

WEST KIRK OF CALDER

CHURCH OF SCOTLAND



FINANCIAL ACCOUNTS & REPORT

for the period

1st JANUARY to 31st DECEMBER 2024

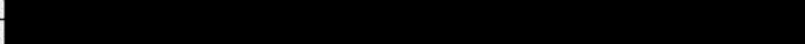
Scottish Charities Number: SC004703

Congregational Number: 020161

REFERENCE & ADMINISTRATIVE INFORMATION

Charity Name:	West Kirk of Calder (Church of Scotland)
Charity Number:	SC004703
Congregational Number:	020161
Contact Details:	

Principal Office Bearers:

Minister:	
Session Clerk:	
Treasurer:	
Independent Examiner:	
Bankers:	Royal Bank of Scotland, Livingston (A) Branch, 4 Almondvale South, Livingston, West Lothian, EH54 6NB

Trustees:

Members of the Kirk Session:

WEST KIRK OF CALDER – TRUSTEES ANNUAL REPORT, YEAR ENDED 31st DECEMBER 2024

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2024. The financial statements have been prepared in accordance with the accounting policies and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland effective from 1st January 2019.

Objectives and Structure

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 church is administered in accordance with the terms of the Unitary Deed of Constitution. Members of the Kirk Session are the Charity Trustees.

The West Kirk of Calder operates five discrete committees formed to ensure the continuation of the work required to encompass all aspects of church life. They are Stewardship and Fellowship (including Finance), Property, Mission, Pastoral Care and Administration & Communication. Each Committee has a convener who is responsible for reporting to the Kirk Session and for coordinating the work of the committee.

The West Kirk of Calder is linked with Polbeth Harwood Parish Church.

Achievements and Performance

A variety of social and fundraising activities were organised during the year and included Kirk's Café events. 'Beyond Kirk Walls' services in Dickson Court and Burngrange Care Home were held regularly throughout the year.

The hugely successful tenth annual holiday club for primary school children was once again run in conjunction with Polbeth Harwood Church attracting over 70 children for a week of crafts games and drama culminating in the Friday evening show for parents and friends.

Following the successful installation of the relevant Audio Visual equipment the West Kirk of Calder now has the facility to live stream weekly services, funerals, weddings and other special services

Financial Review

Our donations over the past year saw a minor decrease (5%) over the prior year but mainly attributable to a decrease in tax recovered on Gift Aid Donations and Open Plate offerings being down on last year . The last quarter of 2024 is to be claimed together with the first quarter of 2025. The timing of the claims will continue to skew the results.

Our expenses over the past year have remained relatively consistent with the prior year with the exception of Giving to Grow , Fabric expense and heating and lighting.

Our largest single payment for the year was the Giving to Grow contribution of £ 38,155 (2023 - £ 32,483) which is determined by Presbytery.

The repair to the Church included an upgrade to the lighting (£ 4074) , works to the main roof and apexes (£ 4858) and the spire and tower (£ 6407). Work has started on the Manse incurring initial costs during the 2024 year of £ 6500 in respect of material purchased amongst some other minor expenses.

We were presented with a hefty electricity bill (£ 3503) during July 2024 by our energy provider E-on Next , claiming arrear charges going back to October 2023 . It has been challenged and a credit note processed . We currently sit with a credit of £ 1045.87 at year end.

Unrestricted income decreased from £81,430 in 2023 to £77,643 in 2024, which includes monies from the Consolidated Fabric Fund towards the cost of Church repair and the Manse. There was an increase in unrestricted expenditure from £75,725 in 2023 to £ 86,333 in 2024, which includes the repair to the Church and the Manse, resulting in a deficit of £ 8,690 for the year..

Reserves Policy

It is the trustees' policy to hold reserves at least at a level to meet the reasonable foreseeable financial needs of the parish. This is in conjunction with the underlying expectation that payments will be managed at a level which will broadly equal receipts.

To meet unforeseen circumstances, the aim is that unrestricted funds at the end of a financial year should be at a level which could meet a minimum of three (3) months' normal expenditure, and that funds restricted to fabric expenditure should be sufficient to meet an emergency repair.

Details of current reserves are to be found in Note 2 on page 8 and in the Appendix to the financial statements on page 10.

At present, there are sufficient unrestricted reserves to meet more than the minimum three (3) months' normal expenditure and sufficient unrestricted reserves to meet, or begin to meet, most emergency fabric repairs.

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 any given 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 current Regulations for Congregational Finance as approved by the General Assembly of the Church of Scotland. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf:

	Session Clerk
Signature:	
Date:	

INDEPENDENT EXAMINER'S REPORT – TO THE TRUSTEES OF THE WEST KIRK OF CALDER

Charity:	West Kirk of Calder (Church of Scotland)
Charity Number:	SC004703
Congregational Number:	020161
Period:	1 st January to 31 st December 2024
Type:	Receipts & Payments Accounts

I report on the accounts of the Charity for the year ended 31st December 2024, which are set out herein.

Respective Responsibilities of Trustees and the Independent Examiner

The Charity's Trustees are responsible for the preparation of the accounts in accordance with the Charities & Trustee Investment (Scotland) Act 2005 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 any particular matters have come to my attention.

Basis of the 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 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, as applicable. 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:

1. Which gives me reasonable cause to believe that in any material respect, the requirements:
 - (a) To keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - (b) To prepare accounts which accord with the accounting records and comply with Regulation 9 of the Accounts (Scotland) Regulations 2006 have not been met, or
2. To which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed:	
Name:	
Address:	
Date:	

WEST KIRK OF CALDER – RECEIPTS & PAYMENTS ACCOUNT YEAR ENDED 31/12/2024

RECEIPTS

RECEIPTS & PAYMENT ACCOUNT - YEAR ENDED 31st DECEMBER 2024						
RECEIPTS	NOTE	UNRESTRICTED FUNDS 2024	RESTRICTED FUNDS 2024	ENDOWMENT FUNDS 2024	TOTAL 2024	TOTAL 2023
Donations	3	£ 43,107.75	£ -	£ -	£ 43,107.75	£ 45,027.90
Legacies		£ -	£ -	£ -	£ -	£ 1,500.00
Activities for Generating Funds		£ 3,115.52	£ -	£ -	£ 3,115.52	£ 3,038.16
Bank & Deposit Interest		£ 897.54	£ -	£ -	£ 897.54	£ 732.01
Investment Income (G/F Dividend)		£ 5,755.61	£ -	£ -	£ 5,755.61	£ 5,116.08
Sub Total		£ 52,876.42	£ -	£ -	£ 52,876.42	£ 55,414.15
Rental of Premises		£ 3,678.75	£ -	£ -	£ 3,678.75	£ 5,864.00
Sale of Assets		£ -	£ -	£ -	£ -	£ -
Sale of Investments		£ -	£ -	£ -	£ -	£ -
Grants		£ -	£ -	£ -	£ -	£ -
Receipts from General Trustees		£ 15,340.32	£ -	£ -	£ 15,340.32	£ 15,797.55
Other Receipts		£ 5,747.94	£ -	£ -	£ 5,747.94	£ 4,354.52
Sub Total		£ 24,767.01	£ -	£ -	£ 24,767.01	£ 26,016.07
TOTAL RECEIPTS		£ 77,643.43	£ -	£ -	£ 77,643.43	£ 81,430.22

PAYMENTS

PAYMENTS	NOTE	UNRESTRICTED FUNDS 2024	RESTRICTED FUNDS 2024	ENDOWMENT FUNDS 2024	TOTAL 2024	TOTAL 2023
Cost of Generating Funds	4	£ (150.21)	£ -	£ -	£ (150.21)	£ (212.12)
Charitable Activities		£ (86,183.20)	£ -	£ -	£ (86,183.20)	£ (75,512.51)
Governance Costs		£ -	£ -	£ -	£ -	£ -
Purchase of Investments		£ -	£ -	£ -	£ -	£ -
TOTAL PAYMENTS		£ (86,333.41)	£ -	£ -	£ (86,333.41)	£ (75,724.63)

TRANSFERS

TRANSFERS	NOTE	UNRESTRICTED FUNDS 2024	RESTRICTED FUNDS 2024	ENDOWMENT FUNDS 2024	TOTAL 2024	TOTAL 2023
From General to Non-Church Fund		£ -	£ -	£ -	£ -	£ -
TOTAL TRANSFERS		£ -	£ -	£ -	£ -	£ -

Deficit for the year,

Excess of Payments over Receipts for the Year	£ (8,689.98)	£ -	£ -	£ (8,689.98)	£ 5,705.59
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WEST KIRK OF CALDER – STATEMENT OF BALANCES AS AT 31st DECEMBER 2024

STATEMENT OF BALANCES - AS AT 31 st DECEMBER 2024						
BANK & DEPOSIT BALANCES	NOTE	UNRESTRICTED FUNDS 2024	RESTRICTED FUNDS 2024	ENDOWMENT FUNDS 2024	TOTAL 2024	TOTAL 2023
Bank & Deposit Balances B/F		£63,118.85	£15,027.20	£ -	£ 78,146.05	£ 72,440.46
Movements In the Year - Excess of Receipts over Payments for the Year		£ (8,689.98)	£ -	£ -	£ (8,689.98)	£ 5,705.59
Bank & Deposit Balances C/F		£ 54,428.87	£ 15,027.20	£ -	£ 69,456.07	£ 78,146.05

INVESTMENTS AT MARKET VALUE	NOTE	UNRESTRICTED FUNDS 2024	RESTRICTED FUNDS 2024	ENDOWMENT FUNDS 2024	TOTAL 2024	TOTAL 2023
Investments & Market Value - Fabric Fund (11,363, Units, Cost: £49,997.20)		£ 72,495.94	£ -	£ -	£ 72,495.94	£ 66,246.29
Investments & Market Value - General Purpose Fund (7,991 Units, Cost: £27,127.98)		£ 50,962.58	£ -	£ -	£ 50,962.58	£ 46,587.53
Investments & Market Value - Bill Russell Legacy (General) (18,156 Units, Cost: £91,324.68)		£ 115,835.28	£ -	£ -	£ 115,835.28	£ 105,849.48
Investments & Market Value - Major Projects (Fabric) (1,081 Units, Cost: £5,437.43)		£ 6,690.78	£ -	£ -	£ 6,690.78	£ 6,302.23
Investments & Market Value - Hetty MacIntyre Legacy (General) (3,860 Units, Cost: £19,068.40)		£ 24,626.80	£ -	£ -	£ 24,626.80	£ 22,503.80
Investments & Market Value - Bella Kirk Legacy (Hall Project) (183 Units, Cost: £904.02)		£ 1,167.54	£ -	£ -	£ 1,167.54	£ 1,066.89
TOTAL		£ 272,004.92	£ -	£ -	£ 272,004.92	£ 248,556.22

ASSETS	NOTE	UNRESTRICTED FUNDS 2024	RESTRICTED FUNDS 2024	ENDOWMENT FUNDS 2024	TOTAL 2024	TOTAL 2023
		£ -	£ -	£ -	£ -	£ -
TOTAL		£ -	£ -	£ -	£ -	£ -

LIABILITIES	NOTE	UNRESTRICTED FUNDS 2024	RESTRICTED FUNDS 2024	ENDOWMENT FUNDS 2024	TOTAL 2024	TOTAL 2023
		£ -	£ -	£ -	£ -	£ -
TOTAL		£ -	£ -	£ -	£ -	£ -

The accounts were approved by the Kirk Session on: 16th March 2025.

For and on behalf of the Kirk Session

Signed:	
Name:	
Position:	
Date:	

WEST KIRK OF CALDER – NOTES TO THE ACCOUNTS 2024

1. Trustee Remuneration & Related Party Transactions

NOTES TO THE ACCOUNTS - YEAR ENDED 31st DECEMBER 2024		
1	TRUSTEE REMUNERATION & RELATED PARTY TRANSACTIONS	
During the year 1 Trustee received expense payments totalling £2481.45, as set out below:		
NAME	ACTIVITY	AMOUNT
	Minister's Travelling Expenses	£ (1,444.91)
	Minister's Expenses (Mobile, Landline, General)	£ (1,036.64)
TOTALS		£ (2,481.55)

No Trustee, or person related to a Trustee, had any personal interest in any contract or transaction entered into by the Church during the period.

2. Movement of Funds

MOVEMENT IN FUNDS	AT 31/12/2023	RECEIPTS	PAYMENTS	TRANSFERS	AT 31/12/2024
UNRESTRICTED FUNDS					
Designated Fabric Fund	£ 1,008.48	£ 15,340.32	£ (24,484.08)	£ 6,000.00	£ (2,135.28)
Reserve Fund	£ 12,000.00	£ -	£ -	£ -	£ 12,000.00
Designated Sunday Club Fund	£ 497.09	£ 1,372.59	£ (1,836.00)	£ -	£ 33.68
General Fund	£ 49,613.28	£ 60,263.78	£ (59,601.33)	£ (6,000.00)	£ 44,275.73
Sub Total	£ 63,118.85	£ 76,976.69	£ (85,921.41)	£ -	£ 54,174.13
RESTRICTED FUNDS					
Flower Fund	£ 293.01	£ -	£ -	£ -	£ 293.01
Outreach Fund (incl. Holiday Club)	£ 1,433.02	£ -	£ -	£ -	£ 1,433.02
Capital Projects Fund	£ 12,954.94	£ -	£ -	£ -	£ 12,954.94
Pastoral Care Group Fund	£ 346.23	£ -	£ -	£ -	£ 346.23
Charities / Non-Church Fund	£ -	£ 666.74	£ (412.00)	£ -	£ 254.74
Sub Total	£ 15,027.20	£ 666.74	£ (412.00)	£ -	£ 15,281.94
ENDOWMENT FUNDS					
None	£ -	£ -	£ -	£ -	£ -
Sub Total	£ -	£ -	£ -	£ -	£ -
TOTAL FUNDS	£ 78,146.05	£ 77,643.43	£ (86,333.41)	£ -	£ 69,456.07

Purposes of Designated Funds

Fabric Fund: the Trustees have set aside funds for the maintenance of the Church estate (Church, Hall and Manse).
Reserve Fund: it has been the policy of the Trustees to maintain a Reserve Fund of £12,000, which should be sufficient to cover Church costs for a three (3) month period, as well as any unforeseen expenditure, as necessary.
Sunday Club Fund: is administered by the Sunday Club and received income from retiring collections in the Church and subscriptions/offering
General Fund: is used for general receipts and remittances in relation to the Church.

Purposes of Restricted Funds

Flower Fund: used to provide flowers for display during Services of Worship (NB: generally flowers are donated by Members of the Congregation).
Outreach Fund: used solely to manage receipts and disbursement for agreed Outreach Projects, from 2017 this included the Holiday Club.
Capital Projects Fund: specifically used for larger projects for the Church buildings.
Pastoral Care Fund: used to manage receipts and remittances in respect of pastoral care activities, the Pastoral Care Fund is managed and administered by the Pastoral Care Convenor.
Charities / Non-Church Fund: used to manage receipts and remittances in respect of charities / non-church groups.

Purposes of Endowment Funds

None – not applicable.

3. Analysis of Donations

ANALYSIS OF DONATIONS	UNRESTRICTED FUNDS 2024	RESTRICTED FUNDS 2024	ENDOWMENT FUNDS 2024	TOTAL 2024	TOTAL 2023
WFO Scheme (Non-Gift Aid)	£ 5,965.93	£ -	£ -	£ 5,965.93	£ 5,952.34
Gift Aid Donations	£ 26,365.00	£ -	£ -	£ 26,365.00	£ 26,348.00
Tax Recovered on Gift Aid Donations	£ 6,443.68	£ -	£ -	£ 6,443.68	£ 7,458.42
Ordinary Offerings (Open Plate)	£ 4,333.14	£ -	£ -	£ 4,333.14	£ 5,269.14
Other Offerings, Donations, etc. (Pastoral Care, Calder Kids)	£ -	£ -	£ -	£ -	£ -
TOTAL	£ 43,107.75	£ -	£ -	£ 43,107.75	£ 45,027.90

4. Analysis of Payments

ANALYSIS OF PAYMENTS	UNRESTRICTED FUNDS 2024	RESTRICTED FUNDS 2024	ENDOWMENT FUNDS 2024	TOTAL 2024	TOTAL 2023
COSTS OF GENERATING FUNDS					
Disposable Cups	£ -	£ -	£ -	£ -	£ (17.37)
Offering Envelopes	£ (150.21)	£ -	£ -	£ (150.21)	£ (144.75)
Registration for Kilt Walk	£ -	£ -	£ -	£ -	£ -
Beetle Drive Prizes	£ -	£ -	£ -	£ -	£ (50.00)
Sub Total	£ (150.21)	£ -	£ -	£ (150.21)	£ (212.12)
CHARITABLE ACTIVITIES					
Giving to Grow Allocation	£ (38,155.00)	£ -	£ -	£ (38,155.00)	£ (32,483.00)
Presbytery Dues	£ (891.00)	£ -	£ -	£ (891.00)	£ (706.00)
Minister's Expenses (phone, travel, general)	£ (2,481.55)	£ -	£ -	£ (2,481.55)	£ (3,731.51)
Pulpit Supply	£ (342.50)	£ -	£ -	£ (342.50)	£ (490.00)
Other Staffing Costs (Church Officer, Caretaker, Organist)	£ (5,390.44)	£ -	£ -	£ (5,390.44)	£ (5,160.00)
Rev Alison Quilter Expenses	£ (304.38)	£ -	£ -	£ (304.38)	£ (345.20)
Fabric Repairs & Maintenance (manse, church hall)	£ (24,484.08)	£ -	£ -	£ (24,484.08)	£ (21,200.05)
Heating & Lighting	£ (6,871.29)	£ -	£ -	£ (6,871.29)	£ (2,271.55)
Insurance	£ (3,268.73)	£ -	£ -	£ (3,268.73)	£ (3,058.92)
Printing, Stationery & Postage	£ (549.68)	£ -	£ -	£ (549.68)	£ (543.36)
Other Expenses					
Licence Costs (CCLI)	£ (678.69)	£ -	£ -	£ (678.69)	£ (583.28)
Life & Work Subscription	£ (52.50)	£ -	£ -	£ (52.50)	£ (40.50)
Subscription Costs (Roots, Parish Pump, Spill the Beans)	£ (299.70)	£ -	£ -	£ (299.70)	£ (264.18)
Cleaning Products (products, bin bags, paper towels)	£ (171.51)	£ -	£ -	£ (171.51)	£ (159.53)
Miscellaneous (wreath & poppy crosses, palm crosses, first aid training)	£ (143.62)	£ -	£ -	£ (143.62)	£ (253.29)
Hall Project Feasibility Study Costs	£ -	£ -	£ -	£ -	£ -
Donations to Charities Remitted	£ -	£ -	£ -	£ -	£ (1,264.45)
Flower Fund	£ -	£ -	£ -	£ -	£ (80.00)
Other Funds (Sunday Club, Holiday Club/Outreach, Calder Kids, Pastoral Care)	£ (2,098.53)	£ -	£ -	£ (2,098.53)	£ (2,877.69)
Sub Total	£ (86,183.20)	£ -	£ -	£ (86,183.20)	£ (75,512.51)
GOVERNANCE COSTS					
Independent Examiner's Fees	£ -	£ -	£ -	£ -	£ -
Sub Total	£ -	£ -	£ -	£ -	£ -
TOTAL PAYMENTS	£ (86,333.41)	£ -	£ -	£ (86,333.41)	£ (75,724.63)

5. Shared Costs Recoverable

Under the terms of the Linkage Agreement, between the West Kirk of Calder and Polbeth Harwood Parish Church ("PH"), certain expenses are shared.

- (a) Ministerial costs, including, but not limited to, Ministry Team expenses (e.g. Pulpit Supply), and other non-fabric expenses are shared with the West Kirk paying 65% and PH paying 35% of the costs.
- (b) Manse Fabric costs, including all expenditure on the fabric of the Manse are shared on a 50:50 basis.

Shared expenses are normally claimed periodically throughout the year, resulting that some end-of-year shared expenses may not be recovered until the start of the following financial year.

6. Gift Aid Receivable

Claims for reimbursement of tax paid on Gift Aid Donations are made to HMRC. During 2024, claims were made to the end of September. The remainder of any eligible donations will be added to the first claim in 2025.

7. Minister's 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, housing and loan fund. Minister's stipends are paid in accordance with the national stipend scale, which is related to the years of service. For the year under review, the minimum stipend was £31,642, and the maximum (in the 5th and subsequent years of service) was £38,884.

8. Collections/fundraising for Third Parties

From the Congregation and Kirk Session:

COLLECTIONS FOR THIRD PARTIES	TOTAL 2024	TOTAL 2023
Christian Aid	£ (412.00)	£ (543.00)
Poppyscotland	£ (44.80)	£ (122.50)
Crossreach	£ -	£ (144.37)
Prisoner's Week Trust	£ -	£ (135.00)
West Lothian Foodbank	£ (96.00)	£ (175.22)
South African Charity	£ (113.94)	£ -
Dignity Boxes	£ -	£ (144.36)
TOTAL COLLECTIONS FOR THIRD PARTIES	£ (666.74)	£ (1,264.45)

9. Income from Wedding & Funeral Donations

During 2024, the Church benefitted from an income of £1,590 from funeral donations.

APPENDIX 1 – FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES		
CAPITAL ACCOUNT	TOTAL 2024	TOTAL 2023
Credit Balances held as at 31st December at cost (at cost) - 69,468 units @ £1.54	£ 78,524.88	£ 78,524.88
Market Value of Balances as at 31st December	£ 114,948.12	£ 82,903.21
REVENUE ACCOUNT	TOTAL 2024	TOTAL 2023
Credit Balance as at 31st December	£ 19,074.98	£ 25,247.86