

**Springfield Cambridge Church of Scotland,  
Bishopbriggs**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**FOR THE YEAR ENDED**

**31<sup>ST</sup> DECEMBER 2024**

**Congregation No: 160839**

**Scottish Charity No: SC005642**

## **Springfield Cambridge Church of Scotland, Bishopbriggs**

### **Reference and Administrative Information**

|                                |  |
|--------------------------------|--|
| Charity Name:                  | Springfield Cambridge Church of Scotland                                       |
| Charity Registration Number:   | SC005642   |
| Congregation Reference Number: | 160839   |
| Contact Address                | The Church Office<br>49 Springfield Road<br>Bishopbriggs<br>Glasgow<br>G64 1PN |

### **Trustees**

### **Kirk Session Members**

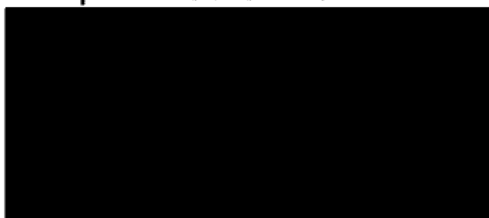


### **Principal Office-bearers**

Minister:  
Joint Session Clerks:  
Church Treasurer:



### **Independent Examiner**



### **Bankers:**

Bank of Scotland  
Bishopbriggs

# **Trustees' Annual Report**

## **Year ended 31 December 2024**

### **Structure, Governance and Management**

#### **Governing Document**

The Church is administered in accordance with the Unitary Constitution as laid down in the Act anent Congregational Constitutions (Act XIX, 1964 as amended by Act V 2003 and Act I 2017). Hence we have a Kirk Session dealing with matters Spiritual and matters of a Temporal Nature - Fabric and Finance. Its spiritual responsibility involves "leadership, nurturing the spirituality of the congregation and its members, caring for the spiritual welfare of the parish and parishioners, encouraging members to participate in the worship and life of the congregations, and promoting mission and evangelism in the parish".

#### **Recruitment and Appointment of Trustees**

Members of the Kirk Session and 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.

#### **Organisational Structure**

The Kirk Session is chaired by the minister (Moderator) and meets seven times a year. Certain responsibilities are delegated to the Moderator, the Finance Committee, the Treasurer and the Property Committee as appropriate.

## **Springfield Cambridge Church**

**SC 005642**

### **Objectives and Activities 2024**

Springfield Cambridge Church is a church which aims to make people feel they belong, tries to meet the needs of all God's people and takes every opportunity to spread the gospel message among the local community.

Springfield Cambridge Congregation is made up of a variety of people who share a common faith and are friendly and welcoming. They have made Springfield Cambridge Church their spiritual home.

2024 has been a challenging year once again due to the ongoing cost of living crisis and rising costs. However, early in 2024, our Treasurer was able to repay the remainder of the loan with the General Trustees that we took out in 2021, for the new heating system, of £30,000.00.

Our weekly services are held on Sunday at 11.00 am and Wednesday at 11.10 am. Tea and coffee are available after these services. We have additional services of worship throughout the year to mark specific Christian events. We also have Communion Services three times a year on the first Sunday of February, June and October. Members of the congregation who are unable to attend church in person can now watch our services at home as they are live streamed on YouTube. The Cambridge Chapel is open Monday to Friday, in the mornings, for meditation and reflection.

We are members of Bishopbriggs Churches Together and share in local ecumenical community events. Our Minister and an Elder represent us on the Presbytery Steering Group.

The Guild meet on Monday Afternoons from 2.00pm to 4.00 pm. There is a varied programme of speakers and entertainers. Funds are raised at the meetings and the Church Fabric Fund, Guild Projects and Charitable Organisations benefit from these. Tea and Coffee are available and all who attend are able to join in the fellowship. The meetings are open for anyone who would like to come along and join in with the worship and fellowship. The Guild have set up a Foodbank Collection and the goods received are donated to the East Dunbartonshire Foodbank. The collection is supported by the Congregation. This year was the Guild's 95<sup>th</sup> Anniversary and it was celebrated with a cake to mark the occasion.

On Tuesday afternoon, Cadder Men's Club is host to the men from Springfield Cambridge, Cadder, and Kenmure Parish Churches. A varied programme of speakers, events and games are held throughout the session.

The Youth Organisations of the Church meet throughout the week. The Sunday School meet during Sunday morning worship. The Girls' Brigade have three sections who meet on Tuesdays. Explorers, Juniors and Brigaders. The Boys' Brigade also have three sections. Junior Section and Company Section meet on Thursdays and the Anchor Boys meet on Fridays. Our thanks go to the Officers, Helpers and Volunteers who look after the boys and girls and we are grateful for the time and talents they give. The Junior and Senior Badminton Club meet on Wednesdays and Saturdays and again our thanks go to the organisers of the club.

**Springfield Cambridge Church**  
**SC 005642**

**Objectives and Activities 2024 (contd)**

The Springfield Cambridge Festival Chorus and Orchestra Concert was held in the Glasgow Royal Concert Hall on the 23<sup>rd</sup> December conducted by our Musical Director [REDACTED]. The Concert is held annually in aid of CHAS. The Chorus and Orchestra are made up from members of the various churches in Bishopbriggs and some professional singers and musicians who give their time and talent for free. The Junior Chorus was led by Our Assistant Musical Director [REDACTED]. This year the concert raised £36,218.00 for CHAS. This brings the total raised at these concerts for CHAS to an amazing £502,012.00.

Our halls are used regularly by a variety of local community groups. These groups generate much needed income for our church. We have Dance UK, 2 Yoga Classes, Village Patchers, Sports Squad, Tai Chi and The City of Glasgow Wind Orchestra. We also have Mother and Toddlers and Childminders who are low-cost non-profit making facilities.

Our church has been designated as emergency accommodation for the local Nursing Home.

News of upcoming events, celebrations and information about the church are available via the Church Facebook Account and the Church Website.

**Achievements and Performance 2024**

As at 31<sup>st</sup> December we have 498 members on our Congregational Roll. Church attendance continues to increase and we have an average of 107 each week. We had 6 Baptisms and 1 Wedding this year.

Springfield Cambridge Church is part of the local Parish Grouping. The other churches in the Grouping are Cadder Parish Church and Kenmure Parish Church. We have appointed representatives to serve on this Group. Joyce Watchorn, Donald Armour, James Robertson and the Moderator. The three congregations will enter into a Team Ministry. They will meet on 21 January 2025 to discuss what will happen next. They will introduce themselves, review the Mission Plan and look at what Presbytery would like them to do going forward.

On Sunday 17<sup>th</sup> November, the following five members of the Congregation were elected to be Ruling Elders, and the Kirk Session having adjudged them to be qualified for that office, has sustained their election. [REDACTED], [REDACTED], [REDACTED], [REDACTED] were ordained and admitted into the Kirk Session. They were welcomed by the Kirk session and given the Right Hand of Fellowship. Each Elder received a Certificate of Admission and a small token of welcome.

## Springfield Cambridge Church SC 005642

### Achievements and Performance 2024 (contd)

The Boys' Brigade Company Section will celebrate their 90th Anniversary in 2025. The boys have been busy with Competitions starting at National Level. One of the boys,

■■■■■, received his President's Badge, the second highest award within the BB and ■■■■■, was presented with his Queen's Badge, the highest award in the BB. ■■■■■ is now staying on in the Company as a Leader in the Anchor Boys.

The Junior Section worked hard on their badge work and were presented with their Awards and Prizes at their Parents' Evening. The boys took part in the Brigade's International Team Games. They held various fundraising events including a Games Night, Beetle Drive and Bucket Collection at the local Morrisons Store. Some of the boys took part in the Annual Remembrance Sunday Service and were present at the War Memorial in Auchinairn.

The Anchor Boys took part in lots of activities and games throughout the session. They worked hard to attain their Achievement Badges which were presented at their Parents Night. They held a very successful Coffee Morning and Family Quiz Night. The winners of the Quiz donated their winning Hamper to the Beatson who were going to raffle it for Mothers' Day.

Certificates were awarded to ■■■■■ ■■■■■ ■■■■■ with the Boys' Brigade, ■■■■■ of service with the Boys' Brigade and a special award to ■■■■■ ■■■■■ with the Boys' Brigade. ■■■■■ was also presented with flowers and a gift as ■■■■■ was retiring from the Boys' Brigade.

The Girls' Brigade hosted a Family Quiz Night and Beetle Drive to raise funds. They also had a Sponsored Walk with the proceeds being shared with the "When You Wish Upon a Star" Charity. The girls completed their badge work and were presented with their awards at their Parents Evening. ■■■■■ was presented with her Brigaders' Brooch. This is the second highest award in the Girls' Brigade. The Girls won first place at the Annual Divisional Collage Competition for P6/7.

The Fundraising Group held various events this year. They had a Quiz and Fish Supper Night, Taylor Fashion Evening, Summer Picnic Hamper, Line Dancing Night and an Advent Hamper. The total raised was £2,369.61. For the second year they had a Smartie Challenge where Smartie Tubes were given out to the congregation to enjoy and then fill and return them with 20 pence pieces or £1 coins. This raised a further £1,499.

The Church has a Recycle for Profit Scheme and this has raised £715 since it was started. We are also registered with Easyfundraising where members of the congregation, who shop online, help to raise funds for the church at no extra cost to the themselves.

Our church library is situated in the Session Room and the Hall of Fellowship. Sheila Bryce has been appointed as Church Librarian. There is a wide selection of books for adults and children available to borrow and a comfortable seating area in the Session Room for browsing. £100 has been raised for SAMH and £100 for the Church Fabric Fund from book sales.

## Springfield Cambridge Church SC 005642

### Achievements and Performance 2024 (contd)

Two of our Elders, [REDACTED], held a very successful Coffee Morning in aid of the Beatson Cancer Charity to celebrate [REDACTED] being [REDACTED]. This raised the amazing sum of £3,645.68

The Flower Committee decorated the Church for our Harvest Service in September. Donations of food and £173.60 in cash were donated to both the Lodging House Mission and East Dunbartonshire Foodbank.

The Congregation were asked to donate Tesco Gift Cards or Cash at our annual Gift Service in December. £235 in cash and £235 in Gift Vouchers were donated to St Rollox Church to assist with their work with Asylum Seekers and £235 was donated to the local East Dunbartonshire Foodbank.

The following charities also received donations from the Congregation. UNICEF from our annual "Jar of Grace Appeal" £791.00, Christian Aid £1,490.00, Mary's Meals £606.00 and the Lodging House Mission £743.00.

Our congregation continues to be a base for training ministers.

Congratulations go to [REDACTED], who has been called to be Minister of Hillside Parish Church in Aberdeen. The Service of Induction was a very happy occasion, held on 12 December, with a number of people travelling to the service from congregations [REDACTED] has served in our Presbytery, including our own. We send [REDACTED] and his family our Best Wishes.

[REDACTED], left us on Sunday 28<sup>th</sup> April after 22 months with us. [REDACTED] will continue to work with the Training Team at the Church Offices at 121 George Street in Edinburgh and will also work 2 days per week at Lenzie Old Parish Church, plus a Sunday as a locum in that vacancy. Julie was ordained as a Minister of Word and Sacrament at Lenzie Old Parish Church on 30 May 2024. We send [REDACTED] and her family our Best Wishes.

The following work has been carried out as part of our ongoing Stewardship. Stewardship matters are regularly considered by the Kirk Session and its Finance Committee. Much effort in the past year has centred upon meeting our increased Giving to Grow contributions despite considerable rising energy costs and falling income due to the loss of significant givers. Those who currently do not 'gift aid' have been encouraged to move over to this scheme where possible, and those who give irregularly have been asked to move to regular direct giving to our bank account. Further work has been done to enhance Tax recoveries from an historic perspective which has been fruitful. The congregation has been generous as ever, but this is a challenging area with falling numbers of members and those who are tax-payers reducing in number too, and given the financial pressure upon individual households we believe we are doing as much as we can.

## **Financial Review of 2024**

### **SUMMARY**

THE LOAN THAT WE TOOK OUT FOR THE HEATING/BOILER SYSTEM WAS REPAID IN EARLY 2024. THE AMOUNT REPAID TO CLEAR THE LOAN WAS £4,000 THE SCHEDULED MATURITY DATE OF THE LOAN WAS 30<sup>th</sup> SEPTEMBER 2026. REPAID 2 AND HALF YEARS EARLY.

GENERAL FUND OFFERINGS WERE ALMOST UNCHANGED YEAR ON YEAR BUT ITS FAIR TO SAY THAT OUR WEEKLY OFFERINGS ARE FROM A DRECREASING NUMBER OF MEMBERS.

OPEN PLATE OFFERINGS UP BY 5% YEAR ON YEAR.

INCOME FROM OUTSIDE AGENCIES UNCHANGED IN 2024 WHEN COMPARED WITH 2023.

THE CHURCH FUND RAISING GROUP RESUMED ACTIVITIES RAISING £3,891 FOR THE FABRIC FUND.

RECYCLE FOR PROFIT AND THE CHURCH WEBSHOP CONTINUE TO GENERATE A STEADY INCOME FLOW FOR THE FABRIC FUND.

UNRESTICTED LEGACY INCOME OF £7,000 RECEIVED DURING 2024 WHICH WAS ALLOCATED TO THE FABRIC FUND.

4 NEW GIFT AID STANDING ORDERS AND 5 NEW FWO STANDING ORDERS SET UP BY MEMBERS DURING 2024.

A CARD MACHINE IS NOW AVAILABLE FOR USE AND JUST OVER £2,500 WAS TAKEN IN DONATIONS ON THE MACHINE FOR VARIOUS PURPOSES IN 2024.

PayPal, WHICH WAS SET UP AS A METHOD OF GIVING IN APRIL 2020 CONTINUES TO AVAILABLE AS A METHOD OF GIVING .

GIVING TO GROW ALLOCATION OF £69,721 AND PRESBYTERY DUES OF £3,944 PAID IN FULL.

### **Financial Review of the Year**

The principal source of income for Springfield Cambridge Church comes from Weekly Offerings and it was heartening to be able to worship in person again during the whole of 2024. Continuous emphasis is placed on "Tax Efficient Giving" for those members whose circumstances allow and it is pleasing to note that 82p in each £1 of offerings received in 2024 was Gift-Aided. The number of members giving "Tax Efficiently as at 31<sup>st</sup> December 2024 was 139 as against 156 at the 1<sup>st</sup> January 2024. There are also another 5 members who regularly give Tax Efficiently to any appeals that take place during the year depending on their own tax situation. As a congregation we continue to take maximum advantage where possible of the Gift Aid Small Donation Scheme (GASDS) that was first introduced on 6<sup>th</sup> April 2013 which means that we can claim tax relief on the first £8,000 of small cash donations in the offering plate.



## **Springfield Cambridge Church SC 005642**

### **Financial Review of 2024 (CONTD)**

As well as Income from Offerings we also received generous donations in 2024 from The Guild ,The 268th Glasgow Boys' Brigade Company and the Badminton Club. In 2024 we also received £21,949 (2023-£22,051) in donations/contributions from the outside agencies who regularly use our halls. We maintain an excellent relationship with all the outside agencies who use our premises and the Trustees recognise the positive financial benefits this brings to Springfield Cambridge Church. There is a minimal cost to the church apart from heating and lighting for the Outside Agencies as most of the "opening/closing" of the Church Buildings is carried out by volunteer members.

In 2024 we continued to upgrade the buildings where appropriate in line with our present financial situation. We are indebted to our Church Officer, Deputy Church Officer, Fabric Committee and the Monday morning work party who do so much to maintain the church buildings.

The General Fund in 2024 shows a deficit for the year of £4,525. £593 has been transferred to the Manse Fund as at the year-end and £4,000 transferred from the General Fund to the Boiler/Heating System Fund which means that the General Fund shows a deficit balance of £2,463 as at 31<sup>st</sup> December 2024.

As at 31<sup>st</sup> December 2024 we were still awaiting settlement of outstanding tax claims from HMRC of £7,800 which once settled will have a positive effect on our finances in 2025.. We are very grateful for all the work that our Gift Aid Convenor David Lockhart does during the year.

We are members of The Church of Scotland Energy Scheme for Electricity and Gas which is administered by the General Trustees with our membership being renewed for a period of 3 years on 1<sup>st</sup> April 2024. The preferred supplier for both gas and electricity in the new contract is Eon Next and we now have the benefit of having a fixed price contract under 31<sup>st</sup> March 2027. Nearly 900 Church of Scotland congregations are members of the scheme and Springfield Cambridge has been a member since the group was formed nearly 20 years ago. The Trustees are committed to lowering energy costs in the medium to long term and the Congregational Board has an ongoing action plan that is being implanted at the moment that will help to achieve this goal. Both Gas and Electricity contracts have recently expired and have just been renewed. The previous contracts were negotiated and agreed with the Church of Scotland pre-Covid when energy prices were reasonably low. The tariffs on both of the new contracts have increased by 100% and this will have a significant impact on our finances going forward although the prices are still lower than if we went to the market ourselves. We received a 100% exemption from water charges in year 2024 and this will continue in 2025. This exemption is granted on the basis of our income in previous years

Many Challenges lie ahead in 2025 with the increasing cost of living for people affecting our income and expenditure. The generosity of many members to Springfield Cambridge in 2024 was quite staggering taking everything into consideration and we as the Trustees are most grateful for each financial contribution that was made by members last year.

## **Springfield Cambridge Church**

### **SC 005642**

#### **Reserves Policy**

At the year end the Church held unrestricted funds of £45,725 in the Fabric Fund. The General Fund had a balance of (£2,463) as at 31<sup>st</sup> December 2024 after transferring £593 to the Manse Fund. £4,000 was also transferred into the Boiler/Heating System Fund from the General Fund during 2024. Finally, £1,200 was transferred from the Guild Fund to the Fabric Fund during the year. Additional Unrestricted funds are also held as set out in Note 2.

The church also held £7,980 of restricted funds as at the 31<sup>st</sup> December 2024 (£12,092-31<sup>st</sup> December 2023). The purposes of all funds are set out in note 2 forming part of the financial statements for the year ended 31<sup>st</sup> December 2024 along with the level of reserves held.

The Reserves are held to cope with any unexpected items of expenditure that may occur during the year.

#### **Statement of Trustees' Responsibilities**

The members of the Kirk Session / Congregational Board 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 / Congregational Board 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 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.

Approved by the Trustees and signed on their behalf,



**Session Clerk**

**23<sup>rd</sup> February 2025**

## **Springfield Cambridge Church**

**SC 005642**

### **Independent Examiner's Report to the Trustees of Springfield Cambridge Church**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 12 to 16.

#### **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**

My 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.

**SIGNED:**



**23<sup>rd</sup> February 2025**

**Springfield Cambridge Church of Scotland, Bishopbriggs (SC005642)**  
**Receipts and Payments Account**  
**for the year ended 31 December 2024**

|   |      | Unrestricted<br>Funds<br>2024<br>£ | Restricted<br>Funds<br>2024<br>£ | Total<br>2024<br>£ | Total<br>2023<br>£ |
|---|------|------------------------------------|----------------------------------|--------------------|--------------------|
|   | Note |                                    |                                  |                    |                    |
| <b>Receipts</b>   |      |                                    |                                  |                    |                    |
| Donations   | 3    | 119,389                            | 768                              | 120,157            | 113,857            |
| Legacies  |      | 7,000                              |                                  | 7,000              | 6,042              |
| Activities for Generating Funds   |      | 3,891                              | -                                | 3,891              | 3,597              |
| Rental of Premises  |      | 21,949                             | -                                | 21,949             | 22,261             |
| Other Receipts  |      | 662                                | 7,974                            | 8,636              | 7,055              |
| <b>Total Receipts</b>   |      | 152,891                            | 8,742                            | 161,633            | 152,812            |
| <b>Payments</b>   |      |                                    |                                  |                    |                    |
| Cost of Generating Funds  | 4    | 263                                |                                  | 263                | nil                |
| Charitable Activities   | 4    | 153,608                            | 7,654                            | 161,262            | 146,444            |
| Loan Repayment  | 4,5  | nil                                | 4,000                            | 4,000              | 6,000              |
| <b>Total Payments</b>   |      | 153,871                            | 11,654                           | 165,525            | 152,444            |
| <b>Excess of Receipts over Payments<br/>for the year before transfers</b> |      |                                    |                                  |                    |                    |
| Transfers   |      | 1,200                              | (1,200)                          | nil                | nil                |
| <b>Excess of Receipts over Payments</b>                                   |      | 220                                | (4,112)                          | (3,892)            | 368                |

**Springfield Cambridge Church of Scotland, Bishopbriggs (SC005642)**  
**Statement of Balances**  
**At 31 December 2024**

|   | Note | Unrestricted<br>Funds<br>2024<br>£ | Restricted<br>Funds<br>2024<br>£ | Total<br>2024<br>£ | Total<br>2023<br>£ |
|---|------|------------------------------------|----------------------------------|--------------------|--------------------|
| <b>Bank and Deposit Balances</b>          |      |                                    |                                  |                    |                    |
| Bank and deposit balances brought forward |      | 57,297                             | 12,092                           | 69,389             | 69,021             |
| <b>Movement in year:</b>                  |      |                                    |                                  |                    |                    |
| Excess of Receipts over Payments          |      | 220                                | (4,112)                          | (3,892)            | 368                |
| Bank and deposit balances carried forward | 2    | 57,517                             | 7,980                            | 65,497             | 69,389             |
| <u>Additional Information</u>             |      |                                    |                                  |                    |                    |
| <b>Assets</b>                             |      |                                    |                                  |                    |                    |
| Gift Aid Receivable                       |      | 7,800                              | -                                | 7,800              | 3,256              |
| <b>Liabilities</b>                        |      |                                    |                                  |                    |                    |
| General Trustees Loan                     |      | nil                                | nil                              | nil                | 4,000              |

**Note: Gift Aid receivable breakdown as undernoted:**  
General Fund- £7,800

The Accounts were approved by the Trustees on the 23rd February 2025 and signed on their behalf by.

## 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<br>2024<br>£ | Receipts<br>£ | Payments<br>£ | Transfers<br>£ | At 31 Dec<br>2024<br>£ |
|------------------------------------|-----------------------|---------------|---------------|----------------|------------------------|
| <b>Unrestricted funds</b>          |                       |               |               |                |                        |
| Designated Fabric Fund             | 44,980                | 11,232        | 11,687        | 1,200          | 45,725                 |
| Designated Boiler/Heating Sys Fund | (4,000)               |               |               | 4,000          | nil                    |
| General Fund                       | 2,655                 | 141,659       | 142,184       | (4,593)        | (2,463)                |
| Designated Development Fund        | 8,436                 | -             | -             | -              | 8,436                  |
| Designated Manse Fund              | 4,224                 |               |               | 593            | 4,817                  |
| Designated Organ Fund              | 932                   |               |               | -              | 932                    |
| Designated Book of Remem Fund      | 70                    |               | -             | -              | 70                     |
|                                    | 57,297                | 152,891       | 153,871       | 1,200          | 57,517                 |
| <b>Restricted funds</b>            |                       |               |               |                |                        |
| General Trustee Loan Fund          | 4,000                 |               | 4,000         |                | nil                    |
| Benevolent Fund                    | 2,247                 | 768           | 1,516         |                | 1,499                  |
| Bequest Fund                       | 680                   |               |               | -              | 680                    |
| Flower Fund                        | 683                   | 1,202         | 1,086         |                | 799                    |
| The Guild                          | 3,379                 | 6,772         | 4,787         | (1,200)        | 4,164                  |
| The Sunday School                  | 1,103                 |               | 265           | -              | 838                    |
|                                    | 12,092                | 8,742         | 11,654        | (1,200)        | 7,980                  |
| <b>Total Funds</b>                 | 69,389                | 161,633       | 165,525       | nil            | 65,497                 |

### Funds are classified as either Restricted Funds or Unrestricted Funds, defined as follows:-

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or created through legal processes, but still within the wider objects of the charity.

Unrestricted funds are expendable at the discretion of the Trustees in furtherance of the objects of the charity.

If parts of the Unrestricted funds are earmarked at the discretion of the Trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the Trustees' discretion to apply the fund.

#### Purposes of the Restricted funds

**General Trustees Loan Fund**- Loan obtained to assist with the Finance of the new Boiler/Heating System installed in 2021.

**Benevolent Fund**: This fund is administered by the Minister and Session Clerk and the use of funds is at their sole discretion.

**Bequest Fund**: This is a fund to be used for the purpose outlined in the bequest.

**Flower Fund**: The Trustees have set aside funds from donations to be used for the purchase of flowers for display in the church and distribution to the sick and bereaved thereafter. The fund is administered by the Flower Convenor.

**Guild Fund**: The Trustees are responsible for the Guild, whose appointed Office Bearers have day to day control of this fund.

**Sunday School Fund**: This fund is used for income/expenditure for Springfield Cambridge Church Sunday School

#### Purposes of the Unrestricted Funds

**Fabric Fund**: The Trustees have set aside funds for maintenance of the Church property.

**Boiler/Heating System Fund**: The Trustees have set this fund aside for the purpose of receiving money and paying invoices in respect of the Boiler/Heating Work that was completed in mid 2021.

**General Fund**: This fund is used for expenses incurred in the day to day running of the Church.

**Development Fund**: The Trustees run this fund to develop both the church internally and externally in the wider community.

**Manse Fund**: The Trustees have set aside funds to assist with minor maintenance of the manse.

**Organ Fund**: The Trustees have set aside funds to assist with purchase/maintenance of the Organs/Pianos.

**Book of Remembrance Fund**: The Trustees have set aside these funds to be used in connection with the Book of Remembrance.

**Springfield Cambridge Church of Scotland, Bishopbriggs**  
**Notes forming part of the accounts**  
**for the year ended 31 December 2024**

(SC005642)

|  | Unrestricted<br>Funds<br>2024<br>£ | Restricted<br>Funds<br>2024<br>£ | Total<br>2024<br>£ | Total<br>2023<br>£ |
|--|------------------------------------|----------------------------------|--------------------|--------------------|
| <b>3 Analysis of Donations</b>                                 |                                    |                                  |                    |                    |
| WFO Scheme (non Gift Aid)                                      | 10,947                             | -                                | 10,947             | 12,497             |
| Gift Aid Donations   | 81,481                             | -                                | 81,481             | 79,988             |
| Tax Recovered on Gift Aid Dons.                                | 19,535                             | -                                | 19,535             | 13,332             |
| Ordinary Offerings (Open plate)                                | 7,259                              | -                                | 7,259              | 6,912              |
| Other Offerings, Donations, etc                                | 167                                | 768                              | 935                | 1,128              |
|  | <u>119,389</u>                     | <u>768</u>                       | <u>120,157</u>     | <u>113,857</u>     |
| <b>4 Analysis of Payments</b>                                  |                                    |                                  |                    |                    |
| <b>Cost of Generating funds</b>                                |                                    |                                  |                    |                    |
| Offering envelopes   | 263                                | -                                | 263                | nil                |
|  | <u>263</u>                         | <u>-</u>                         | <u>263</u>         | <u>nil</u>         |
| <b>Charitable Activities</b>                                   |                                    |                                  |                    |                    |
| Ministries & Mission/Giving to Grow                            | 72,512                             | -                                | 72,512             | 69,721             |
| Presbytery Dues  | 7,876                              | -                                | 7,876              | 3,944              |
| Minister's expenses* £800 overpayment for 2024 to be refunded* | 3,417                              | -                                | 3,417              | 2,680              |
| Pulpit Supply  | 500                                | -                                | 500                | 100                |
| Council Tax  | 3,344                              | -                                | 3,344              | 3,230              |
| Other Salary Costs   | 40,074                             | -                                | 40,074             | 36,732             |
| Fabric repairs & maint   | 5,674                              | -                                | 5,674              | 6,349              |
| Heat and light   | 11,871                             | -                                | 11,871             | 9,825              |
| Water Charges/Insurance  | 3,808                              | -                                | 3,808              | 3,681              |
| Cleaning Materials   | 652                                | -                                | 652                | 682                |
| Organ & Piano Maint  | 457                                | -                                | 457                | 290                |
| Printing, Stationery & Telephone                               | 1,780                              | -                                | 1,780              | 2,408              |
| <b>Property Letting Charges (Colston Grove)*</b>               | nil                                | -                                | nil                | (695)              |
| Other expenses   | 1,455                              | 7,654                            | 9,109              | 6,641              |
| Bank Account Charges/Card Machine Charges                      | 188                                | -                                | 188                | -                  |
| Loan Repayment   | nil                                | 4,000                            | 4,000              | 6,000              |
| Loan Interest  | nil                                | -                                | nil                | 856                |
|  | <u>153,608</u>                     | <u>11,654</u>                    | <u>165,262</u>     | <u>152,444</u>     |
| <b>Governance Costs</b>  |                                    |                                  |                    |                    |
| Independent Examiner's Fee                                     | -                                  | -                                | -                  | -                  |
|  | <u>-</u>                           | <u>-</u>                         | <u>-</u>           | <u>-</u>           |
| <b>Total</b>   | <u>153,871</u>                     | <u>11,654</u>                    | <u>165,525</u>     | <u>152,444</u>     |

#### 5 General Trustees Loan

A loan of £30,000 was received during 2021 from The Church of Scotland General Trustees to assist with the installation of a new Heating System and Replacement Boiler. The loan is repayable in ten equal instalments of £3,428 inclusive of interest. Repayments commenced on 31/3/2022 and due half yearly until 30/9/2026. Interest is charged at 5% pa on the loan.

|  |              |
|--|--------------|
|  | 2024         |
|  | £            |
| Loan Balance 1/1/2024                                  | 4,000        |
| Repayments during 2024                                 | <u>4,000</u> |
| Loan Closed 28/3/2024, no further loan interest to pay |              |

#### 6 Trustee Remuneration and Related Party Transactions

During the year one Trustee [REDACTED] received reimbursement of expenses of £ in respect of council tax, travel and sundry expenses. In addition, [REDACTED] received £500 for providing [REDACTED] [REDACTED] during the year and [REDACTED] received £200 for providing [REDACTED] services as an [REDACTED] during the year.

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.

#### 7 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.

#### 8 Collections for Third Parties

|                                    | 2024         | 2023         |
|------------------------------------|--------------|--------------|
|                                    | £            | £            |
| Christian Aid                      | 1,490        | 1,164        |
| Lodging House Mission              | 743          | 823          |
| Crossreach                         |              | 100          |
| Marys Meals                        | 606          | 570          |
| U.N.I.C.E.F.                       | 791          | 941          |
| Poppy Scotland                     | 274          | 168          |
| Guild Projects                     |              | 800          |
| Colston Wellpark (Foodbank)        |              | 283          |
| East Dunbartonshire Foodbank       | 409          |              |
| St Rollox (Gift Service)           | 470          | 563          |
| Fresh Start                        | 119          |              |
| B.E.A.T.                           | 119          |              |
| C.H.A.S.                           | 224          |              |
| Commonwealth War Graves Commission | 50           |              |
| Church House                       | 185          |              |
| Guide Dogs                         |              | 160          |
| Quarriers                          |              | 192          |
| The Tom Allan Centre               |              | 100          |
|                                    | <u>5,480</u> | <u>5,864</u> |
|                                    | =====        | =====        |



## GENERAL FUND BUDGET

|   | BUDGET 2025  |                | ACTUAL<br>2024 |
|---|--------------|----------------|----------------|
|   | £            | £              | £              |
| <b>INCOME</b>   |              |                |                |
| <b>Offerings</b>                                      |              |                |                |
| WFO Scheme (non Gift Aid)                             | 11,500       |                | 10,947         |
| Gift Aid Donations                                    | 80,000       |                | 81,441         |
| Tax on Gift Aid Donations (Including GASDS)           | 18,000       |                | 19,535         |
| Ordinary Offerings (Open plate)                       | <u>7,000</u> |                | <u>7,261</u>   |
|   |              | 116,500        | 119,184        |
| <b>Other Ordinary General Income</b>                  |              |                |                |
| Contributions from Congregational Organisations       | 525          |                | 525            |
| Outside Agency Income                                 | 20,000       |                | 21,949         |
|   |              | <u>20,525</u>  | <u>22,474</u>  |
| <b>Total Ordinary General Income</b>                  |              | <u>137,025</u> | <u>141,658</u> |
| <b>EXPENDITURE</b>                                    |              |                |                |
| <b>National Ministry and Mission &amp; Wider Work</b> |              |                |                |
| Giving to Grow  | 70,721       |                | 72,512         |
| Presbytery Dues                                       | 3,945        |                | <u>7,876</u>   |
|   |              | <u>74,666</u>  | <u>80,388</u>  |
| <b>Local Staffing Costs</b>                           |              |                |                |
| Ministers Travelling Expenses *OVERPAYMENT IN 2024*   | 1,800        |                | 2,669          |
| Ministers Telephone                                   | 750          |                | 748            |
| Pulpit Supply   | 700          |                | 500            |
| Church Officer/N.E.S.T. (BASIC SALARY 2025-£18,236 )  | 21,000       |                | 21,134         |
| Deputy Church Officer (BASIC SALARY 2025- £10,228 )   | 11,000       |                | 10,591         |
| Musical Director (BASIC SALARY 2025-£7,348 )          | 8,500        |                | <u>8,349</u>   |
|   |              | 43,750         | 43,991         |
| <b>Buildings Costs</b>                                |              |                |                |
| Fabric Repairs & Maintenance                          | 500          |                | 275            |
| Heating & Lighting                                    | 12,000       |                | 10,727         |
| Water Charges   | nil          |                | nil            |
| Insurance   | 3,808        |                | 3,808          |
| Manse Upkeep/Council Tax                              | 3,430        |                | 3,344          |
| Cleaning Materials                                    | 750          |                | <u>652</u>     |
|   |              | 20,488         | 18,806         |
| <b>Other Local Costs</b>                              |              |                |                |
| Offering Envelopes                                    | 300          |                | 263            |
| Telephone, Printing, Stationery, Photocopying         | 1,900        |                | 1,780          |
| Organ & Piano Maintenance                             | 500          |                | 457            |
| Bank Account/Card Machine Charges                     | 188          |                | 188            |
| Misc Expenses   | <u>304</u>   |                | <u>310</u>     |
|   |              | 3,192          | 2,998          |
| <b>TOTAL GENERAL EXPENDITURE</b>                      |              | 142,096        | 146,183        |
| <b>GENERAL FUND DEFICIT FOR 2024</b>                  |              |                |                |
| <b>BALANCE ON THE GENERAL FUND AS AT 1/1/2024</b>     |              |                | 2,655          |
| <b>BUDGETED DEFICIT FOR 2025</b>                      |              |                |                |
| <b>TRANSFER TO MANSE FUND</b>                         |              |                |                |
| <b>BALANCE ON THE GENERAL FUND AS AT 31/12/2024</b>   |              |                |                |