Co-ordinator [REDACTED] who works one day a week.

Achievements and Performance

Summary

The church has continued to thrive this year with church attendance increasing, people added to the roll and the ordination of a new Elder. A Sunday Prayer group is now meeting every week before the service. We are also running Family Fun Days and Quiet Days on Saturdays during the year. Everyone is welcome and there is a focus on sharing our beliefs.

The church has continued to be well used during the week with our regular groups, activities and people popping in for companionship, advice and support. The community fridge and coat rack are very well used. Food donations that are likely to go to waste are offered to the community to prevent food waste. The coat rack is a place for people to exchange outdoor clothing. There have also been social events which encourage a greater crossover between the church and community such as World Women's Day harvest.

The church, and particularly [REDACTED] were involved in campaigning to help one of our community members to bring her family to the UK. This involved the Church of Scotland, media and politicians and raising money for flights. Eventually she was reunited with the family she had not seen for ten years.

Gorbals Parish Church of Scotland, Glasgow SC002214

We have started a project to improve storage in the building and at the same time make a comfortable quiet space for informal meetings, counselling and for individuals to take some time out.

The Kirk Session and its sub-groups have continued to function through the year. The Kirk Session continues to be engaged with Presbytery in the formulation of the Presbytery Mission Plan. This should be concluded for our cluster in early 2025.

Financial Review

The Charity ended 2024 with a surplus of £6,308 (2023: deficit of £4,189) in Unrestricted Funds and an overall deficit of £4,660 (2023: deficit of £5,579). Unrestricted Receipts were increased to £63,426 (2023: £55,454) although overall donations were reduced to £36,445 (2023: £41,733). There has been a decrease in gift aided donations to £22,088 (2023 £24,268). In 2023 we were fortunate to receive a £5,000 gift aided donation. Our regular gift aid giving has increased year on year.

Total Unrestricted Payments decreased to £56,895 (2023: £59,643). This was despite energy bills rising from £6,930 to £13,567 and our Giving to Grow contributions rising from £3,855 to £6,391.

Many people have continued to give directly into the church bank account. The contactless donation box has continued to be used for Sunday giving, special collections and donations during the week for activities and the community fridge. Rental income has increased significantly this year £24,295 (2023: £19,584). It was decided, after looking at rates for room hire in similar buildings, not to increase rental rates in 2024.

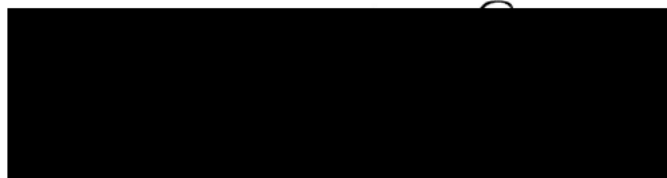
Reserves Policy

It is the Trustees' policy to hold reserves of approximately three months unrestricted expenditure including designated funds. At the year end the Church held unrestricted cash funds of £24,518 (2023: £27,144) which is around four months general expenditure. There is a balance of £12,800 (2023: £19,751) in the General Fund. £1,935 has been designated for Fabric purposes, £134 for the Adventurers Group, £115 for Gorbals Women's Group and £9,602 in the Bequest Fund. The church also held £1,780 in Restricted Funds (2023: £3,815)

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 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016. 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 25th March 2025

Independent Examiner's Report to the Church

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on Pages 6 to 14.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity trustees consider that the audit requirement of Regulation 10(1) (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 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, 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 (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended). have not been met, or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Date 6th June 2025

GORBALS PARISH CHURCH OF SCOTLAND, GLASGOW
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31st DECEMBER 2024

	<i>Note</i>	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
RECEIPTS						
Donations	3	31,131	5,314	-	36,445	41,733
Grants				-	0	2,400
Activities for Generating Funds				-	0	-
Bank & Deposit Interest		225	-	-	225	159
Investment Income		502	66	-	568	505
Use of Premises		24,295	-	-	24,295	19,634
Weddings & Funerals		2,220	-	-	2,220	3,480
Drawn down from General Trustees		5,053	-	-	5,053	-
Other Receipts			-	-	0	71
Total Receipts		63,426	5,380	0	68,807	67,982
PAYMENTS						
Costs of generating funds	4	223	-	-	223	193
Charitable activities	4	56,895	16,349	-	73,244	73,368
Governance costs	4	-	-	-	-	0
Purchase of investments	7	-	-	-	-	0
Total Payments		57,118	16,349	-	73,467	73,561
Transfers						
Excess of Receipts over Payments for the year before Transfers		6,308	-10,969	-	-4,660	-5,579
Transfers		-8,934	8,934	-	-	-
Excess of Receipts over Payments for the year after Transfers		-2,626	-2,035	0	-4,660	-5,579

GORBALS PARISH CHURCH OF SCOTLAND, GLASGOW
FOR THE YEAR ENDED 31 DECEMBER 2024

STATEMENT OF BALANCES

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024	Total 2023 £
BANK & DEPOSIT BALANCES						
Bank & Deposit balances brought forward		27,144	3,815	-	30959	36,538
MOVEMENT IN YEAR						
Excess of Payments over Receipts for the year		-2,626	-2,035	-	-4,660	-5,579
Bank & Deposit balances carried forward	2	24,518	1,780	-	26,299	30,959
INVESTMENTS at market value						
	7	15,567	-	11,286	26,853	24,538
OTHER ASSETS						
Gift Aid Receivable		-	-	-	-	-
LIABILITIES						
Accrued charges		-	-	-	-	-

The accounts were approved by the Kirk Session on 25th March 2025

Signed on behalf of the Kirk Session

GORBALS PARISH CHURCH OF SCOTLAND, GLASGOW

FOR THE YEAR ENDED 31 DECEMBER 2024

NOTES TO ACCOUNTS

1. BASIS OF ACCOUNTING

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & 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 in 2016.

2. MOVEMENT IN FUNDS

	Balance at 01-Jan-24 £	Receipts 2024 £	Payments 2024 £	Transfers 2024 £	Balance at 31-Dec-24 £
Unrestricted Funds					
General Fund	19,751	63,097	56,835	-13,213	12,800
Designated Fabric Fund 1	1,605	329	-	-	1,935
Designated Adventurers Fund	134	-	-	-	134
Designated Gorbals Women's Group	115	-	-	-	115
Designated Benevolent Fund	-67	-	-	-	-67
Designated Bequest Fund	9,602	-	-	-	9,602
Church Café	-2,204	-	-	2,204	0
Children's Ministry	-1,792	-	283	2,075	0
	27,144	63,426	57,118	-8,934	24,518
Restricted Funds					
Samuel Ferguson Revenue Fund	1,655	66	-	-	1,721
Flower Fund	-888	95	568	1,362	0
CDW Projects	2,971	5,219	15,762	7,572	0
Allan Frazer Bible Fund	78	-	19	-	59
	3,815	5,380	16,349	8,934	1,780
Endowment Funds					
(See Page 11)	-	-	-	-	-
	30,959	68,807	73,467	0	26,299

GORBALS PARISH CHURCH OF SCOTLAND, GLASGOW
FOR THE YEAR ENDED 31 DECEMBER 2024

NOTES TO ACCOUNTS

PURPOSE OF FUNDS

UNRESTRICTED FUNDS

General Fund	The unrestricted “free reserves” of the Charity.
Designated Fabric Fund 1	The Trustees have set aside funds for the maintenance of the Church property
Designated Adventurers Fund	The Trustees have set aside funds for the use of the Adventurers.
Designated Gorbals Women’s Group	The Trustees have set aside funds for the use of the Group
Designated Benevolent Fund	This is a fund for the Minister to disburse as appropriate.
Designated Bequest Fund	Designated Bequest Fund – The Trustees have set aside funds for the building and to financially support the development of the Cafe.
Designated Church Café	To record the incomings and outgoings of the Church Café.
Children’s Ministry:	A fund to track income and expenditure relating to Children’s Ministry

RESTRICTED FUNDS

Samuel Ferguson Revenue Fund:	Revenue from the Endowment Fund to fund painting and organ maintenance.
Flower Fund:	This is a fund to provide flowers for display during services of worship.
Community Development Worker Projects	Fund including Grants and Donations for Community Development Worker projects
Allan Frazer Bible Fund	This is a fund to provide pew bibles

ENDOWMENT FUNDS

Samuel Ferguson Bequest:	Income to be used for painting and organ maintenance.
Jane Ferguson Bequest	Income from these funds to be used for general purposes.
Fairley/Daley Bequest	
Park/McCrone/Anon	
Margaret Barr Bequest	

GORBALS PARISH CHURCH OF SCOTLAND, GLASGOW
FOR THE YEAR ENDED 31 DECEMBER 2024

3. ANALYSIS OF DONATIONS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
WFO Scheme	7,468	-	-	7,468	5,745
Gift Aid Donations	19,968	2,120	-	22,088	24,268
Tax recovered on Gift Aid Donations	749	-	-	749	5,960
Ordinary offerings (Open Plate)	2,945	-	-	2,945	2,041
Donations		3,194	-	3,194	3,719
	31,131	5,314	-	36,445	41,733

4. ANALYSIS OF PAYMENTS

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024	Total 2023
	£	£	£	£	£
Costs of Generating Funds					
Offering Envelopes	63	-	-	63	58
Collectin	160	-	-	160	136
	223	-	-	223	193
Charitable Activities					
Giving to Grow	6,391	-	-	6,391	3,855
Presbytery Dues	1,934	-	-	1,934	566
Minister's Travel	-	-	-	-	-
Manse expenses	782	-	-	782	3127
Pulpit Supply	-	-	-	-	120
Heating & Lighting	13,567	-	-	13,567	6,930
Insurance	1,751	-	-	1,751	1,615
Other Staffing Costs	15,837	-	-	15,837	15,077
Life and Work (net)	73	-	-	73	0
Church Phone/IT/AV	1,707	-	-	1,707	1,720
Printing/Stationery/Postage	159	-	-	159	126
Fabric repairs/maintenance Church	13,203	-	-	13,203	22,977
Cafe Costs	-	-	-	-	1,134
CDW Expenses	407	-	-	407	416
CDW Projects	-	15,762	-	15,762	13,354
Congregation costs	599	587	-	1,186	1,976
Children's church, family fun days	283	-	-	283	-
Other expenses	201	-	-	201	376
	56,895	16,349	-	73,244	73,368
Governance Costs					
Independent Examiner's Fee	-	-	-	-	-
TOTAL	57,118	16,349	0	73,467	73,561

GORBALS PARISH CHURCH OF SCOTLAND, GLASGOW
FOR THE YEAR ENDED 31 DECEMBER 2024

5. TRUSTEE REMUNERATION AND RELATED PARTY TRANSACTIONS

Paid from the General Fund of the Church during 2024 for two Trustees, [REDACTED] as the sum of £175 (for church music [REDACTED]) as the sum of £840 (for church music).

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.

6. 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 of service) £38,884

7. INVESTMENTS

The following Investments are held at market value -

	2024	2023
C of S Investors Trust Growth Funds	26,853	24,538
Cost	14,848	14,848

<i>Held in Respect of</i>	<i>Market Value at 1st Jan 2024</i>	<i>Purchases</i>	<i>Disposals</i>	<i>Gain/ (loss) on Revaluation</i>	<i>Market Value at 31st Dec 2024</i>
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Unrestricted Funds

Designated Fabric Fund 2	14,225	-	-	1,342	15,567
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Endowment Funds

Samuel Ferguson Bequest	2,863	-	-	270	3,133
Jane Ferguson Bequest	490	-	-	46	536
Fairley Daly Bequest	630	-	-	59	689
Park/McCrone/Anon	4,786	-	-	452	5,238
Margaret Barr Bequest	1,545	-	-	146	1,691
	10,313	-	-	973	11,286

Total Funds	24,538	-	-	2,315	26,853
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GORBALS PARISH CHURCH OF SCOTLAND, GLASGOW
FOR THE YEAR ENDED 31 DECEMBER 2024

8. COLLECTIONS FOR THIRD PARTIES

In addition to the General Income the following income from Special Collections was distributed during the year.

	2024	2023
Christian Aid	273	695
Poppy Scotland	27	63
White Poppy	36	
Kaltouma Collection	1395	
Advent Collection	261	
Syria/Turkey Earthquake		220
Retiral collections		255
	2092	1013

APPENDIX 1

FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES FOR THE BENEFIT OF THE CONGREGATION

160943 Glasgow Gorbals

Consolidated Fabric Fund

CAPITAL ACCOUNT

2024
£

Credit balances held at 31 December at cost

76,534.04

Market value of balances at 31 December

90,402.50

REVENUE ACCOUNT

Credit balances held at 31 December

48,781.66

TEMPORARY ACCOUNT

Credit balances held at 31 December

-

Individual Fund

Purpose:

EXPENDABLE

Credit balances held at 31 December at cost

-

Market value of balances at 31 December

-

PERMANENT ENDOWMENT

Credit balances held at 31 December at cost

-

Market value of balances at 31 December

-

APPENDIX 2

FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES FOR THE BENEFIT OF THE CONGREGATION

160832 Glas Hutcheson Town

Consolidated Fabric Fund

CAPITAL ACCOUNT

2024
£

Credit balances held at 31 December at cost

-

Market value of balances at 31 December

-

REVENUE ACCOUNT

Credit balances held at 31 December

-

TEMPORARY ACCOUNT

Credit balances held at 31 December

-

Individual Fund

Purpose: Mission in the Gorbals Parish

EXPENDABLE

Credit balances held at 31 December at cost

12,182.05

Market value of balances at 31 December

-

PERMANENT ENDOWMENT

Credit balances held at 31 December at cost

-

Market value of balances at 31 December

-

APPENDIX 3

BANK BALANCES

Church of Scotland Deposit Fund (2) at 31st December 2023	4,000.00
Bank of Scotland Current Account at 31st December 2023	19,116.42
NS&I at 31st December 2023	1,747.68
Lloyds TSB at 31st December 2023	133.13
Cash in hand at 31st December 2023 (Adventurers)	0.93
Cash in hand at 31st December 2023 (Petty cash)	1.13
	24,999.29
Add Outstanding Lodgements	5,960.25
Deduct Cheques outstanding	0.00
Total Closing Balance as at 31st December 2023	30,959.54
Church of Scotland Deposit Fund (2) at 31st December 2024	4,000.00
Bank of Scotland Current Account at 31st December 2024	19,649.25
NS&I at 31st December 2024	1,765.21
Lloyds TSB at 31st December 2024	133.13
Equals Account	105.46
Cash in hand at 31st December 2024 (Adventurers)	0.93
Cash in hand at 31st December 2024 (Petty cash)	0.00
	25,653.98
Add Outstanding Lodgements	127.10
Deduct outstanding payments	518.10
Total Closing Balance as at 31st December 2024	26,299.18