

Boclair Community Church, Bearsden

ANNUAL BUSINESS MEETING - FEBRUARY 2025

ACCOUNTS YEAR ENDED 31 DECEMBER 2024

Congregation No: 140797

Charity No: SC 009748

Trustees' Annual Report
Year ended 31 December, 2024

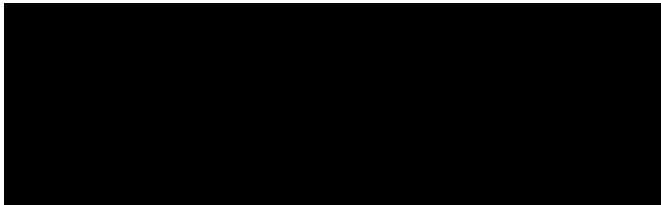
The Trustees present the annual report and accounts for Boclair Community Church (Church of Scotland) Bearsden for the year ended 31 December 2024

Reference and Administrative Information

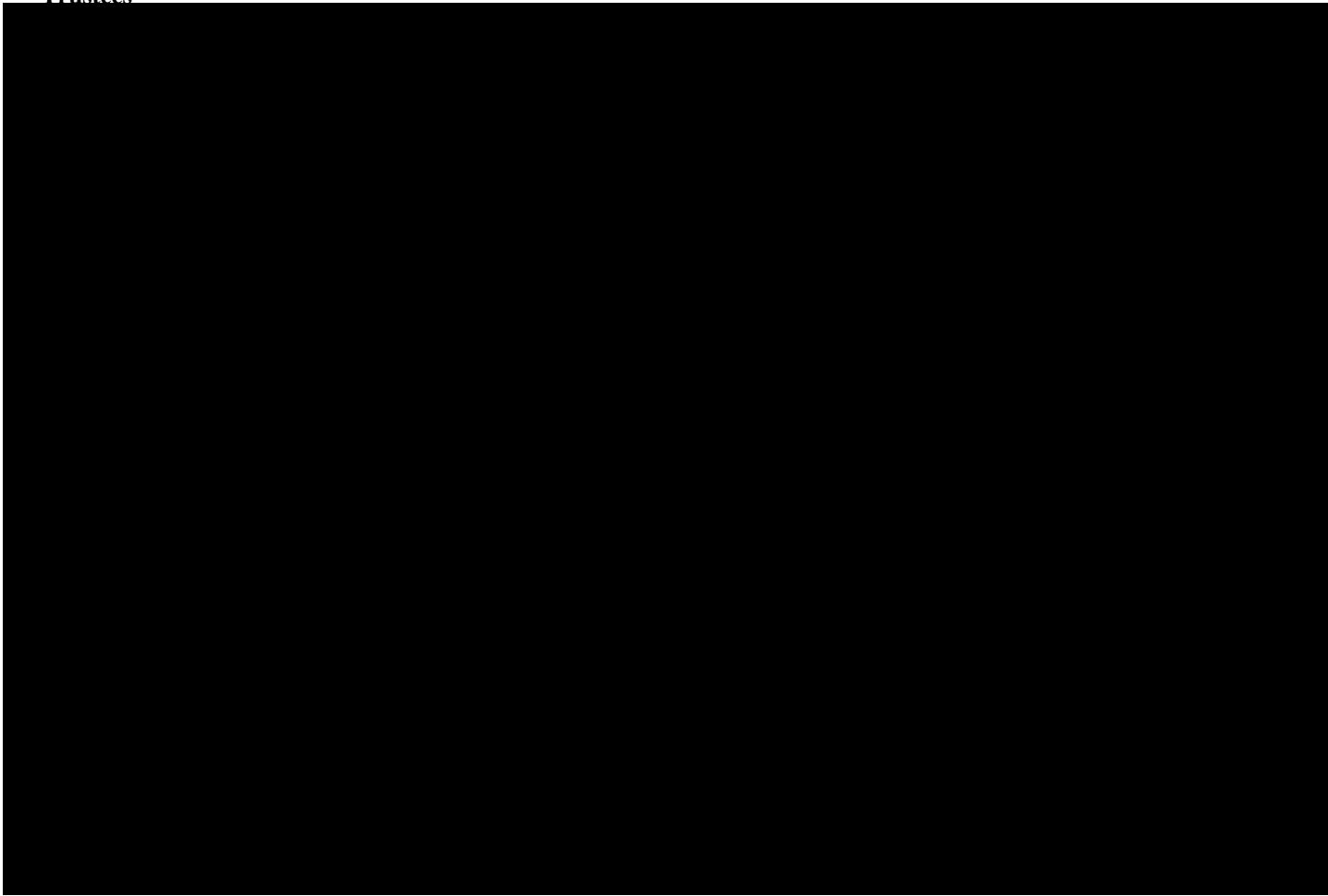
Charity Name: Boclair Community Church
Church (Church of Scotland)
Bearsden

Charity Registration Number: SC009748

Congregation Reference No: 140797



Trustees



Bankers

Virgin Money UK
Online Charity Business
Account

Bank of Scotland
2 Station Road
Milngavie
G62 8AB

The Royal Bank of Scotland
24 Douglas Street
Milngavie
G62 6PB

Trustees' Annual Report

Year ended 31 December, 2024

Structure, Governance and Management

Governing Document - Until June 2024, the Church was administered in accordance with the terms of the Church of Scotland (Model Constitution). In June 2024, Killermont Parish Church united with Westerton Fairlie Memorial Parish Church and was renamed, Boclair Community Church. Boclair Community Church is administered in accordance with the terms of the Church of Scotland Unitary Constitution.

Recruitment and Appointment of Trustees - Members of the Kirk Session and the Congregational Board 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. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Organisational Structure - The Congregational Board ceased to exist in June 2024. It was chaired by the minister and dealt with the administration of the Church's affairs; certain of its responsibilities were delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session is responsible for spiritual affairs within the Church. Where the subject matter was deemed appropriate, joint meetings of Session and Board were held. In the year to 31 December 2024, two joint meetings of the Kirk Session and Congregational Board of Killermont Parish Church were held. Three meetings of the Kirk Session of Boclair Community Church were held.

Objectives and Activities - Boclair Community Church is a congregation of the Church of Scotland. 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.

We believe that God has placed us in Bearsden to love God and to love our neighbours. Boclair Community Church is committed to the Church's Five Marks of Mission.

Achievements and Performance - At present the congregation meets on two sites on Rannoch Drive and Crarae Avenue both in Bearsden. Approximately 250 people, of all ages, are actively involved in the life and mission of Killermont Church and now Boclair Community Church.

Our ministry team comprises our minister, our pastoral assistant and youth worker and, latterly, our children & families pastor. Working alongside our volunteers, they lead our worship, pastoral care, mission and outreach and learning.

Our buildings are well-equipped spaces through which BCC offers a warm welcome to people from across Bearsden. They are used by hundreds of people each week and by a wide range of community groups.

BCC supports a spread of charities working locally, nationally and internationally.

We work ecumenically through the Association of Bearsden Churches.

Financial Review

Killermont Parish Church has, as noted elsewhere, joined in union with Westerton Fairlie Memorial Parish Church to form Boclair Community Church. This means some minor changes in the way that financial information is recorded and/or presented. Importantly, the 2024 figures presented here, reflect the full year amounts for Killermont and those from 6th June 2024 (the date of union) for Westerton. The incorporation of the Westerton reserve balance into these accounts is shown in the Statement of Financial Activities on a separate line. Comparative figures for 2023 remain those of Killermont alone. This is all in accordance with the various rules and regulations relating to such unions.

We continue to show extensive notes to the Accounts, which ensures that the report does not simply comply with the relevant charities' minimum reporting regulations but more importantly provides the Congregation with as detailed a picture of the activities of the Church as it might require. Our Accounts are independently examined, subject to scrutiny at both Presbytery and national level and submitted to the Office of the Scottish Charity Regulator for approval.

Financial Performance - Overall, a surplus of income over expenditure of £30,391 was achieved before the addition of the Westerton reserves of £88,018. When this and the reserves brought forward from previous years from Killermont are added the total balance of reserves is £414,676.

Any comparison with the budget for the year would be misleading as the approved reported budget last year was for Killermont alone. However total income of £289,902 would be about £40,000 more than a likely combined budget and total expenditure of £259,511 about £5,000 less than an equivalent combined budget.

Income (set out in notes 1 to 5) – Given the remarks above, it is worth noting that £23,000 of grant income (from Presbytery Mission Fund and Seeds for Growth) was not in the budget and is largely carried forward into next year in Reserves, and bank interest earned is £14,772 (£6,000 more than last year and the likely budget). Other achievements include £12,660, gathered for Charities, and income from use of premises continues to grow.

Expenditure (set out in Note 6) - Within the total of £259,511, the most significant underspend is in pay due to the delay in appointing the budgeted Family Pastor. In addition there is additional cost for heat, light and power due to the more formal accrual of uninvoiced services, in line with OSCR requirements for charities with our level of income.

Restricted Funds expenditure of £13,507 includes the audio visual equipment, £3,700 pay (both of which are covered by grant income), and £2,387 purchase and/or replacement of equipment and furniture.

Consolidated Fabric Fund - In 2024 the former manse for Westerton was sold, and the fund therefore credited to the Consolidated Fabric Fund. These are held by the General Trustees of the Church of Scotland on behalf of Boclair Community Church.

Overview - We have again emerged, from 2024, with a modest surplus, and significant reserves. However, it is important to ensure that our normal, regular giving and other income remains at a level to cover our day to day expenditure and running costs. This is an area on which we will be focussing in the coming year.

Reserves Policy - Our reserves position at year end is comfortable at £414,676 (of which general undesignated is £284,756. This therefore comfortably covers more than three to six months expenditure, which is the normal policy for reserves.

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.

Approved by the Trustees and signed on their behalf,



Session Clerk

13 February 2025

Boclair Community Church (Church of Scotland) Bearsden
SC 009748
Report of the Independent Examiner

Respective responsibilities of trustees and examiner

The charity trustees consider that an independent examination is needed under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. It is my responsibility to examine the accounts under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

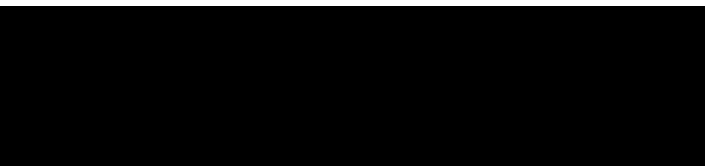
Basis of independent examiner's statement

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement

In the course of my examination of the statement of account for the year ended 31 December, 2024, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect:
 - accounting records have not been kept in accordance with Section 44 (1)(a) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of The Charities Accounts (Scotland) Regulations 2006
 - the accounts do not accord with those records
 - the statement of account does not comply with any of the requirements of Regulation 8 of The Charities Accounts (Scotland) Regulations 2006
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached



13 February, 2025

Statement of Financial Activities
Year ended 31 December, 2024

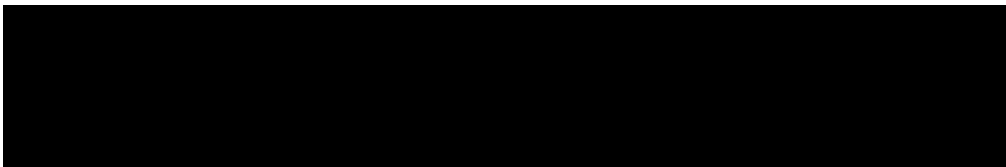
	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<u>Incoming Resources</u>						
Incoming resources from generated funds						
Voluntary income	1	192,072	1,800	0	193,872	159,385
Activities for generating funds	2	42,907	0	0	42,907	33,531
Investment income	3	14,772	0	0	14,772	8,862
Incoming resources from charitable activities	4	15,351	0	0	15,351	18,359
Grant income	5	0	23,000		23,000	0
Other incoming resources		0	0	0	0	0
<u>Total Incoming Resources</u>		<u>265,102</u>	<u>24,800</u>	<u>0</u>	<u>289,902</u>	<u>220,137</u>
<u>Resources Expended</u>						
Costs of generating funds		0	0	0	0	0
Charitable activities	6	246,004	13,507	0	259,511	213,174
Governance costs		0	0	0	0	0
<u>Total Resources Expended</u>		<u>246,004</u>	<u>13,507</u>	<u>0</u>	<u>259,511</u>	<u>213,174</u>
Net incoming/outgoing resources before transfers		19,098	11,293	0	30,391	6,963
Transfers between funds		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net incoming/outgoing resources before other gains and losses		19,098	11,293	0	30,391	6,963
Gain/Loss on revaluation of investments		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Net movement in funds		19,098	11,293	0	30,391	6,963
Transfer of Union balance	12	86,598	1,420	0	88,018	
Toal funds brought forward from previous year		279,060	17,207		296,267	289,304
Total funds carried forward		<u>384,756</u>	<u>29,920</u>	<u>0</u>	<u>414,676</u>	<u>296,267</u>

Balance Sheet

At 31 December, 2024

		2024		2023	
		£	£	£	£
	<u>Note</u>				
Fixed Assets	9				
Tangible Fixed assets		0		0	
Buildings under Construction		0		0	
Investments		<u>0</u>		<u>0</u>	
			0		0
Current Assets					
Debtors	10	8,030		0	
Bank and cash		<u>415,776</u>		<u>296,267</u>	
			423,806		296,267
Creditors	11	-9,130			
Loans		<u></u>		<u>0</u>	
			-9,130		0
Net Assets			<u>414,676</u>		<u>296,267</u>
Unrestricted Funds	12				
General funds		284,756		179,060	
Designated funds		<u>100,000</u>	384,756	<u>100,000</u>	279,060
Restricted Funds	12	29,920		17,207	
Endowment Funds	12	<u>0</u>	29,920	<u>0</u>	17,207
Total Funds			<u>414,676</u>		<u>296,267</u>

The accounts were approved by the Kirk Session on 13 February, 2025.



Boclair Community Church (Church of Scotland) Bearsden

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 has adopted 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 either restricted, endowment 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 their 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.
- 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. Donations and gifts in kind are brought into the accounts at their market value to the charity.

Resources expended

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

Tangible fixed assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. 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.

The welcome area and servery are tangible fixed assets which are also properties vested in the Church of Scotland General Trustees and not in Bocclair Community Church. Despite not having title to these assets they have hitherto been, for balance sheet purposes, taken into the accounts at outstanding loan value. Now that all outstanding loans have been repaid, their value has been reduced to nil.

Depreciation is provided on the fixtures, fittings, furniture and equipment acquired in connection with the above and the associated kitchen refit on a straight line basis to write off the costs over the lifetime of the assets. After this time, these items are fully depreciated and valued at nil. Other capital items purchased for ordinary congregational purposes through the General Account are written off in the year of acquisition.

Depreciation policy:

Heritable Property - Over the 7 year term of the loan from the General Trustees, on a reducing basis in line with repayments, such that the residual value of the assets equals the then outstanding balance of the loan, now nil.

Fixtures, fittings, furniture and equipment - On a straight line basis over 5 years; now nil

Investments - Investments if any 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

Bocclair Community 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.

**Notes forming part of the financial statements
for the year ended 31 December, 2024**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
1 Voluntary income					
Offerings	149,112	1,800	0	150,912	118,038
Tax recovered on Gift Aid	37,854		0	37,854	26,245
Legacies and Donations	705		0	705	11,800
Contributions from Congregational Organisations	4,401	0	0	4,401	3,302
	<u>192,072</u>	<u>1,800</u>	<u>0</u>	<u>193,872</u>	<u>159,385</u>
2 Activities for Generating Funds					
Use of Premises	42,907	0	0	42,907	33,531
Other	0	0	0	0	0
	<u>42,907</u>	<u>0</u>	<u>0</u>	<u>42,907</u>	<u>33,531</u>
3 Investment income					
Deposit interest	0	0	0	0	0
Dividends received	0	0	0	0	0
Bank interest	14,772	0	0	14,772	8,862
	<u>14,772</u>	<u>0</u>	<u>0</u>	<u>14,772</u>	<u>8,862</u>
4 Incoming Resources from Charitable Activities					
Weddings and Funerals	1,820	0	0	1,820	3,446
For 3rd Parties	12,660	0	0	12,660	13,927
Miscellaneous	871	0	0	871	986
	<u>15,351</u>	<u>0</u>	<u>0</u>	<u>15,351</u>	<u>18,359</u>
5 Grant Income					
Presbytery Mission Fund - AV equip	0	6,000	0	6,000	0
Presbytery Mission Fund - Children and Families					
- Equipment		1,000	0	1,000	0
- Salaries		6,000	0	6,000	0
Seeds for Growth	0	10,000	0	10,000	0
	<u>0</u>	<u>23,000</u>	<u>0</u>	<u>23,000</u>	<u>0</u>
Total	<u>265,102</u>	<u>24,800</u>	<u>0</u>	<u>289,902</u>	<u>220,137</u>

**Notes forming part of the financial statements
for the year ended 31 December, 2024 (cont.)**

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2024	2024	2024	2024	2023
	£	£	£	£	£
6 Analysis of Resources Expended					
Costs of Generating Funds					
Offering Envelopes	114	0	0	114	0
	<u>114</u>	<u>0</u>	<u>0</u>	<u>114</u>	<u>0</u>
Charitable Activities					
Giving to Grow	114,873	0	0	114,873	87,019
Presbytery Dues	4,063	0	0	4,063	4,527
Ministry Expenses	5,209	0	0	5,209	4,517
Pulpit Supply	395	0	0	395	224
Other salary costs	32,556	3,700	0	36,256	20,970
Fabric Repairs & Maint. - note A	19,774	0	0	19,774	19,906
Council Tax	5,461	0	0	5,461	5,186
Other Buildings Costs - note B	27,135	0	0	27,135	14,323
Church Office Expenses	3,866	0	0	3,866	2,300
Organ & Music	300	0	0	300	349
Other expenses - note C	32,258	9,807	0	42,065	53,853
	<u>245,890</u>	<u>13,507</u>	<u>0</u>	<u>259,397</u>	<u>213,174</u>
Governance Costs					
Independent Examiner's Fee	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>245,890</u>	<u>13,507</u>	<u>0</u>	<u>259,397</u>	<u>213,174</u>
Total	<u>246,004</u>	<u>13,507</u>	<u>0</u>	<u>259,511</u>	<u>213,174</u>

The trustees consider there is only one charitable activity, therefore support costs relate wholly to that activity and have not been separately identified.

Note A: Fabric Repairs & Maintenance include:	£
Church Buildings	8,324
Ground maintenance	2,147
Electrical and Fire safety and repairs	5,589
Manses	2,735

Note B: Other Buildings Costs consist of:	£
Heat, Light & Power	13,012
Cleaning	8,542
Insurance	4,416
Water	1,165
Total	<u>27,135</u>

Note C: Other Expenses include :	£
Youth work equipment	618
Replacement café equipment	990
Development & Training	2,000
Audio visual equipment	22,539
Disbursement of Charitable Donations	11,504

**Notes forming part of the financial statements
for the year ended 31 December, 2024 (cont.)**

	2024	2023
	£	£
7 Staff costs and numbers		
Salaries, pensions and wages	31,527	19,739
Tax/National Insurance costs	4,729	1,231
Total	36,256	20,970

The total number of employees during the year, calculated on the basis of a head count, was as follows:

	2024	2023
Ministerial support - Youth Pastor	1	1
- Pastoral & Family Assistants	2	1
Other Roles - Music	2	
- Admin	1	
- Cleaning	1	
	7	2

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 Point 1 stipend was £31,642 (2023 - £30,135 and the Point 5 stipend (in the fifth and subsequent years) was £38,884 (2023 - £37,032).

8 Trustee Remuneration and Related Party Transactions

During the year no Trustees received remuneration as Trustees although one was paid in the capacity of Pastoral Assistant

In addition expenses were reimbursed as detailed below:-

	£
Minister's travel and phone	2,304
Council tax - manse	3,802
	6,106

9 Tangible Fixed Assets

	Buildings	Equipment	Total
	£	£	£
Cost			
At 1 January 2024	708,750	64,598	773,348
Additions	0	0	0
Disposals	0	0	0
At 31 December 2024	708,750	64,598	773,348
Accumulated Depreciation			
At 1 January 2024	708,750	64,598	773,348
Charge for year	0	0	0
Eliminated on Disposals	0	0	0
At 31 December 2024	708,750	64,598	773,348
Net Book Value			
At 31 December 2024	0	0	0
At 31 December 2023	0	0	0

**Notes forming part of the financial statements
for the year ended 31 December, 2024 (cont.)**

	2024	2023
	£	£
10 Debtors		
Gift Aid refund due	8,030	0
11 Creditors		
Accruals	9,130	0
Loans	0	0
	<u>9,130</u>	<u>0</u>

12 Movements in Funds

	At 1 Jan 2024	Incoming Resources	Outgoing Resources	Transfers	At 31 Dec 2024
	£	£	£	£	£
Endowment funds	0	0	0	0	0
Restricted funds					
Presbytery Mission Fund - AV equip	0	6,000	6,000		0
Presbytery Mission Fund - Children and Families	0	7,000	3,000		4,000
Seeds for Growth - Equipment	0	1,000	618		382
Seeds for Growth - Staff costs	0	9,000	700		8,300
Anonymous	5,022		300		4,722
Asset Replacement & Other	12,185	1,800	2,889	1,420	12,516
	<u>17,207</u>	<u>24,800</u>	<u>13,507</u>	<u>1,420</u>	<u>29,920</u>
Unrestricted funds					
General Fund	179,060	265,102	246,004	86,598	284,756
Fabric Reserve	100,000	0	0	0	100,000
	<u>279,060</u>	<u>265,102</u>	<u>246,004</u>	<u>86,598</u>	<u>384,756</u>
Total funds	<u>296,267</u>	<u>289,902</u>	<u>259,511</u>	<u>88,018</u>	<u>414,676</u>

General Fund: This fund is operated by the Trustees for the day-to-day operations of the Church.

Fabric Reserve Fund: to create a provision against unexpected and unbudgetted property expenditure.

The Stewardship and Finance Department of the Church of Scotland have confirmed that restricted funds of £603,845, are held by the General Trustees at 31 December 2024, for the benefit of the Congregation of Boclair Community Church. This amount is likely to reduce as not all the costs associated with the sale of the manse have yet been processed.

**Notes forming part of the financial statements
for the year ended 31 December, 2024 (cont.)**

13 Total Funds

The funds of the following congregational organisations have not been aggregated within the figure for the Church's total funds as they are not considered significant in relation to total funds. For these organisations, accounts for their latest available year have been examined and verified independently. The year end balances were:

Organisation	Funds	
	2024	2023
	£	£
Guild - Killermont	1,186	1,026
Guild - Westerton	890	
Events Committee	2,619	863
Church Exercise Class	3,676	3,507

Although less formally organised, the Coffee Counter, Killermont Kiddies and Tea 'n Chat are also considered congregational organisations. While no formal accounts are maintained by these organisations, as surplus funds arise these are donated to the Church at intervals throughout the year.

The Boys Brigade is also considered to be a congregational organisation which, while not submitting local accounts, also contributes to the Church when funds allow (see below).

Organisation	Contribution	
	2024	2023
	£	£
Boys Brigade	500	500
Guild - Killermont	200	200
Guild - Westerton	500	0
Exercise Class	1,000	1,000
Killermont Kiddies	300	300
Coffee Counter	1,501	1,202
Tea 'n' Chat	400	100
	<u>4,401</u>	<u>3,302</u>

**Notes forming part of the financial statements
for the year ended 31 December, 2024 (cont.)**

14 Collections for Third Parties

Beneficiaries of monies raised were as follows:

	2024	2023
	£	£
Tearfund	2,000	3,400
Christians Against Poverty	1,555	5,000
Poppy Scotland	500	500
Scottish Bible Society	1,000	1,200
Dalmuir Barclay Church Pantry	2,535	3,667
Greenock East End Church	0	965
Glasgow Lodging House Mission	1,000	445
ACORN	0	750
CrossReach	1,000	2,500
Scripture Union	1,250	0
Arbroath St Andrews - Havilah Project	0	0
Save the Children Fund	164	0
Christian Aid	500	0
	<u>11,504</u>	<u>18,427</u>

Donations to Third Parties

In addition to the above funds donated either directly by the congregation or via the cafe, Board and Session approved the following additional donations from congregational funds:

	2024	2023
	£	£
Total Donations received	12,660	13,927
Israel Bursary	0	250
Total Donations approved	<u>12,660</u>	<u>14,177</u>
Transfers from/to funds	<u>-1,156</u>	<u>4,500</u>
Total Donations made	<u>11,504</u>	<u>18,677</u>

Consolidated Fabric Fund - In 2024 the former manse for Westerton was sold, and the fund therefore credited to the Consolidated Fabric Fund. These are held by the General Trustees of the Church of Scotland on behalf of Boclair Community Church.

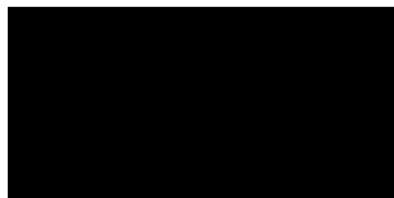
Overview - We have again emerged, from 2024, with a modest surplus, and significant reserves. However, it is important to ensure that our normal, regular giving and other income remains at a level to cover our day to day expenditure and running costs. This is an area on which we will be focussing in the coming year.

Reserves Policy - Our reserves position at year end is comfortable at £414,676 (of which general undesignated is £284,756. This therefore comfortably covers more than three to six months expenditure, which is the normal policy for reserves.

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.

Approved by the Trustees and signed on their behalf,



Session Clerk

13 February 2025

Boclair Community Church (Church of Scotland) Bearsden

SC 009748

Report of the Independent Examiner

Respective responsibilities of trustees and examiner

The charity trustees consider that an independent examination is needed under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. It is my responsibility to examine the accounts under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

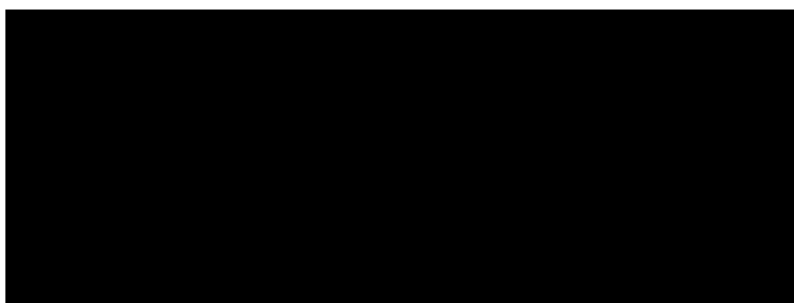
Basis of independent examiner's statement

An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement

In the course of my examination of the statement of account for the year ended 31 December, 2024, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect:
 - accounting records have not been kept in accordance with Section 44 (1)(a) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of The Charities Accounts (Scotland) Regulations 2006
 - the accounts do not accord with those records
 - the statement of account does not comply with any of the requirements of Regulation 8 of The Charities Accounts (Scotland) Regulations 2006
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached



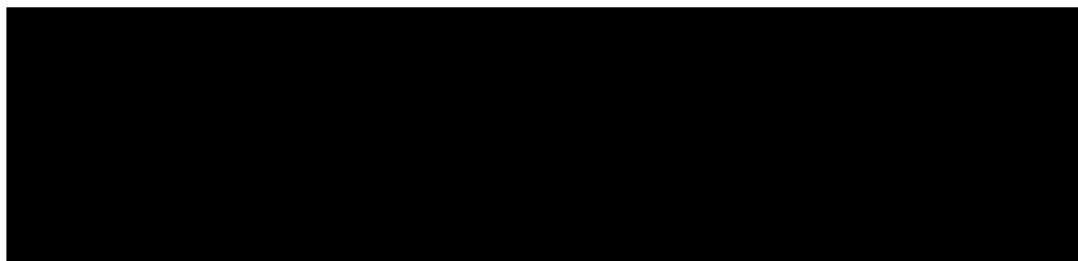
13 February, 2025

Balance Sheet

At 31 December, 2024

		2024		2023	
		£	£	£	£
	Note				
Fixed Assets	9				
Tangible Fixed assets		0		0	
Buildings under Construction		0		0	
Investments		<u>0</u>		<u>0</u>	
			0		0
Current Assets					
Debtors	10	8,030		0	
Bank and cash		<u>415,776</u>		<u>296,267</u>	
			423,806		296,267
Creditors	11	-9,130			
Loans		<u></u>		<u>0</u>	
			-9,130		0
Net Assets		<u>414,676</u>		<u>296,267</u>	
Unrestricted Funds	12				
General funds		284,756		179,060	
Designated funds		<u>100,000</u>	384,756	<u>100,000</u>	279,060
Restricted Funds	12	29,920		17,207	
Endowment Funds	12	<u>0</u>	29,920	<u>0</u>	17,207
Total Funds		<u>414,676</u>		<u>296,267</u>	

The accounts were approved by the Kirk Session on 13 February, 2025.



Session Clerk

Treasurer