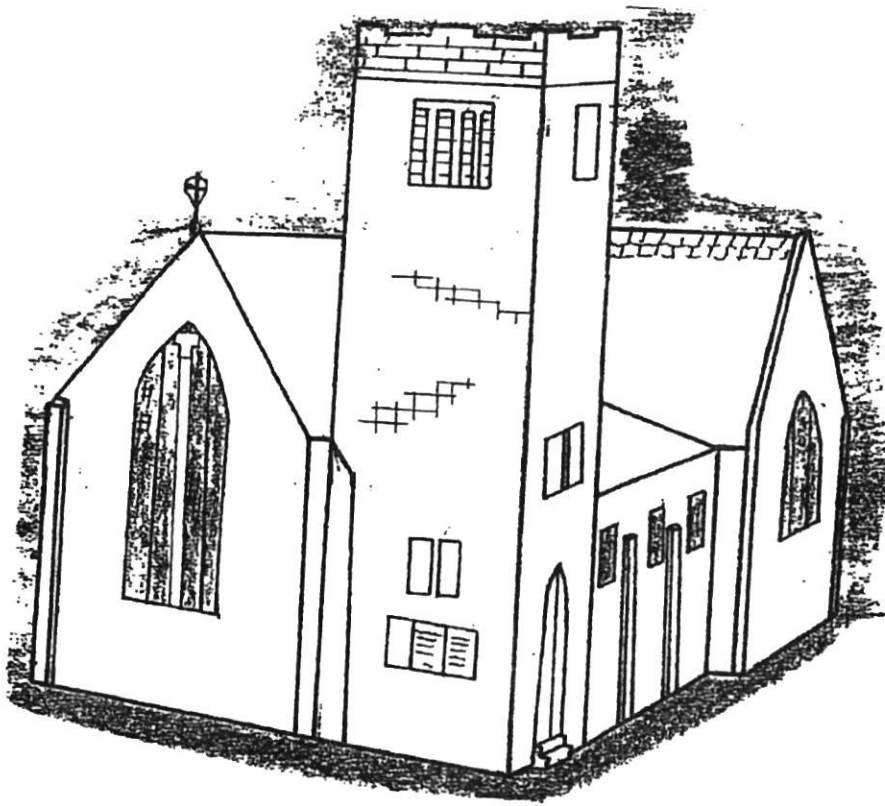


The Church of Scotland
Kilbowie St. Andrews Parish Church

Annual Stated Meeting
Sunday 16th March 2025
(after morning service)

Financial Report 2024
Receipts and Payments Accounts



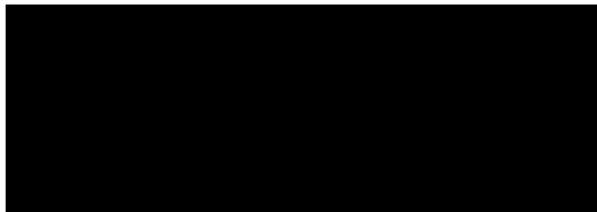
Reference and Administrative Information

Charity Name: Kilbowie St Andrews Parish Church

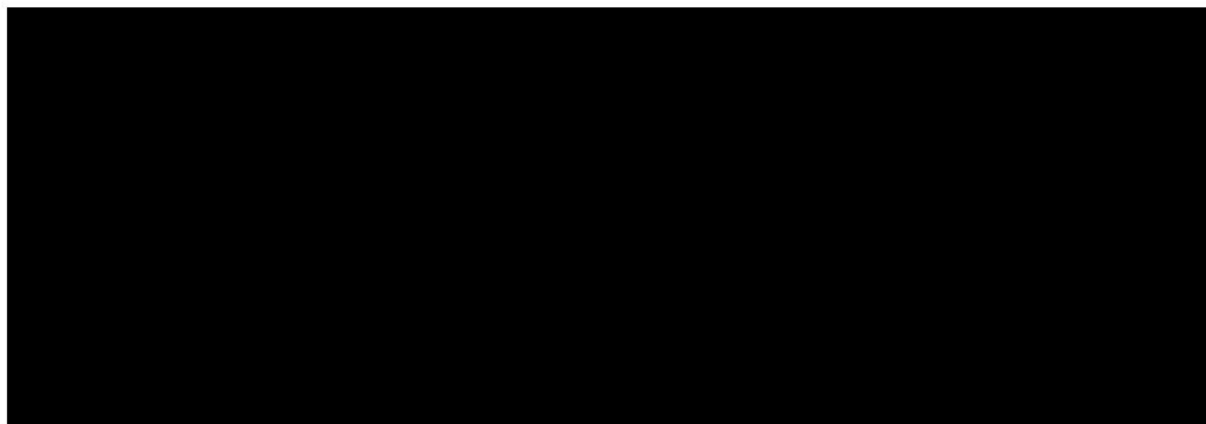
Charity Registration Number: SC015005

Congregation Reference No: 181183

Contact Address:



Trustees



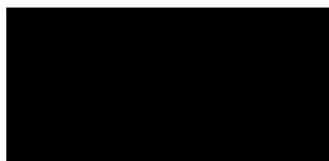
Principal Office-bearers

Session Clerk:

Church Treasurer:

Interim Moderator:

Interim Moderator:



Independent Examiner



Bankers

Clydesdale Bank
Sylvania Way South
Clydebank

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 Deed of Constitution.

Recruitment and Appointment of Trustees

The Unitary Court are the Charity Trustees. The Court 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.

Organisational Structure

The Unitary Court is moderated by the Minister and meets six times a year with additional meetings as and when required. The Court is responsible for the Spiritual and Financial affairs within the Church and also for the Property.

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.

Kilbowie St Andrew's Church is a linked charge with Radnor Park Church and since the retiral of our minister in August 2019 we have been working towards uniting the two churches. However due to the Presbytery Plan, Radnor Park will be uniting with Waterfront Church and Kilbowie St Andrews will be linked with Waterfront Church. A date for this has still to be intimated to us. Since July 2024 Sunday Worship is in Kilbowie St Andrews building. As we are in a vacancy our Sunday Worship has been taken by four ministers/leader organised on a rotational basis by our Interim Moderator. There are four Communion each year with home Communion dispensed as and when required.

Services during the year include Harvest, Remembrance Sunday, Sunday School Nativity Play and Watchnight Service. Services for Holy Week, Easter Day dawn and some other evenings are held ecumenically.

Within the Church is the Clydebank Blitz Memorial Chapel which holds a memorial book in which are listed the names of those who lost their lives in the bombings of 13th and 14th March 1941. There is also a memorial book with the names and other details of those connected to the congregation who died in action during the First World War.

Clydebank Kilbowie St Andrews Church is a congregation with Jesus Christ risen ascended and present at the heart of its life. Morning worship on a Sunday is well supported. We follow the Christian year giving worship a thread linking Sunday to Sunday.

In every sense this is a congregation which is a fellowship of God's people, a congregation caring for one another and being concerned for one another and for the community it is set in.

It is open and welcoming to visitors and strangers and is not only holding its congregational numbers but is adding new members to the roll.

Trustees' Annual Report Year ended 31 December 2024

An ecumenical service is held on March 13th each year and the Blitz Chapel can be viewed by appointment at other times.

This opens the Church to the wider community and extends the fellowship in the Church and community. Community outreach is an important objective in Kilbowie St Andrews and we try to achieve this in different ways.

We try to support and help the community with an open doors policy regarding the use of the Church halls, which are available 52 weeks in the year. Regular users of the halls include all Guiding Sections, Girls Brigade, the Guild, and the Choir.

All of these groups have a liaison person within the Church so that contact is maintained.

We encourage hall lets for community groups and this has been taken up by a group from 'Alternatives' Drama Group and Mummies Theatre Group for rehearsal meetings, Marina Kelman Drama Group and a Taekwondo Group. The hall is also rented for birthday parties.

Fellowship is an important part of our objectives and as a result a number of lunches and fund raising activities which attract people from the wider community are regularly held.

Achievements and Performance

Worship is of a traditional nature and CH4 is used. Different mediums are used as appropriate especially at Christmas and Easter and the lectionary reading pattern is adhered to.

The Sunday School join the congregation towards the close of morning worship, so that the service ends with the Church family together. The Choir lead the praise each Sunday with an introit.

Morning worship on a Sunday is well supported, is open and welcoming to visitors. In every sense this is a congregation which is a fellowship of God's people, a congregation caring for one another, being concerned for the community and parish in which it is set.

We also publish a monthly Church Magazine, which is delivered by members of the congregation, some of whom are Elders to each home in the congregation and to those in out-lying areas through a postal district. Pastoral Care by the Elders is now of paramount importance with being in a vacancy and working towards a union. Elders visits are considered important for the well being of Church members and to maintain a contact with those unable to attend worship.

A forward thinking decision was taken by the Kirk Session when it was decided to make Harvest Thanksgiving donations monetary offering. Mission and Outreach should be a large part of a Churches life and this is a way to think of others outwith the congregation at Harvest time. We open our Church Hall as a Warm Space where people can enjoy some company, a warm place to come and have soup, sandwiches, tea and coffee free of charge. This is one day a week on a Wednesday from 10am until 2pm during the months September to June.

The Year 2024

Clyde Presbytery in accordance with National Church of Scotland's plans, is working on a plan to reduce the number of Churches in Clydebank. We have had a survey of our building done in order to put a case forward for retaining Kilbowie St Andrew's Church as a place of worship in Clydebank. We have been given a time limit of two years by Clyde Presbytery to raise money required for necessary repairs (according to the survey carried out). To this effect we have set up a Restoration Committee who meet regularly to seek funding from outside agencies. We also have a Just Giving page for anyone who wishes to donate.

Trustees' Annual Report (cont)

Year ended 31 December 2024

Financial Review

The main source of congregational income is from weekly offerings and the rental of the Church Manse. In the past year 2024 60 weekly freewill envelopes were distributed to families. There were 29 people who gave by Gift Aid that included 13 people who gave by monthly standing order.

This year 2024 has seen things improve for the whole country and in our Church we are grateful for being able to Worship all together once again every week.

This year our weekly givings saw a decrease of just over 1% during the year. Thank you to every member of our Church family who continues faithfully to fill their church envelope every week or pay by Standing Order every month.

If anyone else would find paying monthly by Standing Order more convenient please just contact Treasurer or Session Clerk for the Church bank details.

Over the year, necessary Fabric Work carried out in the Church Buildings and Manse was paid from our General Church Account where possible.

A programme of fund raising events were run throughout the year, planned by Elizabeth Dick, SallyAnn Poole and their many helpers.

A total of £5,551 was deposited in the Restoration Fund and £3,316 into the General Church Account from the events.

Reserves Policy

An Account was opened in 2023 known as The Restoration Fund. This fund is where donations and fund raising monies have been deposited towards the cost of restoring stone work on Church building.

The congregation has an account held in Church of Scotland Investors Trust Growth Fund. This account is available when needed for ordinary fabric work on Church, Tower Centre and Manse.

Accounting Policies

The Accounts have been prepared on a cash basis (receipt and payments).

Normal Fabric repairs and maintenance are met from the General Account. Extraordinary fabric repairs and improvements are met from money held in Church of Scotland Investors Trust.

Trustees' Annual Report (cont)
Year ended 31 December 2024

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 [REDACTED] on behalf,

Date 28th January 2025

Trustees' Annual Report (cont)
Year ended 31 December 2024

Kilbowie St Andrews Parish Church
SC015005

Independent Examiner's Report to the Trustees of Kilbowie St Andrews Parish Church

I report on the accounts of the charity for the period from 1st January 2024 until 31st December 2024 which are set out on pages 7 to 11.

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 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 by the accounts.

Independent examiner's statement

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

Name:

Address:

Date:

Kilbowie St Andrews Parish Church
Receipts and Payments Account
Year ended 31 December 2024

	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
<u>Receipts</u>	£	£	£	£	£
Donations	32,370	1,544	-	33,914	32,125
Legacies	-	-	-	-	-
Activities for Generating Funds	10,254	798	-	11,052	9,828
Bank & Deposit Interest	672	-	-	672	220
Investment Interest	1,184	-	-	1,184	1,052
	<u>44,480</u>	<u>2,342</u>	<u>-</u>	<u>46,822</u>	<u>43,225</u>
Rental of premises	-	-	-	-	3,529
Sale of assets	-	-	-	-	-
Income from Investors Trust	-	-	-	-	-
Grants	-	-	-	-	-
Receipts from General Trustees	-	-	-	-	-
Extra Ordinary Income	8,724	-	-	8,724	11,000
	<u>53,204</u>	<u>2,342</u>	<u>-</u>	<u>55,546</u>	<u>57,754</u>
<u>Total Receipts</u>					
<u>Payments</u>					
Costs of generating funds	209	-	-	-	204
Charitable activities	41,316	2,774	-	-	55,695
Governance costs	-	-	-	-	-
Purchase of Investments	-	-	-	-	-
	<u>41,525</u>	<u>2,774</u>	<u>-</u>	<u>44,299</u>	<u>55,899</u>
<u>Total Payments</u>					
Excess of Receipts over Payments for the year before transfers	11,679	(432)	-	11,247	1,855
Transfers	-	-	-	-	-
Excess of Receipts over Payments for the year	<u>11,679</u>	<u>(432)</u>	<u>-</u>	<u>11,247</u>	<u>1,855</u>

Kilbowie St Andrews
Parish Church
Statement of Balances

At 31 December 2024

	Unrestricted Funds £	Restricted funds £	Endowment funds £	Total 2024 £	Total 2023 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	26,649	3,797	-	30,446	28,616
Movement in year:					
Excess of Receipts over Payments for the year	11,679	(432)	-	11,247	1,855
Bank & deposit balances Carried forward	<u>38,328</u>	<u>3,365</u>	<u>-</u>	<u>41,693</u>	<u>30,471</u>
<u>Investments</u>					
Church of Scotland Consolidated Stiped Endowment Fund (21,456 Shares)	4,069	-	-	4,069	4,128
Church of Scotland Investors Trust Growth Fund 8,769 units Cost £43,619	55,946	-	-	55,946	51,123
	<u>60,015</u>		<u>-</u>	<u>60,015</u>	<u>55,251</u>
<u>Assets</u>					
Gift Aid Receivable	-	-	-	-	-
<u>Liabilities</u>					
Cost of repair not yet billed	-	-	-	-	-

The accounts were approved by the Kirk Session and Financial Board on 28th January 2025.

For and on behalf of the Kirk Session and Financial Board

Kilbowie St Andrews Parish Church

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

██████████ who is a member of the Kirk Session received £1,550 for providing his services as organist during the year.

No Trustee or person related to the trustee has any personal interest in any contract or transaction entered into by the charity during the year.

2 Movements in Funds

	At 1 January				At 31 Dec
	2024	Receipts	Payments	Transfers	2024
	£	£	£	£	£
Unrestricted funds					
General Account	3,261	44,075	40,067	-	7,269
Designated Restoration Fund	19,940	6,686	-	-	26,626
Designated Magazine Account	2,205	1,117	776	-	2,546
Designated Social Committee Acc	599	1,067	363	-	1,303
Designated Sunday School Acc	644	259	319	-	584
	<u>26,649</u>	<u>53,204</u>	<u>41,525</u>	<u>-</u>	<u>38,382</u>
Restricted funds					
Flower Fund	300	1,020	1,099	-	221
Pastoral Care Account	676	-	222	-	454
Womans Guild Account	2,821	1,322	1,453	-	2,690
	<u>3,797</u>	<u>2,342</u>	<u>2,774</u>	<u>-</u>	<u>3,365</u>
Total Funds	30,446	55,546	44,299	-	41,693

Purposes of Unrestricted Funds

General Account: This is the main account for all income and expenditure of the congregation.

Restoration Fund: This is a holding fund for grants, donations and income from Fund Raising Events towards the cost of restoring stone work on Church Building.

Purpose of Designated Funds

Magazine Account: This account finances the production of the Church News Letter and maintenance of printing machine. Excess funds are transferred to the General Account.

Social Committee Account: This account finances social events held within the Church. Excess funds can be drawn on by the General Account.

Sunday School Account: This account provides resources for children within the Sunday School. Money is transferred from General Account when required.

Purposes of Restricted Funds

Flower Fund: This account provides flowers for display during services of worship.

Pastoral Care Account: This account is to provide gifts at Christmas, Easter and Harvest to Church members on the Pastoral Care Register.

Guild Account: This account is managed by the Guild for their own activities. Each year a donation is made to the Church General Account.

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	5,013	-	-	5,013	5,027
Gift Aid Donations	14,463	-	-	14,463	14,635
Tax Recovered on Gift Aid Donations	4,855	-	-	4,855	5,251
Ordinary Offerings (Open Plate)	1,452	-	-	1,452	597
Other Offerings, Donations etc	6,587	1,544	-	8,131	5,429
	<u>32,370</u>	<u>1,544</u>	<u>-</u>	<u>33,914</u>	<u>30,939</u>

4 Analysis of Payments

Costs of generating funds

Offering envelopes	209	-	-	209	204
	<u>209</u>	<u>-</u>	<u>-</u>	<u>209</u>	<u>204</u>

Charitable activities

Ministries & Mission allocation	14,654	-	-	14,654	13,887
Presbytery dues	-	-	-	-	208
Pulpit supply	1,212	-	-	1,212	1,330
Other staffing costs	3,968	-	-	3,968	4,095
Church Fabric & Grounds	3,868	-	-	3,868	19,886
Heat and light Church	4,018	-	-	4,018	2,464
Insurance	5,097	-	-	5,097	4,862
Manse Fabric & Garden	1,794	-	-	1,794	1,250
Manse Council Tax	3,218	-	-	3,218	-
Catering & Cleaning Materials	772	-	-	772	1,293
Organ & music	615	-	-	615	605
Stationery and postage & Broad Band	789	-	-	789	765
Other expenses	1,311	2,774	-	1,311	5,050
	<u>41,316</u>	<u>2,774</u>	<u>-</u>	<u>44,299</u>	<u>55,695</u>

Governance costs

Independent examiner's fees	-	-	-	-	-
-----------------------------	---	---	---	---	---

Other payments

Purchase of assets	-	-	-	-	-
Purchase of investments	-	-	-	-	-
Total	<u>41,525</u>	<u>2,774</u>	<u>-</u>	<u>44,299</u>	<u>55,899</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.

	2024 £	2023 £
6. Collections for Third Parties		
Food for Thought Food Bank	375	-
Erskine Hospital		100
Alzheimer Scotland		350
St Margaret of Scotland Hospice	300	230
	<u>675</u>	<u>680</u>

GENERAL FUND BUDGET

Actual 2024		Income	Forecast 2025	
		Offerings		
5,013		W.F.O. Envelopes	5,000	
14,463		Gift Aid Envelopes	14,600	
1,452		Open Plate	1,000	
4,855		Tax Recovered from Gift Aid	5,088	
<u>25,783</u>	25,783		<u>25,688</u>	25,688
		Other Ordinary Income		
4,958		Contributions from Organisations/Hall Use/Donations	4,000	
3,316		Fund Raising	14,000	
110		Weddings and Funerals	100	
1,184		Invest Share Interest	1,100	
3,261		Balance Brought Forward	7,269	
<u>12,829</u>	38,612		<u>26,469</u>	52,157
		Extra Ordinary Income		
8,724	8,724	Manse Insurance	-	
		Total Income		
	47,336			52,157
		Expenditure		
		National Ministry and Wider Work		
14,654		Giving to Grow Contribution	20,954	
-		Presbytery Dues	434	
<u>14,654</u>	14,654		<u>21,388</u>	21,388
		Local Staffing Costs		
1,212		Pulpit Supply	2,600	
3,968		Other Salaries	3,450	
<u>5,180</u>	19,834		<u>6,050</u>	27,438
		Fabric Costs		
3,218		Manse Council Tax	4,824	
3,868		Church Fabric & Grounds	5,000	
4,018		Church Gas & Electricity	4,500	
1,000		Manse Grounds	250	
794		Manse Gas & Electricity	1,200	
615		Piano & Organ	630	
5,097		Insurance	5,200	
<u>18,610</u>	38,444		<u>21,604</u>	49,042
		Other Congregational Costs		
420		Stationery and Publications and Broadband	450	
421		Cleaning Materials and Catering	400	
782		Sundry Items	500	
<u>1,623</u>	40,067		<u>1,350</u>	50,392
	7,269	Surplus for Year	1,765	

BLITZ MEMORIAL TRUST FUND

Income		Expenditure	
Balance Brought Forward	£1,264.69	Cash in Bank	£1,380.09
Donations	115.40		
	<u>£1,380.09</u>		<u>£1380.09</u>

KILBOWIE ST ANDREWS HOUR LOOK GROUP

Income		Expenditure	
Balance Brought Forward	£36.19	Cash in Bank	36.19
		Cash in Hand	0.00
	<u>£36.19</u>		<u>£36.19</u>

KILBOWIE ST ANDREWS SUNDAY SCHOOL

Income		Expenditure	
Balance Brought Forward	£643.93	Outings	106.87
Collections	259.75	Confectionery	109.00
		Gifts	56.96
		Crafts	46.50
		Cash in Bank	215.21
		Cash in Hand	369.14
	<u>£903.68</u>		<u>£903.68</u>

KILBOWIE ST ANDREWS WOMENS GUILD

Income		Expenditure	
Balance Brought Forward	£2,820.81	Fees to Edinburgh	255.00
Enrolment Fees	240.00	Donation	900.00
Collections	259.50	Speaker Expenses	140.00
Donations	25.00	Miscellaneous	158.37
Coffee Morning / Afternoon Tea	798.00	Cash in Bank	1,599.11
		Cash in Hand	1,090.83
	<u>£4,143.31</u>		<u>£4,143.31</u>

6th CLYDEBANK GIRLS' BRIGADE COMPANY

Income		Expenditure	
Balance Brought Forward	£992.07	Crafts	£65.32
Collection	561.85	Badges / Gifts	102.21
Bank Interest	3.32	Halloween	18.00
		Baking	61.29
		Capitation Fees	437.50
		Cash in Bank	872.03
		Cash in Hand	0.89
	<u>£1,557.24</u>		<u>£1,557.24</u>

6th CLYDEBANK RAINBOW GUIDES

Income		Expenditure	
Balance B/Fwd	£1,855.80	Membership	£773.50
Membership and Collections	1,005.00	Activities & Events	78.14
Guiding & Membership Grant	500.00	Donations	20.00
Gift Aid	340.30	Hall Let	250.00
Donations	20.00	Membership Refunded	340.00
		Equipment and Resources	359.35
		Closing Balance	1,900.11
T	£3,721.10		£3,721.10

6th CLYDEBANK GIRL GUIDES

Income		Expenditure	
Balance B/Fwd	£2,006.87	Member Subscriptions to HQ	£1,011.50
Membership Subscriptions & Collections	1,927.00	Guiding Activities & Events	3,186.32
Guiding Activities & Events	2,489.00	Admin Costs	
Donations Grants	770.00	Donations	656.00
Proceeds from Fundraising	606.00	Donation to Church	200.00
Gift Aid	367.00	Other General Costs	828.80
Miscellaneous Sales	5.00	Cost of Miscellaneous Sales	6.00
Other General Income	245.00	Cash in Bank	2,170.78
		Cash in Hand	356.47
	£8,415.87		£8,415.87

6th CLYDEBANK BROWNIES

Income		Expenditure	
Balance B/Fwd	£2,778.75	Annual Subscriptions	£1,963.50
Weekly Subscriptions	1,445.00	Equipment & Resources	549.25
Membership Fees	1,450.00	Church Hall Rent	200.00
Camp Fund	100.00	Guiding Activities Inflatel/Safari Park	
Safari Park	340.00	Bus	1,336.00
Catterburn Campsite Fund	175.00	Donation to Norway/Our Cabana/	
		Catterburn	271.00
		Cash in Bank	1,700.57
		Cash in Hand	268.25
	£6,288.75		£6,288.57

8th CLYDEBANK BOYS BRIGADE

Income		Expenditure	
Balance B/fwd Cash in Bank	£308.68	Cash in Bank	£308.68
Balance B/fwd Cash in Hand	104.05	Cash in Hand	104.05
	£412.73		£412.73

MAGAZINE ACCOUNT

Income

Balance Brought Forward	£2,204.83
Donations	797.05
Adverts	320.00

£3,321.88

Expenditure

Postage & Stationery	£77.40
Paper	68.46
Parish Pump	51.99
Photocopying Charges	577.59
Cash in Bank	2,546.44

£3,321.88

RESTORATION FUND

Income

Balance B/Fwd	£19,939.59
Fund Raising Events	5,551.36
Donations	463.00
Bank Interest	672.04

£26,625.99

Expenditure

Balance in Bank	£26,652.99
-----------------	------------

£26,625.99

SOCIAL COMMITTEE ACCOUNT

Income

Balance Brought Forward	£598.90
Burns Lunch	307.00
Harvest Lunch	190.00
Christmas Lunch	570.00

£1,665.90

Expenditure

Catering Expenses	£362.99
Cash in Bank	1,302.91

£1,665.90

FLOWER FUND

Income

Balance Brought Forward	£300.29
Donations	1,020.00

£1,320.29

Expenditure

Church Flowers	£1,020.00
Blitz Flowers	45.00
Advent Wreath	34.00
Cash in Bank	221.29

£1,320.29

PASTORAL CARE

Income

Balance Brought Forward	£675.85
-------------------------	---------

£675.85

Expenditure

Easter Eggs	£90.00
Christmas Gifts	131.78
Cash in Hand	3.96
Cash in Bank	450.11

£675.85