

Cadzow Parish Church of Scotland, Hamilton

Trustees' Annual Report and Accounts Year ended 31 December 2024

Congregation No: 171114

Scottish Charity No: SC 006611

The Trustees present their annual report and financial statements of the charity for the year ended 31 December 2023. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

Normal patterns of worship are as follows :- A Service of Worship is held in the sanctuary every Sunday at 10.45am, apart from the first Sunday of each month when a more informal "Rock and Roll" service which includes a Praise Band is held in the Church Hall, and is popular and well attended, and in place of the 10.45am service in the sanctuary. The Sacrament of Holy Communion is held four times a year in the sanctuary. There are organisations of the congregation meeting during the week in our Hall accommodation. On a Sunday, after worship, coffee, tea etc. are served to the congregation in the Hall, and there is a Thursday Coffee morning. Before the Sunday service the Church Choir rehearse the praise and also rehearse choral pieces for special services such as at Easter and Christmas.

The normal use of our Church premises is as follows:- On two Monday evenings a month the Women's Group meet in the Church Hall. On Tuesday evening the Anchor Boys of the Boy's Brigade company meet. The Rainbows meet on Thursday afternoon. The Junior & Company Sections of the Boy's Brigade meet on Friday evening. There are in addition various lets to external organisations.

Achievements and Performance

The Minister is responsible for the conduct of public worship. In May 2017 three of our elders, following a training course run by Hamilton Presbytery, were authorised to conduct public worship in our own Church and this authorisation was extended for three years in 2021. During 2024 these elders led public worship when the Minister was on holiday or study leave or involved in Interim Moderator duties elsewhere on behalf of the Presbytery of Hamilton and they have also contributed on occasion to the conduct of worship at services in the Church Hall at times when the Minister was present but is taking part as a member of the Praise Band. Since the demission of the Minister in November 2024 this has increased the involvement of said three elders in the conduct of public worship.

The Minister has been chaplain to Chatelherault Primary School. He also acted as a volunteer with Scottish Detainee Visitors, involving visiting foreign national offenders who have no official status in the United Kingdom. He has an ongoing relationship with the Scottish Episcopal Institute overseeing the training of Episcopal ordinands and is the Church of Scotland Ministry and Mission representative on the Board of the Scottish Episcopal Church.

All sections of the uniformed organisations take part in relevant badge work with success, and also take part in appropriate competitions. The Captain of the 5th Hamilton Boys Brigade Company is appointed by the Kirk Session and the Minister acted as Company Chaplain. In December, 2024 the BB Company held a Carol Concert in the sanctuary raising funds for the National Autistic Society.

Services of Holy Communion are celebrated in the Sanctuary quarterly on Easter Sunday, and in June, September and December.

The Ladies of the Women's Group normally enjoy a varied programme of speakers and entertainment and participate in the three-year Guild theme.

Contact with households in the Parish is mainly through use of the Church website which highlights Church events and our Church website has continued to be regularly updated.

The congregation made charitable financial donations during the year to Christian Aid amounting to £1,095.

The Church for many years has participated in the Church of Scotland's National Stewardship Programme which highlights the aspects of Time, Talents and Money, and members of the congregation are encouraged to make donations through the Church website to our Church Account.

The congregation was unable to meet its Giving to Grow contribution for 2024 in full (formerly Ministry and Mission contribution) the amount of £4,000 being paid during 2024 and the balance of £50,422 remaining outstanding.

In connection with major repairs to the Church Roof, and glazing and stonework in the sanctuary, this was commenced in September 2018 and completed in August 2019 within time and within budget. In connection with these repairs we were awarded grants from the Heritage Lottery Fund, the Baird Trust and the Ferguson Bequest, and from Viridor and WREN. Additional funds for the project were raised through specific events held and personal pledges of varying amounts over a three-year period from many members of the congregation.

The Kirk Session are aware of the implications of the Church of Scotland's Safe Buildings Initiative and the changes about duties of disclosure resulting from the implementation of the Insurance Act 2015 whereby office bearers are required to advise our Insurance Company of any change in the nature of our activities. The Kirk Session in 2018 appointed one of its members as Health & Safety Officer.

In the Mission field we have continued to develop and update our Church website and we continue to make use of social media, an effective and important means of communication. During 2024 we have been unable to develop a Mission programme due to the scheduled closure of our Church at some point in 2025 under the Mission Plan approved by the Presbytery of Forth Valley and Clydesdale.

The Minister vacated the Manse at the end of October just prior to demitting office and the Manse has been marketed for sale and negotiations are current with a potential purchaser.

The current memberships of Church organisations are:-

Boys' Brigade	20 boys, 7 officers,
Women's Group	29 ladies
Church Choir	17 members
Rainbows	14 girls

Financial Review

The principle source of income comes from congregational offerings by means of weekly freewill offering envelopes which is £8,079, bank standing orders £36,471, by open plate giving £8,298, and enhanced by Gift Aid donations of £11,919. Offerings decreased by £6,911 compared with 2023.

Risk Management

Cadzow Parish Church operates under the Unitary Constitution of the Church of Scotland. We have established a series of teams, made up of trustees and members of the congregation, to manage the day to day business of the Church. These teams identify risks and problems and manage these to minimise the impact on the Church. However, at this time, four main risks have been identified and these are set out below. These risks are reviewed by the Kirk Session on an ongoing basis.

*** Ageing Congregation** This is a risk faced by many congregations. Our Worship Team continues to provide innovative forms of family worship with ongoing success. The dedicated promotion of the refurbished Hall complex for commercial as well as community use should provide an additional revenue source, as well as establishing a vital and sustainable relationship with the local community and business people in the wider locality.

*** Income** We review on an ongoing basis the offerings and donations received by the Church. We have been an active participant in the Church of Scotland's National Stewardship Campaign. Our Annual Accounts are published on the Church website.

*** Premises** The physical condition of our properties is kept under constant review by our Property Team. The Presbytery Quinquennium Property Survey received during 2020 has identified a phased programme of repairs to be carried out over the next several years.

*** Intellectual Property** As with every Church we depend heavily on people volunteering to take responsibility for various Church affairs. These volunteers have a great deal of experience in the areas which they look after.

The risks set out above are being reviewed on an ongoing basis. In addition, a risk is identified by the provisions of the Presbytery Mission Plan Act 2021 as amended passed by the General Assembly of the Church of Scotland, and which requires Presbyteries to plan mission within their bounds, to formulate a rolling five-year programme of mission taking into account ministerial posts allocated by the National Church, and to make decisions about the future of Church buildings. The Mission Plan approved by the Presbytery of Forth Valley and Clydesdale provides for the closure of our Church during 2025 and we are involved in discussions with the congregations of Hamilton South linked with Quarter, and Trinity Parish Church with a view to agreeing a Basis of Union.

Furthermore, our Treasurer resigned as at 31st. December, 2024 and we have appointed a nominated Treasurer as from 1st. January, 2025 and the bookkeeping function of the Treasurer from that date is being undertaken by the Practice Manager of Nelson Gilmour Smith, the external examiners of our Annual Accounts.

Reserves Policy

At the year end the Church held unrestricted funds of £10,828 and allocations therefrom were made to designated funds (£979 to Fabric Fund and £1,076 to Organ Fund); the remaining balance of £8,773 to the General Fund. The Church previously held restricted funds provided specifically for Organ Renovation, and during 2023 the Organ Fund designation was changed by Kirk Session resolution to unrestricted.

Structure, Governance and Management

Governing Document

Since 27th January 2012 the Church has been governed in accordance with a Unitary Form of Constitution.

Recruitment and Appointment of Trustees

Since 27th January 2012 the Church Trustees have comprised the members of the Kirk Session.

The Kirk Session members are the elders of the church and are chosen from those members of the congregation 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

Since the granting of the Unitary Constitution on 27th January 2012 the Kirk Session is moderated by the Minister and is responsible for both the spiritual and temporal affairs within the Church. The Kirk Session consists of the Minister and all the elders, the previous committee system having been replaced in 2012 by a series of Teams with specific responsibilities delegated to them by the Kirk Session to which the Team Leaders report. The principal Teams comprise Property, Finance, Worship, Publications, Social, Mission, Safeguarding, and the Pastoral Team., as well as temporary ad hoc teams when required. The membership of the Teams may fluctuate and consists of members drawn from both the eldership and non-office bearers within the congregation. The Safeguarding Officer is Convener of the Safeguarding Team and whose task is to ensure that anyone who wishes to work with children or vulnerable persons is permitted to do so in terms of the procedures under the Protection of Vulnerable Groups (Scotland) Act 2007. During 2013 one of the elders was appointed Data Protection Officer to oversee the recording and maintenance of personal or sensitive information held by the church and its organisations and to report to the Presbytery Clerk on our adherence to the relevant provisions of the Data Protection legislation. He was succeeded by a new Data Protection Officer during 2015, and who herself was succeeded during 2022 by another member of the Kirk Session. We also appointed a Health and Safety Officer during 2018.

There are occasions when the congregation works with other churches. During 2024 our congregation has held Joint services with the congregations of Hamilton South linked with Quarter, and Trinity Parish Church.

The church premises are made available to the following groups outwith the congregation.

Hamilton Battalion of the Boy's Brigade, Alcoholics Anonymous (weekly) and Alanon (weekly), AA Intergroup (bi-monthly) and Neighbourhood Networks (twice monthly), and Rainbows (weekly).

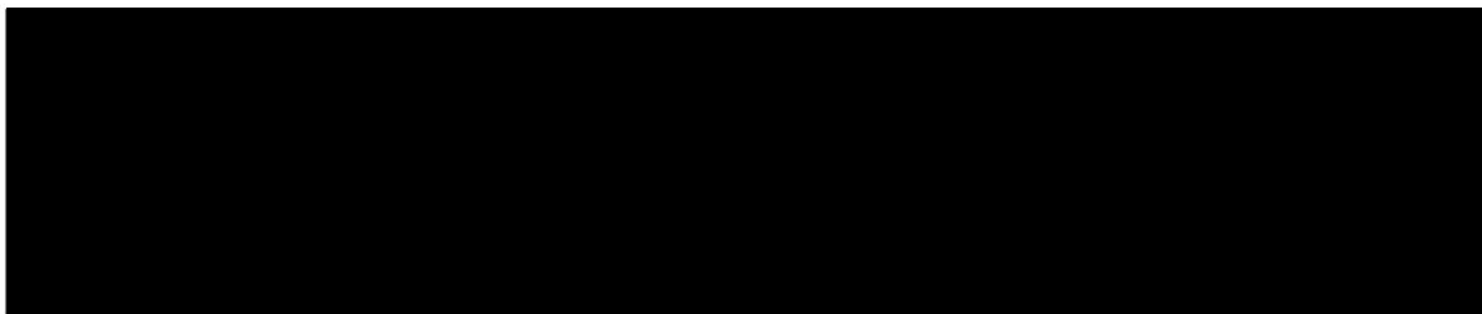
External lets include a Karate Club, South Lanarkshire Women's Support Group, Neighbourhood Networks, Little Kickers, A Baby Sensory Class, all on a weekly basis, and Pop-Up Play Village (occasional).

On a Thursday morning there is a Coffee Club run by Church members.

Reference and Administrative Information

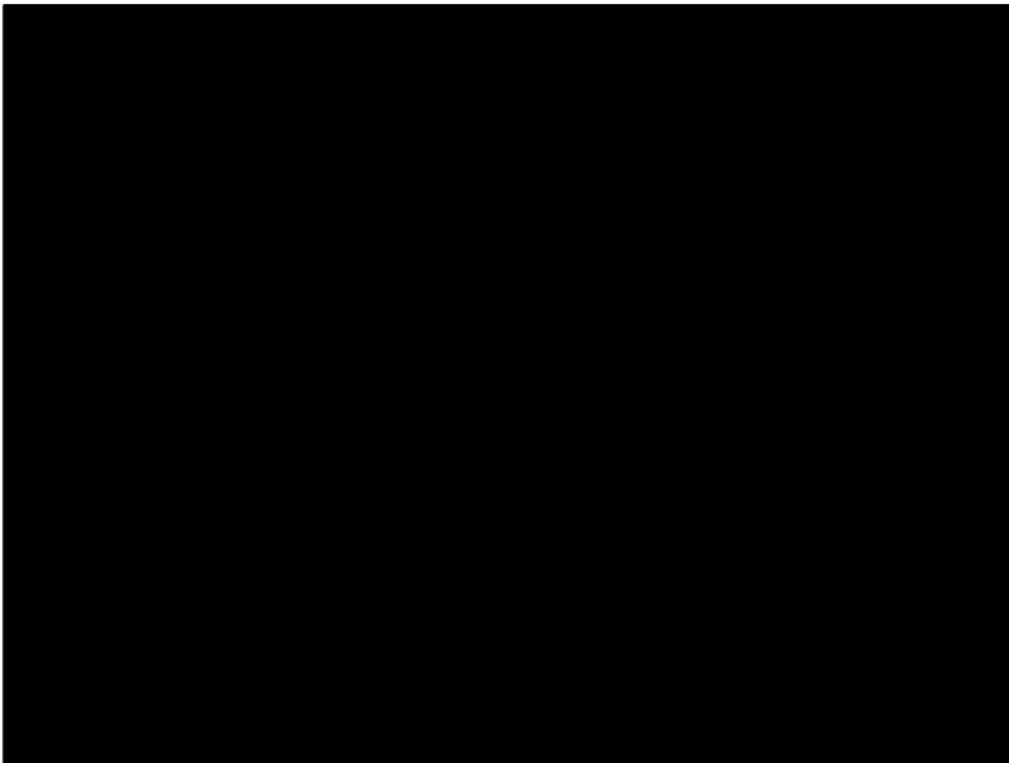
Trustees

The trustees who served the charity during the period and up to the date of signing of these accounts:-



Charity Trustees are elected under resolution of the Kirk Session when an addition to the number of elders is considered necessary. This process is carried out in accordance with the procedures laid down in the Act of 1932 as amended anent Election and Admission of Elders and Deacons passed by the General Assembly of the Church of Scotland.

Principal Office Bearers



Charity No: SC006611

Independent Examiner

Nelson Gilmour Smith
Chartered Accountants
47 Cadzow Street
Hamilton ML3 6ED

Bankers

Royal Bank of Scotland
Palace Towers,
Hamilton
ML3 6AD

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and 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 charity trustees to prepare financial statements for each year which show 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 the financial statements, the trustees are required to:

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to 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). They 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,


Session Clerk

Dated
26th March, 2025

I report on the accounts of the charity for the year ended 31 December 2024 which are set out from page 8 onwards.

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) (a) to (c) of the 2006 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.

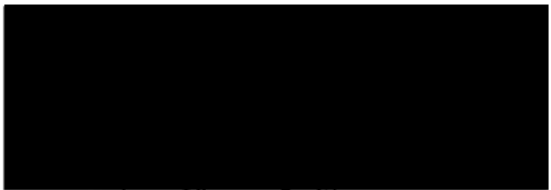
Basis of independent examiner's statement

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

- I. - 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 8 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.



Nelson Gilmour Smith
Chartered Accountants
Independent examiner

47 Cadzow Street
Hamilton
Lanarkshire
ML36ED

31 March 2025

Cadzow Parish Church of Scotland, Hamilton
Statement of Financial Activities
Year ended December 2024

Page 8

Date	31	march			2025		
	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £
Income and endowments from :							
Donations and legacies	1	70,909	3,773	74,682	76,902	3,253	80,155
Charitable activities	2	18,611	-	18,611	18,114	-	18,114
Investments	3	581	194	775	377	156	533
Total Income		90,101	3,967	94,068	95,393	3,409	98,802
Expenditure on :							
Raising Funds	4	-	-	-	-	-	-
Charitable activities		109,677	3,564	113,241	114,545	1,277	115,822
Other		-	-	-	-	-	-
Total Expenditure		109,677	3,564	113,241	114,545	1,277	115,822
Net income/(expenditure) before gains and losses on investments		(19,576)	403	(19,173)	(19,152)	2,132	(17,020)
Net gains/(losses) on investments		-	-	-	-	-	-
Net income/(expenditure)		(19,576)	403	(19,173)	(19,152)	2,132	(17,020)
Transfer between Funds		528	(528)	-	13,494	(13,494)	-
Net movement in funds		(19,048)	(125)	(19,173)	(5,658)	(11,362)	(17,020)
Reconciliation of funds :							
Total funds brought forward		29,876	6,489	36,365	35,534	17,851	53,385
Total funds carried forward		10,828	6,364	17,192	29,876	6,489	36,365

The notes on pages 11 to 16 form part of these accounts

Balance Sheet

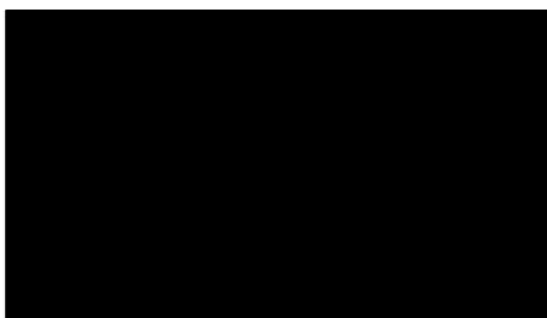
Year ended December 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Fixed Assets :					
Tangible Fixed assets	7	-	-	-	-
Investments	8	-	-	-	-
Total Fixed Assets		-	-	-	-
Current Assets :					
Debtors	9	13,905	-	13,905	12,452
Cash at bank and in hand		49,397	6,364	55,761	48,098
Total Current Assets		63,302	6,364	69,666	60,550
Liabilities :					
Creditors falling due within one ye	10	52,474	-	52,474	24,185
Net Current Assets		10,828	6,364	17,192	36,365
Creditors falling due after more than one year		-	-	-	-
Net Assets		10,828	6,364	17,192	36,365

The funds of the charity :

Restricted Funds	-	6,364	6,364	6,489
Unrestricted Funds	10,828	-	10,828	29,876
Total charity funds	13	10,828	6,364	17,192

The accounts were approved by the trustees on ^{26th} March 2025 and signed on their behalf by :



The notes on pages 11 to 16 form part of these accounts

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 financial statements 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 (as amended), the Regulations for Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the U.K. Financial Reporting Standard published on 16 July 2014.

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 therefrom 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.

Resources expended

Expenditure is recognised on an accruals basis as the liability is incurred.

Interest

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity, this is normally upon notification of the interest paid or payable by the Bank.

Tangible fixed assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the statement of financial activities in the period in which the liability arises. The charity has no other fixed assets other than those acquired for specific purposes.

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. The charity has no fixed asset investments at this time.

Taxation

Cadzow 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 activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Note	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
	Funds	Funds		Funds	Funds	
	2024	2024		2023	2023	
	£	£	£	£	£	£
1 Donations and Legacies						
Offerings	53,732	-	53,732	60,643	-	60,643
Tax recovered on Gift Aid	11,919	-	11,919	11,440	-	11,440
Contributions from Organisations	750	-	750	300	-	300
Kirk Session Income	-	-	-	-	-	-
Organisations Income	-	3,773	3,773	-	3,253	3,253
Donations (General Fund)	1,600	-	1,600	1,198	-	1,198
Donations (Fabric Fund)	2,908	-	2,908	3,321	-	3,321
Total	70,909	3,773	74,682	76,902	3,253	80,155

Income from donations and legacies was £74,682 of which £3,773 was restricted
(In 2023, income was £80,155 of which £3,253 was restricted)

2 Income from charitable activities

Use of Premises	18,501	-	18,501	17,262	-	17,262
Regular Fundraising Events	-	-	-	132	-	132
Wedding/Funeral Fees	110	-	110	720	-	720
Total	18,611	-	18,611	18,114	-	18,114

Income from charitable activities was £18,611 all of which was unrestricted.
(In 2023, income was £18,114 all of which was unrestricted)

3 Investment income

Deposit interest	-	-	-	-	-	-
Bank interest	581	194	775	377	156	533
Total	581	194	775	377	156	533

Income from investment was £775 of which £194 was restricted .
(In 2023, income was £532 of which £156 was restricted)

Total Income	90,101	3,967	94,068	95,393	3,409	98,802
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Note	Unrestricted Restricted			Unrestricted Restricted		
	Funds	Funds	Total	Funds	Funds	Total
	2024	2024	2024	2023	2023	2023
	£	£	£	£	£	£
4 Analysis of Expenditure						
Raising Funds	-	-	-	-	-	-
	-	-	-	-	-	-
<i>Charitable Activities</i>						
Ministries and Missions Allocation	54,442	-	54,442	63,013	-	63,013
Presbytery Dues	1,651	-	1,651	1,911	-	1,911
Minister's Expenses	3,739	-	3,739	1,236	-	1,236
Pulpit Supply	350	-	350	-	-	-
Organist's Fee Payment	8,568	-	8,568	8,408	-	8,408
Other salary costs	10,783	-	10,783	9,738	-	9,738
Sunday Sch./ Youth & Adult Education	-	-	-	-	-	-
Session Designated Expenses	-	-	-	-	-	-
Organisations Expenses	-	3,564	3,564	-	1,277	1,277
Fabric Repairs & Maintenance(Gen)	468	-	468	6,062	-	6,062
Fabric Repairs & Maintenance (Roof)	-	-	-	-	-	-
Council Tax	3,451	-	3,451	3,368	-	3,368
Other Buildings Costs	19,616	-	19,616	12,251	-	12,251
Church Office Expenses	2,473	-	2,473	4,151	-	4,151
Organ & Music	-	-	-	900	-	900
Local Mission Expenses	-	-	-	-	-	-
Other expenses	2,774	-	2,774	2,169	-	2,169
Independent Examiner's Fee	1,362	-	1,362	1,338	-	1,338
	109,677	3,564	113,241	114,545	1,277	115,822
Total	109,677	3,564	113,241	114,545	1,277	115,822

Expenditure on charitable activities was £113,241 of which £109,677 was unrestricted and £3,564 restricted)
(In 2023, expenditure was £115,822 of which £1,277 was restricted)

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

Note	2024 £	2023 £
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5 Staff costs and numbers

Salaries and wages	10,783	9,738
Total	10,783	9,738

The average number of employees during the year was as follows:

	2024 Number	2023 Number
Premises maintenance	1	1
Total	1	1

No employee received employee benefits in 2024 (nor in 2023)

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. Ministers' 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 £31,64 and the maximum stipend (in the fifth and subsequent years) £38,884.

6 Trustee Remuneration and Related Party Transactions

[REDACTED]: Remuneration or reimbursement of expenses during the year amounted to £7,190 (Council Tax £3,451, Travel expenses £1,775, Books £26, Phone & internet £1,939).

During the year the Minister's son was contracted to cut the grass £1,000.

During the year a total of £7,426 was donated to the congregation by trustees.

7 Tangible Fixed Assets

Cadzow has no tangible fixed assets as buildings are vested with Church of Scotland General Trustees and office equipment is required for specific purposes.

Note	2024 £	2023 £
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8 Investments

Only investment is with Church of Scotland Investor's Trust Deposit account which is included under 'bank and cash' section of the Balance Sheet.

9 Debtors

Gift Aid Tax Recovery	11,900	11,425
Offerings	375	-
Other donations	340	-
Hall Hire	1,290	1,027
Total	13,905	12,452

10 Creditors

Ministry & mission	50,442	19,013
Professional Fees	1,096	1,090
Other Creditors	936	4,082
Voice Magazine and Cards	-	-
Total	52,474	24,185

11 Analysis of Net Assets Among Funds

	General £	Designated £	Restricted £	Endowment £	Total £
Fixed Assets	-	-	-	-	-
Investments	-	-	-	-	-
Current Assets	35,395	18,666	6,489	-	60,550
Current Liabilities	(24,185)	-	-	-	(24,185)
Net assets at 31 December 2023	11,210	18,666	6,489	-	36,365
	General £	Designated £	Restricted £	Endowment £	Total £
Fixed Assets	-	-	-	-	-
Investments	-	-	-	-	-
Current Assets	61,247	2,055	6,364	-	69,666
Current Liabilities	(52,474)	-	-	-	(52,474)
Net assets at 31 December 2024	8,773	2,055	6,364	-	17,192

Note

12 Volunteers

In common with all congregations of the Church of Scotland, this congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

13 Movements in Funds

	At 1 January 2024	Incoming Resources 2024	Outgoing Resources 2024	Transfers 2024	At 31 December 2024
Restricted funds					
Kirk Session Fund	4,092	194	-	-	4,286
Organisation Funds (see note below)	2,397	3,773	(3,564)	(528)	2,078
Total	6,489	3,967	(3,564)	(528)	6,364
Unrestricted funds					
Designated Fabric Fund	18,474	2,973	(468)	(20,000)	979
Organ Fund	192	884	-	-	1,076
General Fund	11,210	86,244	(109,209)	20,528	8,773
Total	29,876	90,101	(109,677)	528	10,828
Total Funds	36,365	94,068	(113,241)	-	17,192

Purposes of Funds

Kirk Session Fund: The Trustees have set aside funds for the use of the Kirk Session.

Organisations Funds (Women's Group, Coffee Club, Cadzow Cafe).

These organisations provide the Trustees with individual annual accounts which are amalgamated into one total in above table.

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

Organ Fund: This is to provide funds for the maintenance of the church organ.

Note	2024 £	2023 £
14 Collections for Third Parties		
Christian Aid	1,095	702
Mission Aviation Fellowship	-	171
Jubilee Key Scheme	-	-
Hamilton Drop-in Centre	-	-
Scottish Bible Society	-	-
Crossreach	-	-
Total	1,095	873

APPENDIX

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

	2024 £	2023 £
<u>CAPITAL ACCOUNT</u>		
Credit Balance held at 31 December at cost	<u>32,277</u>	<u>32,277</u>
Market Value of Balances at 31 December	<u>35,534</u>	<u>35,076</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>1,677</u>	<u>-</u>