

The Church of Scotland

Coatbridge Calder Parish Church of Scotland



RECEIPTS AND PAYMENTS ACCOUNTS 2024

Congregation No: 171096

Charity No: SC 006854

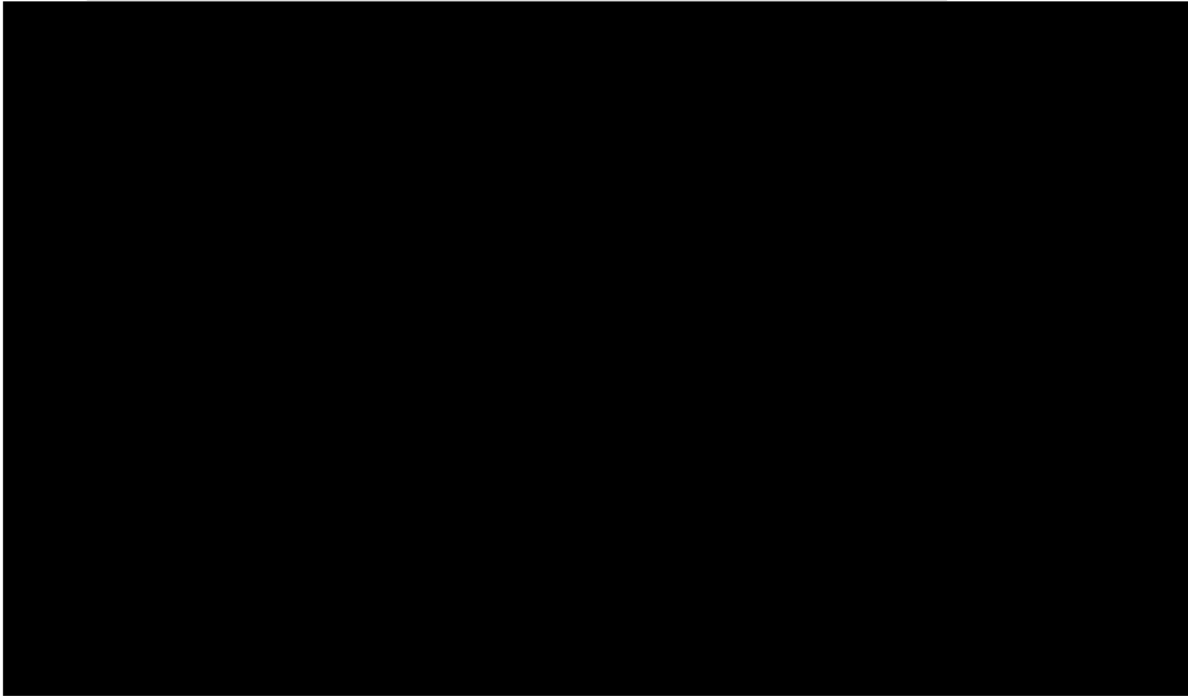
Reference and Administrative Information

Charity Name: Coatbridge Calder Parish Church of Scotland

Charity Registration Number: SC006854

Congregation Reference No: 171096

Con 



Independent Examiner



Bankers
Bank of Scotland plc.
The Mound
Edinburgh
EH1 1YZ

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 Deed of Constitution.

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.

Organisational Structure

The Kirk Session is chaired by the interim moderator and meets five times in a year. Certain responsibilities are delegated to sub-committees as appropriate. The Kirk Session is responsible for spiritual affairs within the church.

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 take place every Sunday and there were 2 communion services in 2024. In addition there were 3 joint communion services with the other Coatbridge churches. There is no Sunday School at present. A dance group holds weekly classes in the hall. The Rainbows and Brownies meet on a Tuesday. A Karate Club and a Tai Kwan Do Club meet weekly in the hall. A Chatterbox group meet every second Wednesday and is open to all. The local Slimming World Group holds classes three days a week and is also open to all in the community. The church also makes donations to the local food bank throughout the year.

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

Achievements and Performance

The attendance at Sunday morning worship on average is 30. There is no Sunday school at present. The Sunday morning worship has the opportunity to incorporate the use of the multimedia projector and screen where by pictures, DVD's, videos or songs to display and create an alternative means to assist in the worshiping. Due to the state of disrepair of the church and the fact that it is now up for sale, all services are being held in the church hall. No activities were carried out relating to the National Stewardship Programme.

Financial Review

The principle income is our WFO. Our WFO and open plate figures show an increase of 1.57% on year 2023. Gift Aid Tax recovery shows a decrease of 16.96% on year 2023. We consider one of our main concerns over the last few years to be the higher inflationary cost and the continuing recession affecting the running of the church, in conjunction with a decreasing numbers attending worship. We saw an increase in revenue from rental of premises in 2024. In addition to the regular Giving to Grow contributions, the ongoing locum costs are having a detrimental effect on our finances. The increased cost of insuring the empty church building is continuing to have an adverse effect on our finances. Ministry and Mission contributions are remitted by monthly Standing Order and are met timeously and in full.

Reserves Policy

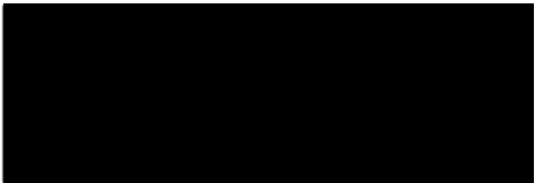
It is the Trustees' policy to hold approximately three months expenditure including designated funds however, until the sale of the church and manse is completed, this is proving difficult. The Kirk Session are aware of the situation. At the year end the Church held unrestricted cash funds of £12,696, of which £617 has been designated for the purchase of musical recording items and flowers also £242 for purchase of pew hymn books and bibles. The remaining balance of £11,837 represents approximately 3 months expenditure. £8,066 of this is held on deposit with "121" and will be used as required by the trustees.

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

Statement of Trustees' Responsibilities

The members of the Kirk Session 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 are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. 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,



Date 3.3.25

Independent Examiner's Report to the Trustees of Calder Parish Church

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 7 to 13.

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.

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

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

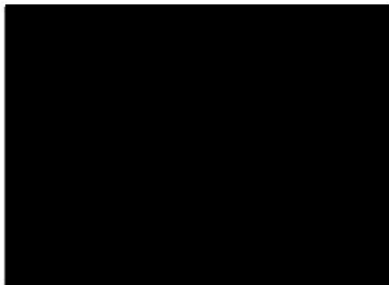
In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations 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.

Name

Address:

Date



7.3.25

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

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
		2024	2024	2024	2024	2023
		£	£	£	£	£
Receipts	Note					
Donations	3	23475			23475	24108
Legacies					0	1000
Activities for Generating Funds		507			507	
Bank & Deposit interest General					0	
Bank interest Cof S Trust Fund		581			581	764
		24563	0	0	24563	25872
Rental of premises Church Hall		8741			8741	2729
Sale of assets		0			0	0
Sale of investments		0			0	0
Grants		0			0	0
Receipts from General Trustees		18163			18163	13046
Other Receipts / Designated Funds					0	0
Total Receipts		51467	0	0	51467	41647
Payments	4					
Costs of generating funds		211	0		211	181
Charitable activities		59984			59984	57558
Charitable activities Designated F'd			0		0	
Total Payments		60195	0	0	60195	57739
Excess of Receipts over Payments for the year before transfers		-8728	0		-8728	-16092
Transfers					0	0
Excess of Receipts over Payments for the year		-8728	0		-8728	-16092

Coatbridge Calder Parish Church of Scotland
Statement of Balances
At 31 December 2024

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2024	2024	2024	2024	2023
Note	£	£	£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	21424			21424	37516
Movement in year:					
Excess of Receipts over Payments for the year	-8728			-8728	-16092
Transfers					
Bank & deposit balances carried forward	12696	0		12696	21424
<u>Investments at market value</u> (cost £ xxxxx)					
<u>Assets</u>					
Gift Aid Receivable					
<u>Liabilities</u>					
Cost of repair not yet billed					

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

For and on behalf of the Kirk Session and Financial Board



3.3.25

Coatbridge Calder Parish Church of Scotland
Statement of Balances 2024

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions
 No transactions took place during 2024

2. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
Designated Pew Bible	242	0	0	0	242
Designated Recording Fund/Flower	617			0	617
					0
	859	0	0		859
General Fund	7080	50886	60195	6000	3771
C of S Inv Trust (Gen Fund)	13485	581	0	-6000	8066
	21424	51467	60195	0	12696
Restricted funds					
Endowment funds					
Total funds	21424	51467	60195	0	12696

Purposes of Designated Funds

Pew Bibles/Recording/Flower Fund(s): The Trustees have set aside Funds for the purpose of music etc resources for use in worship.
 Sunday School Fund: The Trustees have not yet set aside funds for use by the Sunday School.

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	18565			18565	18052
Gift Aid Donations				0	0
Tax Recovered on Gift Aid Donations	4481			4481	5241
Ordinary Offerings (Open Plate)	429			429	645
Other Offerings Retiring	0			0	0
Donations				0	170
Weddngs / Funerals				0	0
Refunds				0	0
	0	0		0	£0
	<u>23475</u>	<u>0</u>	<u>0</u>	<u>23475</u>	<u>24108</u>

Transfers from Designated Funds

From Fabric					1203
From Special Appeal Account					2762
From Church of Scotland Inv	6000			6000	12000
	<u>6000</u>	<u>0</u>	<u>0</u>	<u>6000</u>	<u>15965</u>

	Unrestricted Funds 2024 £	Resticted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
4. Analysis of Payments					
Costs of generating funds					
Investment Managers' fees	0			0	
Offering envelopes	211			211	181
	<u>211</u>	<u>0</u>	<u>0</u>	<u>211</u>	<u>181</u>
Charitable activities					
Ministries & Mission allocation	16495			16495	17830
Presbytery dues	663			663	721
Locum Travel (CO)				0	0
Interim Moderator Travel (GA)				0	0
Locum Cost/Pulpit supply	11567			11567	11415
Other staffing costs	0			0	65
Fabric repairs & maintenance /					
Other Accessories/Ground Upkeep				0	0
Council Tax	0			0	0
Heat and light	2310			2310	3933
Insurance	12252			12252	10827
Other building costs	15837	0		15837	12040
Church office expenses /					
Life & Work	0			0	0
Wine etc	0			0	0
Organ, music & Maintenance	228			228	213
Printing, stationery and postage /					
Paper Ink etc	0			0	0
Other expenses	632			632	514
	<u>59984</u>	<u>0</u>	<u>0</u>	<u>59984</u>	<u>57558</u>
Governance costs					
Independent examiner's fees					
Other payments					
Purchase of assets					
Purchase of investments					
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

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, and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years service. In the year under review the Minimum stipend - £31,642; Maximum Maximum Stipend in 5th and subsequent years of service - £38,884

	2024	2023
	£	£
6. Collections for Third Parties		
St Andrews Hospice	65	
	<u>65</u>	<u>0</u>

APPENDIX

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

	2024	2023
	£	£
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost		
Market Value of Balances at 31 December		
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December		
Rental of Manse	6514	11682
Interest	9549	7870
Debit Interest	355	391
Admin Costs	-111	
Fabric Expenditure transfer to R&P	-775	-383
Agent Management Fees	-6000	-13046
Closing Balance	-659	
	8873	6514
<u>TEMPORARY ACCOUNT</u>		
Balance as at 31.12.23		
Manse Repairs	-9306	
Valuation Report	-4200	-7626
Interest		-1380
2024 Insurance Premium		-300
	-12163	
	-25669	-9306