

Cardross Parish Church Of Scotland

Scotland · Charity number SC003494

Details

Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1917-08-03
Register	View on the OSCR register

Contact

Address	Cardross Parish Church Station Road Cardross Dumbarton G82 5NL
Website	www.cardrossparishchurch.org

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: Our church advances the aims of the Church of Scotland i.e. to glorify God and work for the advancement of Christ's kingdom throughout the world. also to bring the ordinances of religion to the people of our parish and to co-operate with other Churches and ecumenical bodies in Scotland and beyond. We achieve this through services of worship, social and fundraising events, community activities, activities for children and young people and mission and outreach activities, including a Village Hub cafe in our church hall.

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
2024-12-31	£130,158	£128,058	-	1
2023-12-31	£111,023	£103,441	-	1
2022-12-31	£104,868	£106,092	-	1
2021-12-31	£126,189	£109,753	-	1
2020-12-31	£125,462	£134,917	-	1

Cardross Parish Church Of Scotland

Scotland - Charity number SC003494

Accounts

THE CHURCH OF SCOTLAND

CARDROSS PARISH CHURCH

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

for the year ended 31 December 2024

Congregation No: 181180

Charity No: SC 003494

CARDROSS PARISH CHURCH
Trustees' Annual Report and Financial Statements
Year ended 31 December 2024

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CARDROSS PARISH CHURCH

Trustees' Annual Report

Year ended 31 December 2024


The trustees present the annual report and accounts for the Cardross Parish Church for the year ended 31 December 2024.

Reference and Administrative Information

Charity Name: Cardross Parish Church
Charity Registration Number: SC 003494
Congregation Reference No: 181180
Contact Address: 
Cardross Parish Church
Station Road
Cardross
Dumbarton G82 5NL

Trustees

Kirk Session

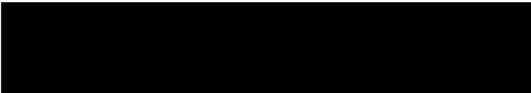



Principal Office-bearers

Minister

Session Clerk:

Church Treasurer:



Callanders Limited
53 High Street
Dumbarton G82 1LS

Bankers

Royal Bank of Scotland
37 High Street
Dumbarton G82 1LX

CARDROSS PARISH CHURCH

Trustees' Annual Report

Year ended 31 December 2024

Structure, Governance and Management

Governing Document

The Church was administered in accordance with the terms of the Model Deed of Constitution until November 2021 when, after due process and following the request of the General Assembly of the Church of Scotland, the Church is thereafter administered in accordance with the terms of the Unitary Deed of Constitution.

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, skills and spiritual commitment to contribute to the spiritual and management affairs of the Church.

Organisational Structure

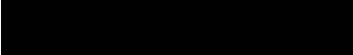
The Kirk Session is chaired by the Minister. It meets seven times in a year and is responsible for spiritual and management of affairs within the Church.

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.

In Cardross Parish Church, these activities are demonstrated through services of worship, social and fundraising events, community activities, activities for children and young people, including Messy Church and Summer Holiday Club and mission and outreach activities, including a Village Hub Cafe in the small hall which operates for four hours on Mondays and Wednesdays and is well supported.

Achievements and Performance

 continues to have a positive impact in growing the Church, the Messy Church and the village. She gives much more to the Church than is required under her 70% Basis of Tenure.

CARDROSS PARISH CHURCH
Trustees' Annual Report (continued)
Year ended 31 December 2024

Financial Review

With the continued support of donors and members of the congregation, we have ended the year with a revenue surplus of some £9,000.

Reserves Policy

Any reserves held by the Trustees emanate from the proceeds of the sale of the former Manse. The revenue from the Capital Fund is available to the Trustees for use as a local fabric fund, while the capital itself is held by the General Trustees of the Church of Scotland and is restricted for use by the Trustees at the discretion of the General Trustees, e.g. for more elaborate or expensive fabric repairs or alterations.

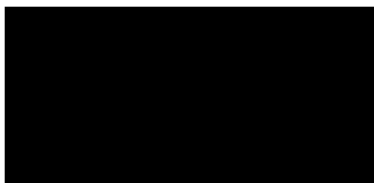
A local Fabric Fund and Reserve Fund has allowed us to supplement grant funding for repairs to the Church Tower which were carried out in 2024.

These and other minor restricted funds are further described in Note 2 to the accounts.

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare Financial Statements which give sufficient detail to enable an appreciation of the transactions of the Church during the Financial Year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the Financial Statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



27 March 2025

CARDROSS PARISH CHURCH
Scottish Charity Number SC 003494
Report of the Independent Examiner

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 5 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's 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 seeking 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

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.



Callanders Limited
53 High Street
Dumbarton G82 1LS

Date 28 March 2025

CARDROSS PARISH CHURCH
Receipts and Payments Account
Year ended 31 December 2024

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<u>Receipts</u>	Note				
Donations	3	74,058	500	74,558	70,967
Legacies		5,000	3,500	8,500	-
Activities for generating funds (Fundraising)		5,776	-	5,776	5,446
Bank and Deposit Interest		1,172	253	1,426	885
Text Giving		14	-	14	9
Use of Premises		10,305	-	10,305	10,885
Contributions from Church Organisations		3,000	-	3,000	2,150
Grants		12,500	11,300	23,800	15,663
Organ Fund		-	292	292	197
Hub Account		-	2,167	2,167	4,230
Benevolent Fund		-	300	300	360
Messy Church		-	20	20	231
<u>Total Receipts</u>		<u>111,826</u>	<u>18,332</u>	<u>130,158</u>	<u>111,023</u>
<u>Payments</u>					
	4				
Costs of generating funds		87	-	87	81
Charitable activities		100,796	26,125	126,921	102,310
Governance costs		1,050	-	1,050	1,050
		-	-	-	-
<u>Total Payments</u>		<u>101,933</u>	<u>26,125</u>	<u>128,058</u>	<u>103,441</u>
Excess of Receipts over Payments/ (Payments over Receipts) for the year before transfers		9,893	(7,793)	2,100	7,582
Transfers		-10,086	10,086	0	-
Excess of Receipts over Payments/ (Payments over Receipts) for the year		(193)	2,293	2,100	7,582

CARDROSS PARISH CHURCH


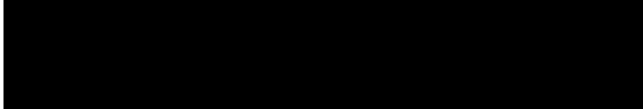
Statement of Balances

At 31 December 2024

	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2024	2024	2024	2023
Note	£	£	£	£
<u>Bank & Deposit Balances</u>				
brought forward	76,185	15,454	91,639	84,057
Movement in year:				
Excess of Receipts over Payments/(Payments over Receipts) for the year	(193)	2,293	2,100	7,582
carried forward	<u>75,992</u>	<u>17,747</u>	<u>93,739</u>	<u>91,639</u>

The accounts were approved by the Kirk Session on 27 March 2025.

For and on behalf of the Kirk Session

	_____	Session Clerk
	_____	Treasurer

CARDROSS PARISH CHURCH

Notes to the Accounts

for the year ended 31 December 2024

1. Trustee Remuneration and Related Party Transactions

None

2. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
Fabric Fund	16,066	-	-	-	16,066
Bells Fund	437	-	-	-	437
Reserve Fund	43,642	-	-	(1,023)	42,619
Wilson Bequest Fund	15,889	830	-	-	16,719
Equipment Fund	-	-	-	-	-
Furnishing Fund	151	-	-	-	151
Receipts & Payments account	-	110,996	(101,933)	(9,063)	-
	<u>76,185</u>	<u>111,826</u>	<u>(101,933)</u>	<u>(10,086)</u>	<u>75,992</u>
Restricted funds					
General Trustees (Fabric Fund)	5,307	253	-	-	5,560
Flower Fund	318	-	(50)	-	268
Organ Fund	5,260	292	-	-	5,552
Summer Club	564	-	(78)	-	486
Benevolent Fund	380	300	-	-	680
Youth Group	714	-	-	-	714
Messy Church	(17)	20	-	-	3
Bible Garden	-	-	-	-	-
Hub Account	3,408	2,167	(1,634)	-	3,941
Tower Fund	(480)	15,300	(24,363)	10,086	543
	<u>15,454</u>	<u>18,332</u>	<u>(26,125)</u>	<u>10,086</u>	<u>17,747</u>
Total funds	<u>91,639</u>	<u>130,158</u>	<u>(128,058)</u>	<u>-</u>	<u>93,739</u>

Purposes of Unrestricted Funds

Fabric Fund: for the maintenance of the Church property

Bells Fund: for the maintenance of the Millenium Bells

Reserve Fund: to hold general fund balances until required

██████████ Fund: Held by the Trustees as a reserve fund for use when required

Equipment Fund: to assist with Church Equipment

Furnishing Fund: to assist with furnishings within the Church & Halls

Purposes of Restricted Funds

General Trustees Fund: controlled by the General Trustees of the Church of Scotland for Fabric purposes

Flower Fund: to provide flowers for the Sanctuary

Organ Fund: for maintenance of the Church Organ

Summer Club: to provide a summer club for children

Benevolent Fund: for use at Minister's discretion

Youth Group: to promote activities for pupils at secondary school

Messy Church: for Saturday Church

Bible Garden: for maintenance

Hub account: to hold funds for use by the Village Hub

Tower Fund: for maintenance of the Church Tower

CARDROSS PARISH CHURCH

Notes to the Accounts

for the year ended 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
3. Analysis of Donations				
Direct Payments and WFO	38,241	-	38,241	39,760
Tax Recovered	11,507	-	11,507	11,646
Open Plate	10,276	-	10,276	10,231
Donations	14,034	500	14,534	9,330
	<u>74,058</u>	<u>500</u>	<u>74,558</u>	<u>70,967</u>
4. Analysis of Payments				
Costs of generating funds				
Offering envelopes	87	-	87	81
	<u>87</u>	<u>-</u>	<u>87</u>	<u>81</u>
Charitable activities				
Giving to Grow	46,191	-	46,191	41,709
Presbytery Dues	805	-	805	1,129
Travel and telephone	4,706	-	4,706	4,291
Pulpit Supply	700	-	700	500
Fabric Repair and maint.	7,141	-	7,141	10,495
Heat, Light and Power	6,530	-	6,530	4,889
Insurance	5,526	-	5,526	5,243
Organ & Music	772	-	772	-
Printing, Stationery & Focus	2,334	-	2,334	2,444
Grounds	3,520	-	3,520	7,543
Organist and Bell ringing	5,050	-	5,050	4,290
Equipment	-	-	-	-
Grants to Charities	600	-	600	500
Council Tax	3,802	-	3,802	3,717
Miscellaneous	659	-	659	748
Cleaning	8,591	-	8,591	7,861
Benevolent Fund	-	-	-	-
Hub Account	-	1,634	1,634	866
Tower Fund	-	24,363	24,363	480
Audio Visual	3,869	-	3,869	2,823
Messy Church	-	-	-	405
Summer Club	-	78	78	28
Flower Fund	-	50	50	-
Furnishing Fund	-	-	-	2,349
Total	<u>100,796</u>	<u>26,125</u>	<u>126,921</u>	<u>102,310</u>
Governance costs				
Independent Examiner's Fees	1,050	-	1,050	1,050
	<u>1,050</u>	<u>-</u>	<u>1,050</u>	<u>1,050</u>

CARDROSS PARISH CHURCH

Notes to the Accounts

for the year ended 31 December 2024

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 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

	2024	2023
	£	£
Christian Aid	894	561
SCIAF	119	-
Dr Grahams Homes Hope Run	70	-
Erskine Hospital	110	170
Poppy Scotland	281	280
Turkey/Syria Earthquake	-	538
Cross Reach	-	138
Lodging House Mission	347	225
Light Up Learning	222	-
	<u>2,043</u>	<u>1,912</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2024	2023
	£	£
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>4,240</u>	<u>4,240</u>
Investors Trust	<u>22,570</u>	<u>21,448</u>
 <u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>1,320</u>	<u>1,067</u>