

**The Church of Scotland**

**St James Pollok Parish Church of Scotland : Glasgow**

**Year ended 31st December 2024**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**The Church of Scotland Congregation No: 161008**

**Scottish Charity Registration No: SC013313**

**Glasgow**  
**Reference and Administrative Information**

**Charity Name:** St James' Pollok Parish Church of Scotland : Glasgow

**Charity Registration Number:** SC013313

**Congregation Reference Number:** 161008

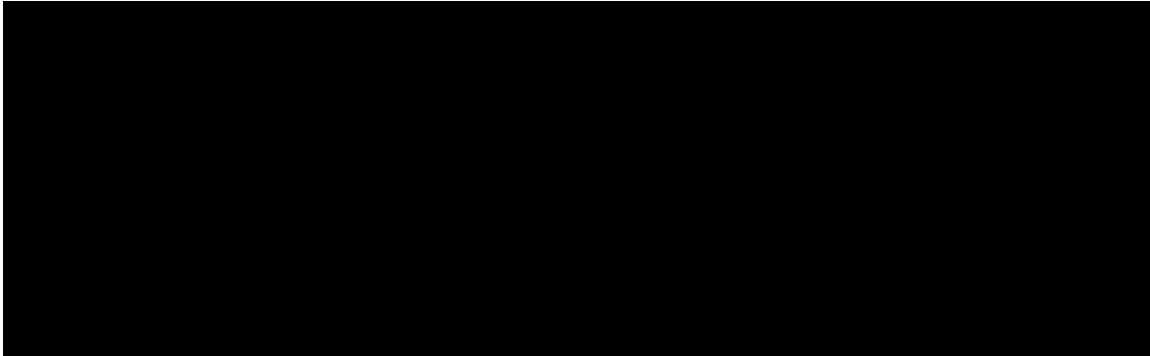
**Contact Address:**



**Trustees**



**Congregational Board      Kirk Session**



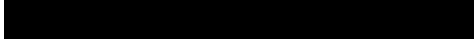
*Congregational Board includes all Congregational Board members and Session members*

**Principal Office - Bearers**

**Interim Moderators:**



**Student Locum Minister:**



**Session Clerk:**



**Clerk to the Congregational Board:**



**Treasurer:**



**Youth & Children's Ministry:** Vacant

**Independent Examiner**



**Bankers**

Bank of Scotland (Cardonald)

2210 Paisley Road West, Glasgow, G52 3SJ

**St James Pollok Parish Church of Scotland : Glasgow**  
**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 Model 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 the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. In a ministerial vacancy, Presbytery appoints an Interim Moderator who is also a Trustee. 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

### **Organisational Structure**

The Congregational Board is chaired by the minister and usually meets six times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

The Kirk Session usually meets six times a year and is responsible for spiritual affairs within the church.

### **Interim Moderator and Locum Minister**

██████████ served as our interim moderator in this year. The Interim Moderator will organise for a Locum Minister or pulpit supply or Sunday Worship. In the year, ██████████ served as our student Locum Minister until August 2024. The congregation are very appreciative of the pastoral support and encouragement we received from ██████████ and ██████████ ythe.

### **Presbytery Mission Plan**

Unfortunately, as part of the Presbytery Mission Plan, Presbytery of Glasgow have decided that our church building is to close in 2027. Presbytery made this decision without discussion with ourselves or the churches in our Parish Grouping.

As part of the Presbytery Mission Plan, St. James' is now part of the South West Parish Grouping. There are four other churches in the Parish Grouping, Cardonald, Hillington Park, St. Andrew & St. Nicholas and St. Christophers, Priesthill & Nitshill. The Presbytery Mission Plan includes 2.5 ministers and 0.5 Ministry Development Staff for these 5 congregations.

Within the Parish Grouping, St James' will still operate under the Model Deed of Constitution, with an Interim Moderator, Locum Minister, Kirk Ssession and Congregational Board.

The current plan is for Hillington Park and St. Christophers, Priesthill & Nitshill to form a Union. Thereafter the plan is to "link" St. James to that Union.

## **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.

**St James Pollok Parish Church of Scotland : Glasgow**  
**Trustees' Annual Report (cont.)**  
**Year ended 31 December 2024**

**Sunday Worship**

Sunday worship services are held at 11.00am. Communion is celebrated four times each year

Special services held during the year included Harvest, Remembrance, Maundy Thursday, Christmas Eve.

**Youth Activities**

**Weekdays** Boys Brigade and Girls Brigade held their regular meetings throughout the year. The Community Voice Youth choir continued to rehearse in the church buildings. The Little Angels, a community Toddlers Group meet each week in the Titwood Hall.

**Adult Activities**

**Weekdays** The Voice Community Choir hold a weekly rehearsal in church building.

**Saturday** Community Coffee Mornings were held regularly. In June we held a very popular community Afternoon Tea celebration. In December we held a very successful Christmas Afternoon Tea.

**Village Storytelling Centre - Limited Company by Guarantee :** Although no longer part of St James' one of our Elders is still a Director of The Village Storytelling Centre. The Village ran a Summer Festival in 2024 and as part of that Festival, a community event was held at St. James'.

**Community Involvement :** One of our Elders is a Director of Glasgow South West Transport.

**Achievements & Performances**

At the end of the year, we had 89 members on our communion roll and 20 adherents. During the year, the Interim Moderators and Locum Ministers conducted 4 funerals, 2 weddings and 7 Baptisms.

The average attendance at Sunday worship was 46 in 2024, and we appreciate the on-going support and commitment of our faithful congregation.

Throughout the year, 55 young people were involved in the life of the Church.

Young people of other faiths and nationalities were warmly welcomed to our Boys Brigade and Girls Brigade.

**Community Involvement**

Local families were given support from our Ministers and Elders. Elders and church members are active in local community groups within Greater Pollok Area.

**The Community Voice Youth and Adult Choir** rehearse at St James

**Cocaine Anon** use St James' as a weekly meeting place.

The Congregation weekly collect food for **SWAMP/Pollok Pantry Food Bank** as well as Fundraising Donations

Our Student Locum Minister maintained the connection St James' has with the **local primary school Crookston Castle and the local nursery school, Lyoncross Nursery.**

**St James Pollok Parish Church of Scotland : Glasgow**  
**Trustees' Annual Report (cont.)**  
**Year ended 31 December 2024**

**Review of Financial Statements**

***Congregation's General Fund***

**General Fund Income** from offerings and donations decreased by 11.23% at £23007 compared with 2023 (£25919). The 'Hire of Hall' has decreased this year by 25.99% to £4,160 compared with 2023 (£5,621) . Also Fund Raising decreased by 42.83% to £2,398.78 compared to £4,196 in 2023 and donations from Baptisms, Funeral and Weddings decreased by 49.6% to £630 compared to £1250 in 2023

Members and friends should note that £4,985 was claimed from HMRC on Gift Aid offerings/donations which is a increase of 71.18% on 2023 (£2,912) due to a late claim for 2023 now received in 2024. ***Many in the congregation use the Gift Aid tax method of giving and I would encourage more people to consider giving by this method.***

**General Fund E,xpenses** of £40,656 increased by 2.2% on last year (£39,777 for 2023). It should be noted that £3,000 of this total was transferred to Fabric Fund to help with yearly maintenance. The biggest expense was for Gas & Electricity of £9,758 (which was an increase of 55.35% on 2023) then Locum at £8118(Jan - Aug24) and then Insurance of £6599 and Giving to Grow Contribution ( previously Ministries & Mission Contribution) of £4,602 which was greatly reduced by Church ofScotland

**Fabric Accounts**

**Fabric Fund:** Biggest expenses were for AFS Electrical work deemed urgent costing £3,074 ( it should be noted that there is still an outstanding invoice to be received for 2024) and Garden Maintenance cost £,1875. So £3000 was transferred from General Fund to help towards these costs.

## **St James Pollok Parish Church of Scotland : Glasgow**

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

**Year ended 31 December 2024**

**The Future :** The trustees would like to have some money in reserve, but due to Presbytery 's decision to close our church building in 2027, unsure if we will now be allocated a Locum and Youth /Children's Worker. Our General Fund balance would then need to be used for this purpose.

#### **Legacy**

The Bequests were granted on the basis that the money would be used for the good of St James' Church and the congregation. In keeping with this, these funds will be retained and used for any emergency expenditure (fabric or general) that arise. There was no requirement to use these funds in 2024. A small residue amount of £133 as final part was received via Maureen Macbrayne's lawyers

**Sale of Manse** in 2021 has resulted in £297,762 being invested with Church of Scotland Deposit Fund **(As shown in the appendix).**

#### **Reserves Policy**

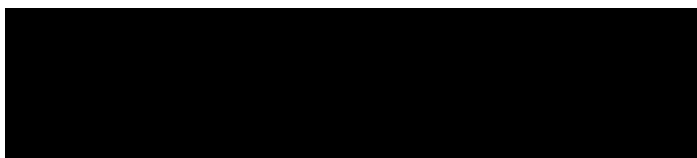
The charity trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the church held unrestricted funds of £75,905 of which £63,516 had been designated for various purposes as detailed in note 2 of the accounts. The remaining balance of £12,389 is held in the General Fund and represents about three months expenditure.

The church also held £1,662 of restricted funds which have been provided for the purposes specified in Note 2.

#### **Statement of Trustees' Responsibilities**

The members of the Kirk Session / 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 / 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) Regulations 2006 (as amended) and the regulations Anent Congregational Finance approved 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 the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf by:



**Date .....** 5/Mar/2025

# **St James Pollok Parish Church of Scotland : Glasgow**

## **Independent Examiner's Report to the Trustees of St James Pollok Parish Church of Scotland**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 7 to 12

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 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.

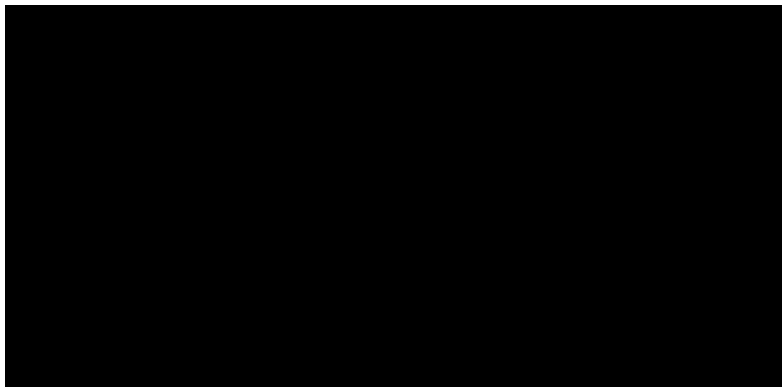
### **Basis of independent examiner's statement**

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

### **Independent examiner's statement**

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulation 9 (as amended) have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**St James Pollok Parish Church of Scotland : Glasgow**  
**Receipts and Payments Account**  
**Year ended 31 December 2024**

		<b>Unrestricted Funds 2024 £</b>	<b>Restricted Funds 2024 £</b>	<b>Total 2024 £</b>	<b>Total 2023 £</b>
<b>Receipts</b>					
Donations	3	28,023	118	28,140	29,746
Legacies		133	-	133	39,539
Activities for Generating Funds		3,758	551	4,309	4,196
Rental and use of premises		4,160	-	4,160	5,621
Organisation Contributions		550	-	550	450
Weddings & Funerals & Baptisms		630	-	630	1,250
Bank & Deposit interest		625	3	628	438
<b>Total Receipts</b>		<u>37,878</u>	<u>671</u>	<u>38,550</u>	<u>81,240</u>
<b>Payments</b>	4				
Costs of generating funds		75	-	75	88
Charitable activities		44,818	84	44,902	41,350
Governance costs		200		200	175
<b>Total Payments</b>		<u>45,093</u>	<u>84</u>	<u>45,177</u>	<u>41,613</u>
<b>Excess of Receipts over Payments for the year before transfers</b>		(7,215)	587	(6,628)	39,627
<b>Transfers</b>		494	(494)	-	-
<b>Excess of Receipts over Payments for the year</b>		<u>(6,721)</u>	<u>93</u>	<u>(6,628)</u>	<u>39,627</u>

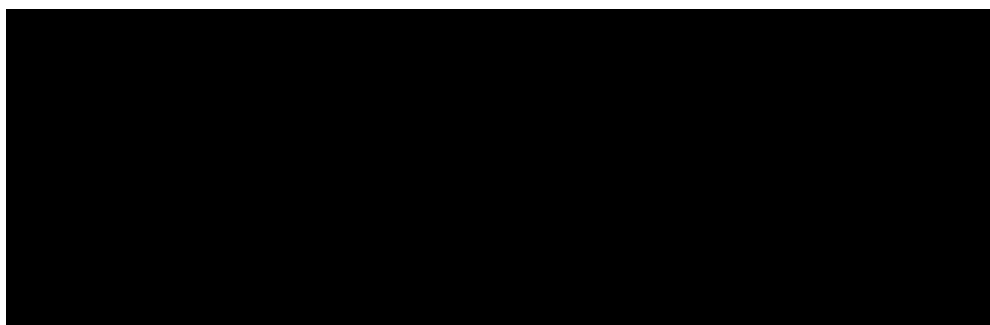


**St James Pollok Parish Church of Scotland : Glasgow**  
**Statement of Balances**  
**At 31 December 2024**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Note				
<b>Bank &amp; Deposit Balances</b>				
Bank & deposit balances brought forward	82,626	1,569	84,195	44,568
<b>Movement in year:</b>				
Excess of Receipts over Payments for the year	(6,721)	93	(6,628)	39,626
<b>Bank &amp; deposit balances carried forward</b>	<b>75,905</b>	<b>1,662</b>	<b>77,567</b>	<b>84,194</b>
<b>Assets</b>				
Gift Aid Receivable	-	-	-	-
<b>Liabilities</b>				
Ministry & Mission	-	-	-	-

The accounts were approved by the Kirk Session and Financial Board on 5/Mar/2025

For and on behalf of the Kirk Session and Financial Board



# St James Pollok Parish Church of Scotland : Glasgow

## Notes to the Accounts Year ended 31 December 2024

### 1. Trustee Remuneration and Related Party Transactions

From General Fund, [REDACTED], whose wife is a member of the Kirk Session, received £1,200 for his services as church officer, [REDACTED], a Congregational Board member, received £1,560 as church cleaner. The interim Moderator received £27 in travel expenses. From Fabric Fund, [REDACTED] received £1,875.00 for his company H Mitchell Garden for Gardening Work .

### 2. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Expenditure £	Transfers	At 31st Dec 2024 £
<b>Unrestricted funds</b>					
<b>General Fund</b>	17,313	35,731	(37,656)	(3,000)	12,389
<b>Designated Funds</b>					
Fabric Fund	8,361	2,012	(7,437)	3,494	6,429
Fabric Investment Fund	885	-	-	-	885
Organ Fund	1,694	2	-	-	1,696
Legacy Fund (*)	54,373	133	-	-	54,506
	65,313	2,147	(7,437)	3,494	63,516
<b>Total Unrestricted Funds</b>	<b>82,626</b>	<b>37,878</b>	<b>(45,093)</b>	<b>494</b>	<b>75,905</b>
<b>Restricted funds</b>					
Tea Fund	-	551	(57)	(494)	-
Miss Fits Fund	217	-	-	-	217
Sunday School Fund	270	-	(27)	-	243
Benevolent Fund	748	120	-	-	868
Mission Fund	334	-	-	-	334
<b>Total Restricted Funds</b>	<b>1,569</b>	<b>671</b>	<b>(84)</b>	<b>(494)</b>	<b>1,662</b>
<b>Total funds</b>	<b>84194</b>	<b>84,195</b>	<b>38,550</b>	<b>(45,177)</b>	<b>-</b>
					<b>77,567</b>

\* Included in Legacy Fund balance is £12,000 which was invested with Church of Scotland Investors Trust as a Deposit Fund. It is repayable on demand.

# St James Pollok Parish Church of Scotland : Glasgow

## Notes to the Accounts (continued) Year ended 31 December 2024

### Purposes of Designated Funds

**Fabric Fund:** The Trustees have set aside funds for the maintenance of the Church property

**Fabric Investment Fund:** The Trustees have set aside funds to essential work

**Organ Fund :** The Trustees have set aside funds for organ renewal and maintenance

**Legacy Fund :** The Bequests were granted on the basis that the money would be used for the good of St James Church and the congregation. In keeping with this, these funds will be retained and used for any emergency expenditure ( Fabric or General) that arise. There was no requirement to use these funds in 2024.

### Purpose of Restricted Funds

Tea Fund :- Fund for Sunday tea/coffee and purchase of crockery etc

Miss fits :The Trustees have set aside funds for use by the Miss-Fits (Keep Fit Class)

Sunday School :The Trustees have set aside funds for use by the Sunday School

Benevolent Fund : This fund is for Parish needs as determined by the minister

Mission Fund : This fund is used to provide outreach mission to the local community

### 3. Analysis of Income

	Unrestricted	Restricted	Total	Total
	2024	2024	2024	2023
Unrestricted funds	£	£	£	£
WFO Scheme (non Gift Aid)	8,125		8,125	11,425
Gift Aid Donations	11,421		11,421	11,015
Tax Recovered on Gift Aid Donations	4,985		4,985	2,912
Ordinary Offerings (Open Plate)	2,834		2,834	2,199
Other Offerings, Donations etc	658	118	776	2,196
	<u>28,023</u>	<u>118</u>	<u>28,140</u>	<u>29,747</u>

### 4. Analysis of Payments

	Unrestricted	Restricted	Total	Total
	2024	2023	2024	2023
Costs of generating funds	£	£	£	£
Offering envelopes	75		75	88
	<u>75</u>	<u>-</u>	<u>75</u>	<u>88</u>

# St James Pollok Parish Church of Scotland : Glasgow

## Notes to the Accounts (continued) Year ended 31 December 2024

### 4. Analysis of Payments (continued)

	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	Total 2023 £
<b>Charitable activities</b>				
Giving to Grow Contribution paid	4,602		4,602	6,674
Locum	8,118		8,118	6,829
Presbytery dues	1,426		1,426	562
Minister's travel expenses	-		-	-
Minister's phone expenses	-		-	-
Locum/Pulpit Supply/Interim Moderator Travel	385		385	762
Youth and Children's Ministry Leader Telephone Internet	-		-	46
Fabric repairs & maintenance	7,437		7,437	6,604
Heat and light	9,758		9,758	6,281
Insurance	6,599		6,599	6,164
Printing, stationery and postage	32		32	23
church officers/cleaners/ pulpit supply	6,070		6,070	5,520
cleaning materials	75		75	193
Donations	-		-	200
Outings			-	-
Pest Control			-	-
Misc.	316	84	400	1,494
	<u>44,818</u>	<u>84</u>	<u>44,902</u>	<u>41,352</u>
<b>Governance costs</b>				
Independent examiner's fees	200	-	200	175
	<u>200</u>	<u>-</u>	<u>200</u>	<u>175</u>

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

### 6. Collections for Third Parties

	2024	2023 £
British Heart Foundation	414	0
Christian Aid- 2023 for Turkey & Syria Eathquake Appeal	0	319
Erskine Hospital	115	418
Glasgow City Mission (Harvest)	152	-
Glasgow Street Pastors	-	164
Lodging House Mission (Harvest)	-	82
Prince & Princess of Wales Hospice	165	200
SWAMP- Pollok Pantry (Harvest)	152	82
Unicef - Jars of Grace	110	264
	<u>1,108</u>	<u>1,529</u>

St James Pollok Parish Church of Scotland  
Year Ended 31 December 2024  
APPENDIX

**FUNDS HELD ON BEHALF OF THE CONGREGATION**

**BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31 December at cost	<u>297,762.15</u>	<u>297,762.15</u>
Market Value of Balances at 31 December	<u>297,762.15</u>	<u>297,762.15</u>
<b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December	<u>25,748.93</u>	<u>11,061.57</u>
<b><u>TEMPORARY ACCOUNT</u></b>		
Credit Balance at 31 December	<u>-</u>	<u></u>
<b><u>Consolidated Fabric Fund</u></b>		
Credit Balance at 31 December - Sale of Manse	<u>297,762.15</u>	<u>297,762.15</u>