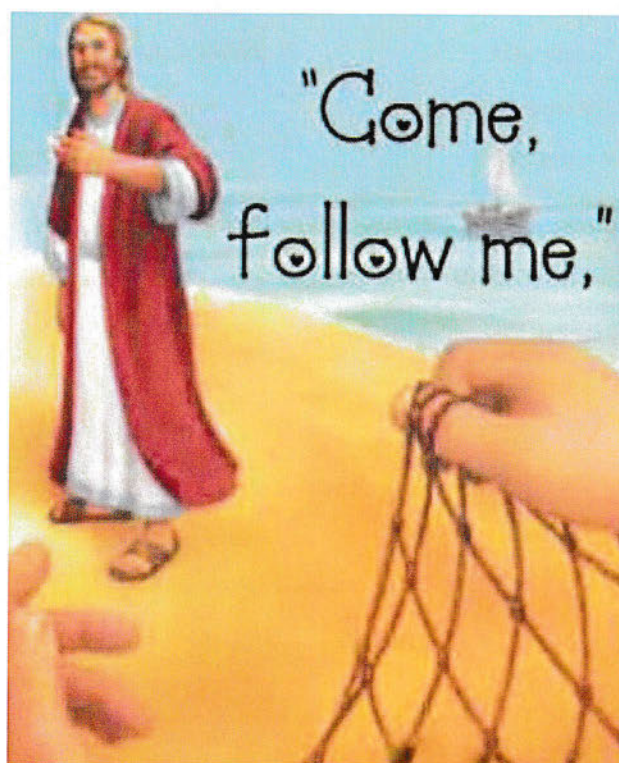


Blantyre St Andrew's Parish Church of Scotland



Annual Report and Accounts For year ending 31st December 2024

**Charity Number: SC005955
Congregation Number: 171079**



Introduction

The trustees present the annual report and accounts for Blantyre St Andrew's Parish Church of Scotland for the year ended 31st December 2024.

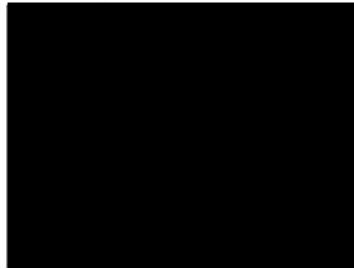
Reference and Administrative Information

Charity Name: Blantyre St Andrew's Parish Church of Scotland

Charity Registration Number: SC005955

Congregation Reference No: 171079

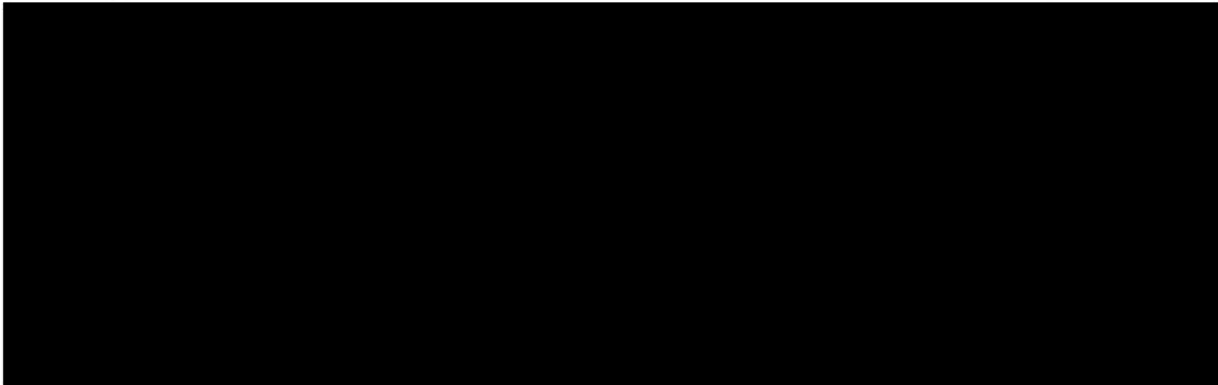
Contact Address:



Website: www.standrewsblantyre.com

Trustees

The members of the Kirk Session, listed below, form the Trustees

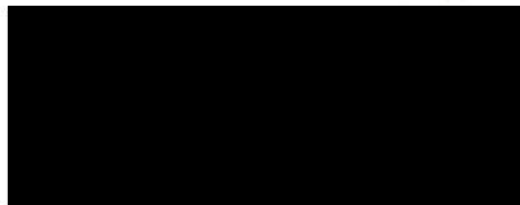


Principal Office Bearers

Minister:

Church Treasurer:

Session Clerk:



Independent Examiner



Chartered Accountant

Ken Tait & Co.

1 Campbell Lane

Hamilton

ML3 6DB

Bankers

Royal Bank of Scotland

158A Fenwick Road

Giffnock

G46 6XW

Structure, Governance and Management

Governing Document

Blantyre St Andrew's Parish Church of Scotland is a registered charity number SC005955, administered in accordance with the terms of the Deed of Constitution (Unitary Form), and subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The Minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery; our minister, [REDACTED] was inducted by the Presbytery of Hamilton on 25th April 2017.

Organisational Structure

The Kirk Session is moderated by the Minister. It normally meets ten times a year and has overall responsibility for all matters within the church, temporal and spiritual.

The work of the Kirk Session is delegated to Action Groups comprising elders and members of the congregation. The remits of each Action Group are agreed by the Kirk Session. These comprise the Membership, Money, Communications and Material Action Groups.

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.

Purpose Statement

The following Purpose Statement was adopted by the Kirk Session in 2018.

Our aim at St Andrew's is to be a church where everybody is somebody and Jesus Christ is Lord; we seek to achieve this through our welcome, our worship and our witness.

As a church we endeavour to make sure that all are made welcome in the name of Christ.

As a church we exist to worship God through meeting together for corporate worship

As a church we are called to be salt and light, to make a positive difference in the world.

Blantyre St Andrew's Parish Church of Scotland is a church primarily concerned with people. The church is the sum of its membership, and each person brings to the activity of the church their own gifts and talents that are encouraged and equipped to flourish through the fellowship of the church.

Let us throw off everything that hinders and the sin that so easily entangles and let us run with perseverance the race marked out for us. Let us fix our eyes on Jesus, the author and perfecter of our faith.....Hebrews 12 vs 1-2

Worship

Worship is the primary purpose of Blantyre: St Andrew's Church of Scotland, and is central to our Ministry, so it was a great relief for us to enjoy another full year when we could have regular weekly worship after the previous Covid-disrupted years with all the associated restrictions that had to be applied at that time.

At the end of 2023, the Kirk Sessions of both St Andrew's and Livingstone Memorial agreed that we should move to united services every Sunday with the location alternating between the two locations on a monthly basis. This arrangement meant that Murdo had to conduct only one service each Sunday, and the size of the congregation was increased.

Holy Communion was celebrated by the two congregations in March, June and September but with the restrictions introduced during Covid over how the Elements could be prepared and distributed remaining in place, since there were still instances of Covid being experienced in the community. In December, Communion was celebrated in Livingstone Memorial building, but with all 3 Blantyre churches worshipping together on that occasion, and the Elements being distributed in traditional fashion by Elders from all 3 Kirk Sessions.

Holy Week services took place in a different format involving all 5 congregations in the Blantyre/Hamilton cluster. The service on Monday evening was hosted by Gilmour & Whitehill, Tuesday by Hillhouse, Wednesday by Livingstone Memorial, Maundy Thursday by Blantyre Old and Good Friday by St Andrew's with the clergy from all 5 churches sharing the worship in pairs each night.

Remembrance Sunday was observed at Livingstone Memorial with the uniformed organisations of both congregations once again able to participate in the service.

The normal programme of Advent services took place at St Andrew's with a Nativity tableau by members of the Sunday Funday Club and Explorers taking place on 22nd December which was much appreciated by the congregation.

All of these services were live-streamed and recorded, thereby giving an opportunity for Murdo's ministry to be shared on a much broader geographical basis than could be achieved by on-site attendance, and the feedback comments confirmed that this was greatly appreciated by those who were able to access these services.

Our grateful thanks are once again due to [REDACTED] for all his efforts to ensure that our services are Bible-focussed, educational and meaningful; this is particularly appreciated given that during the year [REDACTED] was appointed by Forth Valley and Clydesdale Presbytery to the role of Interim Moderator at New Wellwynd Church in Airdrie, thereby adding to his already heavy workload with Livingstone Memorial and ourselves.

School Chaplaincy

Our strong school's chaplaincy at both Auchinraith Primary School and Calderside Academy continued through the year, and Auchinraith PS was able to hold their Easter, annual prize-giving and Christmas services at St Andrew's -- occasions when the building was packed to capacity with the children and their families, and we are delighted that our strong relationship with them has continued in this way.

Similarly, contact with Calderside Academy has been restored, but the previous Cosy Café lunchtime arrangements hosted by all the local churches in turn has not restarted and is unlikely to do so, given the major restructuring that is currently taking place within the Church of Scotland.

Young People

Children and young people are an integral and valued part of the church community at Blantyre St Andrew's Parish Church. Young people are not thought of as "the church of the future" but as part of the life of the church today. Providing opportunities for young people to integrate within the church community and to explore their own spirituality appropriately is recognised as important for the health of the congregation.

A Sunday Creche is available for children up to three years old during morning worship, should families wish to use this facility. This is organised and run by church members and young parents.

The Sunday Funday Club, for children aged 3 to P7 meets in the Nazarene Hall at the same time as morning worship.

In 2024, our members attended regularly, and we were delighted to welcome members of LMC "Explorers" who joined us occasionally. They all participated fully in our programme of Bible stories, games, singing and crafts. At the beginning of the year, we read a few of the Psalms which helped us appreciate God as Creator, Protector, Helper and Friend. After the Easter services and celebrations, passages from Matthew's Gospel taught us that everyone is accepted by Jesus and, as our song says, "Anyone can come to God." Stories of Jesus from John's Gospel confirmed for us that Jesus loves us, knows and meets our needs, and promises us eternal life.

At Christmas time, both groups together presented a Nativity Play which was entertaining and colourful, and enjoyed by the participants and congregation alike.

We have appreciated and enjoyed being in Church and participating at the beginning of the services on the second and fourth Sundays of each month, at both St Andrew's and Livingstone Memorial Church.

Our thanks go to all in the congregation who support and encourage us.

6th Blantyre Guides

Weekly attendance at the Guides has remained strong throughout 2024, with average numbers in excess of 25 Guides on a Monday evening.

Activities have been varied, with a guided Bat Walk at Chatelherault, sausage sizzle, visit to the Vue cinema to see Moana 2, and of course our annual Guide Camp to Catterburn.

The Guides have also attended both the Thinking Day Service in February, and the Remembrance Service in November.

In among these larger activities the Guides have also managed to find time to gain a number of badges- they spent a term achieving the Galloway & Southern Ayrshire Biosphere award, completed the Dumbartonshire County Catterburn Challenge and the International Woman's Day badge.

The Guides have shown teamwork, resilience, a willingness to try new things but most importantly they have a lot of fun at their weekly meetings.

Also Congratulations to 2 of our Leaders who received long service awards this year. [REDACTED] gained 20 years and [REDACTED] gained 5 years service as guide leaders at 6th Blantyre.

Thank you to the leaders, young leaders, parents and the Church for their ongoing support of the Guides. It is very much appreciated by the Unit.

Fellowship and Friendship

Blantyre St Andrew's Parish Church of Scotland is strongly committed to seeing the flourishing of fellowship and friendship within its membership and community. There are many opportunities for fellowship during the year, from one off events to regular opportunities for fellowship such as the refreshment time following morning worship and the Tuesday Tea Room.

The Tea Room

Since opening on Tuesday 23rd January 2024, the Tearoom has seen its busiest year ever.



The Annual Fundraiser on 11th June raised the amazing sum of £640. We were able to double this amount from our funds, so a cheque for £1,280 was sent to Cancer Research. A very grateful letter of thanks was received from them.

Unfortunately, [REDACTED] and the ladies from her Tripudio Group no longer come to the Tearoom, as [REDACTED] lost her connection to the Haven, and several of the ladies also had travel difficulties.

We were also saddened in June by the death of Grace Yuill; Grace was indeed a "character" and for over 20 years was part of the Tearoom team, entertaining us with her stories and looking after the bric-a-brac table. We all miss Grace!

In November, a review of our funds showed that we were able to make another donation to charity of £1,500 and [REDACTED] from St Andrew's Hospice visited the Tearoom on 5th November and was delighted to accept our cheque.

Three other donations were made by the Tearoom -- two to [REDACTED] local charities, and one to St Andrew's Church.

This can only be made possible by our "Dream Team" (a quote on a Christmas card from one of our customers), and our brilliant bakers and loyal customers.

You can be assured of a very warm welcome on a Tuesday morning – we would be delighted to see you!

[REDACTED] & the Tearoom Helpers.

Sunday Morning Tea & Coffee

It wouldn't be possible to have a pleasant catch up after Church if it wasn't for the ladies and gentlemen who assist with the tea and coffee. We are grateful for their help and for the donations of biscuits, milk, sugar etc. It's not such an onerous task now that it is every second month but all volunteers are welcome. Please see [REDACTED] or [REDACTED] for information.



Ladies Group

The Ladies Group meets fortnightly on Wednesday afternoons in the Church Hall. All ladies are welcome to attend, and we are delighted to have introduced some new members in 2024. There is still room for many more!!!

We enjoyed an interesting and varied programme starting with our Burns' Celebrations in January. Our activities included Tai-Chi, Beetle Drive and Christmas Craft. Our speakers entertained and enlightened us about interesting people and places, and we were inspired by volunteers from the charities "Sense Scotland" and "Smiles" We were able to donate to these charities and, as most speakers make no charge, give to them to make a donation to a charity of their choice.

We decided, once again, to support the Smiles Foundation charity in their challenge to fill a container lorry with supplies necessary for their work in Romania. Our members, with help from members of other local churches, filled two car-loads to capacity with essential items.



Membership Action Group

As part of our remit to provide fellowship for members of the congregation, the Group hosted a Christian Aid lunch in early June. This was very busy with members of St Andrew's being joined by members of Livingstone Memorial Church who together raised the sum of £602 for the work of Christian Aid. Everyone enjoyed a delicious and hearty lunch and the fellowship of meeting and lunching together.

Regrettably, our annual coach trip had to be amended this year due to a lack of numbers to fill a coach ourselves, but we were able to book 30 seats on a Caledonian Coach Tour to St Andrew's and Anstruther in September. Alas, when we reached St Andrew's a Haar shrouded the town, but this didn't dampen our spirits and we all enjoyed a welcome cream tea there, while still having time for a short stroll to shops or along the beach front. We then travelled on to Anstruther which ironically was bathed in beautiful sunshine, and where folks could choose to have their fish and chips on the pavement restaurants or inside. Everyone had a great time with plenty of chatter on the coach, and bags of purchases to carry home.

In December, we welcomed Shoogalie Road Productions with their version of the pantomime "Scrooge". This was well-attended with a good number of children who thoroughly enjoyed their "goodie-bags". The two students who performed did their best with the few props they had brought along, and everyone tucked into Christmas pies and shortbread at the interval. We look forward to continued support from members at any future events in 2025.

Crochet Geeks

The group meets regularly on the first and third Thursday of the month.



The focus of the group is fellowship and everyone is welcome for a chat and a cuppa. We also work on craft projects for the community and the church.

The vase of crochet flowers created by the group, in the church vestibule is changed regularly depending on the season. The group created a lovely crochet Christmas tree which was displayed on the church building during the festive season.

The members have also been active in assisting a local nursery by crocheting doll pram blankets for the children to use in play and a purple elephant to highlight The Care Inspectorate Guidelines.



Post box toppers for Easter, Remembrance and Christmas were displayed on the post box outside Asda.

The group received an email from "Barrs" congratulating them and wishing them a phenomenal Christmas as a nod to the advert was included on the Christmas topper - The Snowman was carrying a can of Irn Bru.

A crochet cake topper was created for a post box at High Blantyre Cross to support Bonnie Blantyre with the Britain Bloom competition. The group also donated to their Christmas appeal for toys and selection box appeal.



All these projects have been enjoyed by the community and were shared on numerous social media pages.

Please join us at St Andrews church where you can enjoy fellowship and a cuppa while enjoying crocheting, knitting of just chatting. All welcome.

Building a Community Resource

Many groups use our premises during the week, thereby benefitting the wider community, and not simply restricted to church organisations.

These organisations include 6th Blantyre Guides, 3rd Blantyre Brownies and Rainbows, Tai Chi, Trinity Dance Academy, Yoga, Loyal Orange Lodges, Tripudio, Lanarkshire Cecilian Orchestra, Tae Kwan-do, Happenin Dance Group.

The Mother and Toddlers Group established in 2022 now uses our Nazarene Hall two mornings per week. In addition the Foodbank use the Hall two days each week as the local store and distribution centre for the town.

Overall, the footfall each week is in excess of 350 from these various organisations.



10,448 emergency food supplies were provided to local people in crisis by Hamilton District Foodbank during 2023/2024, of this number 4,279 went to children compared to 10,332 during 2022/23, of this number 3,890 went to Children.

May we take this opportunity to thank St Andrew's Parish Church for the use of their hall and for their continued support.

A little about the foodbank.

Our warehouse team meet Tuesday, Thursday and Saturday from 10 am to 2 pm and some evenings as and when required, 13-15 Cadzow Street, Hamilton.

We have a distribution centre at the Nazarene Hall in Blantyre on a Tuesday & Thursday from 11 am till 2 pm, we set up about 10 am in readiness to open at 11 am.

Our Hamilton distribution centre at 24 Quarry Street is open on a Tuesday, Thursday and Saturday from 11 am till 2 pm.

The Salvation Army distribute food on a Monday from 11 am till 2 pm.

Clients are referred to us through one of our Referral Agencies ie: Money Matters, CAB, Social Work, Homeless Units etc. etc.

We have customer donation shopping trolleys located in Asda Hamilton & Blantyre, Co-Op Mill Road, Lidl Hamilton, Morrison's, Sainsbury's and Pets at Home, our volunteer drivers pick up the donations from various donors, donors drop donations into the foodbank, all donations are weighed in, date checked, sorted and stored.

We go to events to promote the foodbank, give talks at schools, churches, guides, etc. These same groups visit the foodbank for a wee tour to see how it all works.

We have a Facebook page, please like and share with your family and friends.



Resourcing the National Church

The Session Clerk, [REDACTED] continues as a Balancing Elder appointed annually by Forth Valley and Clydesdale Presbytery which now comprises 118 congregations. The leadership and management of the Presbytery was changed during the year to create a new Committee structure with a Business Committee established to oversee the work of 7 other committees – Congregational Support, Mission Development, Nominations, Planning & Implementation, Resourcing Mission, Training and Complaints. As part of that restructuring, [REDACTED] was appointed as Vice Convenor of the Nominations Committee.

Achievements and Performance

Leadership

Since our linkage with Livingstone Memorial congregation and particularly during Murdo's ministry, there has been a concerted effort to move to united services, and this was achieved in 2024 with all of our services now taking place on a united basis with the venues alternating monthly. With the forthcoming union of all three Blantyre churches in prospect, we have been trying to see if Blantyre Old can be brought into this format, possibly on a monthly basis. In 2024, the December Communion hosted by Livingstone Memorial was conducted with both [REDACTED] (locum at Blantyre Old) and [REDACTED] involved in the service.

The Kirk Session held 10 meetings during the year, the biggest issue being the massive restructuring taking place within the Church of Scotland in general, and within Forth Valley & Clydesdale Presbytery where the number of ministries will be reduced to 59.5 when the Presbytery Plan as agreed in 2024 is fully implemented. This will have a significant impact given that there are currently 118 congregations. It is envisaged that the number of buildings will be reduced by one third, reflecting reduced membership and attendances throughout the church both locally and nationally. In Blantyre, the Presbytery Plan prescribes the Union of all three congregations, with the retention of Blantyre Old and St Andrew's buildings, and the closure of Livingstone Memorial, but this is still the subject of an ongoing review between Presbytery and the National Church.

Property

Our buildings remain in good condition, but some repairs were required during the year to maintain them in a wind, watertight and secure condition.

The principal repairs were to the roof of the Church Centre and the refurbishing of the Hall floor to prevent it from being a tripping hazard. New flues had to be fitted to the Church boilers and a new controller of the Nazarene heating system. New motors had to be fitted to the shutter doors of both the Church and Nazarene Hall, these being required after they both failed leaving security issues to be addressed as a matter of urgency.

At the manse, new doors had to be fitted to the garage – again for security reasons, and the shower tray replaced in the bathroom, together with other minor repairs.

Statistics

At the beginning of 2024, Blantyre: St Andrew's had 142 members on the Communicant Roll. During the year, 6 members were removed due to death and 1 by transfer certificate while 2 joined by Profession of Faith and 2 by Transfer Certificate bringing our year-end total to 139. During the year, there was one infant baptism and 10 funerals were conducted.

Financial Review

Income

In 2024, the total income from the congregation's own giving increased marginally, reversing the downward trend experienced in the Covid period, this despite the slight reduction in membership and reduced attendances at Sunday worship.

Members are regularly updated on the Church finances and the Money Action Group takes every opportunity to highlight the benefits of gift-aided giving. In 2024, our tax refund from Gift Aid realised £6,918, again a marginal increase over the 2023 figure.

Overall, we realised a surplus of £6,764 on regular income over expenditure, although this figure may not be too clear from the published accounts.

Risk Management

The Trustees fully appreciate that we are overly reliant on income from external sources such as Hall rentals and had originally agreed in 2020 that a Stewardship initiative should take place; Covid restrictions then prevented such an event and now the changes to our local church structures have caused this stewardship initiative to be deferred still further, since our current reserves are significantly more than sufficient for our local purposes until these changes have been clarified and implemented.

Expenditure

In line with the National Church policy on Giving to Grow allocations, our contribution in 2024 increased by 5.8% and amounted to £26,816; this figure does not cover the full stipend and allocated costs of a Minister, but when our allocation is combined with that of Livingstone Memorial, our joint total for the year was £56,848 ensuring that we remain nett contributors to the National Fund. These payments are made in monthly instalments by Direct Debit to the Church of Scotland in Edinburgh, and this process will continue in 2025.

This Giving to Grow payment made to the National Church is by far our largest outgoing each year, the allocation being calculated at 60% of our assessable income. The payment made to central funds goes towards Ministerial staffing costs and to support other mission, education and legal work carried out by the National Church across the country and world-wide.

Reserves Policy

It is the Trustees policy to hold reserves of approximately 6 months expenditure including designated funds. At the end of the year the Church held unrestricted funds equivalent to c16 months expenditure, which is significantly in excess of our target since no major property expenditure could be incurred due to restrictions imposed by Presbytery which limited such expenditures to ensuring that our buildings could be maintained in a wind, watertight and secure condition. These restrictions were partially lifted in late 2024 to limit expenditure to £20,000 for buildings to be retained under the Presbytery Plan and £10,000 for those buildings which are still subject to review.

Statement of Trustees' Responsibilities

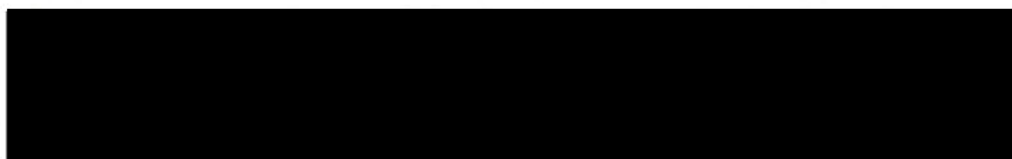
The charity's trustees are responsible for preparing the Trustees Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Session Clerk.

26th February 2025

Independent Examiner's Report to the Trustees of Blantyre

St Andrew's Parish Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 16-21.

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's trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to state, on the basis of my examination as required under section 44(1) (c) of the Act, 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 seeking explanations from you as 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 whether the accounts present a 'true and fair view'.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

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

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



Chartered Accountant

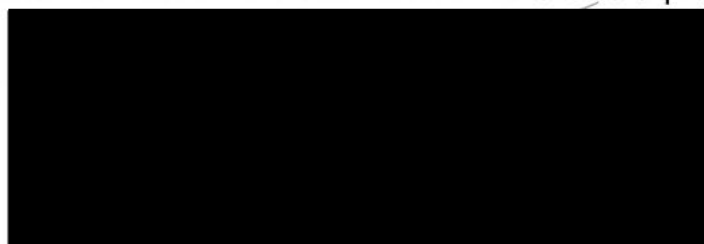
Ken Tait & Co.

1 Campbell Lane,

Hamilton

ML3 6DB

3rd March 2025



Receipts & Payments Accounts

Year ended

31 December 2024

Receipts & Payments Accounts

Year Ended 31st December 2024

	Note	General Funds	Designated Funds	Restricted Funds	Total	Total 2023
<u>Receipts</u>						
Donations and Legacies	3	36017		4902	40919	40045
Activities for Generating Funds		212			212	338
Bank & Deposit Interest		1099			1099	934
Other		514			514	1958
		<hr/> 37842	0	4902	42744	38642
Rental of Premises		18305			18305	18495
Rental from LMC Manse		3504			3504	3504
Donation from Uniformed Organisations		200			200	200
Weddings/Funerals		270			270	230
Grant Income (Warm Space from South Lanarkshire Council)					0	1000
<u>Total Receipts</u>		<hr/> 60121	0	4902	65023	66704
<u>Payments</u>						
Cost of Generating Funds		152			152	152
Charitable Activities		54405	7312		61717	51042
Church Organisations				3533	3533	3624
Governance Costs		300			300	300
<u>Total Payments</u>	4	<hr/> 54857	7312	3533	65702	55118
<u>Excess of Receipts over Payments for the year before transfers</u>						
		5264	-7312	1369	-679	11586
Transfers from congregational organisations		1500		-1500		0
<u>Excess of Receipts over Payments</u>		<hr/> 6764	-7312	-131	-679	11586
Transfers from Congregational Fund to Fabric Fund		-6764	6764		0	0
<u>Excess of Receipts over Payments for the year after transfers</u>		<hr/> 0	-548	-131	-679	11586

Statement of Balances

at 31 December 2024

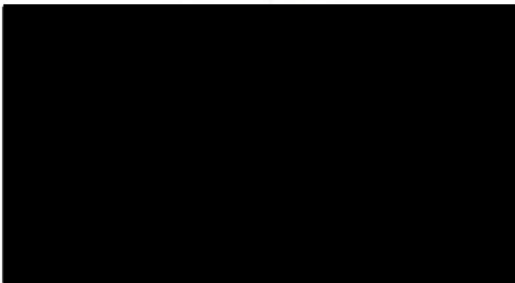
Statement of Balances

At 31 December 2024

		General Funds	Designated Funds	Restricted Funds	2024 Total	2023 Total
	Note	£	£	£	£	£
Bank & Deposit Balances						
Bank & Deposit balances brought forward		80992		2730	83722	72136
Movement in year						
Excess of Receipts over Payments			-548	-131	-679	11586
Bank & deposit balances carried forward		80992	-548	2599	83043	83722
Investments at Market Value						
		35090	0	0	35090	32065
Assets						
Gift Aid Receivable		1000	0	0	1000	1000
Liabilities						
		1400	0	0	1400	1300

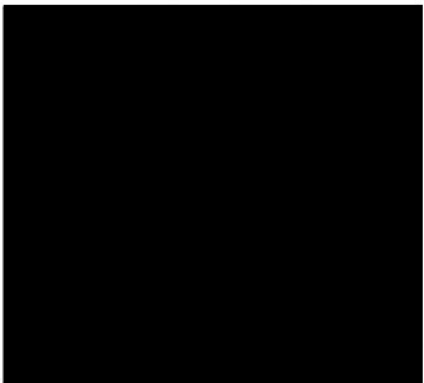
The accounts were approved by the Kirk Session on 26th February 2024

For and behalf of the Kirk Session



Session Clerk

Treasurer



Blantyre St Andrew's Parish Church of Scotland Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of Preparation

The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, modified to reflect the inclusion of investments at market value, and in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006, the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Statement of Recommended Practice: Accounting and Reporting by Charities (2005).

Funds

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 with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the 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.

Incoming Resources

All donations and gifts are included within incoming resources under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty. Donations and gifts in kind are brought into the accounts at their market value to the charity.

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Blantyre St Andrew's Parish Church of Scotland is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

**Notes forming part of the financial statements
for the year ended 31st December 2024**

1 Trustee Remuneration and Related Party Transactions

During the year two trustees received reimbursement of expenses incurred totalling £3112

■■■■■ who is the Minister £2912 (including travel and phone expenses.

In addition Council Tax of £1186 was paid for the Manse in 2024

■■■■■ who is a member of the Kirk Session received £200 for providing her services as Treasurer during the year

2 Movement in Funds

	At 1st January 2024 £	Receipts £	Payments £	Transfers £	At 31st December 2024 £
Unrestricted Funds					
Designated Fabric Fund	80065		7312	6764	79517
General Fund	389	60121	54857	-5264	389
General Fund (Warm Space Grant)	538				538
	<u>80992</u>	<u>60121</u>	<u>62169</u>	<u>1500</u>	<u>80444</u>
Restricted Funds					
Tea Room	2253	4284	2950	-1500	2087
Sunday Funday Club	147	166	135		178
Ladies Group	330	452	448		334
	<u>2730</u>	<u>4902</u>	<u>3533</u>	<u>-1500</u>	<u>2599</u>
Endowment Funds					
Total Funds	<u>83722</u>	<u>65023</u>	<u>65702</u>	<u>0</u>	<u>83043</u>

Purpose of Designated & Restricted Funds

Fabric Fund: This is a fund for fabric expenditure for Church Property

Ladies Group: This fund is used to run the Ladies Group

Sunday Funday Club: This fund is used for the Sunday Funday Club

Tea Room: This is a fund to allow the running of the Tea Room

3. Analysis of Donations

	General Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
WFO Scheme (non Gift Aid)	6901			6901	7487
Gift Aid Donations	20018			20018	19065
Tax recovered on Gift Aid	6918			6918	6759
Ordinary Offerings (Open Plate)	2180			2180	2101
Church Organisations			4902	4902	4633
	<u>36017</u>		<u>4902</u>	<u>40919</u>	<u>40045</u>

	General Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
4. Analysis of Payments					
Cost of Generating Funds					
Investment Managers' Fees					
Offering Envelopes	152			152	152
	152			152	152
Charitable activities					
Giving To Grow	26816			26816	24712
Presbytery Dues	814			814	731
Minister's Expenses	932			932	619
Manse Telephone	794			794	892
Pulpit Supply	235			235	348
Other Staffing Costs	3000			3000	2700
Fabric Repairs & Maintenance	4444	7312		11756	4481
Council Tax	1186			1186	1156
Heat & Light	9998			9998	8301
Insurance	2581			2581	2508
Church Organisations			3533	3533	3624
Church Office Telephone & Internet	852			852	872
Printing Stationery & Postage	2086			2086	1804
Office Equipment				0	
Warm Space Expenditure				0	462
Other Expenses	667			667	1456
	54405	7312	3533	65250	54666
Governance Costs					
Independent Examiner's Fees	300			300	300
Other Payments					
Purchase of Assets					
Purchase of Investments					
	54857	7312	3533	65702	51494

5. Ministers Stipend

The 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. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years service. For the year under review the minimum stipend was £31642 and the maximum stipend (in the fifth and subsequent years) £38884

	2024 £	2023 £
6. Collection for Third Parties		
Erskine Hospital		
Christian Aid	602	250
The Haven		
Hamilton District Foodbank	120	150
	722	400

APPENDIX

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

	2024 £	2023 £
<u>Revenue Account</u>	36	34



Blantyre St Andrew's Parish
Church of Scotland
Church Street, Blantyre,
Glasgow G72 0NY

