

Cumbernauld:Condorrat Parish Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNTS for the year ended 31 December 2024

ANNUAL STATED MEETING

will be held on

SUNDAY, 11th May 2025

following the 11 a.m. morning worship

Please come along to this meeting and bring these accounts with you

Congregation No: 221336

Scottish Charity No: SC011839

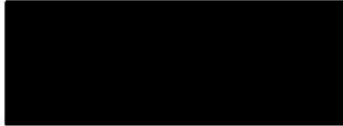
Cumbernauld:Condorrat Parish Church of Scotland Scottish Charity No.SC011839

Charity Name Cumbernauld:Condorrat Parish Church of Scotland

Known as Condorrat Parish Church Charity Registration No. SC011839

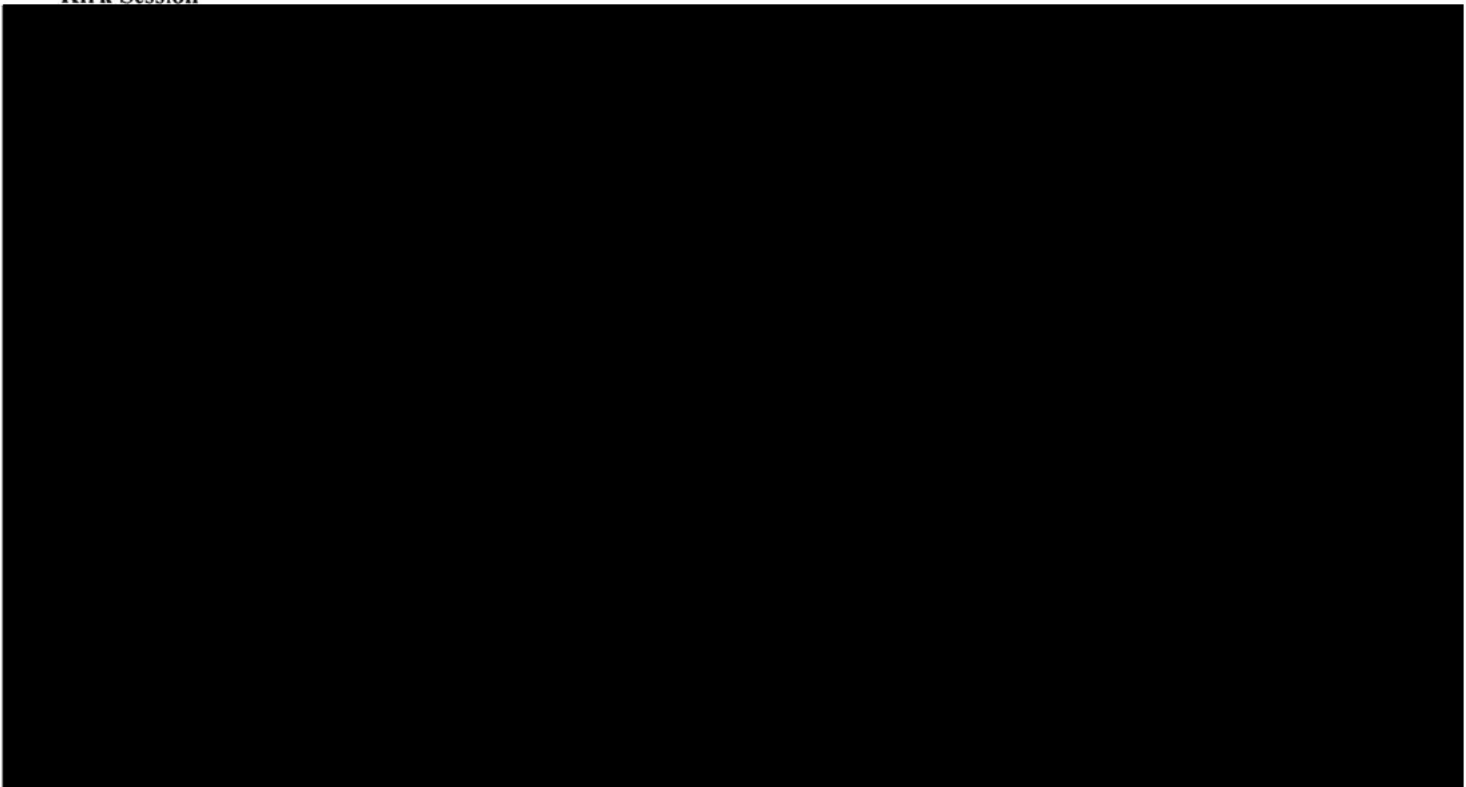
Congregational Reference No. 221336

Contact address



TRUSTEES

Kirk Session



**Bankers Royal Bank of Scotland, 18 Tay Walk, Town Centre, Cumbernauld, G67 1DE until 14 11 24
Royal Bank of Scotland, 116 Cowgate, Kirkintilloch, G66 1JX from 15 11 24**

Trustees' Annual Report for the year ended 31 December 2024

Structure, Governance and Management

The Church is administered in accordance with the terms of the Deed of 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 appropriate gifts and skills. A Minister, when called, will be a member of the Kirk Session, will be elected by the congregation and inducted by Presbytery. All members of the Kirk Session are members of the Congregational Board and in addition members of the congregation are invited to nominate other members of the congregation, 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 Annual Stated Meeting and serve for a period of three years, after which they must retire but may seek re-election at the next Annual Stated Meeting. The Congregational Board has the power to co-opt members of the congregation on to the Board at any time.

Organisational Structure

The Congregational Board is chaired by the minister (during a vacancy by the Interim Moderator) or, if not available, by the Session Clerk and meets nine times in a year. Certain responsibilities are delegated to the Finance Committee and the Fabric Committee as appropriate. The Kirk Session, which also meets nine times a year, is responsible for spiritual affairs within the church and is moderated by the Minister or Interim Moderator.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

Within Condorrat Parish Church, morning worship is held each Sunday at 11.00am with Communion Services held on the first Sunday in March, June, September and December at 11.00am, all live streamed.

Organisations include the Guild and the Choir. Affiliated to the congregation are the 1st Condorrat Company, The Boys' Brigade and the 1st Condorrat Company, The Girls' Brigade.

Achievements and Performance

As a Registered Charity, the Church continues to carry out its work in an appropriate manner.

Since August 2022, the Church has been in a Ministerial Vacancy. However, the work of the Church has continued, with services being held as normal, with the support of the Locum Minister, Pulpit Supply and, when required, members of the Kirk Session and Congregational Board.

During the year, there were no Weddings, five Baptisms, one Blessing and three Funerals.

An Interim Moderator has been appointed to the Church. Our MDS worker (Ministries Development Staff) has provided chaplaincy to two of our local Primary Schools, offered reflective opportunities for the members of the congregation and developed outreach through Toddlers' Praise events. The Dedication Service of the Guild and the Congregation was held in October and the Dedication Services of both the Boys' Brigade and the Girls' Brigade were held on their respective organisation evenings.

The generous donations of groceries from our Harvest Service were donated to the Foodbank. The Church operates a weekly Foodbank in Condorrat which is supported by the congregation and wider community.

The Carols by Candlelight Service was led by the Worship Group and included the Music Group and members of the congregation. The Retiral Offering was donated to St Andrew's Hospice in Airdrie.

There was a full calendar of events including Craft Fayre/Coffee mornings, the Ladies Lunch and Fashion Show, two concerts in the Sanctuary and the now well established Christmas Fayre. These events, while offering fellowship, are both popular and successful.

Achievements and Performance continued

A great deal of work has been undertaken by the Working Group towards reaching a satisfactory outcome to the Church of Scotland Mission Plan. This important work is ongoing and their commitment and dedication are acknowledged.

The hard work of the audio visual team, the leaders of our Organisations and of all Office Bearers is recognised and appreciated.

Financial Review

The principal source of income is through the giving of members and adherents of the Congregation through Weekly Freewill Offering Envelopes, Bank Standing Orders and the Open Plate. Regular fundraising activities continue to provide further income. The investments held in the Church of Scotland Investors Trust showed a slight increase in value.

Reserves Policy

The Trustees have adopted a policy to hold reserves equal to approximately six months' expenditure. The reserves held are more than adequate for the policy adopted.

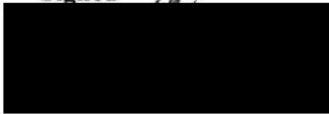
Statement of Trustees Responsibilities

The members of the Kirk Session and Congregational Board 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 and Congregational Board 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 (as amended) and the Regulations for Congregational Finance approval by the General Assembly of the Church of Scotland in 2016. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf:

Signed 

Date 01 APRIL 2025


Session Clerk

Independent Examiner's Report

to the Trustees of Cumbernauld:Condorrat Parish Church of Scotland

I report on the accounts of the Charity for the year ended 31 December 2024.

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 Trustees consider that the audit requirement of Regulation 10 (1) (d) of the Accounts Regulations (as amended) does not apply. It is my responsibility to examine the accounts as required under section 44 (1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with these 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 accounts.

Independent Examiner's statement

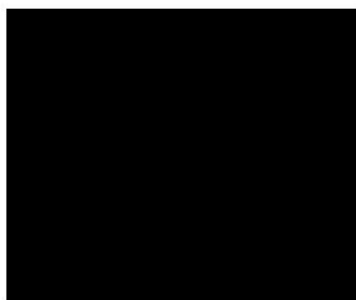
In the course of my examination, no matter has come to my attention

1) which gives me reasonable cause to believe that, in any material respect, the requirements:

to keep accounting records in accordance with Section 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended) and

to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended) have 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.



Signed

05.04.25

Date

Cumbernauld:Condorrat Parish Church of Scotland Scottish Charity No. SC011839

Receipts and Payments Account for the year ended 31 December 2024

Receipts	Note	Unrestricted Funds 2024	Restricted Funds 2024	Endowment 2024	Total 2024	Total 2023
Donations	3	47260	0	0	47260	46112
Activities for generating funds		7585	0	0	7585	6877
Bank and deposit interest		293	0	0	293	297
Investment income		2832	0	569	3401	3062
Total (a)		57970	0	569	58539	56348
Hall rental		5622	0	0	5622	2970
Fabric fund income		2208	0	0	2208	1352
Flower fund		0	815	0	815	865
The Guild		0	1732	0	1732	3210
Life and Work		0	0	0	0	126
Refund		350	0	0	350	739
Release of funds		0	0	0	0	10000
Baptisms		170	0	0	170	0
Insurance claim		0	1176	0	1176	0
3rd party		0	688	0	688	1378
Gift fund		0	0	0	0	139
Total (b)		8350	4411	0	12761	21044
Total (a)		57970	0	569	58539	56348
Total (b)		8350	4411	0	12671	21044
Total receipts (a) + (b)		66320	4411	569	71300	77392

Cumbernauld:Condorrat Parish Church of Scotland Scottish Charity No. SC011839

Receipts and Payments Account for the year ended 31 December 2024 continued

Payments	Note	Unrestricted Funds 2024	Restricted Funds 2024	Endowment 2024	Total 2024	Total 2023
Cost of generating funds	4	733	0	0	733	267
Charitable activities	5	70777	8162	0	78939	87708
Total payments		71510	8162	0	79672	87975

		Unrestricted Funds 2024	Restricted Funds 2024	Endowment 2024	Total 2024	Total 2023
Total receipts		66320	4411	569	71300	77392
Total payments		71510	8162	0	79672	87975

	Note	Unrestricted Funds 2024	Restricted Funds 2024	Endowment 2024	Total 2024	Total 2023
Excess/deficit of receipts/payments for the year before transfers		-5190	-3751	569	-8372	-10583
Transfers		569	0	-569	0	0
Excess/deficit of receipts for year		-4621	-3751	0	-8372	-10583

Statement of Balances at 31 December 2024

	Note	Unrestricted Funds 2024	Restricted Funds 2024	31 st December 2024	Total 2023
Bank and Deposit balances	2	54379	11871	66250	76833
Movement in 2024		-4621	-3751	-8372	-10583
Carried forward to 2025		49758	8120	57878	66250

Investments at market value

Cost		Unrestricted Funds 2024	Restricted Funds 2024	Endowment	Total 2024	Total 2023
(cost £37,595)		45722	0	0	45722	45109
McGill Trust cost £10,000		0	0	10506	10506	10408
Total		45722	0	1056	56228	55517

Assets

The amount of Gift Aid to be claimed for 2024 is estimated at £12,000.

Liabilities

The bill for Gas for the Church and Halls was £3,000.

A cheque for £65 was written in December 2024 but had not been cashed by 31 December 2024.

The Locum fee for the last four months of 2024 was £4,722.28.

The Accounts were approved by the Kirk Session and the Board on

For and on behalf of the Trustees

[Redacted Signature]

Clerk to the Congregational Board

[Redacted Signature]

Treasurer

[Redacted Signature]

1/4/25.

Cumbernauld:Condorrat Parish Church of Scotland Scottish Charity No. SC011839

Notes to the Accounts

1. Trustee Remuneration and related party transactions

During the year, [REDACTED] received £1,300 for Church Officer duties. No other Trustee received any reimbursement.

2. Movements in Funds

Unrestricted Funds

	1 st January 2024	Receipts	Payments	Transfers	31 st December 2024
Designated Fabric Fund	1500	2208	-5946	3738	1500
Designated Christian Education Fund	162	0	-42	0	120
Reserve Fund	52174	0	0	-4759	47415
General Fund	543	64681	-65522	1021	723
Total Unrestricted	54379	66889	-71510	0	49758

Restricted Funds

	1 st January 2024	Receipts	Payments	Transfers	31 st December 2024
Legacy/donation for Digital Equipment	2224	0	-146	0	1763
The Guild	4924	1732	-5321	0	1335
Sunday School	4	0	0	0	4
Kirk Session Fund	15	0	0	0	15
Kirk Session Benevolent Fund	692	0	0	0	692
Donation	1000	0	0	0	1000
Flower Fund	972	815	-750	0	1037
Gift Fund	81	0	-75	0	6
Grant	948	0	0	0	948
Laptop refund	923	0	0	0	923
Insurance claim	0	1176	0	0	1176
Life and Work	0	0	-84	0	-84
3 rd party	88	688	-1471	0	-695
Total Restricted	11871	4411	-8162	0	8120

Total Unrestricted	54379	66889	-71510	0	49758
Total Restricted	11871	4411	-8162	0	8120
Total Funds	66250	71300	-79672	0	57878

Notes to the Accounts continued

Purposes of Designated Funds

Fabric Fund : The Trustees have set aside funds for extraordinary repairs and improvements of the Church property with normal repairs and maintenance being charged to the General Fund.

Christian Education Fund : The Trustees have set aside funds for the provision of Christian education for all ages.

Purposes of Restricted Funds

The Guild : This fund finances the activities of the Guild.

Sunday School : This fund finances Christian Education for children.

Kirk Session Fund : This fund is funded by voluntary donations from members of the Kirk Session and is used for presentations at the discretion of the Kirk Session.

Kirk Session Benevolent Fund : This is a discretionary fund administered by the Minister and a small committee.

Flower Fund: This fund was established to enable flowers to be purchased to enhance the Sanctuary during worship before being gifted to those deserving of them and is contributed to by members of the congregation.

Restricted donation : Donation to be used for digital equipment.

Legacy: It was a condition that the legacy should be used for enhancing worship.

Gift Fund : This fund, distinct from any another Fund, was created with donations from members of the Kirk Session and the Congregational Board to be administered by members of the Kirk Session and the Congregational Board and is restricted to be used to recognise significant life events.

Purposes of Endowment Funds

McGill Trust Fund : This was created by a legacy of £10,000 in 1999 from the late Alexander McGill. It is a condition of the legacy that the income from the invested amount should be used for purposes connected with the Church at the discretion of the Kirk Session. It is also a condition that the congregation may not have access to the capital of the fund, and that, should the congregation cease to function as an entity, the capital shall pass on to, and be held in trust by, the congregation of any Church of Scotland Parish Church which shall succeed the congregation, and the same conditions will apply to all or any succeeding congregations. These funds have been invested in the Church of Scotland Investors' Trust for income and, during 2024, the income received was £569.

Notes to the Accounts continued

3. Analysis of Donations

	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
WFO scheme	11882	0	11882	13478
Bankers Order Direct	26271	0	26271	23325
Ordinary Offerings – Open Plate	5178	0	5178	4871
Other Offerings and Donations	3929	0	3929	4438
Total	47260	0	47260	46112

4. Analysis of payments

Costs of Generating Funds

	Unrestricted 2024	Unrestricted 2023
Deposit for Fashion Show	500	0
Offering Envelopes	233	167
Gifts for children from Santa's Grotto	0	100
Total	733	267

Cumbernauld:Condorrat Parish Church of Scotland Scottish Charity No. SC011839

Notes to the Accounts continued

5. Charitable activities

	Unrestricted 2024	Restricted 2024	Total 2024	Total 2023
Giving to Grow allocation	25543	0	25543	23516
Presbytery dues	3590	0	3590	1537
Interim Moderator travel	0	0	0	127
Locum costs	13697	0	13697	6223
Locum travel	793	0	793	844
Pulpit Supply	500	0	500	1120
Pulpit Supply travel	29	0	29	106
Staffing costs	5144	0	5144	2755
Fabric, repairs and maintenance	5946	0	5946	32015
Heat and Light Church and Halls	8243	0	8243	7063
Insurance	2755	0	2755	2691
Copyright Licences	421	0	421	545
Printing, stationery and postage	1261	0	1261	1824
Manse costs	2391	0	2391	1986
Donations 3rd party	0	1471	1471	993
Life and Work	0	84	84	126
Christian Education	42	0	42	81
Digital and equipment	0	461	461	643
Refund to bank	350	0	350	40
Wreaths	72	0	72	68
Flowers	0	750	750	925
Guild	0	5321	5321	2157
Gift	0	75	75	58
Total	70777	8162	78939	87708

Notes to the Accounts continued

6. Giving to Grow

Giving to Grow Allocation includes the contribution to the National Stipend Fund mentioned in Note 7. Cumbernauld:Condorrat Parish Church paid its full allocation for 2024 of £25,543 after an allowance for Stipend Endowment Income and a Vacancy Allowance of £11,196.

7. 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 £31,642 and the maximum stipend (in the fifth and subsequent years of service) £38,884.

8. No Funds, other than stated in the Accounts, are held on behalf of Cumbernauld:Condorrat Parish Church.

Appendix

Donations to Third Parties disbursed during the year

£400 was donated from the proceeds from the Christmas Fayre 2023 to Cumbernauld and Kilsyth Care and the cheque was cashed in January 2024.

North Lanarkshire Women's Aid £363.18 (February).

Poppy Scotland £307.60 (November).

In addition, £400 was donated from the proceeds from the Christmas Fayre 2024 to Anam Alba (December).

The Retiral Offerings at services over Christmas in 2024 of £380.00 were disbursed to St. Andrew's Hospice in Airdrie in January 2025.

Cumbernauld:Condorrat Parish Church of Scotland
Scottish Charity No. SC011839

Budget 2025

Expenditure	2025 Budget	
Giving to Grow Allocation	£35,071.00	
Presbytery Dues	£1,550.00	
Interim Moderator travel	£200.00	
Pulpit Supply travel	£500.00	
Other Staffing Costs	£5,500.00	
Fabric Repairs and Maintenance	£6,000.00	
Fabric Fund	£2,500.00	
Heat and Light (Manse)	£2,500.00	
Heat and Light	£13,000.00	
Insurance (Buildings, Contents, Public Liability)	£3,000.00	
Christian Education Fund	Restricted	£100.00
Copyright Licence	£425.00	
Printing, Stationery and Postage	£1,500.00	
Miscellaneous Expenses - for example wreaths, flowers	£100.00	
Total	£71,946.00	

Cumbernauld:Condorrat Parish Church of Scotland

Scottish Charity Number SC011839

Income Forecast 2025

Source of Income	2025 Income Forecast	
	Unrestricted	Restricted
Funerals, Weddings, Baptisms	£400.00	£0.00
Fabric Envelopes	£0.00	£2,500.00
Fundraising	£6,000.00	£0.00
Interest on Investments	£2,200.00	£0.00
Rental of premises	£3,000.00	£0.00
Tea money	£1,000.00	£0.00
Donation boxes and individual donations	£2,000.00	£0.00
Flower Fund	£0.00	£1,000.00
Total	£14,600.00	£3,500.00
Total £18,100.00		

Amount to be found by the Congregation in 2025
= £71,946.00 - £18,100.00 = £53,846.00
meaning the amount to be found weekly is £1,036.