

Independent Examiner's Report to the Trustees of Rutherglen Congregation of Jehovah's Witnesses

I report on the accounts of the charity for the year ended 31 March 2025.

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 2006 Accounts Regulations (as amended) 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.

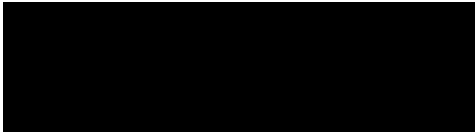
Basis of independent examiner's statement

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

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



Relevant Professional qualification/professional body: Association of Chartered Certified Accountants

Address:



Date: 19 September 2025

The Rutherglen Congregation of Jehovah's Witnesses

Registered Charity No. SC006885

Receipts & Payments for the year to March 31st 2025

Receipts:	2024/25	Previous Year (restated)
(Voluntary Sources)		
Congregation Contributions - Contribution Box	£ 1,954.89	£ 3,316.00
Congregation Gift Aid	£ 3,240.00	£ 3,800.00
Congregation Small Donations	£ 78.98	£ 535.66
HMRC Gift Aid Tax Refund	£ -	£ -
Congregation Contributions - Bank Transfer	£ 18,580.95	£ 14,318.00
Other: Transfer From Circuit Account	£ 5,121.62	£ -
Sub-Total	£ 28,976.44	£ 21,969.66
(Income From Assets)		
Interest From Investments	£ -	£ -
Rents From Property	£ -	£ -
Sub-Total	£ -	£ -
(Misc Receipts)		
Proceeds From Sale of Assets	£ -	£ -
Sub-Total	£ -	£ -
Total Receipts	£ 28,976.44	£ 21,969.66
Payments:		
(Direct Charitable Expenditure)		
Donation to IBSA / Worldwide Work	£ 9,071.50	£ 9,652.00
Underwood Road (Circuit Flat)	£ 6,704.42	£ -
2019 Int Convention Travel (Resolution)	£ -	£ -
Kingdom Hall Operating & Maintenance	£ 12,879.18	£ 13,193.17
(Payments for Assets)		
-	£ -	£ -
(Misc Payments)		
Other:	£ -	
Other:	£ -	
Total Payments	£ 28,655.10	£ 22,845.17

Statement of Balances

Net Receipts For The Year	£ 321.34	(A)*	-£ 875.51
Bank & Cash Balances at April 1st	£ 3,274.67	(B)	£ 4,150.18
Bank & Cash Balances at March 31st	£ 3,596.01	(C)	£ 3,274.67

	19/09/2025
(Secretary & Trustee)	

For The Trustees of the Rutherglen Congregation of Jehovah's Witnesses

Trustees' Annual Report

1. CHARITY: RUTHERGLEN CONGREGATION OF JEHOVAH'S WITNESSES
2. ANNUAL REPORT FOR YEAR ENDING 31ST MARCH 2025

Legal and Administrative Information

3. The Congregation is an unincorporated association in Scotland and it operate on the basis of a Constitution adopted on 17 July 2007.
4. Registered Charity No. SC006885
5. The Congregation has during the year been administered by the following Trustees, being elders of the Congregation duly appointed pursuant to the directions of the Society and still serving at the date of this report:
Chairman: [REDACTED]
Secretary: [REDACTED]
Other Trustees: [REDACTED]

New Trustees are selected by the existing Trustees, from the congregation membership, following prayerful consideration of their spiritual qualifications in the light of the Bible.

6. The registered address of the Congregation is [REDACTED]
7. The Congregation's Bank is Lloyds TSB, Tunbridge Wells.
8. At the end of the year, there were 141 congregation members.

Objects and Activities

9. The Constitution restricts the operation of the Congregation to religious purposes and limits the use of its assets to further its purposes, these being the practice and advancement of Christianity founded in the Holy Bible.

During the year the Congregation has achieved its objectives and continued to pursue its purposes by holding regular twice-weekly meetings for the public worship of God and Bible study. Further, most congregation members have assisted by sharing regularly in preaching the good news of God's Kingdom and teaching principles of Christian living including respect for secular authority, persons and property; the maintenance of personal morality and family values; and other facets of practical Christianity.

Governance

10. The affairs of the congregation are managed by the trustees who, as members of the charity, work closely together. Meetings to discuss financial matters are arranged whenever required, being included in the regular religious meetings of the congregation. All major decisions are made by formal resolutions at meetings of congregation members.

The Elders of the congregation are its Trustees, and they are responsible to administer the congregation ensuring it has financial autonomy. Responsibilities include maintaining accounts records and having these reviewed by an individual meeting the legal criteria of an independent examiner. Expenditure, other than ordinary running costs, must be recommended by a quorum of the elders and approved by congregation resolution passed by a simple majority of a quorum of the congregation. The expense must be solely to advance the Objects of the congregation.

The Trustees and all other persons engaged in the activities of the Congregation have done so on an entirely voluntary unpaid basis. No expenses or remunerations were paid to Trustees, nor were there any financial transactions between the charity and Trustees, or any persons connected to a Trustee

Review of Year and Financial Developments

11. The Congregation is funded by voluntary donations made by congregation members and others, supplemented by income from bank interest. Further, it is confirmed that the congregation's accounts comply with the relevant statutory requirements.

There are no notes to the accounts, all relevant information having been included in this report.

Throughout the year such funds have been used to provide facilities for the holding of regular weekly meetings for worship and Bible study. Donations have been made towards the cost of circuit assemblies and other conventions held during the year. Funds have also been donated to assist other entities that support the activities of Jehovah's Witnesses.

Assets and Liabilities

12. At 31 March 2025 the total cash assets of the congregation were as follows:

Cash in Current Account: £3,596

These funds are held for the purposes of financing the future activities of the Congregation, including the improvement of accommodation for the holding of meetings for worship and Bible study.

Property – [REDACTED] is held in trust for the Congregation by the Service Committee as Trustees.

At 31 March 2025, the Congregation had no liabilities, other than the normal running cost of the Kingdom Hall.

Notable Receipts and Expenses:

13. Of particular significance in the financial affairs of the Congregation during the year were:

The grants of £9,071 approved by Congregation resolutions for the charitable work of associated Charities.

In addition, during the year, the sum of £4,673 for International Bible Students Association (registered in Scotland Charity Reg. No. SC046866) was collected and sent on to that charity.

In all respects the Congregation continues to co-operate closely with the other duly constituted congregations within the Circuit and with the Society for the common purpose of advancing Christianity by preaching the good news of God's Kingdom by Jesus Christ.

Internal Controls:

14. Proper controls and procedures are adhered to, so that the monthly financial reports made to the Trustees and the congregation, accurately represent all transactions, are in balance and provide reasonable assurance that finances are being used for their intended purpose. A competent person checks the accounts on a quarterly basis, using guidelines prepared by the Society. The results are announced to the congregation.

Investment Policy:

15. The Trustees have the power to invest in any way they see fit in furtherance of their charitable purposes but having regard to the soundness of the financial institution, and our Christian principles. Any funds that may be needed in the short term will be invested on that basis.

Reserves Policy:

16. The charity has a consistent income base through donations from congregation members, some of which is by tax-effective means. Based on this income, we can plan confidently with relatively small reserves. The policy is to ensure that we have free reserves on hand, not designated for specific purposes or otherwise committed, equivalent to not less than 3 months working expenditure. At the year-end, the free reserves were roughly equal to 6 months working expenditure.

17. Approved by the Trustees of the charity on 19 September 2025 and signed on their behalf by:

Signed: [REDACTED]

Secretary and Trustee, on behalf
of the Trustees