

The Church of Scotland

Clydebank Waterfront Parish Church

Annual Report and Congregational Accounts

2024

Congregation Number: 181226

Scottish Charity Number: SC004596

Linked with Dalmuir Barclay Parish Church

Scottish Charity Number: SC0013599

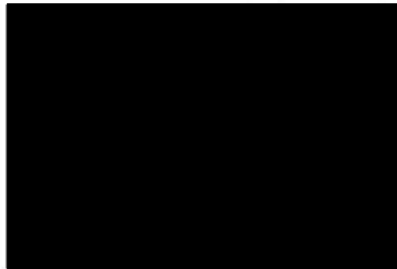
Reference and Administrative Information

Charity Name: Clydebank Waterfront Parish Church

Charity Registration Number: SC004596

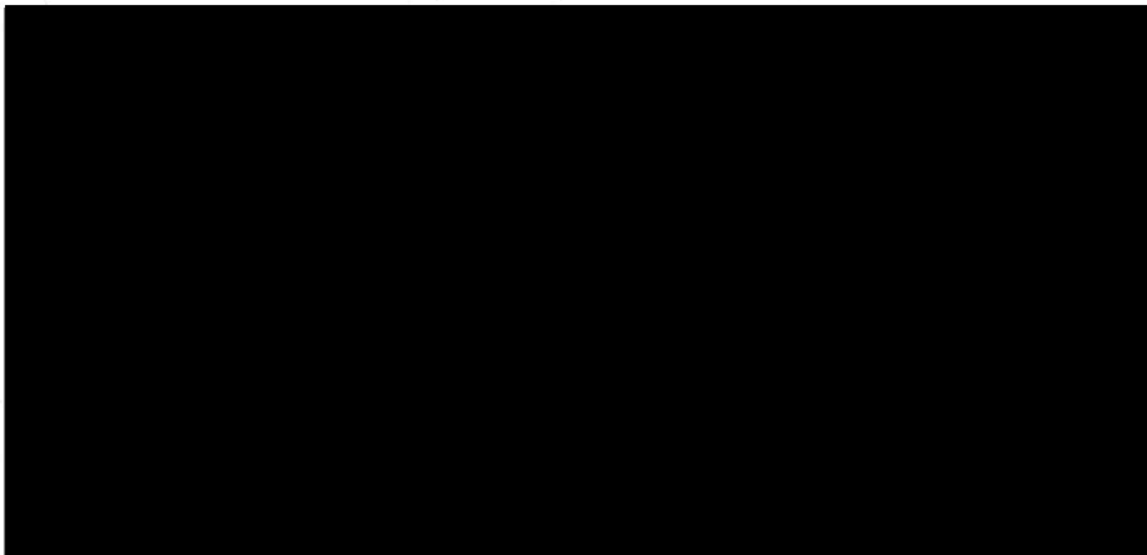
Congregation Reference Number: 181226

Contact Address:



Trustees: Appendix Attached

Principle Office Bearers



Bankers: Royal Bank of Scotland
30 Sylvania Way South
Clydebank
G81 1TS

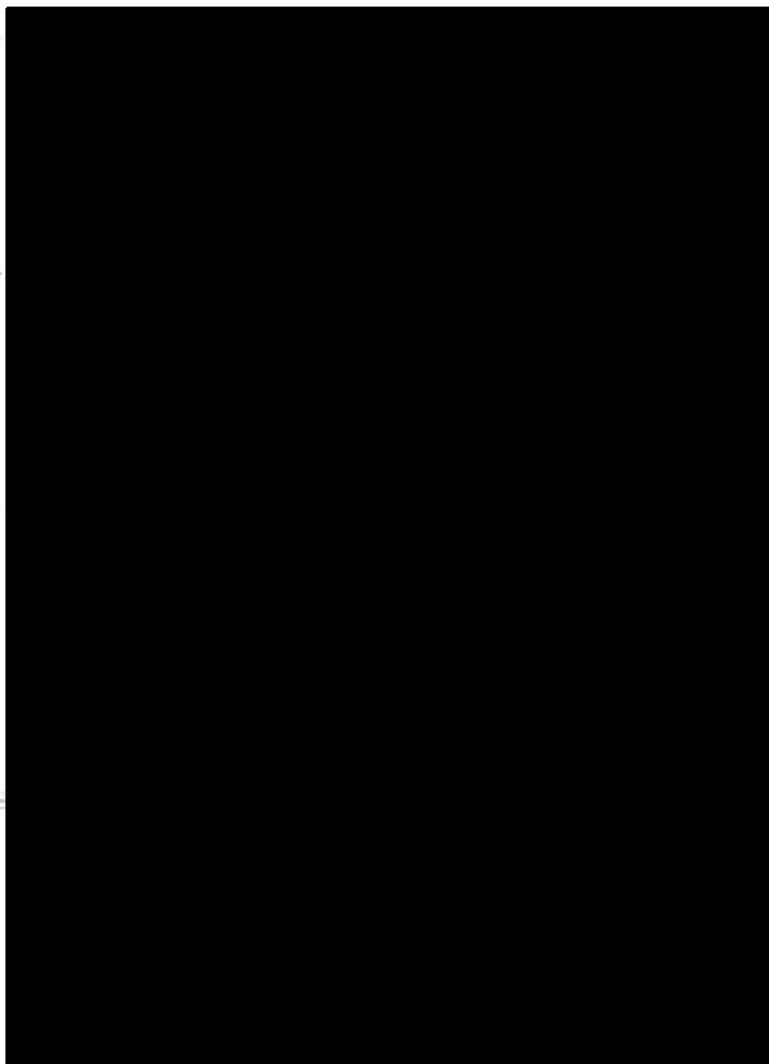
**Trustee's Annual Report for
Year Ended 31st December 2024**

Appendix

Trustees- Clydebank Waterfront Parish Church

Minister - Vacant

Interim Moderator -



Trustee's Annual Report for Year Ended 31st December 2024

Structure, Governance & Management

Governing Document

The church is administered in accordance with the terms of the Model 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 and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organised Structure

The Kirk Session which currently meets nine times a year is responsible for spiritual affairs within the church and within the Kirk Session certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

Objectives & 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 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.

Particular to this Congregation for 2024 only:

SUNDAYS: Joint services with Dalmuir Barclay (on line services, monthly rotation at Churches)

Joint Services 10.00am to 11.am.

MONDAYS: 7.30pm TO 9.00pm Craft Daft Group

WEDNESDAYS: 12pm – 2pm Mid-week Worship and Fellowship

THURSDAYS: 6.15pm – 7.15pm Rainbows; 6.15pm – 7.30pm Brownies; 7.30pm – 9pm Guides.

Occasional Saturdays and Wednesdays for coffee mornings, social events and congregational outings.

Waterfront Parish Church

Scottish Charity: SC004596

Trustees Achievement & Performance 2024

We have had another successful year linked with Dalmuir Barclay and have had continuity with [REDACTED] leading services month about at both Churches [REDACTED] is our Interim Moderator and continues to be a support in the Presbytery plan for Clydebank. Attendance on a Sunday for the weekly service is approximately 35-50, the early time of 10am being unsuitable for many of our members. The Sunday service is broadcast live on the web. Thank you to those volunteers who provide this service. Thanks are also due to who provide tea/coffee after each service. The Wednesday worship Group continues to meet each week at noon for a short service followed by a lot of discussion and laughter. The Outlook committee tried to have a coffee afternoon for students and although this was well advertised, disappointedly there was a poor response and after several weeks was discontinued. They tried to have evening walks again but the weather was against them.

The Fund Raising Committee had another busy year. Their coffee mornings and plant sale are always well attended and the funds raised are much appreciated as well as the opportunity to welcome visitors and friends to our church. The Social Committee organised outings and their fashion show were a sure success. The Brownie Guides had their annual Reindeer Drive with much laughter and noise. Many thanks to them for their generous donation to the Church. A new venture was the sale of books, jigsaws and dolls in the corridor with an honesty box. This was introduced by [REDACTED] and has proved to be a successful venture. Thank you [REDACTED]

Financial Review

The Kirk Session sincerely thank everyone for their contributions each week to continue the work and look after our building. At present we have 33 members who have gift aided their contributions and [REDACTED] who oversees this was able to claim a refund of £6330 from the Inland revenue. The Kork Session thanks all those who contribute by WFO or Standing Order for their offerings to ensure the running and fabric of the church.

The following donations were received from the following groups:

Tea Bar £500

Fund Raising £3075

5th Brownie Guides £150 & Reindeer Drive £300

Books, Jigsaws & Dolls £322.50

Presbytery Plan

This is still an ongoing concern about the future of the Churches in Clydebank although it is hoped that it will be finalised at the beginning of 2025.

Reserves Policy

The Trustees have no policy on reserves as normal expenditure is met by income on a weekly basis and designated funds held. Normal church fabric repairs and maintenance are met from the General Account. At the end of the year the church held unrestricted funds of £51043.48 and restricted funds of £6235.51 which have been provided for the purposes specified in Note 2.

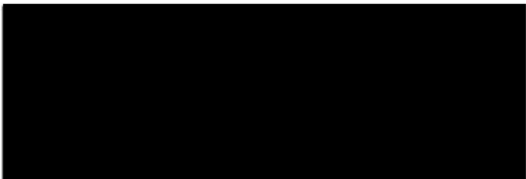
Trustee's Annual Report (continued)

Year ended 31st December 2024

Statement of Trustees' Responsibilities

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 Kirk Session is 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. The Kirk Session is 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:

 dated 18/06/2025

Session Clerk

Independent Examiner's Report to the Trustees of Clydebank Waterfront Parish Church
Registered Scottish Charity No. SC004596.

I report on the accounts of Clydebank Waterfront Parish Church for the Year ended 31st December 2024 set out on pages 9 to 13.

1. 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 Investments (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006.

The 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.

2. Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) and a comparison of the accounts presented with these 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.

3. Independent Examiner's Statement

In the course of my examination, no matter has come to my attention:

a) 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

b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signature

Date 1st June 2025

Name

Relevant professional qualification B.Acc C.A. (Retired)

Address

SC004596

Hydebank Waterfront Parish Church
 Receipts and Payments Account
 Year Ended 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Receipts				
Donations	1192		1192	1665
Legacies	0		0	500
Activities for Generating Funds Note 3	33250	30	33280	32914
Bank & Deposit interest	520		520	385
Investment income	84		84	10
	<u>35046</u>	<u>30</u>	<u>35076</u>	<u>35474</u>
Rental of premises	6150		6150	6520
Receipts from General Trustees	0			6658
	<u>6150</u>		<u>6150</u>	<u>13078</u>
TOTAL RECEIPTS	<u>41196</u>	<u>30</u>	<u>41226</u>	<u>48552</u>
Payments				
Costs of generating funds	104		104	134
Charitable activities Note 4	33035	400	33435	37773
TOTAL PAYMENTS	<u>33139</u>	<u>400</u>	<u>33539</u>	<u>37907</u>
Surplus/Deficit of payments/ over receipts				10645
Transfers	<u>0</u>	<u>0</u>	<u>0</u>	0
Surplus / Deficit	<u>8057</u>	<u>-370</u>	<u>7687</u>	10645

Clydebank Waterfront Parish Church
Statement of Balances
at 31 December 2024

SC004596

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Bank & Deposit Balances					
Bank & deposit balances brought forward at 01/ /23		42986	6606	49592	38947
Movement in year:					
for Year Ended 2024		8057	-370	7687	10645
Bank & deposit balances c/fwd at 31/12/24		<u>51043</u>	<u>6236</u>	<u>57279</u>	<u>49592</u>

The accounts were approved by the Kirk Session on 18 / 06 / 2025
 For and on behalf of the Kirk Session

_____ Session Clerk
 _____ Treasurer

Clydebank Waterfront Parish Church
Statement of Balances
Notes to the Accounts

SC004596

1 Trustee Remuneration and Related Party Transactions

During the year 2024 [REDACTED] Trustee, was reimbursed £60 for tuning and maintenance of the Church piano.

2 Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted Funds					
Designated Legacy Fund	33379	0	0	0	33379
General & Fabric Fund	9607	41196	33139-	0	17664
	<u>42986</u>	<u>41196</u>	<u>(33139)</u>	<u></u>	<u>51043</u>
Restricted Funds					
Flower Fund	1105	30	400-	0	735
Benevolent Fund	769	0	0	0	769
Magazine & Publicity Fund	2644	0	0-	0	2644
Sunday School Fund	2088	0	0	0	2088
	<u>6606</u>	<u>30</u>	<u>400-</u>	<u>0</u>	<u>6236</u>
Total Funds	<u><u>49592</u></u>	<u><u>41226</u></u>	<u><u>(33539)</u></u>	<u><u>0</u></u>	<u><u>57279</u></u>

Purposes of Designated Funds

Legacy Fund: The Trustees have set aside funds for an as yet unspecified purpose.

Purposes of Restricted Funds

Flower Fund: This fund provides flowers for display during Worship.

Benevolent Fund: This fund is for the use of the Minister.

Magazine & Publicity Fund: This is self funded and used for magazine and inshots.

Sunday School Fund - This fund is for the use of the Sunday School teachers & children.

Clydebank Waterfront Parish Church SC004596
Receipts and Payments Account
Year Ended 31 December 2024

	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2024	2024	2024	2023
	£	£	£	£
3 Analysis of Donations				
WFO Scheme (non Gift Aid)	6407		6407	5378
Gift Aid Donations	19068		19068	22063
Tax Recovered on Gift Aid Donations	6330		6330	5473
Ordinary Offerings (Open Plate)	270		270	0
Other Offerings, Donations etc	1175	30	1205	0
	<u>33250</u>	<u>30</u>	<u>33280</u>	<u>32914</u>
4 Analysis of Payments				
Costs of generating funds				
Offering envelopes	104		104	134
	<u>104</u>	0	<u>104</u>	<u>134</u>
Charitable activities				
Ministries & Mission Allocation	13603		13603	14456
Presbytery Dues	0		0	174
Pastoral Expenses	18		18	61
Family Worker	312		312	312
Fabric Repairs & Maintenance	3846		3846	8433
Heating and Lighting	5862		5862	4832
Insurance	2367		2367	2119
Church Office Expenses	1411		1411	967
Organ & Music Expenses	1800		1800	2070
Caretaker & Cleaning Materials	2458		2458	2874
Special Donations	160	0	160	499
Shared Costs - Dalmuir Barclay	0	0	0	50
Other Expenses	1198	400	1598	926
	<u>33035</u>	<u>400</u>	<u>33435</u>	<u>37773</u>

SC004596

Clydebank Waterfront Parish Church

Receipts and Payments Account

Year ended 31 December 2024

5 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all Ministers Stipends and Employers contributions for National Insurance, Pension, Housing & 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 £31642 and the maximum stipend (in the 5th and subsequent years of service) was **£38,884**

6 Collections for Third Parties	2024	2023
DEC Sudan & Lebanon Appeal	0	167
DEC Red Cross & Red Crescent Appeal	0	157
Poppy Scotland	160	
Ramallah School Bursary	100	100
	<hr/>	<hr/>
	260	424
	<hr/>	<hr/>

terfront Parish Church - 181226

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ds Held by General Trustees, Edinburgh

	at 1/1/24	Payments	Expenditure	at 31/12/24
Consolidated Fabric Fund - Rev	5900	30784	1245	35439
Consolidated Fabric Fund - Cap	0	0	0	0
Consolidated Fabric Fund - Cap (11)	175877	189421	0	365298
Temporary Funds	216361	25881	236103	6140

	No. of Units	Cost of Units	Market Value
Deposit Fund - Growth Fund	3,122	£9,893.23	£18,201.26
Deposit Fund - Income Fund	847	£7,320.99	£9,283.12

osit Fund 1 - Amount Deposited £158,662.74

endix Other Accounts Held :-

Day School Fund (Restricted)	£2,087
er Fund (Restricted)	£735
azine Fund (Restricted)	£2,644
evolent Fund (Restricted)	£769
icy Account (Unrestricted)	£33,379