

CANDLISH WYND UNITED FREE CHURCH OF SCOTLAND

Scottish Charity No SC004737

**A Congregation of the United Free Church of Scotland
Charity No SC008167**

Congregational Report and Financial Statements

Year ended 31 December 2024

Principal Place of Worship and of Congregational Activities

**62 Daisy Street
GLASGOW
Glasgow G42 8HG**

CANDLISH WYND UNITED FREE CHURCH OF SCOTLAND

**Congregational Report and Accounts
Year to 31 December 2024**

	Page
Contents	1
Trustees, Office Bearers and Members of the Courts of the Congregation	2
Congregational Report	3 - 5
Report of the Independent Examiner	6
Statement and Movement of Balances on Congregational Funds	7
Notes to Financial Statements	7
Financial Statements:	
Receipts and Payments, all Funds	8
Supplementary Sheet and Notes	9

Office Bearers, Trustees and Members of the Courts of the Congregation
During year to 31 December 2024

Minister

Office Bearers

Session Clerk
Clerk to Deacons' Court
Treasurer

Property Trustees

Session Clerk, Clerk to the Deacons' Court and
Treasurer

Kirk Session

Minister
Session Clerk
Elders

Deacons' Court

Minister
Clerk
Treasurer
Members

* Died October 2024

Banker: Santander

Independent Examiner:

CANDLISH WYND UNITED FREE CHURCH OF SCOTLAND

Congregational Report year to 31 December 2024

1 Constitution and Principal Activities

The United Free Church of Scotland, with all the Churches of the Reformation, acknowledges as its Supreme Standard the Word of God Contained in the Scriptures of the Old and New Testaments.

The Church holds as its Subordinate Standard the Westminster Confession of Faith; by its Declaratory Acts it recognises liberty of judgment on points of doctrine which do not enter into the substance of the faith; and it claims the right as duty may require, to interpret, add to, modify, or change her subordinate standards, under the promised guidance of the Holy Spirit, and with a direct responsibility to her Lord.

The Church approves the emphasis of the Declaratory Acts on the love of God for all mankind, the free offer of salvation to all, the obligation of the Universal Church to make known the Gospel throughout the world, and the renunciation of coercion, persecution and intolerance in matters of religion.

Accordingly this Church accepts the obligation to witness to the truth of the Gospel and to serve men in the name of Christ with Regard alike to their spiritual and material welfare, both at home and overseas.

2 Responsibilities of the Congregation

As a Congregation of the United Free Church of Scotland this Congregation is under the jurisdiction and oversight of the superior courts of the Denomination ie the Presbytery of the West (in which this Congregation resides) and the General Assembly of the United Free Church of Scotland in all matters pertaining to its spiritual and temporal (including financial) affairs. It seeks to exercise these obligations within its fellowship and to the people in the community of which it is part.

3 Responsibilities and Appointment of Office Bearers

All matters affecting the spiritual wellbeing and order of the Congregation is exercised by the Kirk Session of this Congregation. The Kirk Session consists of the Minister and ruling elders. All temporal affairs (including financial) of the Congregation are administered by the Deacons' Court of this Congregation. The Property Trustees of this Congregation are the Ex Officio Office Bearers named on page 2 of this report.

The Minister of this Congregation is appointed by the Presbytery of the West. Elders, elected in accordance with the Practice and Procedure of the United Free Church of Scotland, along with members, elected by the Congregation at the Annual General Meeting or at a meeting of the Congregation specifically called for that purpose, form the Deacons' Court. Office Bearers are appointed by the Courts which they serve.

All offices of the Church are open to any member in full communion. Each Congregation appoints elders to the Presbytery and to be Commissioners to the General Assembly. 'Presbyterianism' means the government of the Church by elders.

4 Activities and Achievements

The church at 62 Daisy Street has been the place of worship of the United Free Church of Scotland in Govanhill for over 80 years. The church is open each Sunday morning; the act of public worship at 11 am is conducted by our Minister [REDACTED] Members, friends and visitors are given a very warm welcome to all services.

Mrs Mackay was appointed Pastor of this congregation during 2006 and ordained as Minister of the congregation on 10 September 2014.

Two members of the congregation are missionaries and are remembered by the congregation in prayer and financially.

The Ladies of the Congregation meet on the third Saturday of the month for a short act of worship followed by a time of fellowship. At intervals during the year the Congregation will meet together for special services and events.

5 Financial Statements and Funds

In accordance with the Charities and Trustees investment (Scotland) Act 2005 ('the 2005 Act') and the Charities Accounts (Scotland) Regulations 2006 ('the Regulations') and being a charity with an annual gross income less than £100,000 the Financial Statements of the Congregation set out on pages 7 to 9 consist of a Statement of Congregational Funds and movements thereon during the Year ended 31 December 2024 and details of the Receipts and Payments, Surplus (Deficit) and Net Movement on Funds during the year with supplementary notes thereon where appropriate.

Over the year 2024 a loss of £5532.00 was reported. Income is declining each year, due to a decrease in membership: the members of the congregation are very elderly.

The congregation is very small and the office bearers wish to acknowledge the efforts made by members, during the year 2024, to ensure their offerings are maintained and received by the treasurer. No special events were held in 2024 and this is reflected in the decrease in income.

No payments were made to the church's trustees for any work carried out by them in their capacity as trustee.

6 Accounting Policies

- The main sources of income are the voluntary offerings, donations and other giving of members, adherents, and related organisations, and interest or dividends on Congregation Funds.
- The Receipts and Payments of Congregational Funds are recorded and reported on a cash received and cash paid (as invoices/accounts are received) basis respectively. In the event that a commitment is made after the date of the Statement of Balances which will reflect materially on the amount of any Fund this will be reported in accompanying Notes to the Financial Statements.
- The Balances of Congregational Funds represents sums available for the ongoing work and activities of the Congregation, stating whether each Fund is Unrestricted, Designated, Restricted or Endowment and, where appropriate, for what purpose and how these Funds are held or invested.

7 Land and Property

Land and property consist of the Church, Church Hall together with fittings and furnishing therein, including communion articles. These are held as functional property for the use of the Congregation in fulfilling its aims and mission and in which its activities are carried out and not for investment or for resale. No market value has been placed on these Assets.

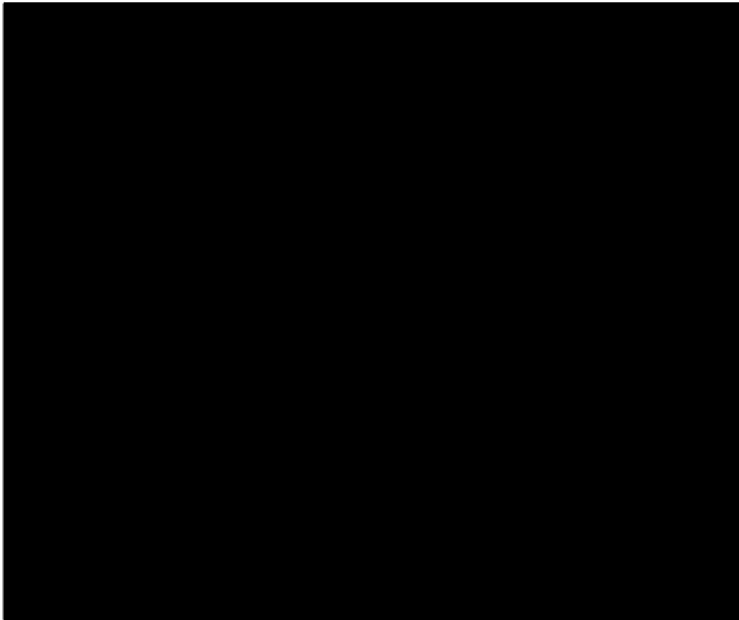
The congregation sold their manse in January 2018 the sum received was £402,406.80; £400,000 of this sum was paid directly into the denominational bank account not into the bank account of the congregation. This money was ring fenced by the General Trustees of the United Free Church to be used for the purchase of a manse for Candlish Wynd United Free Church. Every effort is made to retain this money for this purpose.

8 Independent Examiners

In accordance with the terms of 'the 2005 Act', Section 44 (1) (c), and as a Charity falling under regulation 9 of 'The Regulations', and not required to carry out an audit under paragraph 9 (4), an Independent Examiner has been appointed in accordance with regulation 11 of 'The Regulations' to carry out a competent examination of the Report and Financial Statements of the Congregation. The Independent Examiner's Report for the year to 31 December 2024 is on **page 6**.

Approval of Congregation Report and Financial Statements

The Congregational Report and Financial Statements were approved by the Deacons' Court at their meeting on 8th February 2025 and by the Congregation at the Annual General Meeting held on 2nd March 2025. The Office Bearers authorised to sign this Report on behalf of the Congregation are:



Minister

Session Clerk

Clerk to the Deacons' Court

Treasurer

**Independent Examiner's Report to the Trustees and Office Bearers
of Candlish Wynd United Free Church of Scotland**

I report on the Report and Financial Statements of the Congregation for the year ended 31 December 2024 which are set out on pages 3 to 5 and 7 to 9.

Respective Responsibilities of Office Bearers and Trustees and Examiner

The Congregation's Office Bearers and Trustees are responsible for the preparation of the Report and Accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The Congregation's Office Bearers and Trustees consider that the requirements of Regulation 9 apply but not those of paragraph 9 (4) of the Accounts Regulations.

It is my responsibility to examine the Report and Finance Statements 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 Congregation and a comparison of the report and accounts presented with those records. It also includes consideration of any unusual items or disclosures in the report and accounts, and seeks explanations from the office bearers and trustees concerning 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 report and 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 report and 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 Report and Financial Statements to be reached.

Date: 10-2-25

Statement of Balances and Movement on Congregation Funds for Year ending 31 December 2024

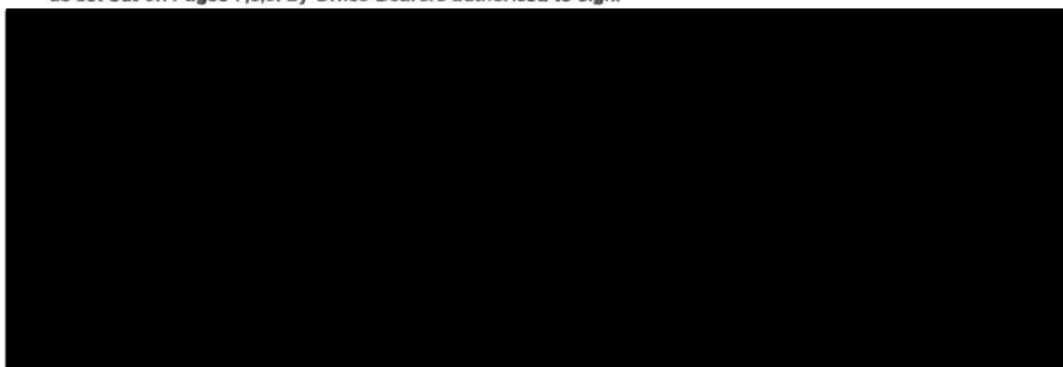
Fund	Nature of Fund	Balance 01.01.2024 £	Receipts 2024 £	(Payments) 2024 £	Surplus (Deficit) £	Net Fund Transfers £	Net change on Fund £	Balance 31.12.24 £	Held as follows	Santander £
General	Unrestricted Note 1	8,952.85	29,721.25	35,253.25	-5,532.00	3,741.14	-1,790.86	7,161.99		9,508.70
Fabric	Restricted Note 2	1,728.55	0.00	0.00			0.00	1,728.55		
Benevolent	Restricted Note 3	618.16	0.00	0.00			0.00	618.16		
Gen Reserve	Designated Note 4	3,741.14	0.00	0.00		-3,741.14	-3,741.14	0.00		
Total Congregation Funds		15,040.70	29,721.25	35,253.25	-5,532.00	0.00	-5,532.00	9,508.70		9,508.70

Notes to the Financial Statements for the Year ending 2024

Nature of Congregation Funds:

General	Unrestricted	Note 1	Ordinary receipts and payments of the Congregation. Office Bearers may 'designate' unrestricted funds for general reserves or for specified purpose(s).
Fabric	Restricted	Note 2	Repairs to external and internal fabric and furnishings of Church and Hall
Benevolent	Restricted	Note 3	To benevolent purposes for members, adherents and those in the local community
Governance		Note 4	No governance costs are incurred during the year. Duties relating to governance are provided voluntarily
Property	Church Hall	Note 5	Congregation property is held for the use of the Congregation in fulfilling its aims and mission to its members, adherents and the community it serves; not for investment or resale. No market value is placed on these properties.
Contingent Liabilities		Note 6	Financial Statements present the receipts received and payments made during the year. In the event there are any material outstandings, contingent liabilities and /or commitments these are noted below:- There are no contingent liabilities at the date of this Report and Financial Statement.
Payments to Trustees		Note 7	No payments have been made to any Trustee for the performance of their duties as Trustees of the Congregation

Approval of Congregation Financial Statements for the Year ending 31 December 2024
as set out on Pages 7,8,9, by Office Bearers authorised to sign.



Candlish Wynd United Free Church of Scotland
Receipts and Payments for the Year ending 31 December 2024 (comparative year to 31 December 2023)

Page 8

Fund		General Unrestricted £	Gen Reserve Unrestricted £	Fabric Restricted £	Benevolent Restricted £	Total 2024 £	Notes Details	Total 2023 £
Receipts								
Offerings	Open	891.90				891.90	Page 9.1	977.50
	Freewill	4,212.80				4,212.80		5,251.00
	Freewill (gift aid)	5,740.00				5,740.00		5,760.00
	Gift Aid Tax	1,480.31				1,480.31		1,766.40
	Other	163.23				163.23		96.49
	Sub Totals	12,488.24	0.00	0.00	0.00	12,488.24		13,851.39
Donations	Organisations					0.00		
	Other	441.21				441.21		301.00
	Sub Total	441.21	0.00	0.00	0.00	441.21		301.00
Other	Interest					0.00		
	Rent/ let					0.00		
	Stedfast	86.00				86.00		108.00
	Miscellaneous					0.00		507.81
	Sub Total	86.00	0.00	0.00	0.00	86.00		615.81
Events	Fundraising	705.80				705.80	Page 9:2	859.70
Extra-ordinary	Manse	16,000.00				16,000.00		25,000.00
Missions	Other charities	210.00				210.00	Page 9.3	363.00
Total Receipts		29,931.25	0.00	0.00	0.00	29,931.25		40,990.90
Payments								
Ministry	Stipend/Salary & NIC	26,848.80				26,848.80		25,510.56
	Expenses					0.00		
	Pulpit Supply					0.00		150.00
	Int Moderator Fee, Exp					0.00		
	Sub Total	26,848.80	0.00	0.00	0.00	26,848.80		25,660.56
Other Salary	Ch. Officer/ Cleaner					0.00	Page 9:4 Page 9:5 Page 9:6	
Property	Council Tax					0.00		
	Insurance	1,438.04				1,438.04		1,407.84
	Heat & light	654.17				654.17		2,669.09
	Repairs, upkeep	1,040.00				1,040.00		
	Equipment, Furnishing	309.80				309.80		997.60
	Sub Total	3,442.01	0.00	0.00	0.00	3,442.01		5,074.53
Other	Stedfast Magazine	66.00				66.00	Page 9.7	132.00
	Office & Publicity					0.00		
	Kirk Session					0.00		
	Miscellaneous	116.44				116.44		207.50
	Organisations Support					0.00		
	Sub Total	182.44	0.00	0.00	0.00	182.44		339.50
Fundraising	expense	0.00	0.00	0.00	0.00	0.00		0.00
Contributions	Denomination	4,000.00				4,000.00	Page 9.8	4,000.00
	Presbytery					0.00		72.00
	Missions	400.00				400.00		500.00
	Sub Total	4,400.00	0.00	0.00	0.00	4,400.00		4,572.00
Extra-ordinary	Solicitor's Fee	250.00				250.00		
Mission	Other charities	340.00	0.00	0.00	0.00	340.00	Page 9.9	325.00
Total Payments		35,463.25	0.00	0.00	0.00	35,463.25		35,971.59
Surplus (Deficit) Net Recpts (Paymnts)		-5,532.00				-5,532.00		5,019.31
Transfers between Funds		3,741.14	-3,741.14	0.00	0.00	0.00		
Net Movement on Funds		-1,790.86	-3,741.14	0.00	0.00	-5,532.00		5,019.31

Notes	1 Assembly Schemes	£163.23	Notes	4 Heat and Light		
	2 Fund Raising			Electricity	£612.68	
	Gift Day	£565.00		Gas	£3,541.49	
	Cards	£110.80		Contribution from Be	<u>£3,500.00</u>	<u>£41.49</u> £654.17
	Cookery Books	<u>£30.00</u>	£705.80			
	3 Other Charities			5 Repairs		
	Ukraine	£110.00		Grounds		£1,040.00
	Glw City Mission	<u>£100.00</u>	£210.00			
				6 Equipment		
				To service Fire Extinguishers	<u>£262.80</u>	
				Paint	<u>£47.00</u>	£309.80
				7 Miscellaneous Items		£116.44
				Include		
				Food		
				Cleaning Materials		
				Stamps		
				Keys		
				8 Missions		
				Mr Mrs Levinsohn		£400.00
				9 Other Charities		
				Ladies Day for Ukraine	£110.00	
				Glw City Mission	£100.00	
				Nigeria	£30.00	
				Easter Scheme	£75.00	
				Maggie's Centre	<u>£25.00</u>	£340.00

For Information Only

Manse Fund

Opening Balance	£376,882.57	
Investment Income	£7,433.12	
Gain on Sale of Investment	£8.01	
Gain on Revaluation of Investment	<u>£17,077.89</u>	£401,401.59
Less		
Broker's Charge	£1,673.49	
Repaid to Congregation	<u>£16,000.00</u>	<u>£17,673.49</u>
Closing Balance		<u>£383,728.10</u>