

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

CONTENTS

| | |
|--|--------------|
| Reference and administrative information | Page 1 |
| Trustees' annual report | Pages 2 to 3 |
| Report of the Independent Examiner | Page 4 |
| Receipts and Payments Account | Page 5 |
| Statement of Balances | Page 6 |
| Notes to the Accounts | Pages 7 to 9 |
| Appendix | Page 10 |

CARDROSS PARISH CHURCH

Trustees' Annual Report

Year ended 31 December 2024

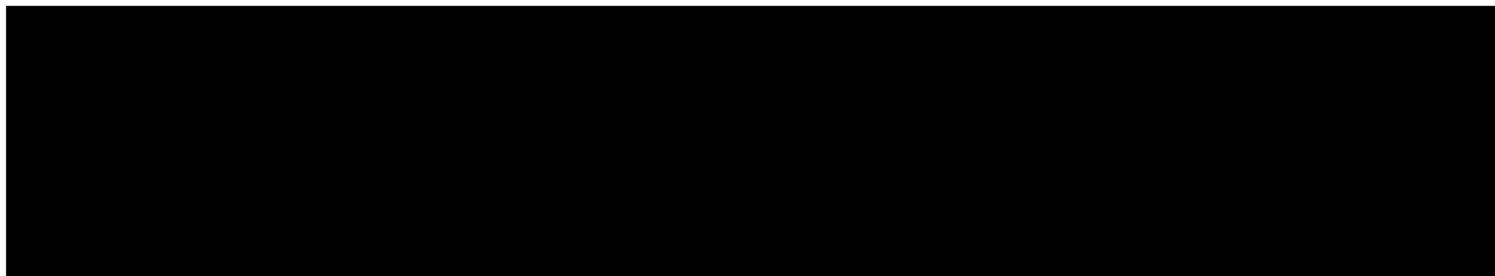
The trustees present the annual report and accounts for the Cardross Parish Church for the year ended 31 December 2024.

Reference and Administrative Information

| | |
|------------------------------|--|
| Charity Name: | Cardross Parish Church |
| Charity Registration Number: | SC 003494 |
| Congregation Reference No: | 181180 |
| Contact Address: | <div></div> <div>Cardross Parish Church</div> <div>Station Road</div> <div>Cardross</div> <div>Dumbarton G82 5NL</div> |

Trustees

Kirk Session

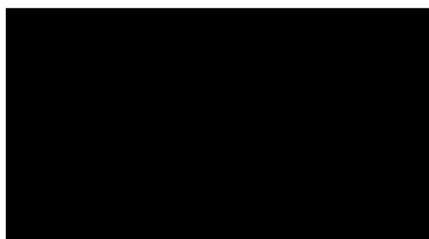


Principal Office-bearers

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

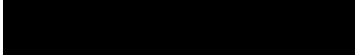
The Kirk Session is chaired by the Minister. It meets seven times in a year and is responsible for spiritual and management of affairs within the Church.

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.

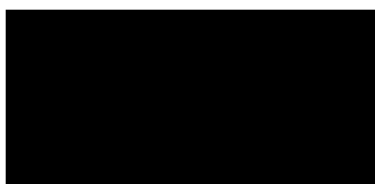
A local Fabric Fund and Reserve Fund has allowed us to supplement grant funding for repairs to the Church Tower which were carried out in 2024.

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

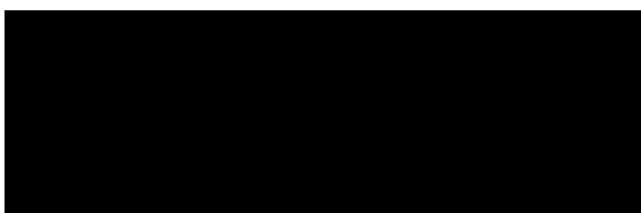
Statement of Balances

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> |