

Causeway Church, Tollcross, Church of Scotland

Receipts and Payments Accounts
for the year ended 31 December 2024

Congregation No: 160911

Charity No: SC004821

Causeway Church, Tollcross, Church of Scotland

Reference and Administrative Information

| | |
|------------------------------|--|
| Charity Name: | Causeway Church, Tollcross, Church of Scotland |
| Charity Registration Number: | SC004821 |
| Congregation Reference No: | 160911 |
| Contact Address: | Causeway Church, Tollcross, Manse 228 Hamilton Road Glasgow G32 9QU |

Principal Office-bearers

Independent Examiner

Bankers:

Virgin Money
Baillieston Branch
47 Main Street, Baillieston G69 6SQ

Causeway Church, Tollcross, Church of Scotland

Trustees' Annual Report

for the year ended 31 December 2024

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Unitary Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board 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. The Treasurer is appointed at the Stated Annual Meeting and serves for a period of three years after which he/she must seek re-election at the next Stated Annual Meeting.

Organisational Structure

Trustees Meetings are chaired by the Minister and there are a minimum of nine scheduled meetings in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. All appropriate areas of church work are assisted and overseen by a trained Protection of Vulnerable Groups team.

Objectives and Activities

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.

Causeway Church, Tollcross, maintains the preaching of the Bible in Shettleston and Tollcross and supplies a Christian ministry and Christian Fellowship within a large parish. The congregation seeks to provide community activities with a Christian focus. To this end, there are organisations within and attached to the church. These comprise: Guides, Bandits and the Guild.

Regular worship services are held at 11.15am each Sunday morning. Three formal communions are held in February, June and October. Extra services are held at Easter and Christmas seasons. The ministry of the church also provides support during times of special need, via the provision of funeral, wedding and baptismal services, in response to community and congregational requests.

The Trustees also support the work of the local YMCA, providing representatives to their Board and several speakers for the YMCA services throughout the year. A free meal is provided for anyone in the community to attend on the last Sunday of each month.

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for the year ended 31 December 2024

Flowers for the Sunday services are bought via the Flower Fund and arranged by a group of church members, the flowers are subsequently distributed within the congregation and parish to the sick, the bereaved, or to celebrate a birthday. Members may choose to contribute to the purchase of flowers on specific Sundays, eg to commemorate a loved one. During December, poinsettia plants take the place of flower arrangements.

A team of church members collects, edits and publishes the church newsletter, Causeway Courier, three times per year around communion time. The Minister and all of the organisations make regular contributions, and the publication is very much appreciated by the whole congregation, especially those unable to attend regularly.

Achievements and Performance

Sunday worship continues to be led by our Minister, with Zoom Video Communications broadcasting the service to those unable to attend. This has been a source of great comfort and support to the congregation. Home Communion is offered where needed. Our Tuesday evening Watchnight service and the Wednesday Christmas Day service took place in the Sanctuary. During the colder winter months, starting from the first Sunday in January, the Sunday service takes place in our hall, which is easier to heat and so more comfortable. This takes the form of Cafe Church, where hot drinks and biscuits are offered to everyone as they arrive.

Our Minister performed many services for bereaved families in the parish. The short monthly praise services to the residents of Haydale Care Home continue to be well received, with each one having a theme that the residents enjoy participating in.

It is with regret that, after many years, the 222 nd Brownies unit was suspended, then closed in December 2023, following the retiral of the current leaders and a lack of warranted Guiders to replace them. The Brownies were advised of alternative units, and most settled in with the 240th Browniest

For over 6 years, free Community Dinners have been provided on the last Sunday of every month. This is a joint effort with Tollcross YMCA, and the venue alternates between the church hall and the YMCA each month. A dedicated team prepare and serve meals to an average of 40-50 folk from around the community. In December, Christmas dinners are provided by two local companies, and these are distributed to those in need.

The memorial rose garden at the east side of the Sanctuary has more rose bushes, some with memorial plaques. The congregation enjoyed seeing the flowers in spring and summer. A garden bench was donated, and placed on the lawn facing the flower beds, but was stolen. The bench was quickly recovered, but is now in the front vestibule of the church, waiting to be fixed securely outside.

The Guild's theme for 2024-27 is 'Let Us Build A House', split into 3 parts; the 2024 focus is "Sure Foundations", and the way in which the foundations of our faith are built. Members have enjoyed a great variety of speakers and fellowship with one another. The year ended with a Christmas party, when Santa visited and presented each person with a gift. The Guild meet at 1 .30pm every Wednesday in the church hall, and new members are always welcome.

Causeway Church, Tollcross, Church of Scotland

Trustees' Annual Report

for the year ended 31 December 2024

Financial Review

The main source of income for the church remains the Freewill Offering.

Most of the congregation now make their offerings via Standing Order, which gives us a reliable, regular income and greatly reduces the number of envelopes we need to purchase. Others have made regular or occasional payments directly into the church current account. We are now using small envelopes which are printed "in house", and this has greatly reduced the financial outlay.

Donations from the organisations, the Spring and Christmas Fayres, the Harvest Thanksgiving effort, the sale of Platinum Jubilee souvenir booklets, our Small Change Scheme, the sale of various crafts and other special efforts raised in excess of £3,000 and everyone's efforts are very much appreciated.

We managed to pay the full allocation for 2024 for Giving to Grow of £15,624 but made no payment against the balance of £24,366 due from previous years re M&M.

Overall the Receipts & Payments A/c shows that there was a small deficit on the unrestricted funds. Compared with last year's surplus of almost £7,000 that may seem disappointing but a closer look at the details shows no draw down from the General Trustees and no Gift Aid Tax recovery this year against which there was an additional amount of over £9,000 paid towards Giving to Grow. Taking that into account the results are similar to 2023.

We still have money held in the Central Consolidated Fund. This money came from the sales of property at Shettleston Old, and may be used solely for property-related expenditure, which includes costs like repairs, maintenance, heating and lighting. At the moment, there are restrictions in place, which mean that we cannot spend money on redecorating or refurbishment, but only on keeping the building wind and water-tight.

The price of fuel is set to rise steeply, but we have been protected from this, thus far. By our fixed term contract. The decision to dedicate our Harvest Thanksgiving donations to our fuel costs has also helped tremendously.

The amount of work put in by those who raise funds, and the support they are given by the congregation and members of the public who buy their produce, continues to cheer and encourage us all, and the Kirk Session would like to thank everyone involved.

Reserves Policy

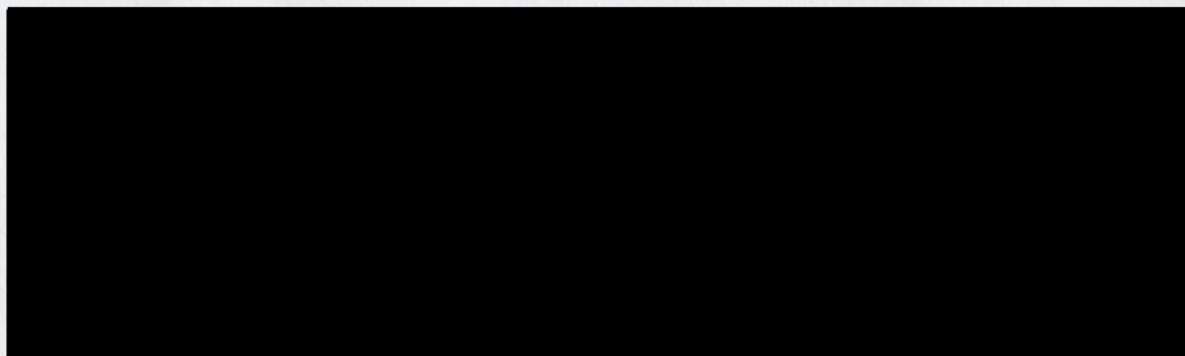
It is the Trustees' policy to hold reserves of approximately three months expenditure including designated funds. At the year end the Church held unrestricted funds of over £160,000 including investments and deposits with COSIT. While this is higher than might normally be expected, the Trustees are aware of the plans to improve access to the church and hall and to make refurbishments which are required to make the Sanctuary and hall more suited to the needs of the congregation, its organisations and the wider community. However, plans are currently paused pending implementation of a new Presbytery Plan instructed by the General Assembly.

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Trustees' Annual Report
for the year ended 31 December 2024

The Church also has Restricted Funds of £2,380 and Endowment Funds of £4,625 for the purposes detailed in note 2 of the accounts and the Church of Scotland General Trustees hold funds on behalf of the Church as shown in the appendix to the accounts which is available subject to the agreement of Presbytery and the General Trustees for fabric purposes.

Statement of Trustees' Responsibilities

The Trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The Trustees 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 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016. 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.



Causeway Church, Tollcross, Church of Scotland

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Independent Examiner's Report to the Trustees of Causeway Church, Tollcross, Churc

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 7 to 12.

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 (as amended).

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 particular matters have come to my attention.

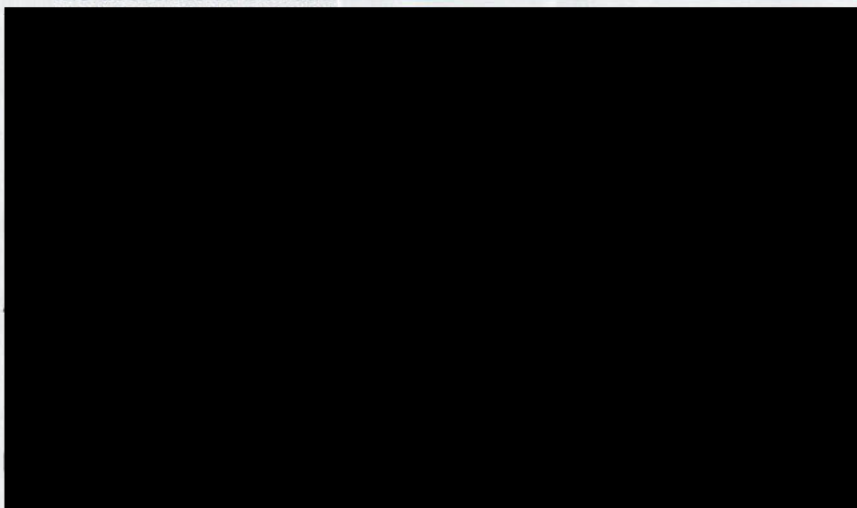
Basis of independent examiner's statement

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 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 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:
 - ☒ to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and
 - ☒ to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended) 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.



Causeway Church, Tollcross, Church of Scotland
Receipts and Payments Account
for the year ended 31 December 2024

| | | Unrestricted Funds 2024 £ | Restricted Funds 2024 £ | Endowment Funds 2024 £ | Total 2024 £ | Total 2023 £ |
|---|------|------------------------------------|----------------------------------|---------------------------------|--------------------|--------------------|
| | Note | | | | | |
| Receipts | | | | | | |
| Donations | 3 | 24,757 | - | - | 24,757 | 30,897 |
| Legacies | | 1,500 | - | - | 1,500 | - |
| Activities for Generating Funds | | 3,187 | - | - | 3,187 | 2,374 |
| Bank & Deposit Interest | | 5,290 | - | 240 | 5,530 | 4,145 |
| Investment Income | | 3,078 | - | - | 3,078 | 2,588 |
| Hall lets | | 1,340 | - | - | 1,340 | 1,802 |
| Insurance Claim | | 2,200 | - | - | 2,200 | - |
| Grants | | - | - | - | - | - |
| Drawn down from General Trustees | | - | - | - | - | 16,751 |
| Other Receipts | | - | 2,350 | - | 2,350 | 3,098 |
| | | <u>41,352</u> | <u>2,350</u> | <u>240</u> | <u>43,942</u> | <u>61,655</u> |
| Assets and Investments | | | | | | |
| Sale of fixed assets | | - | - | - | - | - |
| Sale of Investments | | - | - | - | - | - |
| | | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> |
| Total Receipts | | 41,352 | 2,350 | 240 | 43,942 | 61,655 |
| Payments | | | | | | |
| Cost of Generating Funds | 4 | 46 | - | - | 46 | 45 |
| Charitable Activities | 4 | 42,191 | 3,355 | 84 | 45,630 | 59,864 |
| Governance Costs | 4 | - | - | - | - | - |
| | | <u>42,237</u> | <u>3,355</u> | <u>84</u> | <u>45,676</u> | <u>59,909</u> |
| Assets & Investments | | | | | | |
| | 4 | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> |
| Total Payments | | 42,237 | 3,355 | 84 | 45,676 | 59,909 |
| Excess of Receipts over Payments for the year before transfers | | | | | | |
| | | (885) | (1,005) | 156 | (1,734) | 1,746 |
| Transfers | 2 | 34 | 122 | (156) | - | - |
| | | <u>(851)</u> | <u>(883)</u> | <u>-</u> | <u>(1,734)</u> | <u>1,746</u> |
| Excess of Receipts over Payments | | (851) | (883) | - | (1,734) | 1,746 |

Causeway Church, Tollcross, Church of Scotland
Statement of Balances
At 31 December 2024

| | | Unrestricted | Restricted | Endowment | | |
|---|------|----------------|--------------|--------------|----------------|----------------|
| | | Funds | Funds | Funds | Total | Total |
| | | 2024 | 2024 | 2024 | 2024 | 2023 |
| | Note | £ | £ | £ | £ | £ |
| <u>Bank and Deposit Balances</u> | | | | | | |
| <i>Balances brought forward</i> | | | | | | |
| Bank and cash | | 6,817 | 3,263 | - | 10,080 | 8,413 |
| Deposits with COSIT | | 99,539 | - | 4,625 | 104,164 | 104,085 |
| | | <u>106,356</u> | <u>3,263</u> | <u>4,625</u> | <u>114,244</u> | <u>112,498</u> |
| Movement in year: | | | | | | |
| Excess of Receipts over Payments | | (851) | (883) | - | (1,734) | 1,746 |
| | | <u>-----</u> | <u>-----</u> | <u>-----</u> | <u>-----</u> | <u>-----</u> |
| <i>Balances carried forward</i> | | | | | | |
| Bank and cash | | 5,849 | 2,380 | - | 8,229 | 10,080 |
| Deposits with COSIT | | 99,656 | - | 4,625 | 104,281 | 104,164 |
| Total carried forward | 2 | <u>105,505</u> | <u>2,380</u> | <u>4,625</u> | <u>112,510</u> | <u>114,244</u> |
| | | <u>=====</u> | <u>=====</u> | <u>=====</u> | <u>=====</u> | <u>=====</u> |
| Investments at market value | | | | | | |
| (cost £38,986) | 7 | 68,711 | - | - | 68,711 | 66,574 |
| | | <u>=====</u> | <u>=====</u> | <u>=====</u> | <u>=====</u> | <u>=====</u> |
| Assets | | | | | | |
| Gift Aid Receivable | | 6,000 | - | - | 6,000 | 3,000 |
| | | <u>=====</u> | <u>=====</u> | <u>=====</u> | <u>=====</u> | <u>=====</u> |
| Liabilities | | | | | | |
| Ministries & Mission Contributions | | 24,366 | - | - | 24,366 | 24,366 |
| | | <u>=====</u> | <u>=====</u> | <u>=====</u> | <u>=====</u> | <u>=====</u> |

The accounts were approved by the Trustees on 25 March 2025 and signed on their behalf by:

Causeway Church, Tollcross, Church of Scotland
Notes forming part of the accounts
for the year ended 31 December 2024

1 Basis of Accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006 (as amended) and the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016.

2 Movement in Funds

| | At 1 Jan 2024 £ | Receipts £ | Payments £ | Transfers £ | At 31 Dec 2024 £ |
|-----------------------------------|-----------------------|---------------|-----------------|----------------|------------------------|
| Unrestricted funds | | | | | |
| Designated Fabric Fund | 2,225 | - | - | - | 2,225 |
| Designated Reserve Fund | 2,218 | 128 | - | - | 2,346 |
| Social & Outreach Fund | - | - | - | - | - |
| General Fund | 101,913 | 41,224 | (42,237) | 34 | 100,934 |
| | <u>106,356</u> | <u>41,352</u> | <u>(42,237)</u> | <u>34</u> | <u>105,505</u> |
| Restricted funds | | | | | |
| Audio/Visual Equipment Fund | - | - | - | - | - |
| Bandits Fund | 1,313 | 801 | (864) | 84 | 1,334 |
| Causeway Tearoom (not submitted) | 15 | | | | 15 |
| Country Dance Fund (discontinued) | 805 | | (805) | | - |
| Flower Fund | 7 | 635 | (508) | | 134 |
| Guild Fund | 449 | 914 | (825) | 38 | 576 |
| JollyTots Fund (discontinued) | 122 | - | (122) | - | - |
| Bible Explorers Fund (suspended) | 321 | - | - | - | 321 |
| Veterans R&R Fund (discontinued) | 231 | - | (231) | - | - |
| | <u>3,263</u> | <u>2,350</u> | <u>(3,355)</u> | <u>122</u> | <u>2,380</u> |
| Endowment funds | | | | | |
| General Fund Bequests | 4,625 | 240 | (84) | (156) | 4,625 |
| | <u>4,625</u> | <u>240</u> | <u>(84)</u> | <u>(156)</u> | <u>4,625</u> |
| Total Funds | <u>114,244</u> | <u>43,942</u> | <u>(45,676)</u> | <u>-</u> | <u>112,510</u> |

Purposes of Restricted Funds

Bandits fund – is for the operation of the Bandits

Causeway Tearoom fund – funds raised during the after-service fellowship, used for specific projects within the church

Events and Social fund – Raises funds for the church by hosting events open to the public.

Flower fund – Provides flowers for display during services of worship, which are then distributed to the sick and bereaved

Guild fund – is for the operation of the Guild.

Bible Explorers fund - is for the operation of the Bible Explorers (Sunday School)

Bequest fund – income from the Bequest fund is distributed according to the terms of the bequest it represents. The income is distributed as follows, Uniformed organisations, 70%, Guild 16%. Fabric fund 12%, and Benevolent fund 2%.

Causeway Church, Tollcross, Church of Scotland
Notes forming part of the accounts
for the year ended 31 December 2024

| | Unrestricted Funds 2024 £ | Restricted Funds 2024 £ | Endowment Funds 2024 £ | Total 2024 £ | Total 2023 £ |
|---------------------------------|------------------------------------|----------------------------------|---------------------------------|--------------------|--------------------|
| 3 Analysis of Donations | | | | | |
| WFO Scheme (non Gift Aid) | - | - | - | - | - |
| Gift Aid Donations | 22,728 | - | - | 22,728 | 22,279 |
| Tax Recovered on Gift Aid Dons. | - | - | - | - | 4,927 |
| Ordinary Offerings (Open plate) | 839 | - | - | 839 | 770 |
| Other Offerings, Donations, etc | 1,190 | - | - | 1,190 | 2,921 |
| | <u>24,757</u> | <u>-</u> | <u>-</u> | <u>24,757</u> | <u>30,897</u> |
| 4 Analysis of Payments | | | | | |
| Cost of Generating funds | | | | | |
| Offering envelopes | 46 | - | - | 46 | 45 |
| | <u>46</u> | <u>-</u> | <u>-</u> | <u>46</u> | <u>45</u> |
| Charitable Activities | | | | | |
| Giving to Grow allocation | 15,624 | - | - | 15,624 | 24,751 |
| Presbytery dues | 1,438 | - | - | 1,438 | 651 |
| Minister's expenses | 720 | - | - | 720 | 1,200 |
| Council Tax | 1,974 | - | - | 1,974 | 1,929 |
| Other Salary Costs | 2,680 | - | - | 2,680 | 2,880 |
| Pulpit supply | 550 | - | - | 550 | 490 |
| Fabric repairs & maintenance | 7,512 | - | - | 7,512 | 9,060 |
| Heat and light | 4,341 | - | - | 4,341 | 2,909 |
| Insurance | 4,815 | - | - | 4,815 | 4,598 |
| Manse Broadband & telephone | 533 | - | - | 533 | 544 |
| Stationery & Printing | 211 | - | - | 211 | 73 |
| Church office expenses | 1,164 | - | - | 1,164 | 1,419 |
| Audio/Visual | 307 | - | - | 307 | 652 |
| Bequests | - | - | 84 | 84 | 24 |
| Other expenses | 322 | 3,355 | - | 3,677 | 8,684 |
| | <u>42,191</u> | <u>3,355</u> | <u>84</u> | <u>45,630</u> | <u>59,864</u> |
| Governance Costs | | | | | |
| Independent Examiner's Fee | - | - | - | - | - |
| Other Payments | | | | | |
| Purchase of Investments | - | - | - | - | - |
| Purchase of Fixed Assets | - | - | - | - | - |
| | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> |
| Total | <u>42,237</u> | <u>3,355</u> | <u>84</u> | <u>45,676</u> | <u>59,909</u> |

Causeway Church, Tollcross, Church of Scotland
Notes forming part of the accounts
for the year ended 31 December 2024

5 Trustee Remuneration and Related Party Transactions

During the year one trustee, Rev Monica Michelin-Salomon, received reimbursement of expenses of £720 (2023 - £1,200) in respect of travel and Manse Council Tax of £1,974 (2023 - £1,929), totalling £2,694 (2023 - £3,129). Greig Perriman (son of Mrs I Perriman, an Elder) received £600 (2023 £600) for gardening maintenance.

No trustee or person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

6 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. 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 £31,642 and the maximum stipend (in the fifth and subsequent years) was £38,884.

7 Investments

| | Market Value at 1 Jan 2024 £ | Purchases £ | Disposals £ | Gain/(Loss) on Revaluation £ | Market Value at 31 Dec 2024 £ |
|----------------------------|--|----------------|----------------|---------------------------------------|---|
| COSIT Growth Fund | 17,945 | - | - | 1,693 | 19,638 |
| COSIT Income Fund | 48,629 | - | - | 444 | 49,073 |
| | ===== | ===== | ===== | ===== | ===== |
| | 66,574 | - | - | 2,137 | 68,711 |
| | ===== | ===== | ===== | ===== | ===== |
| Held in respect of: | | | | | |
| Unrestricted Funds | | | | | |
| General Fund | 66,574 | - | - | 2,137 | 68,711 |
| | ===== | ===== | ===== | ===== | ===== |

9 Collections for Third Parties

| | 2024 £ | 2023 £ |
|-----------------------|-----------|-----------|
| Christian Aid | 62 | 165 |
| Marie Curie | 26 | - |
| Lodging House Mission | - | 75 |
| | ===== | ===== |
| | 88 | 240 |

Causeway Church, Tollcross, Church of Scotland
Year ended 31 December 2024
Appendix

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

| | 2024 £ | 2023 £ |
|---|----------------|----------------|
| CAPITAL ACCOUNT | | |
| Credit Balances held at 31 December at cost | <u>270,819</u> | <u>270,819</u> |
| Market Value of Balances at 31 December | <u>260,616</u> | <u>259,729</u> |
| REVENUE ACCOUNT | | |
| Credit Balance at 31 December | <u>18,763</u> | <u>5,703</u> |