

The Church of Scotland

Loanhead & Bilston Parish Church

Congregational Accounts

For The Year Ending 31 December 2024

Congregation No: 030262

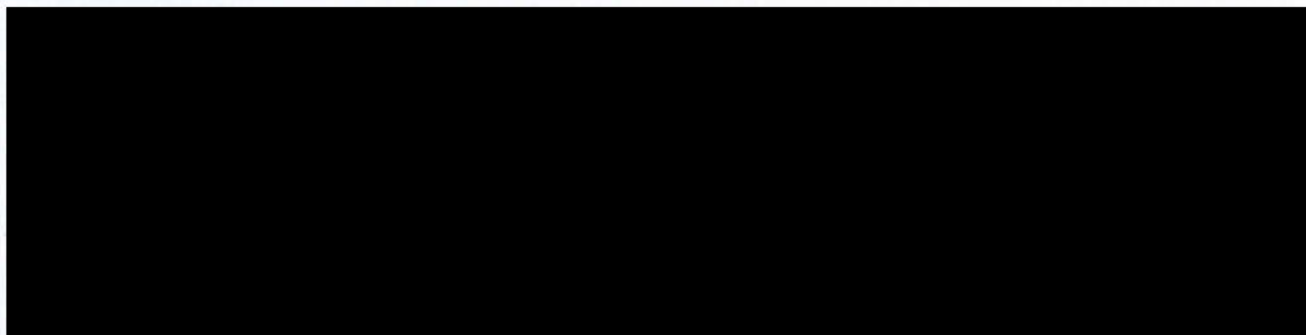
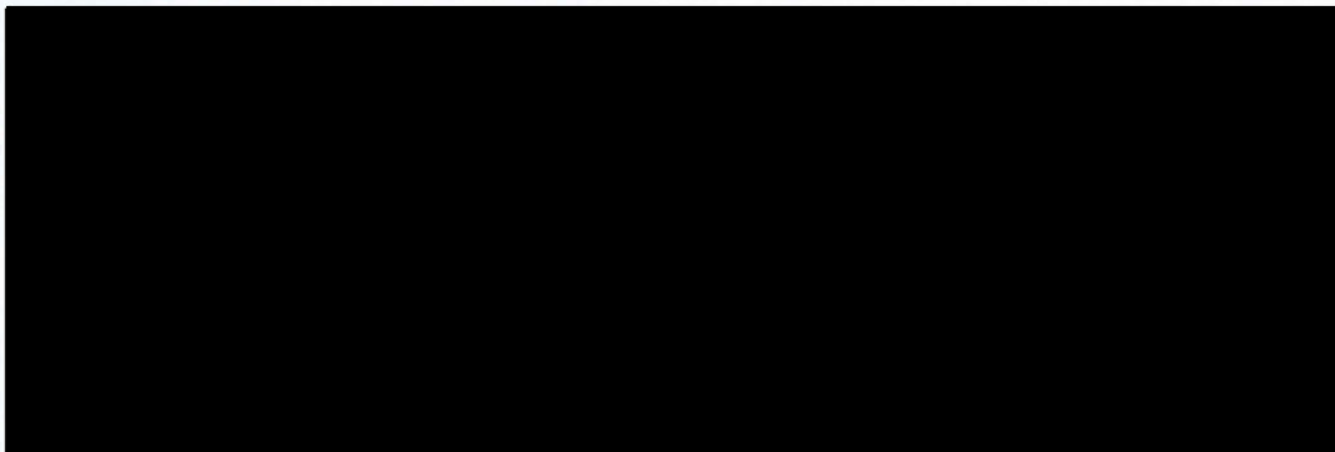
Registered Charity No: SC014420

Loanhead and Bilston Parish Church
Congregational Accounts for the Year ending 31 December 2024

Reference and Administrative Information

Charity Name:	Loanhead and Bilston Parish Church (Church of Scotland)
Charity Registration Number:	SC014420
Contact Address:	Loanhead Parish Church, 118 The Loan, Loanhead, EH20 9AJ

Trustees Information



Trustees' Annual Report

Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk Session 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.

Organisational Structure

The Kirk Session which meets four times a year is responsible for all matters within the church, with specific areas of work and responsibility tasked to Workgroups.

Bilston Mission Church has a local leadership team and are delegated responsibility for the work within the Bilston area.

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.

Public worship is held at 10.30 a.m. on Sunday mornings at Loanhead and at 11.30 a.m. at Bilston Mission Church. The service at Loanhead is also available online.

A Junior Church for Primary school aged children meets on Sunday mornings at Loanhead, and a Creche is available for babies and younger children during Sunday services. Chaplaincy input is provided to Paradykes, Loanhead and Bilston Primary Schools. Youth Outreach takes place on a Friday evening at Loanhead and a Sports Activity outreach week for Primary school aged youngsters is run in the summer. The church also supports local uniformed youth organisations (Boys' Brigade and Guiding) by providing accommodation and practical support both at Loanhead and Bilston.

Social events are organised throughout the year, alongside Fund Raising Events to raise money for church work and work by charities overseas. A regular opportunity to meet for Tea & Chat is held on Friday mornings in the church halls at Loanhead, with a similar event on Tuesday mornings at Bilston.

Loanhead has a Pastoral Care team who provide support for those who are ill or bereaved and a Community Outreach group is in place to enable support within the local community. Similar support is provided at Bilston.

Small groups of up to 8 people meet regularly for bible study, discussion and to explore ways to extend the work and witness of members. There are Guild groups meeting monthly at both Loanhead and Bilston with varied programmes. A MUMCo Group meets on a fortnightly basis on Monday mornings and there is also a new evening MUMCo group. An Alpha group meets on Thursday evenings.

Support is given to work in Rwanda and to work in Kenya through Project Stedfast.

Achievements and Performances

The union between Loanhead and Bilston has allowed work and worship in both villages to continue, alongside a parish grouping with Roslin Church.

Around 85 attend worship weekly at Loanhead, with a mix of ages, including an average of 12 children and teenagers who take part in the children's activities. This is slightly more than the previous year. Around 8 -15 people attend each week at Bilston Mission Church, which is less than the previous year. There are a further 20 to 25 views of the online service.

Assemblies and work with classes in the three primary schools – Paradykes, Loanhead and Bilston – has continued but has been very limited in 2024. The summer sports camp had over 50 children attending and the group for teenagers on Friday evenings has around 15-20 children.

The numbers involved in regular small groups has grown, with around 25 involved, the Guild at Loanhead has met monthly with around 15 members at each meeting, the Guild at Bilston meets monthly with around 10 members. Uniformed youth organisations have over 100 young people involved. The morning MUMCo group meets fortnightly, and in 2024 had up to 10 mums meeting each session, an increase on the previous year. The new MUMCo evening group has 2 – 6 mums meeting fortnightly.

At Loanhead, the Community Outreach Group is active in providing support to families and individuals in different ways. As part of this, in December, Christmas gifts were distributed to 60 local families. Church members helped with donations for this, with significant support from the wider community and local schools. Food and gifts were also made available to Kilbreck House. Similar support was given to families and individuals at Bilston.

The Pastoral Care group at Loanhead continues to support housebound and elderly and ensures that the church provides flowers at times of bereavement – as well as family celebrations. A number of afternoon tea events were organised, along with a larger Christmas event for those over 70, with youngsters from Paradykes School providing the entertainment. At Bilston, flowers are distributed weekly.

For Remembrance a Garden was created in the church grounds at Loanhead to allow people to place crosses. This was well supported and appreciated by the community.

The links to support the work of local churches, groups and families in Rwanda continue.

Financial Review

Direct comparisons with 2023 are difficult as the figures for that year in the accounts contain only the 4 months of income and expenditure from Bilston following the union in September 2023.

The principal source of income for the general work is weekly offerings and standing orders paid directly to the bank by members along with donations. Income from these sources remained the same as 2023. Income from fund raising for general purposes was £5,880 – an increase from 2023. Income from hall rent at £9,211 was commensurate with 2023.

Expenditure on most items increased slightly, with the exception of heating and lighting where there was a large increase. A direct comparison in the accounts isn't possible as a very late invoice of £1,500 for 2023 was paid in 2024 and the figure for 2023 only has 3 months of expenditure at Bilston. However the increase was over 35% on top of an increase in 2023.

The deficit for the year on unrestricted funds was £17,035. A major roof repair was completed at a cost of £12,800 which accounts for most of this deficit.

A Stewardship Campaign was held in November 2024, which included making members aware of the financial needs of the congregation and encouraging members to increase their giving.

Reserves Policy

It is the Trustees' policy to hold reserves of four to six months' expenditure excluding designated funds. At the year end the church held unrestricted cash funds of £59,512 (2023: £76,547) This represents six months of expenditure.

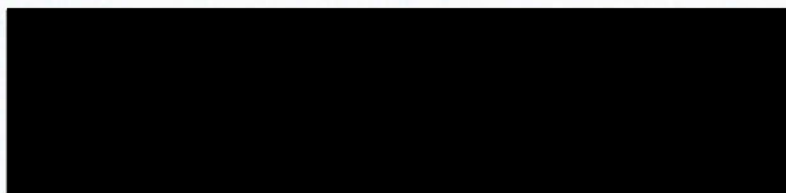
£40,977 of this is held for Loanhead (2023: £57,639) which is five months of expenditure for Loanhead based on 2024 expenditure.

£18,535 is held for Bilston Mission Church (2023: £18,909) which is fifteen months of expenditure for Bilston based on 2024 expenditure.

Statement of Trustees' Responsibilities

The members of the Kirk Session 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 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 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. 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,



Independent Examiner's Report

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's 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 in 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 8 of the 2006 Accounts Regulations (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

Loanhead & Bilston Parish Church
Receipts and Payments Account
For The Year Ending 31 December 2024

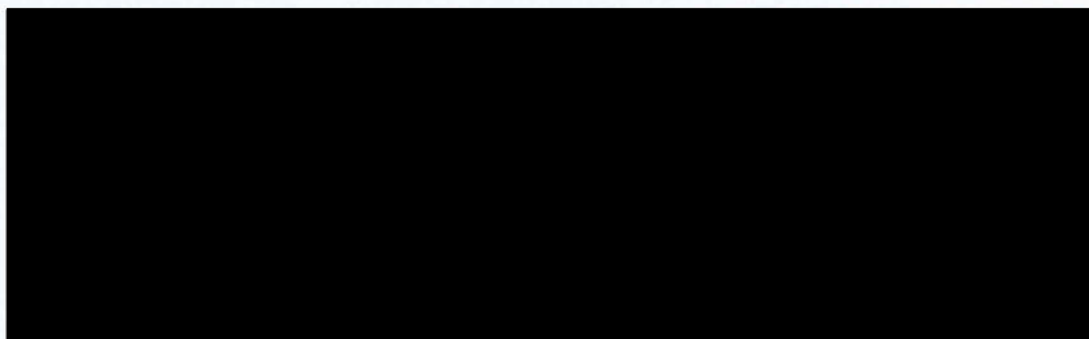
		Unrestricted	Restricted		
	Note	Funds 2024 £	Funds 2024 £	Total 2024 £	Total 2023 £
Receipts					
Donations	5	70,421	16,677	87,098	75,225
Gift Aid		14,908	2,806	17,714	15,729
Investment Interest		-	49	49	-
Hall lets		9,511	-	9,511	9,576
Fund Raising		8,816	2,391	11,207	9,052
Transfer Bilston Parish Church		-	-	-	19,641
Total Receipts	4	103,655	21,923	125,579	129,223
		-	-		
Payments					
Charitable Activities	7	118,371	16,469	134,841	110,838
Costs of Generating Funds	6	2,026	124	2,150	1,777
Donations to outside charities		293	1,675	1,968	4,612
Total Payments	4	120,691	18,268	138,959	117,227
Surplus / (deficit)		(17,035)	3,655	(13,380)	11,997

Loanhead & Bilston Parish Church
Statement of Balances
For The Year Ending 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Bank and Deposit Balances						
Bank & Deposit Balances b/f (including transfers)	2,3,4	76,547	8,505	-	85,053	73,056
Transfer from Bilston Parish Church		-			-	19,641
Surplus / (deficit)		(17,035)	3,655	-	(13,380)	(7,644)
Movement in year:						
	2,3,4	<u>59,512</u>	<u>12,160</u>	<u>-</u>	<u>71,672</u>	85,053
Bank & Deposit Balances carried forward						
	3	5,072			5,072	
Investments at market value (Investments cost £3,400 – see note 3)						
None						
Assets						
None						
Liabilities						
None						

The accounts were approved by the Kirk Session on 12th March 2025

For and on behalf of the Kirk Session



Loanhead & Bilston Parish Church
Notes to Accounts
For The Year Ending 31 December 2024

1 Trustee Remuneration and Related Party Transactions

During the Year, three Trustees received reimbursement, totalling £15,908.
Organist, Mrs Margaret Harkness (now deceased) £2,068
Alan Duffin £2,993 as Youth Worker, Catriona Anderson £10,607 as Families Worker.
Trainee Youth Worker, Kyle Anderson, son of a Trustee, received £240

Rev G Duffin received payments of £1,614 for travel expenses.

Macdonald Edinburgh Electrical, a company owned by the son-in-law of a Trustee, was paid £140 for work completed.

2 Redesignation of accounts to Restricted.

The Guild, Tea and Chat and Junior Church are groups within the church who control their own funds. Youth Development Fund donations are given and used specifically for employing a Youth and Children's Worker. These four funds have therefore been redesignated as restricted funds.

3 Investments

Investments relate to the Bequest Capital Fund. £3,400 (being the cost of the investments) is included in the Bank & Deposit balances. The investments at market value are included as a note.

4 Movement in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted Funds					
General Account	49,290	80,180.67	(97,678)	5,782.11	37,574.26
Bilston Mission Church	18,909	14,140.11	(14,513)		18,535.72
Bequest Revenue	2,524	1,000.00	-	-3,524.41	0.00
Bequest Capital	3,400	0.00	-		3,400.00
Reserve	2,258	0.00	-	-2,257.70	0.00
Social & Fund Raising	167	8,334.62	(8,499)		2.08
	76,547	103,655	(120,691)	-	59,512
Restricted Funds					
Child & Family Worker	0.00	694.85	(695)		0.00
Community Outreach	1,238.91	8,011.20	(6,063)		3,187.50
Fabric Capital	950.00	0.00			950.00
Fabric Revenue	1,604.20	49.31	-		1,653.51
Flowers	1,407.33	2,313.70	(2,114)		1,606.80
Guild	585.94	943.35	(830)		699.29
Junior Church	490.00				490.00
MumCo (Previously MOPS)	448.28	173.81	(147)		475.04
Pastoral Care	848.33	197.00	(200)		845.08
Rwanda	862.07	2,608.09	(2,609)		861.64
Tea & Chat	70.00	1,570.43	(1,599)		41.31
Youth Development	0.00	4,011.58	(4,012)		0.00
Benevolent Fund	0.00	1,350.00	-		1,350.00
	8,505	21,923	(18,268)	-	12,160
Total Funds	85,053	125,579	(138,959)	-	71,672

Children & Family Worker

This fund is to be used to pay the Children & Family Worker salary and expenses.

Youth Development Fund

This fund is to be used to pay the Youth Worker and related expenses.

Fabric Fund

The Trustees have set aside funds for the maintenance of church property.

Flower Fund

This fund provides flowers for display in the church which are distributed to bereaved, elderly and others in the local community.

Community Outreach

This fund is to support the work of the Community Outreach group in assisting vulnerable members of the Community.

Benevolent Fund

This is a fund of money available to the ministry team for use as required at their discretion

Transfers

Bequest Revenue and Reserve funds have been absorbed into the General Account; their use was not specified so can be spent at the discretion of the Kirk Session.
However, in year bequests will remain visible.

Loanhead & Bilston Parish Church
Notes to Accounts
For The Year Ending 31 December 2024

The MUMCo

This fund is for The MUMCo, previously known as MOPS

Rwanda

This fund is set aside for projects with children and families in Rwanda.

	Funds	Restricted Funds	Total	Total
	2024	2024	2024	2023
	£	£	£	£
5 Analysis of Donations				
WFO & Standing orders (Non Gift Aid)	9,994	-	9,994	9,603
WFO & Standing orders (Gift Aid)	48,792	3,655	52,447	59,037
Ordinary Offerings (Open Plate)	6,859	-	6,859	5,178
Donations	4,776	13,022	17,798	1,407
TOTAL	70,421	16,677	87,098	75,225
6 Cost of Generating Funds				
Expenditure for fund raising events	2,026	124	2,150	1,667
Offering Envelopes	-	-	-	110
	2,026	124	2,150	1,777
7 Charitable Activities				
Giving to Grow	50,670	2,909	53,579	43,318
Presbytery Dues	1,545	-	1,545	745
Minister's Expenses	2,674	-	2,674	1,837
Council tax - manse	4,416	-	4,416	4,079
Families & Youth Workers	12,358	4,706	17,064	23,773
Other Staffing Costs	7,636	-	7,636	5,677
Fabric Repair and Maintenance	18,748	-	18,748	7,084
Heat & Light	13,600	-	13,600	5,551
Insurance	3,980	-	3,980	2,807
Printing, Admin & Events	2,518	-	2,518	1,458
Life & Work	126	-	126	-
The MUMCo	-	147	147	52
Guild	-	330	330	400
Community Outreach	-	6,063	6,063	12,210
Flowers	100	2,114	2,214	1,470
Pastoral Care cards & flowers	-	200	200	375
	118,371	16,469	134,841	110,838
8 Governance Costs		Nil		

Loanhead & Bilston Parish Church
Notes to Accounts
For The Year Ending 31 December 2024

9 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all Ministers' Stipends and Employer's Contributions for National Insurance, Pension and Housing and Loan Fund. Minister's 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 maximum Stipend (in the fifth and subsequent years of service) - £38,884.

10 Collections for Third Parties

	2024 £	2023 £
CHAS	278	0
Christian Aid	1,527	216
WaterAid	20	0
Bethany Christian Church	103	0
Loanhead Gala Day (stalls)	300	0
Mission Aviation Fellowship	145	0
	<u>2,372</u>	<u>216</u>

11 Donations to outside charities

Alzheimer Scotland	0	200
CAHMS	0	50
Guild Project	150	100
Macmillan	500	500
Maggie's Centre	200	200
Marie Curie	150	200
Mary's Meals	0	75
MacTaggart Scott Brass Band	100	100
Parkinson's UK	0	100
Penicuik Foodbank	50	0
Penicuik Men Shed	50	0
Project Stedfast	200	200
Rosslyn Chapel Trust	50	0
Rotary of Loanhead & Roslin	293	0
Rwanda	0	50
Salvation Army	0	100
Ukraine	225	0
Venture Scotland	0	50
Women's Aid	0	50
Women's Land Army	0	25
	<u>1,968</u>	<u>2,000</u>