

**The Church of Scotland**

# **Crossford and Kirkfieldbank Parish Church.**

**Formerly Crossford Parish Church**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**Year ending 31 December 2024**

**Congregation No: 130706**

**Charity No: SC 014659**

## Reference and Administrative Information

Charity Name: Crossford and Kirkfieldbank Parish Church of Scotland

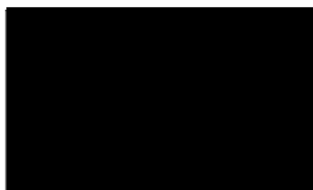
Charity Registration Number: SC014659

Congregation Reference No: 130706

Contact Address: Gillfoot House  
Braidwood  
Carluke ML8 5PX  
South Lanarkshire

The new charge of Crossford and Kirkfieldbank Parish Church was formed under the basis of union between Crossford and Kirkfieldbank Parish Churches on 1<sup>st</sup> January 2025.

### Independent Examiner



### Bankers

Bank of Scotland  
27/29 Main Street  
Wishaw  
ML2 7AF

# **Crossford and Kirkfieldbank Parish Church of Scotland SC014659**

## **Trustees' Annual Report for Year ended 31 December 2024**

### **Structure, Governance and Management**

#### **Governing Document**

The Church was administered in accordance with the terms of the Model Deed of Constitution. On the formation of the united charge of Crossford and Kirkfieldbank Parish Church, the Trustees and congregation accepted the Unitary Constitution, where both the spiritual and temporal affairs of the congregation are administered by the Kirk Session, who are the charity Trustees.

#### **Recruitment and Appointment of Trustees**

Members of the Kirk Session 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 is chaired by the minister and meets when required. Certain responsibilities are delegated to the Finance Committee and to the Property Committee. The Joint Congregational Boards, with the Linked Congregation of Kirkfieldbank Parish Church, meets annually. The Kirk Session meets when required and is responsible for the spiritual affairs within the church.

### **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.

Services of worship are held each Sunday at 10.30am and 6.30pm.

The Bible Study & Prayer Group meet on Wednesday evening and Thursday evening.

#### **Achievements and Performance**

On Wednesday evening the Bible Study and Prayer group meet in the church hall when parts of the bible are discussed in depth. We also have a Thursday evening prayer meeting 7pm

**Fabric:** Following the union and an inspection of the church by the Presbytery of Forth Valley and Clydesdale Building Officer and the General Trustees, the sanctuary was closed on Health and Safety Grounds. These related mainly to non-compliance with current electrical safety regulations. Following selective tendering Consillium were instructed to undertake the works at a cost of £62,083.02 paid in 2 instalments on 16<sup>th</sup> and 18<sup>th</sup> June from church funds. £58,408.22 was paid by the General Trustees into our church funds and will be recovered recovered from the sale of the manse.

# **Crossford and Kirkfieldbank Parish Church of Scotland SC014659 Trustees' Annual Report for Year ended 31 December 2024**

## **Financial Review**

The main source of income for the charity is the offering of members and despite the financial pressures we all face, our offerings have dropped from £21,679 to £19,764. The Trustees acknowledge the continuing support of the

membership, particularly those who contribute through Gift Aid, which allowed the Trustees to reclaim £4,097 (£4,775) in tax from these donations.

The total income for the year was £38,931, compared with last year's figure of £47,928.

The total expenditure for the year was £44,094, compared with last year's figure of £50,264.

However as is noted in the accounts, this year the detail has been expanded and where possible the comparative figures have been shown. However, it has not always been possible to rationalise the comparative figure, with this year's presentation.

However as is noted in the accounts, a sum of £10,003.40 was drawn down from our investment account to maintain sufficient cash flow for the continued operation of the charity. There remains a total of £15,133.36 as valued at 31<sup>st</sup> December 2024.

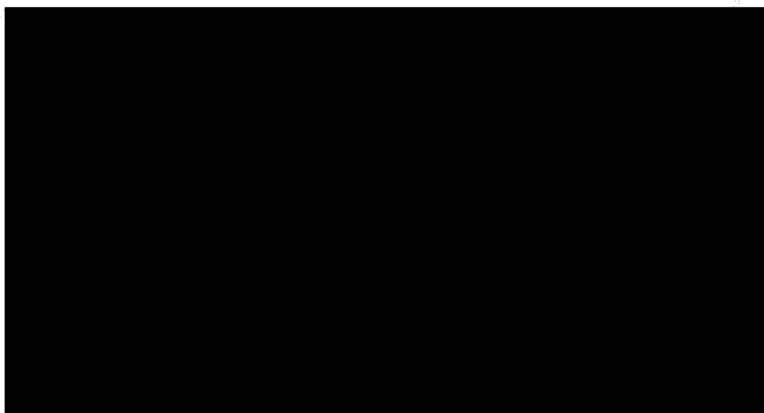
The General Trustees hold £521.00 in cash and £5,001.34 in unitised funds, which can be made available on request to meet local expenses or capital projects.

## **Reserves Policy**

It is the Trustees' policy to hold reserves of approximately three months expenditure in the general fund. At the year end the Church held unrestricted cash funds of £3,809. While this only represents one month's expenditure, the Trustees could in the short term realise funds in their investment portfolio to meet expenditure. The Trustees also anticipate the transfer of the funds held by Kirkfieldbank congregation (£12,000) as well as the potential sale of the shared Manse, which will be credited to our holding with the General Trustees in the Consolidated Fabric Fund, with the deduction of a 10% levy.

## **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) 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.



**Trustees' Annual Report for Year ended 31 December 2024**

**Independent Examiner's Report to the Trustees of Crossford and Kirkfieldbank Parish Church**

I report on the accounts of the charity for the year ended 31 Dec 2024 which are set out on pages 6 to 10.

**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.

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

**Basis of independent examiner's statement**

Our 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 we do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

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

1. which gives us 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 our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.