

The Church of Scotland
Blackridge Parish Church of Scotland



2024

Congregation No: 020142

Charity No: SC 006811

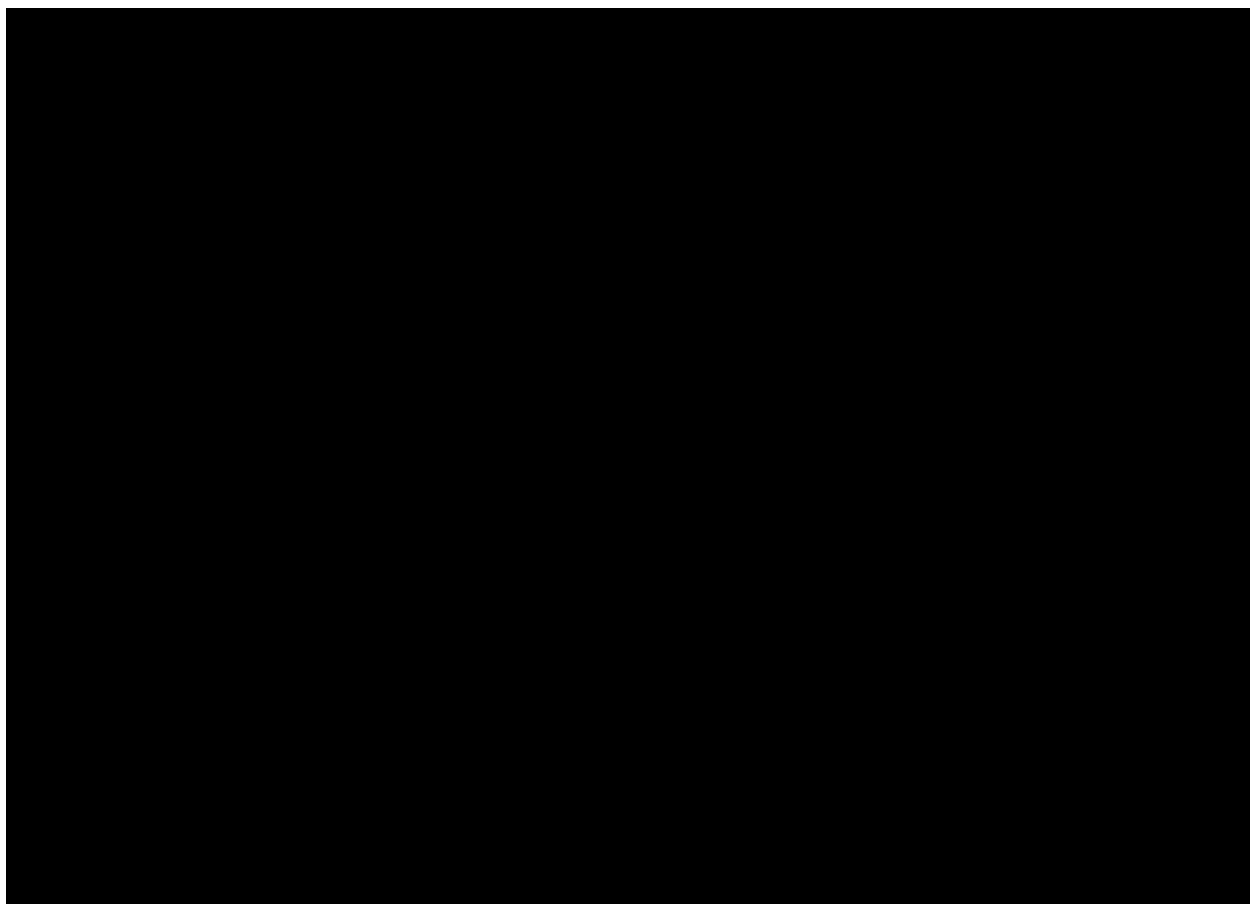
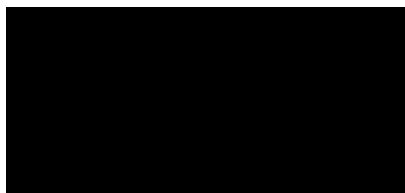
Reference and Administrative Information

Charity Name: Blackridge Parish Church of Scotland

Charity Registration Number: SC006811

Congregation Reference No: 020142

Contact Address:



Bankers

Royal Bank of Scotland
Registered Office:
36 St Andrew Square
Edinburgh
EH2 2YB

Trustees' Annual Report

Year ended 31 December 2024

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board are the charity trustees. The Kirk Session consists of the minister and the elders. The minister is elected by the congregation and inducted by the Presbytery. The elders are chosen from those members of the congregation who are considered to have the appropriate gifts and skills. The elected members of the Congregational Board are members of the congregation who are not elders and who are considered to have the skills and commitment to contribute to the management of the Church: they are elected at the Stated Annual Meeting of the Congregation and serve for three years, when they are eligible for re-election.

Organisational Structure

The minister is Moderator of the Kirk Session, which meets on 4 occasions each year and is responsible for the spiritual affairs of the Church. The Congregational Board is also chaired by the minister and meets on 4 occasions each year: it is responsible for matters relating to finance and property.

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.

Services of Worship - Sunday 09.45am.

End of session school service - 3 per annum.

School Assembly - 6/9 per annum.

The Church is also made available for Coffee Mornings and as a Warm space.

Stewardship programme - ongoing weekly giving by Congregation to assist in the general maintenance of the Church building.

The activities of the congregation require the generous giving of time, talent and money on the part of members and adherents.

Trustees' Annual Report (cont)

Year ended 31 December 2024

Achievements and Performance

THANK YOU: We are deeply grateful to all office bearers and members for their continued support of, and interest in, the continuing local, national and international work of the Church.

Financial Review

The principal source of income is through Freewill Offerings (Weekly and by Monthly Standing Order), some of which are eligible for Gift Aid -

Unrestricted non-Gift Aid Freewill Offerings increased this year from £2272 to £2756. Gift Aid donations increased from £7621 to £8740. Cash received increased from £3373 to £3755.

Stewardship - Funds of £1359 (decreased from £1796 last year) have been raised through Additional non-Gift Aid Freewill Offerings (£358) and Gift Aid donations (£1001). These funds are restricted to assist with general repair and maintenance of the Church during the year and as required.

Other general donations totalled £174.

Donations in connections with funerals of £200 were received during the year.

£1090 was received from Church of Scotland Insurance to help repair damaged windows.

£3957 was received from HMRC for Tax received on Gift Aid.

£200 was received as a donation from Masonic Lodge Blackridge No 1145 to help towards Warm Space activities.

Monthly payments aggregating to £9854 formed the Giving To Grow Contribution (which has replaced the previous Ministries and Mission Contribution). This is now calculated taking into account our linkage with Armadale Parish Church (which formally started on 1 March 2024) and the majority of this sum contributes to the cost of our shared ministry team. The remaining portion contributes towards the shared activities, programmes and services provided by the Church of Scotland nationally.

£1590 was paid to Sapphire Stained Glass for the repair of damaged windows.

Following the linkage, £1465 was paid by transfer to Armadale Parish Church as our 2024 contribution towards the Minister's Travel and Other Expenses, and Manse Expenses. This figure was based on an agreed split of costs between the Churches of one-third Blackridge and two-thirds Armadale. This split may be reviewed in the future when it is decided it is necessary.

£7000 was transferred from the Church bank account to the Church's investments in the Church of Scotland Deposit Fund to receive better interest until required in the future.

Reserves Policy

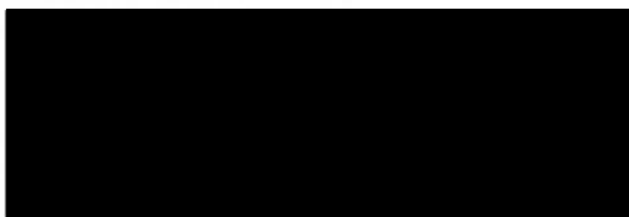
It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. This has been achieved.

Trustees' Annual Report (cont)
Year ended 31 December 2024

Statement of Trustees' Responsibilities

The members of the Kirk Session and Congregational Board must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session and Congregational Board are responsible for keeping proper accounting records which must reflect the financial position of the Church at any given time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the current Regulations for Congregational Finance as approved by the General Assembly of the Church of Scotland. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Session Clerk

Date:- 19th February 2025

Blackridge Parish Church
SC 006811

Independent Examiner's Report to the Trustees of Blackridge Parish Church of Scotland

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on the following pages.

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 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

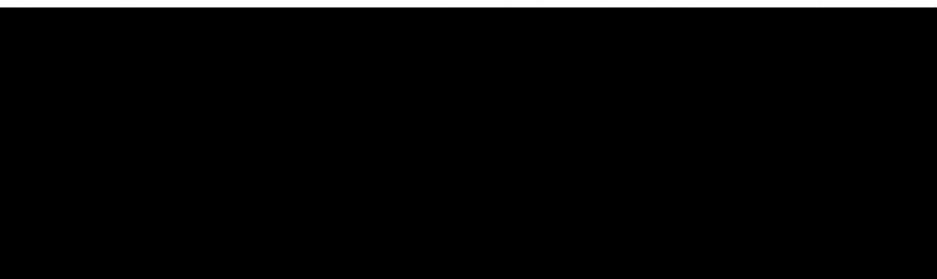
Basis of independent examiner's statement

An examination 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 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 accounts.

Independent examiner's statement

In the course of my examination of the statement of account for the year ended 31 December 2024, no matter has come to my attention which gives me reasonable cause to believe that in any material respect:

1. • accounting records have not been kept in accordance with Section 44 (1)(a) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of The Charities Accounts (Scotland) Regulations 2006.
 - the accounts do not accord with those records.
 - the statement of account does not comply with any of the requirements of Regulation 9 of The Charities Accounts (Scotland) Regulations 2006.
2. • to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Date - 12-March 2025

Blackridge Parish Church of Scotland
Receipts and Payments Account
Year ended 31 December 2024

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2024	2024	2024	2024	2023
<u>Receipts</u>	Note	£	£	£	£	£
Donations	3	19262	1879	-	21141	21139
Activities for Generating Funds -Amazon, Easy		-	-	-	0	74
Bank, Deposit & Growth Fund Interest		36	393	-	429	320
Investment Income (Reinvested)		1361	1255	-	2616	1495
		<u>20659</u>	<u>3527</u>	<u>0</u>	<u>24186</u>	<u>23028</u>
Refund/Goodwill		-	-	-	0	0
Sale of assets		-	-	-	0	0
Sale of investments		-	-	-	0	0
Grants		-	-	-	0	4695
Transfers from Gen Trustees Rev Acc		-	-	-	0	1147
Insurance Claims		1090	-	-	1090	0
Other Receipts (Compensation/Refunds)		30	-	-	30	199
<u>Total Receipts</u>		<u>21779</u>	<u>3527</u>	<u>0</u>	<u>25306</u>	<u>29069</u>
	Note					
<u>Payments</u>	4					
Costs of generating funds		151	-	-	151	208
Charitable activities		17194	3209	-	20403	30674
Governance costs						-
<u>Total Payments</u>		<u>17345</u>	<u>3209</u>	<u>0</u>	<u>20554</u>	<u>30882</u>
Excess of Receipts over Payments for the year before transfers		4434	318	-	4752	-1813
Transfers		-	-	-	0	0
Excess of Receipts over Payments for the year		<u>4434</u>	<u>318</u>	<u>0</u>	<u>4752</u>	<u>-1813</u>

Blackridge Parish Church of Scotland
Statement of Balances
At 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	2023 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	24280	34942	-	59222	61035
<u>Movement in year:</u>					
Excess of Receipts over Payments for the year before transfers	4434	318	-	4752	-1813
Net Transfers between Restricted/Unrestricted	-	-	-	0	0
Bank & deposit balances carried forward	<u>28714</u>	<u>35260</u>	<u>0</u>	<u>63974</u>	<u>59222</u>

Investments at Market Value

(1761 Growth Fund Units @ £6.38) 11235 10267

Assets

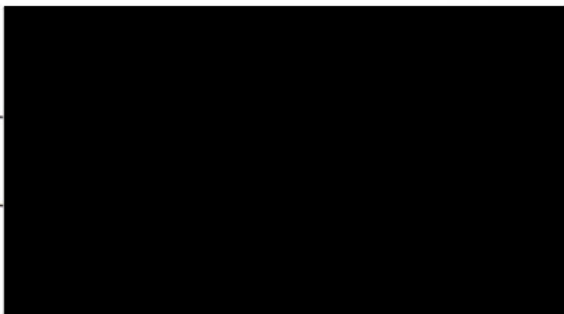
Gift Aid Receivable - - - - -

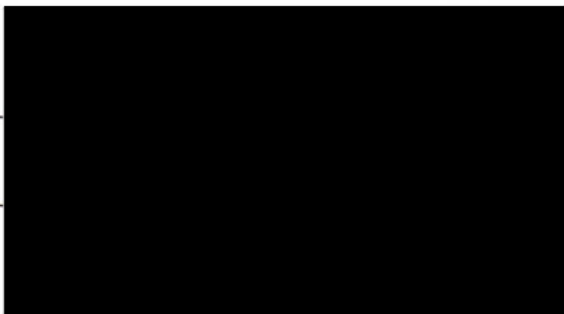
Liabilities

Cost of repair not yet billed - - - - -

The accounts were approved by the Kirk Session and Financial Board on 19 February 2025

For and on behalf of the Kirk Session and Financial Board

 Session Clerk

 Treasurer

Blackridge Parish Church of Scotland

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

No trustee received any remuneration or reimbursement of expenses during the year.

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

2. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
General Fund	-1748	20418	17345	0	1325
General Purposes	26028	1361	0	0	27389
	<u>24280</u>	<u>21779</u>	<u>17345</u>	<u>0</u>	<u>28714</u>
Restricted funds					
General Fund - Repair & Maintenance	6149	2073	2807	-4000	1415
General Fund - Warm Space	4699	200	402	-3000	1497
Roof Repair Fund	200	10	0	0	210
General Repair & Maintenance Fund	23894	1179	0	4000	29073
Warm Space Fund	0	65	0	3000	3065
	<u>34942</u>	<u>3527</u>	<u>3209</u>	<u>0</u>	<u>35260</u>
Total Unrestricted/Restricted Funds	<u>59222</u>	<u>25306</u>	<u>20554</u>	<u>0</u>	<u>63974</u>

Purposes of Designated Funds

Fabric Fund: The Trustees have not yet set aside funds for the maintenance of the Church property.

Music Fund: The Trustees have not yet set aside funds for purchase of music resources for use in worship.

Sunday School Fund: The Trustees have not yet set aside funds for use by the Sunday School.

Purposes of Restricted Funds

Roof Fund: This is a fund to help with any roof repairs and this is the balance left from previous upgrades.

General Maintenance Fund: This is a fund to assist with the repairs and maintenance of Church property.

Warm Space Fund: This is a fund to assist with the use of the Church as a Warm Space.

Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
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3. Analysis of Donations

FWO Scheme (non Gift Aid)	2756	358	3114	2731
Gift Aid Donations	8740	1001	9741	8958
Tax Recovered on Gift Aid Donations	3637	320	3957	4358
Ordinary Offerings (Open Plate)	3755		3755	3373
Other Ordinary Donations	374		374	1573
Warm Space Donations		200	200	146
<u>19262</u>	<u>1879</u>	<u>0</u>	<u>21141</u>	<u>21139</u>

4. Analysis of Payments

Costs of generating funds

Offering envelopes	151		151	208
<u>151</u>	<u>0</u>	<u>0</u>	<u>151</u>	<u>208</u>

Charitable activities

Giving To Grow Contribution	9854		9854	9978
Minister's Expenses	533		533	-
Minister's Travel	320		320	-
Manse Expenses	612		612	-
Outreach, Ministry Development	-		-	-
Pulpit Supply	240		240	80
Presbytery Dues	211		211	255
Other Staffing Costs	1560		1560	1590
Fabric Repairs & Maintenance	-	2807	2807	14919
Heat and Light	2173		2173	1066
Insurance	1535		1535	1420
Worship, Organ & Music - audio system	-		-	574
Printing, Stationery and Postage	-		-	-
Warm Space Costs	-	402	402	142
Church Expenses	156		156	650
<u>17194</u>	<u>3209</u>	<u>0</u>	<u>20403</u>	<u>30674</u>

Other payments

Purchase of assets	-	-	-	-
Purchase of investments	-	-	-	-

5. 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. Minimum Stipend 2024: £31642; Maximum Stipend in 5th and subsequent years of service: £38884.

6. Collections for Third Parties

	2024 £	2023 £
Embrace	60.00	-
Bethany Christian Trust	145.00	-
Christian Aid	161.00	75.00
Tearfund	91.00	64.00
Poppy Scotland	100.00	75.00
Crossreach	167.00	141.00
<div></div>	57.50	27.00
Ukraine	42.00	72.00
Syria	-	85.00
	<u>823.50</u>	<u>539.00</u>

APPENDIX

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

	2024 £	2023 £
<u>CAPITAL ACCOUNT</u>		
Market Value of Balances at 31 December 2024 *		
Growth Fund - 930 units @ £6.38	5934	5422
Income Fund - 252 units @ £11.06	2787	2762
Deposit Fund	<u>2629</u>	<u>2629</u>
Total	<u>11350</u>	<u>10813</u>
<i>Credit Balance at cost</i>	7758	7758
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December 2024	<u>5344</u>	<u>4716</u>
Total funds held on behalf of the congregation	<u>16694</u>	<u>15529</u>

* A restructuring of the Capital Account took place in 2023.