

REGISTERED CHARITY NUMBER: SC015193

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024
FOR
CADDER PARISH CHURCH OF SCOTLAND**

CADDER PARISH CHURCH OF SCOTLAND

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CADDER PARISH CHURCH OF SCOTLAND

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and 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 in Scotland through a territorial ministry. It co-operates with other churches in various ecumenical bodies in Scotland and beyond.

2024 saw us introducing new screens in our sanctuary to help develop our worship. These were greatly appreciated. Services are recorded and available on the church website, youtube and facebook on Sunday afternoons. We have about 100 regular people viewing the services online.

Plans are afoot for the introduction of internet and live screening of the services.

We celebrate Communion four times a year and also afternoon Communion Services in the South Halls for those who are unable to come on a Sunday morning. Sunday School ('Cadder Kids') are healthy in numbers and it's good to say a healthy number attend church. This is a growing group in the Church. They meet on a Sunday morning, they gather in the church and leave after 15 minutes to walk to the north hall for their activities. There are over 20 members in the Cadder Kids and they are led well and encouraged in their faith.

Boys' and Girls' Brigades provide activities for children and young people from 5 - 18 on week nights. Their captain is [REDACTED] and the Girls Brigade captain is [REDACTED]. Our minister, [REDACTED] continues to be active in building links between the Brigades and the Church. There are 50 boys and 40 girls in the companies. The Boys Brigade have been active with holding a quiz night, plant sale and also had their annual camps for the boys. The Girls Brigade have had annual camps and many exciting activities throughout the year. Additionally, our minister is involved in weekly attendance at Meadowburn Primary School and monthly at Bishopbriggs Academy.

Our communication team have developed further our Cadder Gazette which is a quality magazine produced quarterly, and they are working on developing the website along with [REDACTED]. This should be introduced early in 2025.

There is a Men's Club which provide meetings for educational and recreational purposes and changed their timing to meet during the day - they meet for lunch in the coffee shop and then have their meeting in the chapel. Our Guild provides a great opportunity for adults to gather together throughout the winter months and listen to speakers and enjoy fellowship. It is very well run and they raise a considerable amount of money for Guild projects.

There is also a Badminton Club which meets in our South Hall on a Sunday afternoon.

The choir leads our music on a Sunday morning and they meet before the service to prepare music for Sunday worship which is led by [REDACTED] (MMUS). The Cadder Singers meet weekly at certain times of the year under the guidance of [REDACTED] and enjoyed 2 excellent concerts.

The Coffee Shop and Fair-Trade Shop are open five days a week and serve the community well. This is a great outreach for the church and it is run by a paid manager and a large group of volunteers.

The Jack and Jill mothers and toddler's group are in the north hall one morning a week. Messy Play meets on a Tuesday and Thursday morning run by the leader of the nurture team, [REDACTED], which is a great success, reaching out to young families. We also have a monthly chat and play attracting families from the church and from the community which often has over 50 children and mums and dads also attend - often over 100 young people in our south hall.

Alcoholics Anonymous, Al-Anon use our halls on a weekly basis. We are delighted that our halls are busy again, after covid, and there are a number of dance, drama and fitness classes. We also have regular Children's parties in our north hall.

First Monday is a monthly social gathering on a Monday afternoon in our North Hall with a different activity available each month. They have around 20-30 members. This group continues to thrive and be appreciated.

Bishopbriggs Churches Together haven't met back formally after Covid but the ministers meet regularly to organise events and also for fellowship and to discuss the rota of Holy Week Services. The Church is also part of a Parish Grouping with Springfield Cambridge and Kenmure Church. Discussion and planning have been happening around the new Presbytery Mission Plan and the formation of the three local Church of Scotlands forming a cluster group, the outcome of this, is that eventually Bishopbriggs will have two ministers to serve three churches.

CADDER PARISH CHURCH OF SCOTLAND

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The Care and Fellowship team is active and were delighted to hold several film nights which are normally attended by members and non-members.

Our Caring for Creation team have been very active throughout the year, and young and old have enjoyed the different events that were carried out. They held an earth day service which was well attended. There have been regular services on a Sunday morning connected to caring for creation and they have encouraged the congregation to think carefully about recycling.

The General, Fabric, Legacy and Organ Funds of the Church were the only Funds holding investments during 2024. During the year the gain on revaluation of investments amounted to £7,836. The market value of the investments at 31 December 2024 was £90,903. It is the policy to restrict investments to the Church of Scotland Investors Trust Growth Fund.

The Church in common with many others is dependent on the committed giving of its members recognising that expenditure continues to increase and relies on the acknowledgement of this fact by its members.

Ministry Personnel: [REDACTED] has been our minister since February 2017. He has also been the Convenor of the Presbytery World Mission Committee and part of the Presbytery complaints team

[REDACTED], one of our elders, and a reader in the Church of Scotland is a locum in Cumbernauld.

We currently don't have a presbytery elder, the minister was our link between presbytery and the session. Irene Walker is an additional elder.

During the year the minister conducted

1 wedding

30 funerals

4 baptisms - infant

The Church also continues to make its premises available at reasonable rental costs to a range of community groups.

The Coffee Shop is an important meeting place for the community. [REDACTED] is our manager and has continued to ensure that high standards of food hygiene are achieved. The Coffee Shop is an important part of Cadder Church. The Fairtrade Shop promotes the use of fairly-traded goods and also offers items from a variety of charities for sale.

Support for other charities: As part of its witness and service, the Church supports a number of other kinds of charitable work.

The Guild meets fortnightly from August - March and a highlight being again a picnic in a local park on a summer's day. They had some really interesting speakers - especially their project speakers.

The Guild continues to be an important group within the life of the church.

The Harvest Appeal - Members were encouraged to support the Lodging House Mission with monetary donations.

At Christmas, East Dunbartonshire Women's Refuge invited us to donate pyjamas for the children of families in their refuge centres. This excellent work began with Christian Action on Housing in 2013 to provide starter packs for women leaving the refuge for their own accommodation with many women and children being protected from abuse. The congregation gave very generously and donations of money gift cards were also donated. We were delighted to also support Daisy Chain in Govanhill, a Crossreach project supporting children with learning disabilities.

The Church again supported the work of Samaritan's Purse and was delighted with the large donation of shoe boxes filled with generous gifts for the children in need. Our Outreach team have worked hard in these different outreach ventures.

Members donate weekly to the local Foodbank by bringing their donations to the Church.

CADDER PARISH CHURCH OF SCOTLAND

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

We supported Christian Aid Week by holding our annual quiz with the other two Church of Scotlands, led by [REDACTED], one of our elders.

We had a series of Bible studies in Lent and Advent led by our minister in which around 20 people participated.

The prayer table in the South Hall Chapel remains popular and continues to be used by visitors to the hall. Early morning fellowship with prayer and bible readings takes place on a Tuesday and Thursday morning at 9.30 am through ZOOM and there have been a regular 10-15 people use this opportunity for fellowship. Members are also invited to meet at inperson gatherings on a Thursday morning.

Cadder Church has an ongoing presence on social media through its website (managed and updated regularly by [REDACTED]) and its Facebook page which is maintained and updated by [REDACTED] and the minister. The minister has his own YouTube channel - [REDACTED]. He puts the weekly service onto Facebook and YouTube and [REDACTED] puts it on the church website.

We have a team of visitors who support the ministry team through pastoral care by making regular calls on the housebound and elderly. Flowers are an important ministry in the Church and are distributed after church on Sundays and at Harvest, when around 70 baskets of flowers are gifted to elderly or unwell members.

Cadder shared in the celebration the World Day of Prayer and Holy Week with our partner churches in Bishopbriggs Churches Together.

Open Doors was a great success again and over 50 visitors came to our Church.
The Church continues its links with the friends of [REDACTED]

FINANCIAL REVIEW

Financial position

The principal ongoing sources of income are offerings given in various ways. The total thereof for 2024 was £112,330 which is up on 2023's figure of £100,049. Members are encouraged to make use of the weekly offering scheme and where appropriate the Gift Aid scheme.

Sunday Teas and Coffees gave rise to a total being received of £1,561 (2023 - £1,730).

The Fairtrade shop continues to be operated and the surplus for the year to 31 December 2024 was £1,696. The surplus achieved has been transferred to the coffee Shop Fund and distributed as part of that Fund.

The Coffee Shop continues to be operated and the surplus for the year to 31 December 2024, after transfers from the shop fund was £5,584. 50% of this surplus was, as in earlier years, transferred to the General Fund.

The General Fund of the Church increased by £10,351 during 2024.

CADDER PARISH CHURCH OF SCOTLAND

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

FINANCIAL REVIEW

Reserves policy

It is the Trustees' policy to budget annually with a view to ensuring as far as possible that income at least exceeds expenditure. It is not the intention of the Trustees to build up significant assets but to make use of funds ingathered to further the objects of the church.

The funds remaining with the General Trustees of the Church of Scotland as at 31 December 2024 stand at £3,384 as per Note 17.

The Trustees consider that the level of reserves maintained is appropriate to the present circumstances of the Church.

At 31 December 2024 the Church held unrestricted funds of £487,579. The amounts held in Restricted Funds and Unrestricted Funds are shown below.

The level of reserves held are as follows:

	2024 £	2023 £
Restricted Funds		
Thomas Muir Window Appeal	587	647
Sunday School	1,084	851
Guild	2,677	2,779
Parish Grouping	802	802
Sound System	-	-
Fabric Fund	-	2,500
Cadder Singers	535	194
Mens Club	994	853
First Monday	136	248
Care and Fellowship	230	-
Church TV System	6,795	8,746
Unrestricted Funds		
General Fund	200,931	183,001
Designated Organ Fund	38,818	36,382
Designated Hospitality Fund	1,010	1,010
Designated Legacy Fund	71,711	70,339
Designated Eco Fund	1	1
Designated Social Fund	2,718	2,718
Designated Fabric Fund	5,031	14,302
Designated Property Fund	162,147	167,055
Designated Coffee Shop Fund	5,212	2,420

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

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

CADDER PARISH CHURCH OF SCOTLAND

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

New Elders are appointed at the invitation of the Kirk Session following a period of training in the duties and responsibilities that they will undertake as Elders and as Trustees. This process normally involves three sessions of about 90 minutes. Members of the congregation are given the right to object to the appointment of anyone nominated for the Eldership.

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 appropriate gifts and skills. Ongoing training in the role and responsibilities of Elders is undertaken from time to time at Kirk Session meetings and regular invitations are issued to Elder-training events organised at Presbytery and national level. The Minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational structure

The Kirk Session meets as required during the year and is responsible for both spiritual and temporal matters. It is chaired by the Minister. It has oversight over the following teams:

Worship and Spiritual leadership
Nurture
Communication
Care and Fellowship
Community and World Outreach
Coffee and Retail Shop
Caring for Creation
Stewardship and Finance
Risk
Property Maintenance and Development
Hall Management and Marketing

The Cadder Growth Committee is made up of convenors who meet one week before the Session meetings to discuss issues arising from the teams and to plan ahead for the Session meeting. The convenors are the link between the teams and the Session. The Session Clerk, deputy Session clerk are also members of the Convenor's team, and the Session clerk chairs the meetings.

Risk management

The Kirk Session has reviewed and considered major risks to which the Church is exposed covering personnel, the infrastructure, child abuse and financial aspects and is satisfied that such risks are manageable having considered the systems and processes in place. [REDACTED] is our Food Hygiene Co-ordinator. [REDACTED] advises on Risk Assessment along with [REDACTED]. [REDACTED] works with [REDACTED] on Data Protection issues. [REDACTED] is our Safeguarding Co-ordinator.

Our teams are all working well in maintenance and mission, both supporting each other. Cadder Churches mission is designed and focussed around the five marks of mission which the Church of Scotland has adopted. The Kirk Session approved the Cadder Growth Plan which was successful in its second year. Our Resource teams are faithful and diligent in their work, looking after finance, property, risk and hall marketing. We are very fortunate to have some extremely talented people in our teams who care for the ongoing work of the church.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

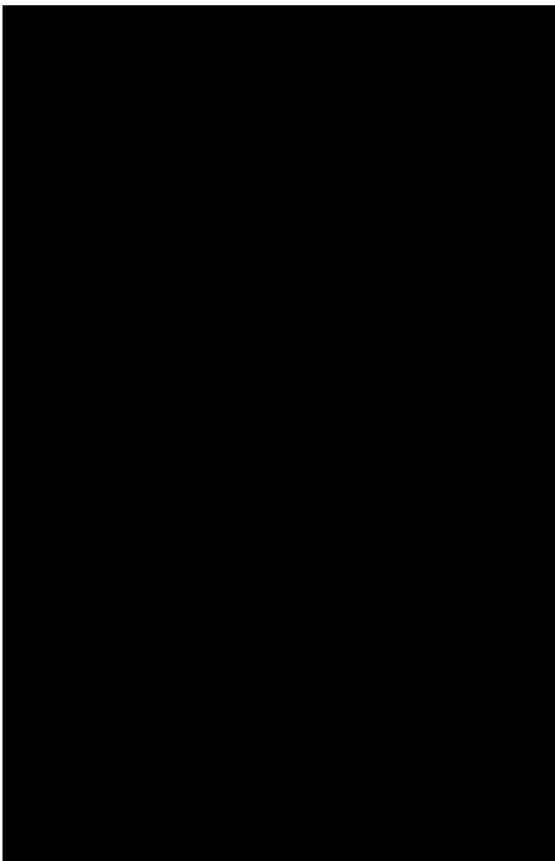
SC015193

Principal address

95 Brackenbrae Avenue
Bishopbriggs
Glasgow
G64 2DU

CADDER PARISH CHURCH OF SCOTLAND

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024**

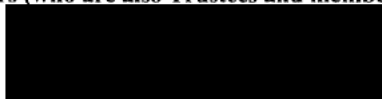


Independent Examiner

Alexander Sloan LLP
180 St Vincent Street
Glasgow
G2 5SG

Principal office bearers (who are also Trustees and members of the Kirk Session)

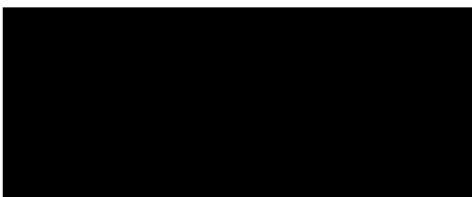
Minister
Session Clerk
Church Treasurers



Congregational number

160846

Approved by order of the board of trustees on 25 May 2025 and signed on its behalf by:



INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CADDER PARISH CHURCH OF SCOTLAND

I report on the accounts for the year ended 31 December 2024 set out on pages nine to twenty two.

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 the independent examiner's report

My examination was 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 seeking explanations from you as 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.

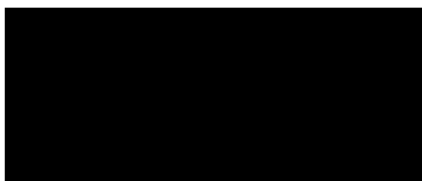
Independent examiner's statement

In connection with 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; and
 - to prepare accounts which accord with the accounting records and to comply with Regulation 8 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.



Alexander Sloan LLP
180 St Vincent Street
Glasgow
G2 5SG

20/6/2025.

CADDER PARISH CHURCH OF SCOTLAND

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024**

		Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM	Notes				
Donations and legacies		151,968	13,565	165,533	155,467
Charitable activities					
Charitable activities		250	-	250	575
Shop		5,158	-	5,158	5,194
Coffee shop		51,096	-	51,096	37,625
Other trading activities	3	14,816	-	14,816	8,862
Investment income	4	3,632	-	3,632	3,034
Total		226,920	13,565	240,485	210,757
EXPENDITURE ON					
Charitable activities	5				
Admin expenses		-	-	-	-
Charitable activities		174,470	14,845	189,315	170,256
Shop		3,463	-	3,463	2,877
Coffee shop		47,208	-	47,208	38,792
Support costs		1,764	-	1,764	1,601
Total		226,905	14,845	241,750	213,526
Net gains on investments		7,836	-	7,836	6,127
NET INCOME/(EXPENDITURE)		7,851	(1,280)	6,571	3,358
Transfers between funds	14	2,500	(2,500)	-	-
Net movement in funds		10,351	(3,780)	6,571	3,358
RECONCILIATION OF FUNDS					
Total funds brought forward		477,228	17,620	494,848	491,490
TOTAL FUNDS CARRIED FORWARD		487,579	13,840	501,419	494,848

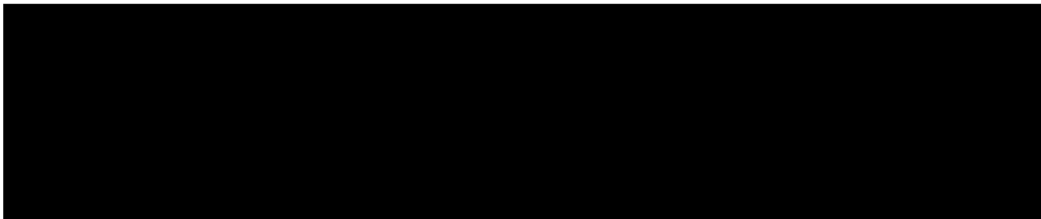
The notes form part of these financial statements

CADDER PARISH CHURCH OF SCOTLAND

BALANCE SHEET
31 DECEMBER 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Tangible assets	9	167,136	11,810	178,946	175,839
Investments	10	90,903	-	90,903	83,067
		<u>258,039</u>	<u>11,810</u>	<u>269,849</u>	<u>258,906</u>
CURRENT ASSETS					
Stocks	11	1,529	-	1,529	1,415
Debtors	12	42,082	-	42,082	49,960
Investments		-	-	-	-
Cash at bank		201,059	2,030	203,089	195,209
		<u>244,670</u>	<u>2,030</u>	<u>246,700</u>	<u>246,584</u>
CREDITORS					
Amounts falling due within one year	13	(15,130)	-	(15,130)	(10,642)
NET CURRENT ASSETS		<u>229,540</u>	<u>2,030</u>	<u>231,570</u>	<u>235,942</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>487,579</u>	<u>13,840</u>	<u>501,419</u>	<u>494,848</u>
NET ASSETS		<u>487,579</u>	<u>13,840</u>	<u>501,419</u>	<u>494,848</u>
FUNDS	14				
Unrestricted funds				487,579	477,228
Restricted funds				13,840	17,620
TOTAL FUNDS				<u>501,419</u>	<u>494,848</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 25 May 2025 and were signed on its behalf by:



CADDER PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

1. STATEMENT OF COMPLIANCE

General information

The Charity is a public benefit entity and a registered charity in Scotland and is unincorporated. The address of the principal office is 95 Brackenbrae Avenue, Bishopbriggs, Glasgow, G64 2DU.

Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities and Trustee Investment (Scotland) Act 2005 and the Charity Accounts (Scotland) Regulations 2006 (as amended).

2. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

Legacy income is recognised when receipt is probable and entitlement is established.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

i) expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

ii) expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

iii) other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

CADDER PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

2. ACCOUNTING POLICIES - continued

Tangible fixed assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the church and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. The South Halls, Kirkintilloch Road, Bishopbriggs, were gifted to the Kirk Session on behalf of Cadder Parish Church in 1896. This property has not been depreciated as its current value is considered to be significantly more than the value as at the date of the gift. The North Hall was purchased in November 2007. There are no current valuations available for the South Halls and the North Hall. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.

All tangible fixed assets having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. With the exception of the South Halls, depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Land and Buildings - 50 years
Equipment - 5 years

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided.

Donated goods

Donated professional services and facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the user by the charity of the item is probable and the economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102), the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

CADDER PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

2. ACCOUNTING POLICIES - continued

Investments

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

3. OTHER TRADING ACTIVITIES

	2024	2023
	£	£
Use of Premises	14,816	8,862

4. INVESTMENT INCOME

	2024	2023
	£	£
Deposit account interest	3,186	1,330
Income from listed investments	446	1,704
	3,632	3,034

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £
Charitable activities	189,315
Shop	3,463
Coffee shop	47,208
Support costs	1,764
	241,750

6. TRUSTEES' REMUNERATION AND BENEFITS

During the year one Trustee, the Minister, received travelling expenses of £960 (2023 - £1,220) and telephone and other expenses of £360 (2023 - £360). Council tax was paid of £3676 for the Manse (2023 - £3,592).

Of the offering total of £112,331 shown in the Accounts, Trustees' donations either by way of Gift Aid or WFO amounted to approximately £38,000 (2023- £37,970); the anonymity of the Open Bag contributions prevents the church from quantifying Trustees' donations included in this category.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

CADDER PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

7. STAFF COSTS

	2024	2023
	£	£
Wages and salaries	24,154	21,339
Other pension costs	369	917
	<u>24,523</u>	<u>22,256</u>

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employers 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) was £38,884.

The average monthly number of employees during the year was as follows:

	2024	2023
	2	2
Charitable activities	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	146,872	8,595	155,467
Charitable activities			
Charitable activities	575	-	575
Shop	5,194	-	5,194
Coffee shop	37,625	-	37,625
Other trading activities	8,862	-	8,862
Investment income	3,034	-	3,034
Total	<u>202,162</u>	<u>8,595</u>	<u>210,757</u>
EXPENDITURE ON			
Charitable activities			
Admin expenses	(60)	60	-
Charitable activities	161,118	9,138	170,256
Shop	2,877	-	2,877
Coffee shop	38,792	-	38,792
Support costs	1,601	-	1,601
Total	<u>204,328</u>	<u>9,198</u>	<u>213,526</u>
Net gains on investments	6,127	-	6,127
NET INCOME/(EXPENDITURE)	<u>3,961</u>	<u>(603)</u>	<u>3,358</u>
Transfers between funds	<u>(7,500)</u>	<u>7,500</u>	<u>-</u>

CADDER PARISH CHURCH OF SCOTLAND

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024**

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Net movement in funds	(3,539)	6,897	3,358
RECONCILIATION OF FUNDS			
Total funds brought forward	480,767	10,723	491,490
TOTAL FUNDS CARRIED FORWARD	<u>477,228</u>	<u>17,620</u>	<u>494,848</u>

9. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Totals £
COST			
At 1 January 2024	246,400	48,730	295,130
Additions	-	14,762	14,762
At 31 December 2024	<u>246,400</u>	<u>63,492</u>	<u>309,892</u>
DEPRECIATION			
At 1 January 2024	79,345	39,946	119,291
Charge for year	4,908	6,747	11,655
At 31 December 2024	<u>84,253</u>	<u>46,693</u>	<u>130,946</u>
NET BOOK VALUE			
At 31 December 2024	<u>162,147</u>	<u>16,799</u>	<u>178,946</u>
At 31 December 2023	<u>167,055</u>	<u>8,784</u>	<u>175,839</u>

10. FIXED ASSET INVESTMENTS

	Unlisted investments £
MARKET VALUE	
At 1 January 2024	83,067
Revaluations	7,836
At 31 December 2024	<u>90,903</u>
NET BOOK VALUE	
At 31 December 2024	<u>90,903</u>
At 31 December 2023	<u>83,067</u>

There were no investment assets outside the UK.

CADDER PARISH CHURCH OF SCOTLAND

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024**

10. FIXED ASSET INVESTMENTS - continued

Cost or valuation at 31 December 2024 is represented by:

	Unlisted investments £ 90,903
Valuation in 2024	<u><u>90,903</u></u>
Historical Cost	
The original cost of unlisted investments is £45,008 (2023 - £45,008).	

11. STOCKS

	2024	2023
	£	£
Finished goods	<u><u>1,529</u></u>	<u><u>1,415</u></u>

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Other debtors	<u><u>42,082</u></u>	<u><u>49,960</u></u>

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Other creditors	<u><u>15,130</u></u>	<u><u>10,642</u></u>

CADDER PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

14. MOVEMENT IN FUNDS

	At 1/1/24 £	Net movement in funds £	Transfers between funds £	At 31/12/24 £
Unrestricted funds				
General fund	183,001	15,138	2,792	200,931
Designated organ fund	36,382	2,436	-	38,818
Designated hospitality fund	1,010	-	-	1,010
Designated shop fund	-	1,696	(1,696)	-
Designated legacy fund	70,339	1,372	-	71,711
Designated eco fund	1	-	-	1
Designated coffee shop fund	2,420	3,888	(1,096)	5,212
Designated social fund	2,718	-	-	2,718
Designated fabric fund	14,302	(11,771)	2,500	5,031
Designated property fund	167,055	(4,908)	-	162,147
	<u>477,228</u>	<u>7,851</u>	<u>2,500</u>	<u>487,579</u>
Restricted funds				
Guild	2,779	(102)	-	2,677
Sunday school	851	233	-	1,084
Thomas Muir Window Appeal	647	(60)	-	587
Fabric Account	2,500	-	(2,500)	-
Cadder Singers	194	341	-	535
Men's Club	853	141	-	994
First Monday	248	(112)	-	136
Care and Fellowship	-	230	-	230
Church TV System	8,746	(1,951)	-	6,795
Parish Grouping	802	-	-	802
	<u>17,620</u>	<u>(1,280)</u>	<u>(2,500)</u>	<u>13,840</u>
TOTAL FUNDS	<u>494,848</u>	<u>6,571</u>	<u>-</u>	<u>501,419</u>

CADDER PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS - continued **FOR THE YEAR ENDED 31 DECEMBER 2024**

14. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	165,190	(152,266)	2,214	15,138
Designated organ fund	-	-	2,436	2,436
Designated shop fund	5,159	(3,463)	-	1,696
Designated legacy fund	-	-	1,372	1,372
Designated coffee shop fund	51,096	(47,208)	-	3,888
Designated fabric fund	5,475	(19,060)	1,814	(11,771)
Designated property fund	-	(4,908)	-	(4,908)
	<u>226,920</u>	<u>(226,905)</u>	<u>7,836</u>	<u>7,851</u>
Restricted funds				
Guild	5,793	(5,895)	-	(102)
Sunday school	4,286	(4,053)	-	233
Thomas Muir Window Appeal	-	(60)	-	(60)
Cadder Singers	591	(250)	-	341
Men's Club	730	(589)	-	141
First Monday	218	(330)	-	(112)
Care and Fellowship	947	(717)	-	230
Church TV System	1,000	(2,951)	-	(1,951)
	<u>13,565</u>	<u>(14,845)</u>	<u>-</u>	<u>(1,280)</u>
TOTAL FUNDS	<u><u>240,485</u></u>	<u><u>(241,750)</u></u>	<u><u>7,836</u></u>	<u><u>6,571</u></u>

CADDER PARISH CHURCH OF SCOTLAND

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024**

14. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/1/23 £	Net movement in funds £	Transfers between funds £	At 31/12/23 £
Unrestricted funds				
General fund	185,029	5,472	(7,500)	183,001
Designated organ fund	33,951	2,431	-	36,382
Designated hospitality fund	1,010	-	-	1,010
Designated shop fund	-	2,317	(2,317)	-
Designated legacy fund	68,968	1,371	-	70,339
Designated eco fund	1	-	-	1
Designated coffee shop fund	2,132	(2,029)	2,317	2,420
Designated social fund	2,718	-	-	2,718
Designated fabric fund	14,995	(693)	-	14,302
Designated property fund	171,963	(4,908)	-	167,055
	480,767	3,961	(7,500)	477,228
Restricted funds				
Guild	3,789	(1,010)	-	2,779
Sunday school	774	77	-	851
Thomas Muir Window Appeal	707	(60)	-	647
Sound system	246	-	(246)	-
Fabric Account	2,500	-	-	2,500
Cadder Singers	302	(108)	-	194
Men's Club	946	(93)	-	853
First Monday	474	(226)	-	248
Care and Fellowship	183	(183)	-	-
Church TV System	-	1,000	7,746	8,746
Parish Grouping	802	-	-	802
	10,723	(603)	7,500	17,620
TOTAL FUNDS	491,490	3,358	-	494,848

CADDER PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

14. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	151,776	(148,035)	1,731	5,472
Designated organ fund	526	-	1,905	2,431
Designated shop fund	5,194	(2,877)	-	2,317
Designated legacy fund	299	-	1,072	1,371
Designated coffee shop fund	37,625	(39,654)	-	(2,029)
Designated fabric fund	6,742	(8,854)	1,419	(693)
Designated property fund	-	(4,908)	-	(4,908)
	<u>202,162</u>	<u>(204,328)</u>	<u>6,127</u>	<u>3,961</u>
Restricted funds				
Guild	3,956	(4,966)	-	(1,010)
Sunday school	969	(892)	-	77
Thomas Muir Window Appeal	-	(60)	-	(60)
Cadder Singers	578	(686)	-	(108)
Men's Club	621	(714)	-	(93)
First Monday	295	(521)	-	(226)
Care and Fellowship	1,176	(1,359)	-	(183)
Church TV System	1,000	-	-	1,000
	<u>8,595</u>	<u>(9,198)</u>	<u>-</u>	<u>(603)</u>
TOTAL FUNDS	<u>210,757</u>	<u>(213,526)</u>	<u>6,127</u>	<u>3,358</u>

Designated Fabric Fund

This Fund represents sums set aside for the maintenance of the church property.

Designated Organ Fund

This is a Fund set aside for major repairs to the organ when necessary.

Designated Hospitality Fund

This is a Fund set aside to replace crockery, utensils etc and to assist poverty situations.

Designated Shop Fund

This Fund represents the trading results of the fairtrade shop.

Designated Coffee Shop Fund

This represents the trading results of the Coffee Shop.

Designated Social Fund

This Fund represents the results of social activities.

Designated Eco Fund

The Fund represents Eco activities including fundraising activities. It is used to fund the purchase of bulbs, plants etc to enhance the Church properties.

Designated Legacy Fund

The Kirk Session will decide how such legacies will be applied.

Designated Property Fund

This fund represents the written down value of the North and South Halls.

CADDER PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

14. MOVEMENT IN FUNDS - continued

Sunday School

This is a Fund to finance the workings of the Sunday School.

Guild

This represents the Funds of the Guild.

Thomas Muir Window Appeal

This Fund has been established in respect of the provision of a stained glass window to commemorate Thomas Muir.

Parish Grouping

This Fund represents monies held by Cadder Parish Church on behalf of the Parish Grouping.

Sound System

This represents money received for a new sound system.

Fabric Account

This represents money received for the Fabric Fund.

Cadder Singers

This represents the Funds of Cadder Singers.

Mens Club

This represents the Funds of the Mens Club.

First Monday

This represents the Funds of First Monday.

Care and Fellowship

This represents money received for care and fellowship in the community.

Church TV System

This represents monies transferred from general funds and restricted donations towards the cost of TV screens and related IT for the Church.

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2024.

16. COLLECTION FOR THIRD PARTIES

	2024	2023
	£	£
Women's Aid	385	100
Lodging House Mission	280	820
Christian Aid	1,109	1,265
Turkey/Syria Appeal	0	900
Daisy Chain	738	260
	2,512	3,345

CADDER PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2024

17. FUNDS HELD ON BEHALF OF CADDER PARISH CHURCH

In addition to the assets reflected in the foregoing Financial Statements there are sums held on behalf of Cadder Parish Church of Scotland by the General Trustees of the Church of Scotland. The balance remaining in the hands of the General Trustees of Scotland at 31 December 2023 is £3,384 (2023 - £3,231). The movement on the period related to interest received.

18. VOLUNTEERS

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the church. The areas of congregational life which rely on the contribution of the volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

CADDER PARISH CHURCH OF SCOTLAND**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024**

	2024 £	2023 £
INCOME AND ENDOWMENTS		
Donations and legacies		
WFO Scheme (Non Gift Aid)	-	1,815
WFO Scheme (Gift Aid)	104,911	91,317
Tax recovered	22,116	20,000
Open plate	6,363	5,668
Give as you earn offering	1,056	1,248
Sunday Teas and Coffees	1,561	1,730
Donations - other	3,600	9,749
Nurture and Messy play income	4,286	969
Shopping Services including Donations	4,848	5,901
Income from Church of Scotland Endowment Fund	1,299	1,298
Care and Fellowship	947	1,176
Church booklet and calanders	402	100
Men's Club	730	621
Church TV System	1,000	1,000
Cadder Singers	591	578
First Monday	218	295
Life and Work	336	336
Fabric Income	5,475	6,742
Guild Income	5,794	4,924
	<hr/>	<hr/>
	165,533	155,467
Other trading activities		
Use of Premises	14,816	8,862
Investment income		
Deposit account interest	3,186	1,330
Income from listed investments	446	1,704
	<hr/>	<hr/>
	3,632	3,034
Charitable activities		
Weddings and Funerals	250	575
Coffee Shop Income	51,096	37,625
Shop income	5,158	5,194
	<hr/>	<hr/>
	56,504	43,394
Total incoming resources	<hr/>	<hr/>
	240,485	210,757
EXPENDITURE		
Charitable activities		
Wages	24,154	21,339
Carried forward	24,154	21,339

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CADDER PARISH CHURCH OF SCOTLAND

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	2024 £	2023 £
Charitable activities		
Brought forward	24,154	21,339
Pensions	369	917
Opening stock	735	862
Coffee Shop and Shop purchases	24,882	15,440
Closing stock	(907)	(735)
Coffee Shop cleaning	4,737	5,017
Coffee Shop repairs	926	997
Coffee Shop sundries	1,170	1,432
Giving to Grow	79,033	83,620
Prebytery Dues	8,678	4,933
Travel expenses	960	1,220
Pulpit and organ supply	1,140	1,154
Water, Rates and Insurance	8,911	8,941
Heat and Light	17,660	9,183
Council tax - manse	3,676	3,592
Minister's telephone	360	360
Telephone	586	543
Cleaning costs	5,579	6,382
Postage and stationery	1,868	1,395
Advertising	-	140
Repairs and Maintenance - Manse	-	1,405
Repairs and Maintenance - South Hall	7,122	3,973
Repairs and Maintenance - North Hall	5,593	752
Repairs and Maintenance - Church	6,345	2,724
Alarm System	4,036	5,399
Organ and piano Maintenance	616	1,463
Life and Work Magazine	336	336
Nurture and Messy play expenses	4,053	892
Guild expenses	5,895	6,105
Cadder Singers	250	686
Men's Club	589	714
Other expenses	-	1,228
Subscriptions	2,184	1,032
Donations	-	564
Shopping services	4,831	5,862
Care and Fellowship	717	1,359
First Monday	330	521
Depreciation	11,655	10,178
Independent Examiner's fee	1,764	1,601
Sundry expenses	392	-
Bank charges	325	-
Coffee shop donations	200	-
	<hr/> 241,750	<hr/> 213,526
Total resources expended	<hr/> 241,750	<hr/> 213,526
Net expenditure before gains and losses	(1,265)	(2,769)
Realised recognised gains and losses		
Carried forward	(1,265)	(2,769)

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CADDER PARISH CHURCH OF SCOTLAND

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024**

	2024	2023
	£	£
Realised recognised gains and losses		
Brought forward	(1,265)	(2,769)
Realised gains/(losses) on fixed asset investments	7,836	6,127
	<hr/>	<hr/>
Net income	6,571	3,358
	<hr/> <hr/>	<hr/> <hr/>

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