

**Chryston Church of Scotland**

**Receipts and Payments Accounts  
for the year ended 31 December 2024**

**Congregation No: 160856**

**Charity No: SC006752**

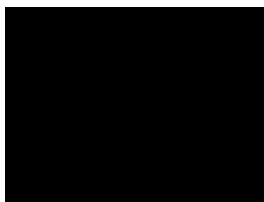
## Reference and Administrative Information

Charity Name: Chryston Parish Church

Charity Registration Number: SC006752

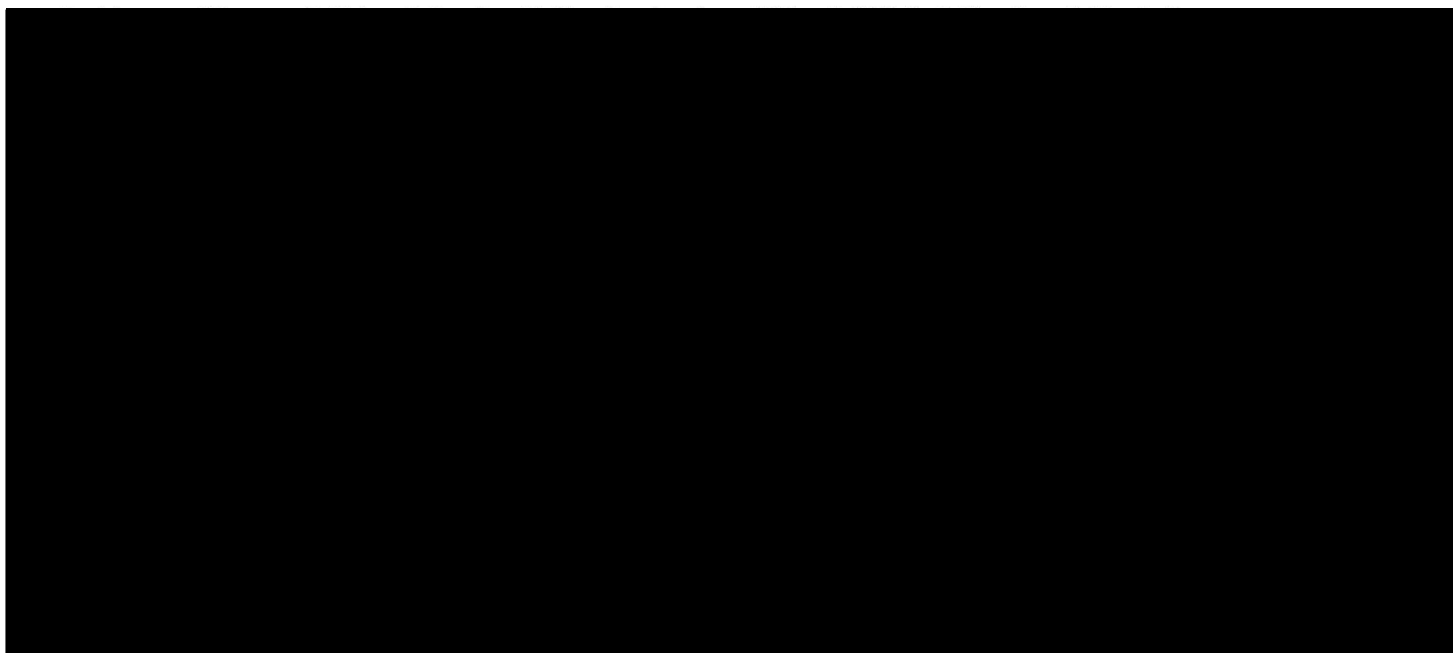
Congregation Reference No: 160856

Contact Address:



## Trustees

The trustees who served during the period from 1st January 2024 to the date the financial statements were approved were as follows:



## Bankers

Virgin Money  
110 Cowgate  
Kirkintilloch  
G66 1JU

## **Structure, Governance and Management**

### **Governing Document**

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

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

The congregation operates under the Unitary Constitution of the Church of Scotland so that the charity trustees are the members of the Kirk Session. 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. With the exception of the Minister, trustees are appointed for a period of up to three years with the option of extending the appointment in three-yearly cycles. The Minister is appointed under conditions of tenure set by Presbytery and is currently on unrestricted tenure.

### **Organisational Structure**

The Kirk Session, chaired by the Minister as Moderator, met 4 times in 2024. The role of the Kirk Session is to oversee the spiritual affairs of the church and provide support for the ministry team. Operating as the trustees of the church, the Kirk Session is responsible for overseeing the matters of safeguarding, property and finance in the church. During 2024, the Kirk Session implemented arrangements to improve transparency and to seek to make better use of the talents and expertise of the whole congregation. Mission teams have been established for Fellowship & Pastoral Care, Worship, Outreach & Discipleship, and Young People & Families, supported by teams for Safeguarding, Finance, Fabric & Property, Food Safety & Hygiene, and Administration & Communication. An Equipping with Skills Team has been proposed but has not yet been set up. The teams are made up of trustees, members, adherents and committed worshippers of the congregation. A system of delegation and control sets out the terms of reference of committees, delegated powers and reporting to the Kirk Session.

### **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.

The purpose statement of the congregation is: 'To see people become mature followers of Christ within the church.'

### **Achievements and Performance**

During 2024, the congregation continued to engage with the Presbytery of Glasgow's Presbytery Mission Plan process, working as a cluster with Sandyhills Parish Church and Robroyston Parish Church. The Kirk Session remains concerned that the congregation will face a significant challenge to continue to develop and grow its mission to the parish given the potential reduction in resources available to the congregation contained within the Plan.

The Young People and Families Worker took up post in February 2024. The aim of the post is to reach out to the community to work with young families and young people, to introduce them to the love of Jesus and help them to grow to become mature followers of Jesus, and to support the existing provision for children and young families in the church. In 2024, the post has enabled the church to start SU groups in Chryston Primary School and Chryston High School and to reach out into the community, including restarting Hub Kids, a monthly event of games, activities and food.

Congregational activity has once again focussed around people gathering for worship, fellowship, prayer, community engagement and pastoral care. The pattern of activities was as follows:

- Services of Worship every Sunday Morning at 10:30am and an evening service held at 6:30pm. Both services were live streamed via YouTube, Vimeo and Facebook for those unable to attend in person. Services of reflection were held during Holy Week and Advent.



- X-Groups for toddlers to teenagers met during part of the Sunday morning service. Approximately 24 young people attended on a Sunday. A creche was available for those 2 years of age or under. Coming Alive for teenagers took place monthly on a Friday evening.
- Meetings for Congregational Prayer were held every fortnight with around 35 attending and small groups for bible study and prayer were held on the intervening weeks with approximately 130 members attending.
- Tiny Tunes continues on Monday mornings to offer musical outreach to young children with around 75 children and their carers attending.
- Much of the outreach to the community is focussed on the Café Hub. Numbers attending were around 50 per week.
- The Boys' Brigade meets in the BB Hall with around 24 boys attending.

Average numbers attending services in 2024 were:

- \* Sunday morning services - 180
- \* Sunday evening services - 45
- \* Holy Week services - 80
- \* Advent services - 120

In December 2024, there were 495 subscribers to the YouTube channel.

Tea and coffee are provided before and after the services.

A Data Protection officer ensures the congregation adheres to the policies of the GDPR.

Safeguarding, protecting from harm the children and adults at risk who come into contact with the church, is very important to the congregation and trustees have embraced the duty to "Ensure a Safe Church for All". A Safeguarding Panel has been appointed that is headed by a Safeguarding Coordinator, who works closely with the Safeguarding Service of the national church to ensure that everything is done to prevent harm and that a proper response is made if it occurs. Guidelines are followed on safe recruitment of staff and volunteers who are working with vulnerable groups. Training is offered and 40 staff and volunteers undertook training during 2024. 12 Elders also underwent specific trustee safeguarding training. Records of attendance at training events are maintained. The Safeguarding Coordinator reports to each meeting of the Kirk Session. Investment in facilities in recent years has enabled the church to offer a safe, warm, welcoming, and flexible centre for a range of congregational and community activities. The sanctuary provides a space which can be used for multiple purposes with flexible layout ranging from traditional worship to the toddlers' music activities. The high specification heating and audio-visual facilities have enhanced the building and provide a warm and comfortable environment.

## **Financial Review**

The General Fund (shown as Unrestricted Funds) is the key account of the church as it sets out the normal day-to-day spending and how it is financed, mainly by the giving of members of the congregation. In 2024, there was an excess of payments over receipts in the General Fund of £6,085 and the balance at the end of the year was £65,218. General donations fell slightly from £141,361 in 2023 to £137,509 in 2024. 24 people contributed through the weekly freewill offerings scheme, of which 15 are Gift Aided. 90 people gave by standing order, of which 83 are Gift Aided, and an unknown number gave via the open plate and general donations. Total receipts in the General Fund were £140,331 in 2024 compared with £141,827 in 2023. Expenditure is made up largely of payments to the Church of Scotland for Giving to Grow (the cost of employing our Minister and contributions to the cost of the national church) and Presbytery Dues, Ministry costs and building costs, including heating, lighting, and repairs. Total payments were £146,386 in 2024 compared with £139,286 in 2023.

Other funds have been set up, restricted for particular purposes. These funds have a total cash balance at the end of 2024 of £89,409. (2023 £111,181).

The Building Fund, which was set up to develop the church buildings and the manse, had a cash balance of £33,237 at the end of 2024. Payments totalled £36,669 in 2024, mainly for major steeple repairs and enhancement of facilities for fire protection and health & safety.



A Young People & Families Local Mission Fund was created in 2023 to provide funding for the appointment of the new Young People and Families Worker, who took up post in February 2024. The balance in the fund at the end of 2024 was £6,522. A 5-year financial plan has been prepared, reflecting commitments from members and friends of the congregation, grants and contributions from other funds of the congregation. At the end of 2024, 35 persons and families were giving towards the cost. Trustees are confident that funding is committed to cover the appointment for at least the initial 5-year term of the post.

The Mission Abroad Fund was set up many years ago to support mission projects overseas. Receipts received in 2024 were £10,869; payments of £10,134 were made; and the balance at the end of 2024 was £5,584.

Receipts arising from activity in the Café Hub were £4,346 and payments were £7,536, resulting in a balance at the end of 2024 of £7,673.

Other funds: Endowment and Benevolent Funds, and Buchanan, Shaw and MacArthur Bequests, are used to help those in need and those who are involved in Christian care and nurture. These funds are largely held in ethical investments and most of the dividends received are shared with Moodiesburn Parish Church in line with the agreement for the erection of Moodiesburn Parish Church in January 2020. The UK stock market rose by 7.5% in 2024 and the market value of investments on these funds rose by £5,217. The cash balance of the funds at the end of 2024 was £27,446 and the market value of investments was £169,143.

Church organisations also hold cash balances, which, at the end of 2024, totalled £8,949.

**Financial Prospects for 2025**

Trustees receive regular reports on the finances and continue to review spending to ensure that the congregation’s financial situation remain sound.

In common with many, the church faces the challenge of increasing costs, including gas, electricity and property costs. Members and supporters who give to the church face similar pressures. The trustees are very grateful to all who generously support the work of the church despite many competing demands on their funds. It is hoped that some will be able to increase what they give towards the running of the church.

**Reserves Policy**

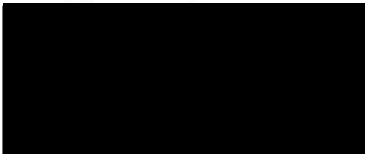
Charities are required to have a reserves policy to show that they have sufficient reserves to continue to meet their obligations and to show that excess reserves are not being held.

Trustees’ previous policy was to hold reserves of approximately six months’ general expenditure, which, in 2024, would be in the region of £75,000. Unrestricted cash balances at the end of 2024 were £65,218. This is considered to be adequate in the current circumstances.

**Statement of Trustees’ Responsibilities**

Trustees must prepare financial statements that give sufficient detail to enable an appreciation of the transactions of the church during the financial year. Trustees are responsible for keeping proper accounting records which, on request, must reflect the financial position of the church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016. They are also responsible for safeguarding the assets of the church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Session Clerk

Date 28/1/25 .....

**Independent Examiner's Report to the Trustees of Chryston Church**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2024, which are set out on pages 6 to 11.

**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

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.

Date:

3/3/25



**Chryston Church of Scotland**  
**Receipts and Payments Account**  
**for the year ended 31 December 2024**

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
	Note					
<b>Receipts</b>						
Donations	3	137,509	49,751	-	187,260	179,427
Legacies		2,000	-	-	2,000	-
Activities for Generating Funds		-	-	-	-	-
Bank & Deposit Interest		334	26	-	360	249
Investment Income		90	1,380	3,496	4,966	4,662
Rental of Premises - Hall Lets		-	8,135	-	8,135	6,458
Rental of Premises - Church House (net)		-	5,839	-	5,839	6,269
Weddings and funerals		398	-	-	398	150
Hub Café Income		-	4,346	-	4,346	6,886
Grants		-	-	-	-	5,280
		140,331	69,477	3,496	213,304	209,381
Assets and Investments						
Sale of fixed assets		-	-	-	-	-
Sale of Investments		-	-	-	-	-
<b>Total Receipts</b>		140,331	69,477	3,496	213,304	209,381
<b>Payments</b>						
Cost of Generating Funds	4	128	-	-	128	117
Charitable Activities	4	145,035	94,745	-	239,780	176,143
Governance Costs	4	-	-	-	-	-
		145,163	94,745	-	239,908	176,260
Assets & Investments	4	1,223	-	-	1,223	17,496
<b>Total Payments</b>		146,386	94,745	-	241,131	193,756
<b>Excess of Payments over Receipts before transfers</b>						
		(6,055)	(25,268)	3,496	(27,827)	15,625
Transfers	2	-	3,496	(3,496)	-	-
<b>Excess of Payments over Receipts</b>		(6,055)	(21,772)	-	(27,827)	15,625

**2023 comparative figures**

*Unrestricted: Receipts £141,827; Payments £139,287; Transfers £nil; Excess of Receipts over Payments £2,540*

*Restricted: Receipts £64,233; Payments £54,470; Transfers £3,321; Excess of Receipts over Payments £13,084*

*Endowment: Receipts £3,321; Transfers (£3,321) Excess of Receipts over Payments £nil*

*Total: Receipts £209,381; Payments £193,757; Excess of Receipts over Payments £15,624*

# Chryston Church of Scotland

## Statement of Balances

At 31 December 2024

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Note						
<b>Bank and Deposit Balances</b>						
Bank and deposit balances brought forward		71,273	111,181	-	182,454	166,829
<b>Movement in year:</b>						
Excess of Payments over Receipts		(6,055)	(21,772)	-	(27,827)	15,625
Bank and deposit balances carried forward	2	65,218	89,409	-	154,627	182,454
<b>Investments at market value</b>						
(cost £104,046)	7	1,472	60,080	109,064	170,616	165,251
<b>Assets</b>						
		<b>2024</b>				<b>2023</b>
Buildings	8	170,000				170,000
Multi Media Equipment	8	16,409				22,033
Other Equipment	8	5,978				11,267
		<u>192,387</u>				<u>203,300</u>
<b>Liabilities</b>						
HMRC & Pension		1,590				-
		<u>1,590</u>				<u>-</u>

The accounts were approved by the Trustees on 28/1/25 and signed on their behalf by:

\_\_\_\_\_ Session Clerk

\_\_\_\_\_ Treasurer



**Chryston Church of Scotland**  
**Notes forming part of the accounts**  
**for the year ended 31 December 2024**

**1 Basis of Accounting**

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

**2 Movement in Funds**

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
<b>Unrestricted funds</b>					
General Fund	71,273	140,331	(146,386)	-	65,218
	<u>71,273</u>	<u>140,331</u>	<u>(146,386)</u>	<u>-</u>	<u>65,218</u>
<b>Restricted funds</b>					
Building Fund	53,655	16,249	(36,669)	-	33,235
Young People & Families Local Mission Fund	8,820	29,259	(31,557)	-	6,522
Mission Abroad Fund	4,849	10,869	(10,134)	-	5,584
Endowment Funds	15,986	665	(2,750)	4,136	18,037
Benevolent Funds	7,615	3,911	(2,140)	-	9,386
Buchanan Bequest	23	640	-	(640)	23
Café Hub	10,863	4,346	(7,536)	-	7,673
Church Organisations:					
Men's Fellowship	631	-	-	-	631
X Groups	162	200	(252)	-	110
Tiny Tunes	8,577	3,338	(3,707)	-	8,208
	<u>111,181</u>	<u>69,477</u>	<u>(94,745)</u>	<u>3,496</u>	<u>89,409</u>
<b>Endowment funds</b>					
Shaw Bequest	-	3,170	-	(3,170)	-
MacArthur Bequest	-	326	-	(326)	-
	<u>-</u>	<u>3,496</u>	<u>-</u>	<u>(3,496)</u>	<u>-</u>
<b>Total Funds</b>	<u>182,454</u>	<u>213,304</u>	<u>(241,131)</u>	<u>-</u>	<u>154,627</u>

**Purpose of Funds**

**Endowment Funds**

These funds have been created from bequests that state that the capital should be invested for income to be used for purposes set out in the bequest. The Shaw Bequest and MacArthur Bequest fall into this category.

**Restricted Funds**

**Building Fund** : This is a fund to assist with the ongoing development of all church buildings, including the church, the halls and the manse

**Young People & Families Local Mission Fund** : This was created in 2023 to fund the appointment of a Young People & Families Worker.

**Mission Abroad Fund** : This is a fund set up to receive donations from the congregation and make payments to missionaries and organisations that serve Christ outside the United Kingdom.

**Endowment and Benevolent Funds and Buchanan Bequest**: These are funds that provide contributions to assist organisations that are involved in the Christian care and nurture of children, to assist those undertaking further training for the Ministry and other charity organisations.

**Café Hub**: This is a fund set up to manage the finances of the network of Hub activities that are the main focus of the congregation's outreach to the community.

**Church organisations' funds** are provided by members for the purposes of the particular organisation.

**General Fund**

The General Fund represents the free reserves of the congregation. The trustees are free to use the General Fund in furtherance of the Church's objectives.

**Chryston Church of Scotland**  
**Notes forming part of the accounts**  
**for the year ended 31 December 2024**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>3 Analysis of Donations</b>					
Offerings	113,879	38,548	-	152,427	143,058
Tax recovered on Gift Aid	23,470	7,665	-	31,135	32,929
Other	160	-	-	160	-
Church Organisations' Income	-	3,538	-	3,538	3,440
	<b>137,509</b>	<b>49,751</b>	<b>-</b>	<b>187,260</b>	<b>179,427</b>

**2023 comparative figures**

*Unrestricted: £141,361 (Offerings £114,360; Tax recovered £27,001)*

*Restricted: £38,066 (Donations £28,698; Tax recovered £5,928; Church Organisations £3,440)*

**4 Analysis of Payments**

**Cost of Generating funds**

Fundraising Costs	-	-	-	-	-
Offering envelopes	128	-	-	128	117
	<b>128</b>	<b>-</b>	<b>-</b>	<b>128</b>	<b>117</b>

**Charitable Activities**

Giving to Grow Allocation	77,470	-	-	77,470	82,831
Presbytery Dues	8,523	-	-	8,523	4,898
Minister's Expenses	4,286	-	-	4,286	4,259
Pulpit Supply	475	-	-	475	481
Building Costs	23,829	36,669	-	60,498	27,968
Council Tax	2,929	-	-	2,929	2,859
Heat, Light and Water	14,173	-	-	14,173	10,536
Church Office Expenses	3,743	-	-	3,743	3,056
Music and Audio Visual	4,692	-	-	4,692	4,492
Hospitality	1,652	-	-	1,652	1,227
Outreach and Discipleship	2,204	-	-	2,204	1,010
Other Expenditure	1,059	-	-	1,059	677
YP & Families Worker - Employment Costs	-	30,262	-	30,262	-
YP & Families Worker - Other	-	1,295	-	1,295	-
Kirk Session: Local Mission Support	-	4,890	-	4,890	6,115
Kirk Session: Overseas Mission Support	-	10,134	-	10,134	12,141
Kirk Session: Hub Café Expenditure	-	7,536	-	7,536	10,831
Church Organisations' Expenditure	-	3,959	-	3,959	2,763
	<b>145,035</b>	<b>94,745</b>	<b>-</b>	<b>239,780</b>	<b>176,144</b>

**Governance Costs**

Independent Examiner's fee	-	-	-	-	-
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**Chryston Church of Scotland**  
**Notes forming part of the accounts**  
**for the year ended 31 December 2024**

**4 Analysis of Payments (Cont'd)**

**Other Payments**

Purchase of Investments	-	-	-	-	-
Purchase of Assets	-	-	-	-	-
Multi Media Equipment	-	-	-	-	14,193
Other Equipment	1,223	-	-	1,223	3,303
	1,223	-	-	1,223	17,496
<b>Total</b>	<b>146,386</b>	<b>94,745</b>	<b>-</b>	<b>241,131</b>	<b>193,757</b>

**2023 comparative figures**

*Unrestricted: £139,287 (Costs of generating funds £117; Charitable activities £135,867; Other £3,303)*

*Restricted: £54,470 (Charitable activities £40,277; Other £14,193)*

*Endowment: £nil (Other £nil)*

**5 Trustee Remuneration and Related Party Transactions**

During the year 1 trustee received reimbursement of expenses incurred totalling £7,214 (2023 £7,118).

**6 Minister's Stipend**

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. 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 £31,642 and the maximum stipend (in the fifth and subsequent years) £38,884.

**7 Investments**

	Market Value at 1 January 2024 £	Purchases £	Disposals £	Gain/(Loss) on Revaluation £	Market Value at 31 December 2024 £
M&G Equities Investment Fund for Charities (Charifund) Sterling Income	133,272	-	-	3,474	136,746
The Church of Scotland Investors Trust - Growth Fund	18,761	-	-	1,770	20,531
The Church of Scotland Investors Trust - Income Fund	13,218	-	-	121	13,339
	165,251	-	-	5,365	170,616
Held in respect of:					
<b>Unrestricted Funds</b>					
General Fund	1,435	-	-	37	1,472
<b>Total Unrestricted Funds</b>	1,435	-	-	37	1,472
<b>Restricted Funds</b>					
Buchanan Bequest	28,196	-	-	1,563	29,759
Bequeathed Funds	6,477	-	-	611	7,088
Endowment Funds	22,850	-	-	383	23,233
<b>Total Restricted Funds</b>	57,523	-	-	2,557	60,080
<b>Endowment Funds</b>					
Shaw Bequest	101,103	-	-	2,636	103,739
MacArthur Bequest	5,190	-	-	135	5,325
<b>Total Endowment Funds</b>	106,293	-	-	2,771	109,064
	165,251	-	-	5,365	170,616



**Chryston Church of Scotland**  
**Notes forming part of the accounts**  
**for the year ended 31 December 2024**

**8 Fixed Assets**

	<b>Manse</b>	<b>Other Buildings</b>	<b>Multi-Media Equipment</b>	<b>Other Equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Book Value at 1 January 2024	-	170,000	22,033	11,267	203,300
Purchased during year	-	-	-	1,223	1,223
Disposals during year	-	-	-	-	-
Depreciation for year	-	-	(5,624)	(6,512)	(12,136)
Book Value at 31 December 2024	-	170,000	16,409	5,978	192,387

**9 Collections for Third Parties**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Unicef (Jars of Grace)	240	-
Lodging House Mission	40	-
	<u>280</u>	<u>-</u>