

The Church of Scotland

Bearsden Cross Church

2024

Congregational Accounts

Congregation No: 181184

Scottish Charity No: SC009082

Bearsden Cross Church
Trustees' Annual Report – Year ended 31 December 2024

The Trustees present the Annual Report and Accounts of Bearsden Cross Church for the year ended 31 December 2024

Reference and Administrative Information

Charity Name	The Church of Scotland Bearsden Cross Church
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Charity Registration Number SC009082

Congregational Reference Number 181184

Contact Address The Church Office
59 Drymen Road
Bearsden
Glasgow
G61 2SU

Principal Office-bearers

Minister:
Session Clerk:

Clerk to the Board:
Church Treasurer:

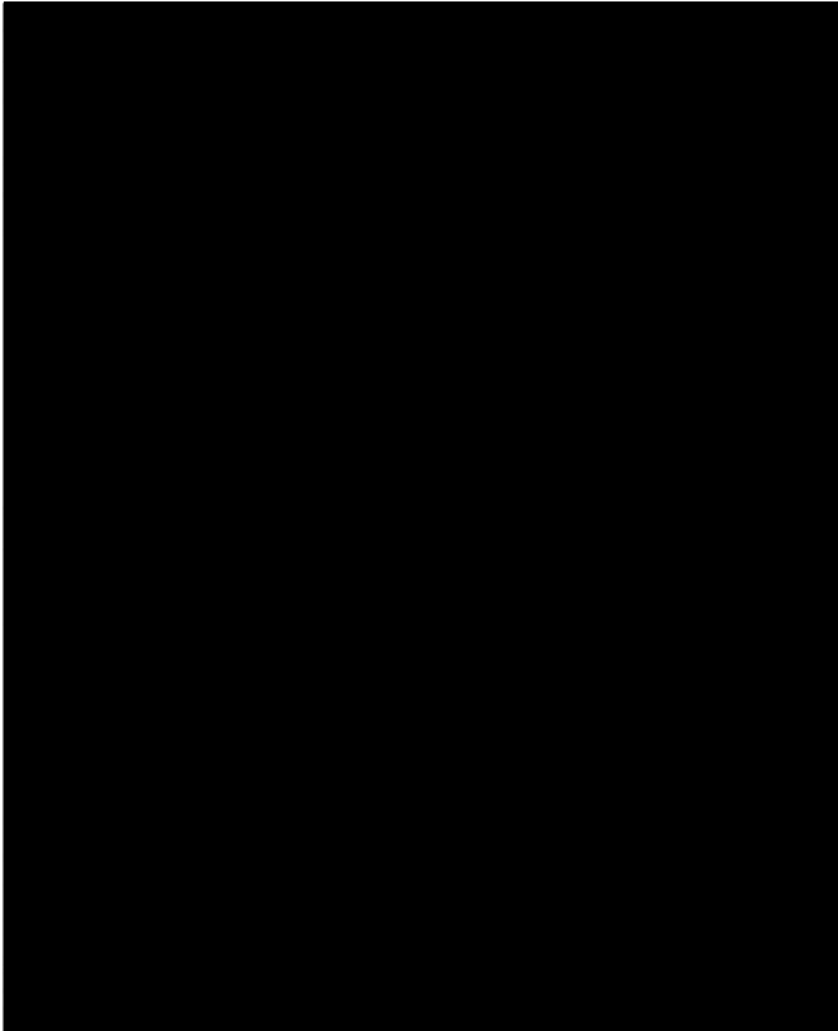
Independent Examiner

Bankers Bank of Scotland
2 Station Road
Milngavie
Glasgow
G62 8AB

Trustees

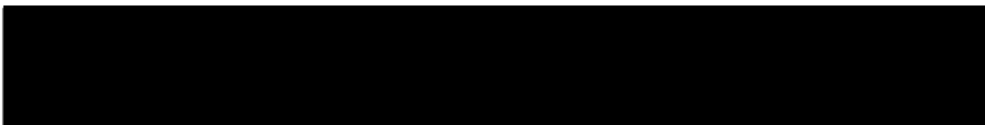
The Trustees comprise the Minister, the Elders and the elected members of the Congregational Board as follows:

Elders



The Elders marked * also serve(d) as representative Elders on the Board.

Elected Board Members



Structure, Governance and Management

Establishment

Bearsden Cross Church was created in November 2006 from the union of two former neighbouring congregations, Bearsden North and Bearsden South.

Governing Document

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

Recruitment and Appointment of Trustees

The Session members are the Minister and Elders of the Church. The Elders have been chosen from amongst the members of the congregation as being persons with appropriate gifts and skills.

The Board consists of the Minister, at least twelve representative Elders appointed by the Session and up to twelve other members of the congregation elected to serve for three years by the congregation at its Annual Meeting.

Organisational Structure

The Minister takes the chair at meetings of both Session and Board, with each holding approximately six meetings a year. The Board is primarily responsible for finance and property with some responsibilities delegated to its committees. The Session deals primarily with spiritual affairs, but has authority to act in any matter affecting the congregation.

Objectives and Activities

Objectives

Bearsden Cross Church is a congregation of The Church of Scotland. Its primary purpose is the advancement of the Christian religion, acting within the Trinitarian, Reformed and Presbyterian traditions of The Church of Scotland. The Church of Scotland, as a national church, acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish in Scotland through a territorial ministry. Bearsden Cross Church fulfils that territorial responsibility within the parish known as Bearsden Cross, part of the Presbytery of Clyde.

Activities

Bearsden Cross Church contributes to the advancement of the Christian religion within its parish by:

- Holding services of public worship every Sunday morning, and at other times;
- Offering Sunday School and Bible Classes during the school terms for persons of school age. At present, Sunday School meets on a Friday and is known as "Funday Friday". In addition, the church offers 'Messy Church' on a regular basis to young children and their families;
- Offering opportunities for Bible Study for adults in small groups;
- The provision of a series of weekly Lenten Studies each year;

- Sponsoring a number of congregational organisations which include a religious element in their overall programme of activities;
- Sponsoring, jointly with other local congregations, Companies of the Boys' and Girls' Brigades which seek to advance the Christian religion among young people;
- Providing for the support of its full-time ordained Minister who is available to provide the ordinances of religion to any who live within the parish;
- The operation of school chaplaincies by the Minister in two local state primary schools, one state secondary school, one private primary school and one private secondary school;
- The provision of worship services to local nursing homes.

The congregation aims to contribute to the advancement of the Christian religion in a wider context by contributing to:

- The work of the local Presbytery;
- The local inter-denominational group, the Association of Bearsden Churches;
- The work of The Church of Scotland at national level; and
- The work of some Christian agencies who work either nationally or internationally, and in particular the work of Christian Aid.

The congregation engages in a number of related activities of a charitable nature that it sees as practical applications of its primary religious purpose. These include:

- Pastoral care and support for its old or ill members;
- Encouragement of ecological awareness and fair trade;
- Support for international aid and relief work, most frequently through DEC appeals;
- Volunteering at Glasgow City Mission;
- Providing volunteers for the Glasgow Winter Night Shelter for one week each winter;
- Provision of accommodation at reduced rates for a number of community and charitable groups, including some working with young children and those with disabilities or addictions; and
- Working in partnership with Alzheimer Scotland to provide 'Mind that Song' – a monthly gathering with singing and musical stimulation for those with Alzheimer's or Dementia, and to support those who are caring for them.

Performance and achievements

2024 was a year of continuing recovery for Bearsden Cross Church. We continued to recover from the drastic upheaval caused to our worshipping and everyday life by the COVID pandemic in 2020 and 2021. The average congregation has returned to around 85 each Sunday, a small increase on last year, and while this is less than pre-pandemic levels it reflects the loss of some of our older members during the pandemic together with some people being unable to return due to infirmity. The service is recorded each week and a link to the recording of the weekly service is available to housebound members on request.

The Presbytery Mission Plan Act passed by the General Assembly of 2022 necessitated a reduction in full-time equivalent Ministry posts in the Presbytery of Clyde from 60 to 40 within a five-year period. After a period of consultation, it was finally agreed in June 2023 PMP that Bearsden Cross, New Kilpatrick and Milngavie: Cairns should group together with a view to the current 3 FTE posts being reduced to 2 by the end of the five year period, subject to the unrestricted tenure of the existing Ministers. Bearsden Cross and New Kilpatrick have continued to share various Easter, Summer and Christmas services together and it is to be hoped that Cairns will begin to participate at some point in the future.

The Kirk Sessions and Ministers of Bearsden Cross and Drumchapel: St Mark's (in the Presbytery of Glasgow) have been in discussion over the last 12-18 months about how they might best work together, and learn from one another. The boundaries of each parish are contiguous, even though they are in different Presbyteries! The Kirk Sessions, along with the respective Presbyteries, are exploring the possibility of a deferred linkage between the two congregations and if this were to be agreed by all parties, including the congregations, then this might take effect later in 2025.

The Minister conducted 30 funerals in 2024 (29 in 2023, and 40 in 2022), including some of quite significant complexity and pastoral input. The effects of the period of COVID lockdown on the physical and mental well-being of some people remains evident, and we are now sadly seeing the effects of long COVID on some previously fit and healthy lives. The Minister continues to be grateful to the Pastoral Care team for making many phone calls each week, and for helping people to know that the church remains there for them.

The Sunday School (presently 'Funday Friday') moved to a hybrid model of online/in-person in August 2021 and has now transitioned to in-person every Friday, and this arrangement which dovetails with Messy Church, continues to work well for this group. Numbers have been on the rise in 2023 and 2024 and we now have an attendance of 9 young children most weeks (up from 4/5 in 2022). Our continued thanks go to the leaders who put in so much time and effort and imagination to make sure that our young people continue to learn more about Jesus and the Christian faith. The Bible Class group (teens and 20's) remains strong and active and a core group explore issues of faith and action each week. 'Messy Church' recommenced in 2021 and after a period where we saw a return to pre-pandemic attendances of around 20 young people, we have witnessed a significant upturn in late 2022 and early 2023 with an average of 25-30 attendees and a peak of 39 children at our January 2023 event. The numbers have decreased during 2024, however there remains a strong core group of children and families and we will continue to explore ways to bring new people along. The deeply valued relationship with local schools remains vital in this regard.

The Minister's Chaplaincy work in the five schools has largely returned to pre-pandemic ways and the continuing relationships between the church, the school leadership and most importantly the children is deeply valued. The rounds of Harvest, Christmas, Easter and end of term school services in the church have returned and these are wonderful opportunities for the whole school community to come together. The Minister continues to contribute in-person lessons to the P4 classes at Bearsden Primary, and he also facilitated fact-finding visits to the church by classes of some of the schools. The Minister continues to be a part of the Chaplaincy team to the 1st Bearsden Boys' Brigade.

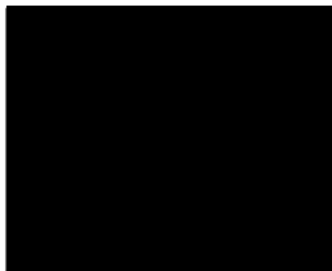
Most of the regular church activities that had to be cancelled due to the various COVID restrictions have now resumed and it is pleasing to see the sense of friendship, togetherness and support that these gatherings offered by groups such as the Guild, Phoenix Circle and TMC engender. TMC ('Too Many Candles') established a WhatsApp group to keep the connections going during the lockdown and this continues to be a vital source of conversation and community and support for approximately 40 people. A Men's Group was established in the second half of 2024 and the 6-weekly gatherings in local restaurants for dinner and conversation attract around 16 people.

Total numbers on the adult roll continue to decline, largely through the death of members, and the membership now stands at 491. The average congregational size within the Church of Scotland was 267 in 2017. Bearsden Cross is in the top 2.5% nationally in terms of congregational membership.

The congregation continued to support outside agencies during 2024, both by raising money and by offering practical help and support in kind, to Christian Aid, Glasgow City Mission, and East Dunbartonshire Women's Aid, amongst others. Two of our members did the Kiltwalk for Christian Aid in April of 2024, raising £4,533.25 between them, and £860 was raised for Christian Aid by a coffee concert in May. The total amount raised by the Congregation over the year from these and other various collections including Christian Aid Week, the Christmas Appeal and various Emergency appeals, was £7,788.75.

In 2017 the congregation formally established a twinning arrangement with Église Réformée de Poitiers in France. During 2020 and 2021 these links were maintained through email contact with members of the congregation in Poitiers, and video messages between the Ministers. We enjoyed a visit to Bearsden by three members of Église Réformée de Poitiers in April 2023, and a wide range of cultural and social activities were put on for our visitors. Following the retiral of their [REDACTED] in 2023 a new [REDACTED] was installed in June 2024. It is hoped that a return visit to Poitiers might take place in 2026.

In 2016 the Session created the position of Elder Emeritus. This is open to any Elder of Bearsden Cross Church who wishes to step back from the trusteeship of the congregation but remain an Elder in The Church of Scotland. During the period under review the following were Elders Emeritus



Financial Review

Offerings continue to remain the principal source of income. These amounted to £92,501, compared with £97,515 the previous year. 2024 has again shown a reduction in offerings, mainly due to a one-off donation of £4,000 in 2023 for the purpose of sanctuary alterations. Members are encouraged to donate through Gift Aid from which the tax recovery amounted to £19,409 (2023 £22,820). Letting of the halls has picked up substantially in 2024, and amounts to £21,510 (2023 £12,329). A further source of income is from dividends from the investments in the Legacies and Fabric Funds, and the George H Scobbie and A S E Browning Bequests - £12,994 (2023 £12,092). This increase occurred despite the sales of some investments, reducing the Church's holding of Growth Fund units.

The major element of expenditure is the allocation to Giving to Grow at the Church of Scotland of £75,952 (2023 £80,141). This fully covers our own minister's stipend and pension. £12,944 of it goes towards ministries in other congregations throughout Scotland, and £13,583 towards shared activities provided by the Church nationally. The cost of fabric repairs and maintenance amounts to £16,722 (2023 £18,188). The largest element of this expenditure was £7,740, for resolving further external dampness issues at the rear of the halls. The balance comprised routine maintenance.

The overall value of the Church's investments has increased this year, due to a better performing stock market. An amount of £25,006 was realised to cover cash flow outgoings, resulting in a gain on sale of £107. The closing value of the investments amounted to £418,340 (2023 £411,273), showing an unrealised gain of £31,966 (2023 £21,588). The Trustees still believe this continues to justify their policy of investing for the long term.

Just before the end of the year we were very fortunate to receive a legacy of £100,024. A full decision has not yet been made on how this legacy is to be utilised, and at 31 December this amount was held in the main church bank account.

Reserves Policy

It is the Trustees' policy to hold reserves, including designated funds, that will generate sufficient income to help offset any operating deficits on the General Fund.

At the year end, the Church held unrestricted funds of £471,962 of which £266,185 is held in the Fabric Fund, £104,501 in the Legacies Fund and £80,707 in the General Fund. The balance of £20,569 is held by the various organisations that operate under the control of the Trustees as specified in Note 14. Outgoings in the General Fund for the year exceeded income by £17,636 (2023 £28,344). This is a trend which will hopefully change as we will not be able to rely on our reserves for ever.

Restricted funds at the year-end totalled £101,042 which are held for the purposes specified in note 14.

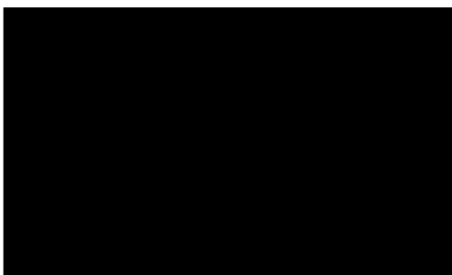
Statement of Trustees' Responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees on 26 March 2025 and signed on their behalf, by:



Independent Examiner's Report to the Trustees of Bearsden Cross Church

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 11 to 21.

Respective responsibilities of Trustees and Independent Examiner

The 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 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

My 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 Regulation, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulationshave 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.

Bearsden Cross Church
Statement of Financial Activities - Year ended 31 December 2024

	Note	Unrestricted Funds		Restricted	Total 2024 £	Total 2023 £
		General	Designated	Funds		
		2024 £	2024 £	2024 £		
<u>Incoming resources</u>						
Incoming resources from generated funds						
Voluntary income	1	113,027	100,024	0	213,051	123,335
Activities for generating funds	2	21,510	0	0	21,510	12,329
Investment income	3	7,475	0	5,608	13,083	12,204
Incoming resources from charitable activities	4	1,825	7,471	601	9,897	11,427
<u>Total incoming resources</u>		143,837	107,495	6,209	257,541	159,295
<u>Resources expended</u>	5					
Charitable activities		161,473	7,289	486	169,248	185,034
Governance costs		0	0	0	0	0
<u>Total resources expended</u>		161,473	7,289	486	169,248	185,034
Net incoming/outgoing resources before transfers		-17,636	100,206	5,723	88,293	-25,739
Transfers between funds		106,020	-100,412	-5,608	0	0
Net incoming/outgoing resources before other recognised gains and losses		88,384	-206	115	88,293	-25,739
Gain/Loss on revaluation/sale of investments		0	29,329	2,743	32,072	22,384
Net movement in funds		88,384	29,123	2,858	120,365	-3,355
Total funds brought forward		-7,677	1,112,132	98,184	1,202,639	1,205,994
Total funds carried forward		80,707	1,141,255	101,042	1,323,004	1,202,639

The notes on pages 15 to 21 form an integral part of these financial statements.

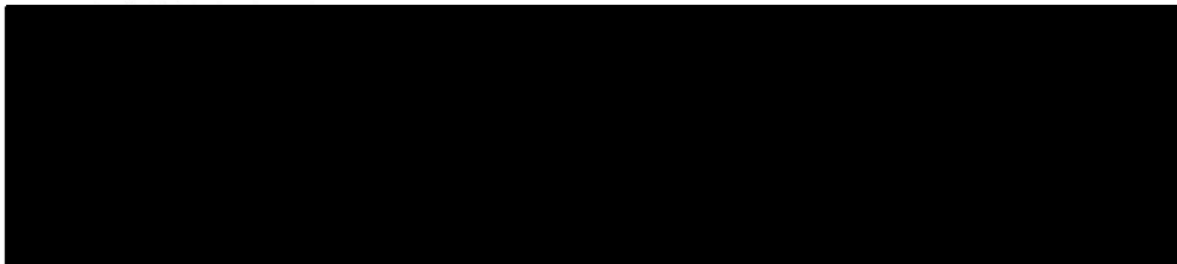
Bearsden Cross Church
Balance Sheet at 31 December 2024

		2024	2023
		£	£
	Note		
Fixed assets			
Tangible fixed assets	8	750,000	750,000
Investments	9	<u>418,340</u>	<u>411,273</u>
		1,168,340	1,161,273
Current assets			
Debtors	10	7,574	3,910
Bank and cash	11	<u>150,129</u>	<u>40,147</u>
		157,703	44,057
Creditors			
Falling due within one year	12	<u>-3,039</u>	<u>-2,691</u>
Net current assets		154,664	41,366
Net assets	13	<u>1,323,004</u>	<u>1,202,639</u>
Restricted funds	14	101,042	98,184
Unrestricted funds	14		
General funds		80,707	-7,677
Designated funds		<u>391,255</u>	<u>362,132</u>
		471,962	354,455
Fixed Assets Revaluation Fund		<u>750,000</u>	<u>750,000</u>
		1,221,962	1,104,455
Total Funds		<u>1,323,004</u>	<u>1,202,639</u>

The notes on pages 15 to 21 form an integral part of these financial statements.

The Accounts were approved by the Trustees on 26 March 2025.

For and behalf of the Trustees:



Bearsden Cross Church

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

The charity continues to apply the requirements of the Statement of Recommended Practice: Accounting and Reporting by Charities (issued February 2005).

Basis of preparation

The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, modified to reflect the inclusion of investments at market value, and in accordance with The Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006, the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Statement of Recommended Practice: Accounting and Reporting by Charities (2005).

Funds

Funds are classified as one of restricted funds, endowment funds or unrestricted funds, defined as follows:

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with the donor's authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income therefrom is used for the purpose defined in accordance with the objects of the charity. The charity has no endowment funds.

Unrestricted funds are expendable at the discretion of the Trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the Trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the Trustees' discretion to apply the fund.

Incoming resources

All donations and gifts are included within incoming resources under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty.

Resources expended

Expenditure is recognised on an accruals basis as the liability is incurred.

Bearsden Cross Church Accounting Policies (cont)

Tangible fixed assets

The charity owns and uses for its charitable objects certain tangible fixed assets. Throughout the year these included the Church, halls and manse situated at 59 & 61 Drymen Road, Bearsden, G61 2SU. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the statement of financial activities in the period in which the liability arises.

No valuation exists for the Church and halls and no value for the Church and halls has been included in the Accounts. In the 2007 Accounts the Trustees estimated the value of the Manse as £750,000 and this value for the Manse has been maintained.

It is the policy of the Trustees not to depreciate the Manse. The charity does not hold any other tangible fixed assets.

Investments

Marketable securities are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Bearsden Cross Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Bearsden Cross Church
Notes to the Financial Statements

	Unrestricted Funds		Restricted		
	General	Designated	Funds	Total	
	2024	2024	2024	2024	2023
	£	£	£	£	£
1. Voluntary income					
Offerings	92,501	0	0	92,501	93,515
Tax recovered on Gift Aid	19,409	0	0	19,409	22,820
Contributions from congregational organisations	1,000	0	0	1,000	3,000
Legacy received	0	100,024	0	100,024	0
Donation re Sanctuary alterations	0	0	0	0	4,000
Miscellaneous donations	117	0	0	117	0
	<u>113,027</u>	<u>100,024</u>	<u>0</u>	<u>213,051</u>	<u>123,335</u>
2. Activities for generating funds					
Use of premises *	21,510	0	0	21,510	12,329
	<u>21,510</u>	<u>0</u>	<u>0</u>	<u>21,510</u>	<u>12,329</u>
3. Investment income					
Deposit interest	78	0	0	78	0
Dividends received	7,386	0	5,608	12,994	12,092
Bank interest	11	0	0	11	112
	<u>7,475</u>	<u>0</u>	<u>5,608</u>	<u>13,083</u>	<u>12,204</u>
4. Incoming resources from charitable activities					
Weddings & funerals	1,000	0	0	1,000	1,426
Life & Work subscriptions *	336	0	0	336	378
Concerts *	0	2,183	0	2,183	2,930
Other	489	5,288	601	6,378	6,693
	<u>1,825</u>	<u>7,471</u>	<u>601</u>	<u>9,897</u>	<u>11,427</u>

* Additional information about these items is provided in notes 14 and 16.

Bearsden Cross Church
Notes to the Financial Statements

	Unrestricted Funds		Restricted	Total	2023
	General	Designated	Funds		
	2024	2024	2024	2024	
	£	£	£	£	£
5. Analysis of resources expended					
Cost of generating funds					
Charitable activities					
Giving to Grow allocation	75,952	0	0	75,952	80,141
Presbytery dues	2,717	0	0	2,717	3,660
Minister's expenses	1,304	0	0	1,304	2,010
Pulpit supply	118	0	0	118	331
Salary costs	34,873	0	0	34,873	40,964
Fabric repairs & maintenance	16,722	0	0	16,722	18,188
Council Tax	4,593	0	0	4,593	4,419
Other building costs	15,610	0	0	15,610	11,779
Church office expenses	3,163	0	0	3,163	4,385
Organ & music	4,468	0	0	4,468	5,316
Concerts	0	1,050	0	1,050	4,364
Life & Work	364	0	0	364	378
Charitable donations	1,544	0	0	1,544	1,100
Other expenses	45	6,239	486	6,770	7,999
	<u>161,473</u>	<u>7,289</u>	<u>486</u>	<u>169,248</u>	<u>185,034</u>
Governance costs					
Independent Examiner's fee	0	0	0	0	0
	<u>161,473</u>	<u>7,289</u>	<u>486</u>	<u>169,248</u>	<u>185,034</u>

Support costs have not been separately identified as the Trustees consider there is only one charitable activity.

An analysis of restricted and designated funds is provided in note 14.

Bearsden Cross Church
Notes to the Financial Statements

6. Staff costs and numbers

	2024	2023
	£	£
Salaries and wages	34,872	40,964

The average number of employees during the year was as follows:

	2024	2023
Ministerial support	1	2
Music staff	1	1
Premises maintenance	1	1
Cleaning	1	1
	4	5

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all Ministers' stipends and employers' contributions for national insurance, pension 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) was £38,884.

7. Trustee remuneration and related party transactions

Benefits paid to the Minister are shown in Note 5.

██████████ who is a member of the Kirk Session, received £9,530 for her services as Church Administrator.

██████████ the Church Officer, received a salary of £9,391. He is related to two Trustees. Other than stated above, no Trustee or person related to a Trustee had any personal interest in any contract or transaction entered into by the charity during the year.

8. Tangible fixed assets

	2024	2023
	£	£
Manse, as valued by the Trustees in 2007	750,000	750,000

There have been no additions or disposals of tangible fixed assets during the year.

Bearsden Cross Church
Notes to the Financial Statements

9. Investments

	2024		2023	
	Units	Units	Total	Total
	£	£	£	£
Market value at start of year	321,862	89,411	411,273	408,893
(Sold)	-25,006	0	-25,006	-20,005
Gain/(Loss) realised on sale	107	0	107	797
Unrealised gain/(loss) on investments	29,635	2,331	31,966	21,588
Market value at end of year	326,598	91,742	418,340	411,273
Investments at cost			249,432	261,023

The following investments are held:
The Church of Scotland Investors Trus
M&G Charifund - 6,231 Income Units

51,191 Growth Units

10. Debtors

	2024	2023
	£	£
Gift Aid tax refund due	3,382	2,922
Sundry debtors and prepayments	4,192	988
	7,574	3,910

11. Bank and cash

	2024	2023
	£	£
Current account	128,266	17,173
Cash on hand	61	1,584
Deposits with Church of Scotland	1,500	1,500
Held by Church organisations	20,302	19,890
	150,129	40,147

12. Creditors

	2024	2023
	£	£
Sundry creditors and accruals	3,039	2,691

13. Analysis of net assets among funds at 31 December 2024

	General	Designated	Restricted	2024	2023
	£	£	£	Total	Total
	£	£	£	£	£
Fixed assets	750,000	0	0	750,000	750,000
Investments	0	321,820	96,520	418,340	411,273
Current assets	83,745	110,311	4,870	198,926	101,260
Current liabilities	-3,039	-41,223	0	-44,262	-59,894
Net assets at 31 December 2024	830,706	390,908	101,390	1,323,004	1,202,639

Bearsden Cross Church
Notes to the Financial Statements

14. Movement in Funds

14. Movement in Funds

	At 1 Jan 2024 £	Incoming resources £	Outgoing resources £	Transfers £	Gains and losses £	At 31 Dec 2024 £
Restricted funds						
Messy Church	476	301	-486	0	0	291
George H Scobbie Bequest	5,524	347	0	-347	144	5,668
A S E Browning Bequest	83,886	5,261	0	-5,261	2,187	86,073
Bible Class Fund	1,634	300	0	0	0	1,934
Saturday Night Club	2,237	0	0	0	0	2,237
Stenhouse Memorial Fund	4,427	0	0	0	412	4,839
	<u>98,184</u>	<u>6,209</u>	<u>-486</u>	<u>-5,608</u>	<u>2,743</u>	<u>101,042</u>
Unrestricted Funds						
General Fund	<u>-7,677</u>	<u>143,837</u>	<u>-161,473</u>	<u>106,020</u>	<u>0</u>	<u>80,707</u>
Designated Funds						
Fabric Fund	239,685	0	0	0	26,500	266,185
Legacies Fund	106,668	100,024	0	-105,020	2,829	104,501
Session Fund	6,958	70	-1,013	5,608	0	11,623
Sunday School Fund	802	0	-387	0	0	415
Anne Dutton Bequest	2,097	0	-88	0	0	2,009
Guild Fund	591	1,606	-1,534	0	0	663
Flower Fund	1,759	1,120	-910	0	0	1,969
Coffee after Church Fund	105	1,033	-1,037	0	0	101
Knit and Stitch	145	0	0	0	0	145
Concerts Fund	2,372	2,183	-1,050	-1,000	0	2,505
Phoenix Circle Fund	950	1,459	-1,270	0	0	1,139
	<u>362,132</u>	<u>107,495</u>	<u>-7,289</u>	<u>-100,412</u>	<u>29,329</u>	<u>391,255</u>
Fixed Assets Revaluation Fund	<u>750,000</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>750,000</u>
Total unrestricted funds	<u>1,104,455</u>	<u>251,332</u>	<u>-168,762</u>	<u>5,608</u>	<u>29,329</u>	<u>1,221,962</u>
Total funds	<u>1,202,639</u>	<u>257,541</u>	<u>-169,248</u>	<u>0</u>	<u>32,072</u>	<u>1,323,004</u>

Bearsden Cross Church
Notes to the Financial Statements

Note 14 (cont)

Purposes of Restricted Funds

Messy Church: This fund was set up from donations to fund “Messy Church” activities.

George H Scobbie Bequest: This is a bequest to provide ministerial support and income for the Session Fund.

Anthony S E Browning Bequest: This is a bequest that can be used for special capital projects approved by the Kirk Session or to provide income for the Session Fund.

Bible Class Fund: This fund represents the balance of specific donations to provide for expenses of Bible Class events.

Saturday Night Club Fund: This is a fund set up to provide a club for teenagers.

Stenhouse Memorial Fund: This fund is to provide for the maintenance of a headstone in New Kilpatrick Cemetery.

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the general maintenance of the church property.

Legacies Fund: This fund holds money received from legacies and keeps track of the spending of such income.

Session Fund: This fund is used for goodwill and charitable purposes related to the Congregation, Parish and wider local community.

Sunday School Fund: The Trustees have set aside funds to pay Sunday School expenses.

Anne Dutton Bequest: The Trustees have set aside funds to provide Sunday School prizes in memory of a former teacher.

Guild Fund: This fund is used to promote Christian faith through prayer, worship and action.

Flower Fund: The Trustees have set aside funds to provide flowers for display during services of worship.

Coffee After Church Fund: This fund is used to provide coffee after services of worship and to make charitable donations.

Knit and Stitch Fund: The Trustees have set aside funds to provide knitted items for hospitals and charities.

Concerts Fund: This fund receives any surpluses from concerts run in the Church and is set aside for activities related to music within the congregation.

Phoenix Circle Fund: This fund is used to provide fellowship and outreach for women in Bearsden.

Bearsden Cross Church
Notes to the Financial Statements

15. Collections for third parties

	2024	2023
	£	£
Christian Aid	2,329	1,862
Glasgow City Mission	386	178
The Prince's Trust	0	267
Total	2,715	2,307

The above includes only donations featuring in the Church's Bank Accounts. Donations made directly to charities by members are not included.

The charitable donations shown in Note 5 are in addition to the collections for third parties shown above.

16. Additional notes about entries in notes 1-5

- (a) The Church runs a series of chamber music concerts and recitals. The intent is to encourage the appreciation of organ and chamber music in the community generally, and to make the Church a more familiar and welcoming place to those from outside the congregation, who may wish, in due course, to join us for Sunday worship. The surplus on these concerts is shown as designated income, and is retained in the Concerts Fund, specifically to build a fund of a sufficient level to provide reasonable protection for concert losses.
- (b) The Life & Work entries in notes 4 & 5 are for the collection and submission to the magazine of money from congregational members who wish to subscribe to the magazine.