

# **The Church of Scotland**

## **Redding & Westquarter Church of Scotland**

### **RECEIPTS AND PAYMENTS ACCOUNTS 2024**

**Congregation No: 221371**

**Charity No: SC008787**

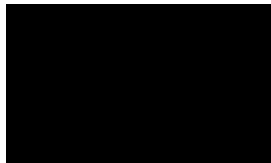
## Reference and Administrative Information

Charity Name: Redding and Westquarter Church of Scotland

Charity Registration Number: SC008787

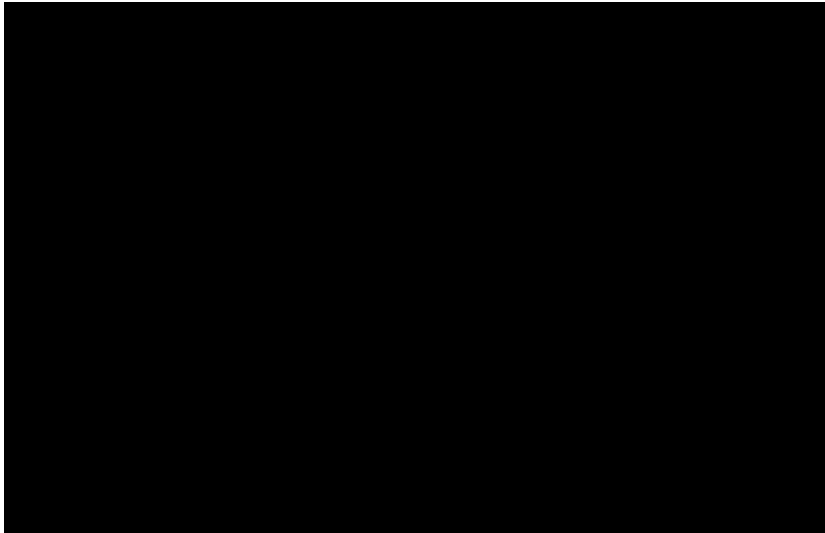
Congregation Reference No: 221371

Contact Address:

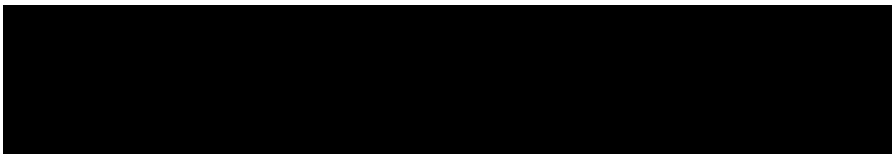


### Trustees

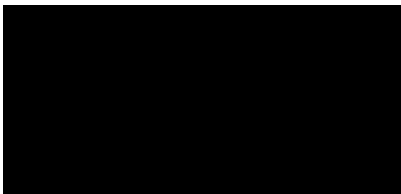
#### Kirk Session



#### Principal Office-bearers



#### Independent Examiner



#### Bankers

Bank of Scotland  
138/140 High Street,  
Falkirk FK1 1NR

# **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 Unitary 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 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 minister and meets around eight times in a year. The Kirk Session is responsible for both spiritual and temporal affairs within the Church. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

#### **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.

#### **Achievements and Performance**

The Session recognises the need to reach out to the communities of Redding and Westquarter and this is done in many ways with the doors open to all. Many non members freely turn to the church for funerals and events in the hall. The website can be found at [www.laurredwest-churches.org.uk](http://www.laurredwest-churches.org.uk). Requests for information and meetings to support the Mission Plan took place in a positive manner, although some objections are expected from individuals within the churches who are named for closure. We continue to see ongoing improvement in organisations using the Hall and Early Learning (Hartbeeps) who returned last year are very successful in terms of numbers. The Brownies and Rainbows go from strength to strength and numbers attending are over 100. Their area leaders group also make use of the facilities for their meetings.

Support for others continued with Christian Aid supported with a donation of £311, Strathcarron Hospice received £774 and there was £1,101 to other local charities. Charitable donations of £2,185 compare with £2,015 last year. Much resource was focused on reviewing information as a follow up to the Presbytery Planning. We had reached agreement that a Union would be formed with Laurieston and Old Polmont under the proposed name Lower Braes. Following a visit to the 3 church buildings by the Planning Team confirmation was received in January that Redding and Westquarter would be the worship centre with all 3 halls remaining open. This is very positive as retaining the 3 halls will allow mission to continue to flourish in the churches outwith the worship centre. All halls are very busy at present. Presentations for the Sessions and Congregations will be available by the end of January.

## **Trustees' Annual Report (cont)**

### **Year ended 31 December 2024**

## **Financial Review**

### **Income**

Income from Offerings, which is our main source of income, totalled £16,207 which is £197 above last year's figure of £16,010. Bereavements have affected any further improvement in income.. There were 9 joint services in the other Lower Braes Churches which also affected offerings, mainly open plate. Gift Aid of £4,290 was £827 above last year due to individual donations from members within the Gift Aid Scheme. These member donations of £5,603 increased by £5,193 over last year and were the main reason for income growth.

We continue to see an increase in Hall use by the community as well as franchisees and the total increased by £143 up to £3,115 We do not seek payment from organisations such as Brownies who were allocated a further evening to accommodate their increasing numbers.

Total receipts in the year of £30,040 compare with £23,431 last year, an increase of £6,609.

### **Expenditure**

Giving to Grow cost, plus Locum and Presbytery dues total £17,612 compared with £16,386 last year. This represents 65% of total expenditure. Fabric costs were £570 and Heat and Light was £2,545 with all other costs in line with last year and budget. These other costs did include Salaries of £4,020 for the organist and cleaner.

Fabric with no major spends was mainly annual maintenance contracts. Heat and Light increased by £1,149 as the Church of Scotland's new contract increased significantly and in line with the majority of users in UK.

We are very fortunate with the voluntary work that is completed at no cost. This includes church grounds which are in excellent condition.

Total expenditure of £27,299 compares with £25,007 last year, an increase of £2,292.

A surplus of £2,741 is reported.

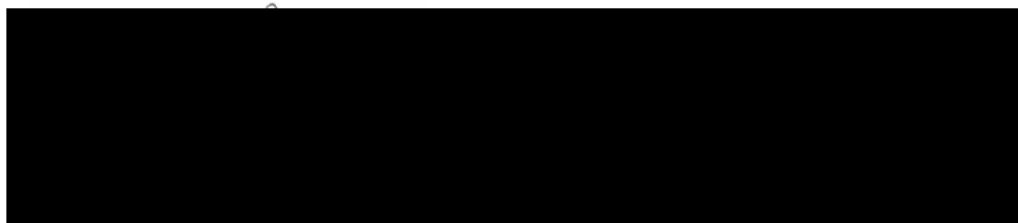
## **Reserves Policy**

It is the Trustees' policy to hold reserves of approximately 6 months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £18,661 and there were no specific amounts designated for a particular purpose. The £18,661 represents 8.2 months expenditure so we are slightly ahead of target. The main ongoing risk is the church roof, however, all is well at present.

## **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,



## **Redding and Westquarter Church of Scotland SC008787**

### **Independent Examiner's Report to the Trustees of Redding & Westquarter Church of Scotland**

I report on the financial statements of the charity for the year ended 31<sup>st</sup> December 2024 that is 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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006(as amended) ("the 2006 Regulations").

The charity's trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

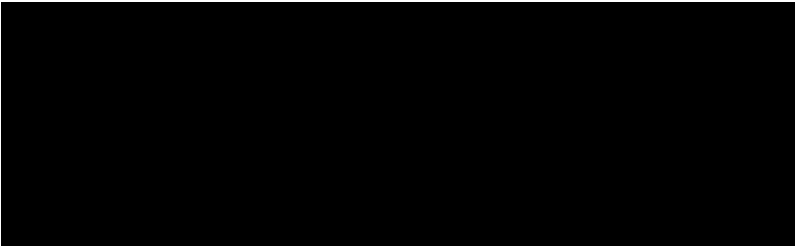
#### **Basis of independent examiner's statement**

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. 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 Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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.



Date      24<sup>th</sup> January 2025

**Redding & Westquarter Church of Scotland****Receipts and Payments Account****Year ended 31 December 2024**

|   |             | <b>Unrestricted<br/>Funds<br/>2024</b> | <b>Restricted<br/>Funds<br/>2024</b> | <b>Endowment<br/>Funds<br/>2024</b> | <b>Total<br/>2024</b> | <b>Total<br/>2023</b> |
|---|-------------|--|--------------------------------------|-------------------------------------|-----------------------|-----------------------|
| <b><u>Receipts</u></b>  | <b>Note</b> | <b>£</b>                               | <b>£</b>                             | <b>£</b>                            | <b>£</b>              | <b>£</b>              |
| Donations   | <b>3</b>    | 26,725                                 |                                      |                                     | 26,725                | 20,359                |
| Legacies  |             | 0                                      |                                      |                                     | 0                     | 0                     |
| Activities for Generating<br>Funds  |             | 200                                    |                                      |                                     | 200                   | 100                   |
| Bank & Deposit interest   |             | 0                                      |                                      |                                     |                       | 0                     |
| Investment income   |             | 0                                      |                                      |                                     | 0                     | 0                     |
|   |             | <u>26,925</u>                          | <u>0</u>                             | <u>0</u>                            | <u>26,925</u>         | <u>20,459</u>         |
| Rental of premises (Hall)   |             | 3,115                                  |                                      |                                     | 3,115                 | 2,972                 |
| Sale of assets  |             | 0                                      |                                      |                                     | 0                     | 0                     |
| Sale of investments   |             | 0                                      |                                      |                                     | 0                     | 0                     |
| Grants  |             | 0                                      |                                      |                                     | 0                     | 0                     |
| Receipts from General<br>Trustees   |             | 0                                      |                                      |                                     | 0                     | 0                     |
| Other Receipts  |             | 0                                      |                                      |                                     | 0                     | 0                     |
|   |             | <u>30,040</u>                          | <u>0</u>                             | <u>0</u>                            | <u>30,040</u>         | <u>23,431</u>         |
| <b><u>Total Receipts</u></b>  |             |  |                                      |                                     |                       |                       |
| <b><u>Payments</u></b>  | <b>4</b>    |  |                                      |                                     |                       |                       |
| Costs of generating funds   |             | 121                                    |                                      |                                     | 121                   | 0                     |
| Charitable activities   |             | 27,178                                 |                                      |                                     | 27,178                | 25,007                |
| Governance costs  |             | 0                                      |                                      |                                     | 0                     | 0                     |
|   |             | <u>27,299</u>                          | <u>0</u>                             | <u>0</u>                            | <u>27,299</u>         | <u>25,007</u>         |
| <b><u>Total Payments</u></b>  |             |  |                                      |                                     |                       |                       |
| <b>Excess of Receipts over Payments<br/>for the year before transfers</b> |             | 2,741                                  |                                      |                                     | 2,741                 | (1,576)               |
| <b>Transfers</b>  |             | 0                                      |                                      |                                     | 0                     | 0                     |
| <b>Excess of Receipts over Payments<br/>for the year</b>                  |             | <u><u>2,741</u></u>                    | <u><u>0</u></u>                      | <u><u>0</u></u>                     | <u><u>2,741</u></u>   | <u><u>(1,576)</u></u> |

## **Redding & Westquarter Church of Scotland**

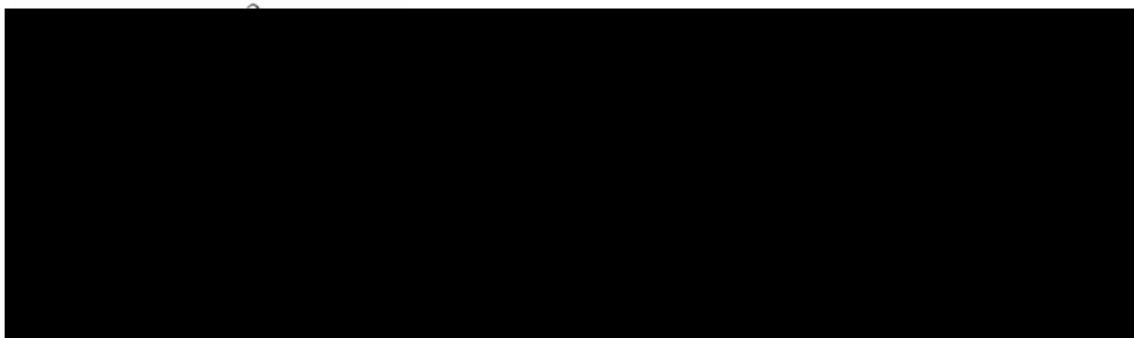
### **Statement of Balances**

**At 31 December 2024**

|   | Note | Unrestricted<br>funds<br>£ | Restricted<br>funds<br>£ | Endowment<br>funds<br>£ | Total<br>2024<br>£   | Total<br>2023<br>£   |
|---|------|----------------------------|--------------------------|-------------------------|----------------------|----------------------|
| <b><u>Bank &amp; Deposit Balances</u></b>     |      |                            |                          |                         |                      |                      |
| Bank & deposit balances brought forward       |      | 15,920                     | 0                        | 0                       | 15,920               | 17,496               |
| <b>Movement in year:</b>                      |      |                            |                          |                         |                      |                      |
| Excess of Receipts over Payments for the year |      | 2,741                      | 0                        | 0                       | 2,741                | (1,576)              |
| Bank & deposit balances carried forward       |      | <b><u>18,661</u></b>       | <b><u>0</u></b>          | <b><u>0</u></b>         | <b><u>18,661</u></b> | <b><u>15,920</u></b> |
| <br><b><u>Investments at market value</u></b> |      |                            |                          |                         |                      |                      |
|   |      | <b><u>0</u></b>            | <b><u>0</u></b>          | <b><u>0</u></b>         | <b><u>0</u></b>      | <b><u>0</u></b>      |
| <br><b><u>Assets</u></b>                      |      |                            |                          |                         |                      |                      |
| Gift Aid Receivable                           |      | <b><u>0</u></b>            | <b><u>0</u></b>          | <b><u>0</u></b>         | <b><u>0</u></b>      | <b><u>0</u></b>      |
| <br><b><u>Liabilities</u></b>                 |      |                            |                          |                         |                      |                      |
| Cost of repair not yet billed                 |      | <b><u>0</u></b>            | <b><u>0</u></b>          | <b><u>0</u></b>         | <b><u>0</u></b>      | <b><u>0</u></b>      |

The Kirk Session and Financial Board approved the accounts on 13<sup>th</sup> January 2025

For and on behalf of the Kirk Session and Financial Board



# **Redding & Westquarter Church of Scotland**

## **Notes to the Accounts**

### **1 Trustee Remuneration and Related Party Transactions**

Interim Moderator [REDACTED] did not claim any expenses during the year and No expenses were claimed by the Locum.

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**

|                           | <b>1st January<br/>2024<br/>£</b> | <b>Receipts<br/>£</b>       | <b>Payments<br/>£</b>       | <b>Transfers<br/>£</b> | <b>31st Dec<br/>2024<br/>£</b> |
|---------------------------|-----------------------------------|-----------------------------|-----------------------------|------------------------|--------------------------------|
| <b>Unrestricted funds</b> |                                   |                             |                             |                        |                                |
| General Fund              | 15,920                            | 30,040                      | 27,299                      | 0                      | 18,661                         |
|                           | <u><b>15,920</b></u>              | <u><b>30,040</b></u>        | <u><b>27,299</b></u>        | <u><b>0</b></u>        | <u><b>18,661</b></u>           |
| <b>Restricted funds</b>   |                                   |                             |                             |                        |                                |
|                           | <u><b>0</b></u>                   | <u><b>0</b></u>             | <u><b>0</b></u>             | <u><b>0</b></u>        | <u><b>0</b></u>                |
| <b>Endowment funds</b>    |                                   |                             |                             |                        |                                |
|                           | <u><b>0</b></u>                   | <u><b>0</b></u>             | <u><b>0</b></u>             | <u><b>0</b></u>        | <u><b>0</b></u>                |
| <b>Total funds</b>        | <u><u><b>15,920</b></u></u>       | <u><u><b>30,040</b></u></u> | <u><u><b>27,299</b></u></u> | <u><u><b>0</b></u></u> | <u><u><b>18,661</b></u></u>    |

#### Purposes of Designated Funds

None

#### Purposes of Restricted Funds

None

#### Purposes of Endowment Funds

None



|                                     | Unrestricted<br>Funds<br>2024<br>£ | Restricted<br>Funds<br>2024<br>£ | Endowment<br>Funds<br>2024<br>£ | Total<br>2024<br>£ | Total<br>2023<br>£ |
|-------------------------------------|------------------------------------|----------------------------------|---------------------------------|--------------------|--------------------|
| <b>3. Analysis of Donations</b>     |                                    |                                  |                                 |                    |                    |
| WFO Scheme (non Gift Aid)           | 4,603                              |                                  |                                 | 4,603              | 4,890              |
| Gift Aid Donations                  | 14,196                             |                                  |                                 | 14,196             | 8,094              |
| Tax Recovered on Gift Aid Donations | 4,299                              |                                  |                                 | 4,299              | 3,472              |
| Ordinary Offerings (Open Plate)     | 3,001                              |                                  |                                 | 3,001              | 3,026              |
| Other Offerings, Donations etc      | 626                                |                                  |                                 | 626                | 877                |
|                                     | <b>26,725</b>                      | <b>0</b>                         | <b>0</b>                        | <b>26,725</b>      | <b>20,359</b>      |
| <b>4 Analysis of Payments</b>       |                                    |                                  |                                 |                    |                    |
| <b>Costs of generating funds</b>    |                                    |                                  |                                 |                    |                    |
| Investment Managers' fees           | 0                                  |                                  |                                 | 0                  | 0                  |
| Offering envelopes                  | 121                                |                                  |                                 | 121                | 0                  |
|                                     | <b>121</b>                         | <b>0</b>                         | <b>0</b>                        | <b>121</b>         | <b>0</b>           |
| <b>Charitable activities</b>        |                                    |                                  |                                 |                    |                    |
| Giving to Grow                      | 8,422                              |                                  |                                 | 8,422              | 9,067              |
| Presbytery Dues                     | 465                                |                                  |                                 | 465                | 436                |
| Locum Cost                          | 8,725                              |                                  |                                 | 8,725              | 6,883              |
| Minister's expenses                 | 0                                  |                                  |                                 | 0                  | 6                  |
| Ministerial Assistance              | 0                                  |                                  |                                 | 0                  | 0                  |
| Pulpit supply                       | 200                                |                                  |                                 | 200                | 50                 |
| Other staffing costs                | 4,050                              |                                  |                                 | 4,050              | 4,020              |
| Fabric repairs & maintenance        | 570                                |                                  |                                 | 570                | 723                |
| Council Tax                         | 0                                  |                                  |                                 | 0                  | 0                  |
| Heat and Light                      | 2,545                              |                                  |                                 | 2,545              | 1,396              |
| Insurance                           | 1,742                              |                                  |                                 | 1,742              | 1,693              |
| Other building costs                | 0                                  |                                  |                                 | 0                  | 0                  |
| Church office expenses              | 0                                  |                                  |                                 | 0                  | 0                  |
| Organ & music                       | 0                                  |                                  |                                 | 0                  | 0                  |
| Printing, stationery and postage    | 0                                  |                                  |                                 | 0                  | 35                 |
| Other expenses                      | 459                                |                                  |                                 | 459                | 698                |
|                                     | <b>27,178</b>                      | <b>0</b>                         | <b>0</b>                        | <b>27,178</b>      | <b>25,007</b>      |
| <b>Governance costs</b>             |                                    |                                  |                                 |                    |                    |
| Independent examiner's fees         | 0                                  |                                  |                                 | 0                  | 0                  |
| <b>Other payments</b>               |                                    |                                  |                                 |                    |                    |
| Purchase of assets                  | 0                                  |                                  |                                 | 0                  | 0                  |
| Purchase of investments             | 0                                  |                                  |                                 | 0                  | 0                  |
|                                     | <b>0</b>                           | <b>0</b>                         | <b>0</b>                        | <b>0</b>           | <b>0</b>           |

## 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. For the year under review the minimum stipend was £31,462 and the maximum stipend (in the 5th and subsequent years) was £38,884.

|   | 2024         | 2023         |
|---|--------------|--------------|
|   | £            | £            |
| <b>6. Collections for Third Parties</b> |              |              |
| Christian Aid.                          | 311          | 620          |
| McMillan                                | 0            | 155          |
| Marys Meals                             | 0            | 180          |
| Blythswood Care                         | 0            | 180          |
| Strathcarron Hospice                    | 774          | 480          |
| Mental Health                           | 0            | 150          |
| Young Carers                            | 140          | 150          |
| CHAS                                    | 130          | 100          |
| Foodbank                                | 130          | 0            |
| M.S.                                    | 130          | 0            |
| Guide Dogs                              | 140          | 0            |
| Butterfly                               | 140          | 0            |
| Cars 4U                                 | 150          | 0            |
| Alzeimers                               | 140          | 0            |
|   | <b>2,185</b> | <b>2,015</b> |

## APPENDIX

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

|   | 2024          | 2023          |
|---|---------------|---------------|
| <b><u>CAPITAL ACCOUNT</u></b>               | £             | £             |
| Credit Balances held at 31 December at cost | <u>0</u>      | <u>0</u>      |
| Market Value of Balances at 31 December     | <u>0</u>      | <u>0</u>      |
|   |               |               |
| <b><u>REVENUE ACCOUNT</u></b>               |               |               |
| Credit Balance at 31 December               | <u>25,084</u> | <u>23,926</u> |
|   |               |               |
| <b><u>TEMPORARY ACCOUNT</u></b>             |               |               |
| Credit Balance at 31 December               | <u>0</u>      | <u>0</u>      |

# Redding & Westquarter Church of Scotland

## Budget 2025

| Receipts                        | 2024   |               | 2025  |               |
|---------------------------------|--------|---------------|-------|---------------|
|                                 | £      | £             | £     | £             |
| WFO Scheme (non Gift Aid)       | 4,603  |               | 5,000 |               |
| Gift Aid Donations              | 14,196 |               | 9,000 |               |
| Tax Recovered on Gift Aid       | 4,299  |               | 3,000 |               |
| Bank Interest                   | 0      |               | 0     |               |
| Ordinary Offerings (Open Plate) | 3,001  |               | 3,500 |               |
| Other Offerings, Donations etc  | 626    |               | 1,000 |               |
| Total Donations                 |        | 26,725        |       | 21,500        |
| Fund Raising                    | 200    |               | 200   |               |
| Rental of Premises              | 3,115  |               | 3,500 |               |
|                                 |        | 3,315         |       | 3,700         |
| <b>Total Receipts</b>           |        | <b>30,040</b> |       | <b>25,200</b> |

## Payments

|                              |       |               |        |               |
|------------------------------|-------|---------------|--------|---------------|
| Cost of Generating Funds     | 121   |               | 150    |               |
| Giving to Grow               | 8,422 |               | 12,468 |               |
| Presbytery Dues              | 465   |               | 500    |               |
| Locum Cost                   | 8,725 |               | 0      |               |
| Minister`s Expenses          | 0     |               | 0      |               |
| Pulpit Supply                | 200   |               | 250    |               |
| Other Staffing Costs         | 4,050 |               | 4,200  |               |
| Fabric Repairs & Maintenance | 570   |               | 1,000  |               |
| Heat & Light                 | 2,545 |               | 2,500  |               |
| Insurance and Rates          | 1,742 |               | 1,800  |               |
| Printing & Stationery        | 0     |               | 200    |               |
| Other Expenses               | 459   |               | 500    |               |
| <b>Total Expenditure</b>     |       | <b>27,299</b> |        | <b>23,568</b> |
| <b>Surplus / Deficit</b>     |       | <b>2,741</b>  |        | <b>1,632</b>  |