

Helensburgh United Reformed Church
Regd. Scottish Charity SC014017

Fabric: Account No 10306160

Cheque facilities at Virgin Bank. Dedicated account for all Fabric Funding

Three signatories:

[REDACTED]; either to sign, but,
for invoices greater than £5,000.00, any two signatories are required.

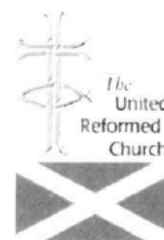
Note: Any one BACS payment is limited to £500.00 and to two payments within each 24 hours

FABRIC: [REDACTED]		
2023	Credits	2024
£12,945.04	Balance Carried Forward	£15,659.47
£9,250.00	Mast Rental	£9,250.00
	Transfer from General Account	
£22,195.04		£24,909.47
	Debits	
£3,723.95	External Maintenance	£332.89
£2,227.69	Internal Maintenance	£2,369.25
£413.15	Domestic / Sanitising / PPE Equipment	£501.41
£170.78	Miscellaneous	£2,143.16
£6,535.57		£5,346.71
15,659.47	Balance Carried Forward To 2025	19,562.76

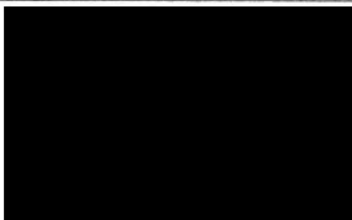
Maintenance: See copy of Fabric Account for breakdown of maintenance items

Helensburgh United Reformed Church 13E06
 35 West Princess Street, Helensburgh G84 8TF
 Registered. Scottish Charity SC 014017

The National Synod of Scotland
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Statement of Account Balances as of 31st December 2024

2023		2024	
£40,415.97	Current Account	£43,612.12	 St James Place Wealth Management Vestry safe
£15,659.47	Fabric Account	£19,562.76	
£25,081.00	Agnes Pithie Memorial Fund	£25,815.75 As of 18 th March 2025	
£150.00	Cash in Hand	£150.00	
£81,306.44	Gross Funds Available	£89,140.63	
	Liabilities		
£12,000.00	Agnes Pithie Capital	£12,000.00	
£32.00	Benevolence – C for Life		
£16,000.00	Helensburgh URC Reserves	£16,000.00	
£28,032.00		£28,000.00	
£53,274.44	Net Funds Available	£61,140.63	

This is to certify that the related statements of accounts were approved
 by a Meeting of the Trustees on: Date: 4th April 2025

Signed: 

Church Secretary(s)

On behalf of the Trustees of Helensburgh United Reformed Church

Helensburgh United Reformed Church 13E06

Registered: Scottish Charity - SC 014017

Summary of Benevolence for 2024

2023	Income (£)	2024	2023	Expenditure (£)	2024
	Congregational Donations			Congregational Donations	
£559.00	Commitment for Life	£637.00	£387.00	Commitment for Life	£637.00
			£262.00	Turkey / Syria Earth Quake	
			£45.00	Hel & Lomond Food Bank	
			£100.00	Sea Farers Mission	
£387.00	Other		£569.00		
£946.00	Totals	£637.00	£1,363.00	Totals	£637.00

APPENDIX 3



Independent examiner's report on the accounts

v2

Report to the trustees/members of
Scottish Charity Regulator

Charity name

Helensburgh United Reformed Church

Registered charity number

SC 014017

On the accounts of the charity for the period

Period start date

Day 1 Month January Year 2024

to

Period end date

Day 31 Month December Year 2024

Set out on pages

(remember to include the page numbers of additional sheets)

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) 2005 Act 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

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

Independent examiner's statement

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]

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, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Name:

Date: 1-5-25

Relevant professional qualification(s) or body (if any):

Address:

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

Helensburgh United Reformed Church
Registered Scottish Charity: SC 014017

Grade B Listed Building - 34829

Copies of the

Trustees Annual Report and Accounts for year ending

31st December 2024

Enclosures:

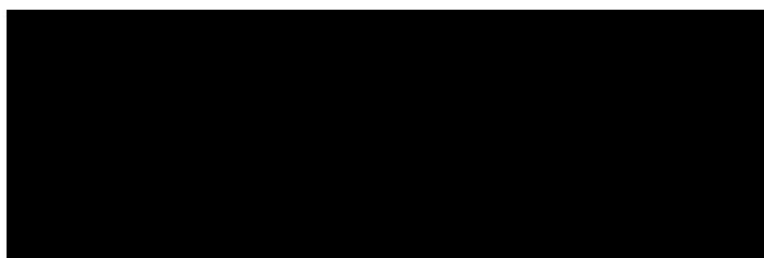
Trustees Annual Report
Notes to the Accounts
Abstract of Current Account
Agnes Pithie Memorial Fund
Fabric Account
Statement of Balances
Summary of Benevolence
Independent Examiners report

Church Minister:

Church Secretary(s):

Church Treasurer:

Independent Examiner:



Helensburgh United Reformed Church

35 West Princes Street
Helensburgh
G84 8TF

Registered Scottish Charity - SC 014017

Trustees Annual Report and Accounts for Year ending 31st December 2024

Current Trustees:

Recruitment and appointment of trustees:

All Trustees were reappointed at the annual General Meeting (AGM) which was held on 7th May 2024

Governing Document:

The church is part of the United Reformed Church and functions in accordance with the Basis of Union and the Plan for Partnership in Ministerial remuneration

Charitable Purpose:

The church exists primarily for the advancement of the Christian faith. Our Mission Statement clarifies that purpose as being, to Worship God, to care for each other and to serve the community

Activities and Achievements:

2024 has proven to be another difficult year due to the increased cost of living which has impacted on all our lives and continues to do so.

Supported by our Elders, especially our Church Secretaries, the Worship Group and visiting Ministers; we have been able to participate in our Sunday morning face to face acts of worship.

As we enter a new phase in the life of our Church, we hope to see it grow and progress, with our services enhanced through the purchase of a new organ and audio system. We are able to offer our Sanctuary and church hall to local community groups for use, related to well-being, exercise and fund raising events.

Our thanks go out to all members of our Church, whose generosity and support, yet again, has enabled us to retain financial stability and safeguarding the future of our Church.

Trustee's remuneration and expenses:

No remuneration(s) were paid.

Financial Reserves / Liabilities:

As expected, increases in the cost of living continues to impact on the well-being of our congregation and the running costs of our Church. But, as previously mentioned, thanks to our congregation, their financial generosity and continued support has enabled our income to exceed our expenditure by £250.00 per month, a great achievement.

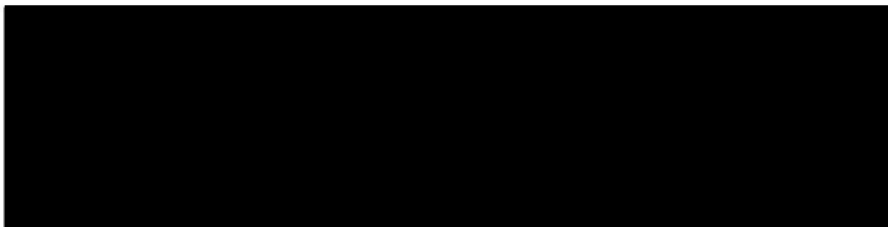
See: Notes to the accounts

Conclusion:

At present we are financially sound and as treasurer I am confident that this will be retained throughout 2025.

Under the leadership of our Elders / Trustees, we thank you for your continued support and are confident that with the positive attitude shown by all, our Church will continue the advancement of the Christian Faith in fulfilment of our Mission Statement.

Approved by the Trustees at their meeting held on 17th March 2025 and signed on their behalf:



Helensburgh United reformed Church
Registered: Scottish Charity SC 01417
Notes to the Accounts for 2024

Financial Update:

As expected, increases in the cost of living continues to impact on the well being of our congregation and the running costs of our Church. But, thanks to you, our congregation, your continued support and financial generosity has enabled our income to exceed expenditure by £250.00 per month, a great change around from 2023.

Current Account:

Copy of 'Abstract of the Current Account' for 2024 enclosed.

This account is used to finance day-to-day running expenses of the church.

Balance carried forward from 2024 to 2025 is **£43,612.12**, an increase of £3,196.15 from 2023 / 2024, a healthy balance and a reassuring position to be in.

Fabric Account:

Copy of 'Fabric Account' for 2024 enclosed.

This account is used to finance all fabric maintenance, repair and special projects funding.

Balance carried forward from 2024 to 2025 is **£19,562.76**

Note:

Three signatories are required for both accounts; [REDACTED] [REDACTED] [REDACTED] [REDACTED] [REDACTED]
[REDACTED] Any 'one' can sign individual cheques. But, two signatories are required for cheques greater than £5,000.00.

With the introduction of many firms and organisations requiring payment by 'bank transfer', single signature is not now perceived to be a security issue.

Agnes Pithie Memorial Fund – Restricted Funds:

Copy of 'Agnes Pithie Memorial Fund Account' for 2024 is yet to be received, therefore, we are working to the bonuses as of 31st December 2023.

As of 31st December 2023 the value of the fund was £25,081.00.00 giving bonuses of £13,081.00.

Benevolence:

Summary of Benevolences for 2024 enclosed.

Trustees Remuneration:

No such remuneration was paid out in 2024

Trustees Expenses:

No such expenses were made.

Other Information:

In addition to funds shown on the Statement of Balances, enclosed, it should be noted that our Church owns the Church buildings and halls whilst acts of worship are taking place in these premises. It is the intention of the Treasurer to ensure reserves of **£16,000** are taken forward to the General Account at the commencement of each financial year. This amount is equal to approximately three months running costs of our church.

Notes:

Hall Let revenue; an increased let income of £1,000.00 over 2023

The combined cost for Gas and Electricity during 2024 was £11,180.00, but, we received a refund of £2,481.00 (Gas usage overcharge) resulting in an increase of £967.00.00 over 2023.

Abstract of Current Account for Year Ending 31 December 2024

2023	2023	INCOME	2024	2024
	£41,612.03	Bank Balance Carried Forward (CF)		£40,415.97
		Offerings		
£15,608.00		F.W.O	£17,845.00	
£7,352.00		Open Plate	£7,201.00	
		Levy		
£2,965.00		Levy / Special Donations	£380.00	
	£25,925.00			£25,426.00
£17,235.81		HMRC – Gift Aid Claim & Refund	£8,871.93	
	£17,235.81			£8,871.93
£7,302.75		Hall / Room Lets	£7,382.50	
£2,475.00		Lunch Club	£3,605.50	
	£9,777.75			£10,988.00
		Benevolence		
£559.00		Commitment for Life	£637.00	
£387.00		Other Benevolence		
	£946.00			£637.00
		Fund Raising		
£690.00		Coffee Morning's	£125.00	
£255.00		Cream / Jubilee Tea's		
£329.00		Christmas Fayre	£310.00	
£1,290.00		Mid Day Music Concerts	£1,462.00	
£107.00		Burn's Night		
		Other		
£361.00			£48.00	
	£3,032.00			£1,945.00
		Joint Pastorate / North Cluster		
	£8,315.46	Repayments		
		Sundries		
	£9,250.00	Mast rental		£9,250.00
		Transfers		
		Mast Rental		
		Ex Fabric Account / Agnes Pithie Acc		
		Contra		
	£74,482.02	Gross Credits		£57,117.93
	-£1,196.06	Net Credits		£3,196.15
	£116,094.05	Gross Credits & Balance CF		£97,533.90

Abstract of Current Account for Year Ending 31 December 2024

2023	2023	EXPENDITURE	2024	2024
	£13,200.00	Ministry M&M (Trust)		£13,200.00
£1,517.35		Fixed Car & Housing Allowance		
		Housing Allowance N/C Cluster		
£5,910.64		Ministers Expenses & NI		
		Ministers Accommodation - N/C Cluster		
£973.22		Council Tax		
		Home Insurance		
	£8,401.21			£0.00
		Wages		
		Organist	£3,400.00	
		Church Cleaners	£5,476.50	
	£8,068.22			£8,876.50
	£6,689.88	Church Insurance (Integra Claims)		£8,092.88
		Utilities		
£4,824.26		Gas (see notes to the accounts)	£7,458.67	
£2,888.08		Electricity	£3,721.74	
	£7,712.34			£11,180.41
	£700.93	Internet / Phone (Focus Group)		£867.88
	£105.00	Advertising /Printing		£352.79
		Church / Pulpit Supply		
		Chubb Fire / Security	£86.48	
		CCLI Licence	£189.72	
£13,068.00		DH Midi Organ / Synod Meet	£290.00	
£495.00		Retiring – Visiting Minister(s)	£120.00	
		Piano Tuning	£140.00	
£154.20		Stationary	£239.22	
£1,098.31		Miscellaneous	£398.90	
	£14,815.51			£1,464.32
		Benevolences:		
£527.00		Commitment for Life	£637.00	
£407.00		Other		
	£934.00			£637.00
		Transfers:		
£9,250.00		To Fabric Account - Mast Rental	£9,250.00	
£5,800.99		HMRC Repayment		
	£15,050.99			£9,250.00
	£75,678.08	Gross Debits		£53,921.78
		Bank Balance Carried Forward		
£40,415.97		2024	2025	£43,612.12

Helensburgh United Reformed Church
Registered: Scottish Charity SC014017

Agnes Pithie Trustee Bond: [REDACTED]

Bequest in 1988 of £12,00.00, interest available with effect from 1991.
Capital to be preserved in perpetuity

Terms of bequest: Interest to be used for "Maintenance of the Ministry
and to help the Elderly poor of the Church".

The £12.00.00 was invested in a Trustee Bond of Ethical Funds through St James Wealth
Management, with effect from 31 October 2011

Trustees: [REDACTED]

Agnes Pithie Memorial Bond (Investment Bond)		
	Total Invested £12,000.00	
	Withdrawals £1,200.00	
31 st December 2023 (1 st January 2024)	Current Encashment Value as at	18 th March 2025
£25,081.00		£25,815.75
	Current Unit Value	
£25,081.00	31.12.2023 18.03.2025	£25,815.75
£13,081.00	Bonuses (Unrestricted)	£13,815.75