

**The Church of Scotland**  
**Calderbank Parish Church of Scotland**

**STATEMENT**  
**OF**  
**ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2024**

**Congregation No: 171085**

**Charity No: SC 015831**

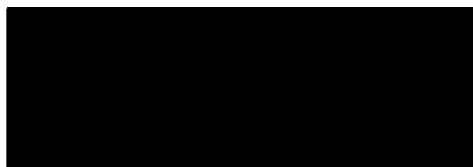
## Reference and Administrative Information

Charity Name: Calderbank Parish Church of Scotland

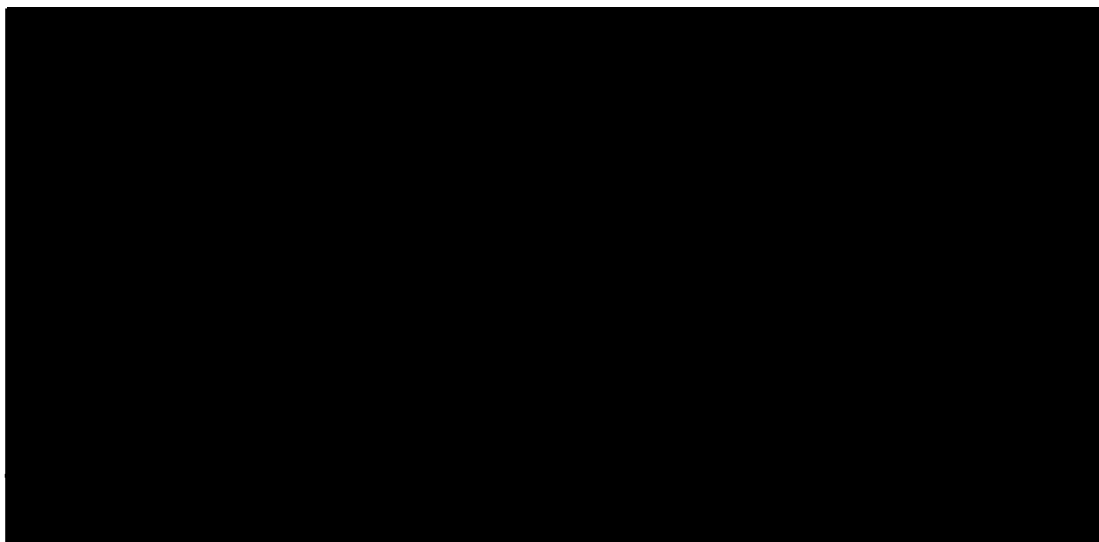
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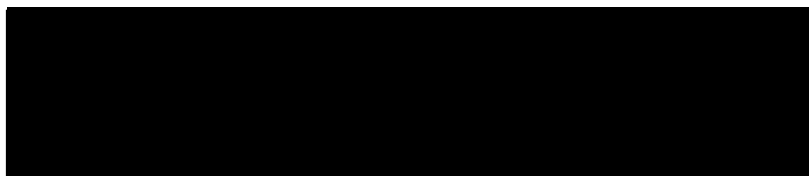
Contact Address:



## Trustees



## Independent Examiner



## Bankers

Royal Bank of Scotland,  
80 Main Street  
Coatbridge  
ML5 3DZ

## **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 (Unitary Form)

### **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**

Since 2010, the Unitary constitution within church law has been the mode of governance. There is therefore one court, the Kirk Session, which oversees both spiritual and temporal matters at Calderbank. Reports are regularly brought to the Kirk Session, on finance, property, Presbytery matters and worship and mission.

### **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.

A weekly service is held on a Sunday at 9:30am and is open to any and all. At present there is no regular Sunday school but there is a regular programme, in afternoons, of "Messy Church" – an alternative form of worship and learning for families. Annually, there is a joint service with Corpus Christi RC Church to mark the Week of Prayer for Christian Unity, and so to bring the different Christian traditions together. The Guild meets weekly, with a varied programme of guest speakers; it also takes the lead in organising concerts and the annual senior citizens Christmas dinner and party which is open to all senior citizens within the parish. The church choir meets each week and participates in Sunday worship. A church website is actively maintained ([www.calderbankchurch.co.uk](http://www.calderbankchurch.co.uk)) along with a "Facebook" page.

The Brownies and Boys' Brigade also meet on a weekly basis during the school term. The Minister acts as chaplain to Calderbank Primary and the Minister has been a regular visitor to the school to strengthen our involvement in the life of the school, both on their premises and on ours,

## **Trustees' Annual Report (cont.)**

### **Year ended 31 December 2024**

#### **Achievements and Performance**

A number of outside agencies use church premises during the week (dance and martial art classes and bookings made by individuals on an ad hoc basis). A Macmillan Coffee morning has been held annually, and community fairs twice a year. A very successful Holiday Club for children was hosted during the summer holidays.

The membership roll was 107 at end of December 2024. On average 45 members/adherents attend each week and regular new faces joined us through 2024. The Guild's membership is 13. Since Covid Lockdown, we still have a digital offering via YouTube, ("Cairnlea and Calderbank"). Messy Church numbers have been on the increase, at best nearly matching Sunday morning numbers. A monthly church newsletter, delivered around homes, and available online keeps the congregation well informed.

Our Airdrie Foodbank project has continued and during the year help supported 1807 adults and 402 children (total 2209) within the Airdrie & Coatbridge Area. 15 Tonnes of food was distributed and 16 tonnes were donated by members of the public, schools, churches and businesses. We have been unable to increase our volunteer team but still have a core group of 18 volunteers who give their time regularly and freely. We are pleased that we have managed to retain the services of one paid employee which is the Operation Co-ordinator post. The post being funded by the Trussell Trust until February 2026. The Church continued its partnership with two Churches in Airdrie to host distribution points. The foodbank is open on a Wednesday at St. Edward's RC Church and a Friday at Airdrie Baptist Church. We also received support from our linked partner, Cairnlea Parish Church of Scotland.

Following the approval of Presbytery's Mission Plan in June 2024, the Kirk Session has continued to discuss the way forward with the proposed plan for our cluster, and how we shape the future of the Church in our parish.

Ministry costs are payable to the Central Stipend Fund of the Church of Scotland. These continued through 2024 by monthly payments and were met in full. We also encourage our membership to give by standing order.



## **Trustees' Annual Report (cont.)**

### **Year ended 31 December 2024**

#### **Financial Review**

The principal source of income is via weekly offerings. In 2024 weekly givings via Gift Aid and WFO were decreased by £1,199 on the previous year. Our fundraising events raised £4,781 – a reduction of just under £446. We continued to see good utilisation of our halls for various groups however, a few groups stopped and this meant a reduction of income of £919 on the previous year with the 2024 amount being £1,522.

General expenditure was generally in line with previous years. Heat & Light was higher as expected. Total energy costs for 2024 was £7,885 – an increase of £2,013 on the previous year. Fabric expenses were £2,190 for 2024 and were mainly to deal with emergency type repairs and maintenance to comply with various regulations (Electrical, Gas and general safety matters). The ongoing running and capital costs for Airdrie Foodbank were covered by grant awards and other financial donations.

Two funds were closed during the year (Manse Maintenance Fund and Premium Account) as these have been inactive for many years and the balance upon closing of both was transferred to the General Fund. Total of £645.

#### **Reserves Policy**

It is the Trustees' policy to hold reserves. At the year end the church held £87,214 in reserve. The amount being unrestricted £11,707 of which £5,180 is designated for fabric fund. We believe the reserves are acceptable for the mission work of the Church and on-going maintenance of the Church building.

The Church also held £75,507 of restricted funds which have been provided for the purposes specified in Note 2 ; In addition to these funds the Church holds investments which had a market value of £15,274 at 31st December 2024 (Purchase cost £11,898)

#### **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,

Date ...23.01....2025...



# Calderbank Parish Church of Scotland

SC 015831

## Report of the Independent Examiner

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 1 to 10.

### Respective responsibilities of trustees and examiner

The charity trustees consider that an independent examination is needed under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. It is my responsibility to examine the accounts 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

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 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 accounts.

### Independent examiner's statement

In the course of my examination, no matter has come to my attention *[other than disclosed below\*]*

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Date

19/2/25

**Calderbank Parish Church of Scotland****Receipts and Payments Account****Year ended 31 December 2024**

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2024	2024	2024	2024	2023
<b><u>Receipts</u></b>	Note	£	£	£	£	£
Donations	3	32315	0	0	32315	35000
Legacies		3000	0	0	3000	17917
Activities for Generating Funds		4781	0	0	4781	4335
North Lanarkshire Council Grants		0	0	0	0	1398
Fabric Grants for Tower Repair		0	0	0	0	2650
Foodbank Grants/Donations (note 8)		120	51491	0	51611	74801
Bank & Deposit interest		76	1433	0	1509	138
Investment income		323		0	323	720
		40615	52924	0	93539	136959
Rental of premises		1522	0	0	1522	2441
Contribution from Organisations		1400	0	0	1400	1243
<b><u>Total Receipts</u></b>		43537	52924	0	96461	140643
<b><u>Payments</u></b>	4					
Costs of generating funds		121	0	0	121	128
Charitable activities		40968	30328	0	71296	124359
Governance costs						
<b><u>Total Payments</u></b>		41089	30328	0	71417	124487
<b>Excess of Receipts over Payments for the year before transfers</b>		<b>2,448</b>	<b>22,596</b>	<b>-</b>	<b>25,044</b>	<b>16,156</b>
<b>Transfers</b>		<b>65</b>	<b>-</b>	<b>65</b>	<b>-</b>	<b>-</b>
<b>Excess of Receipts over Payments for the year</b>		<b>£ 2,513</b>	<b>£ 22,531</b>	<b>£ -</b>	<b>£ 25,044</b>	<b>£ 16,156</b>



**Calderbank Parish Church**  
**Statement of Balances**  
**At 31 December 2024**

	Unrestricted Funds 2024 Note £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b><u>Bank &amp; Deposit Balances</u></b>					
Bank & deposit balances	9,194	52,976	-	62,170	46,014
brought forward					
<b><u>Movement in year:</u></b>					
Excess of Receipts over Payments for the year	2,513	22,531	-	25,044	16,156
Bank & deposit balances					
carried forward	11,707	75,507	-	87,214	62,170
<b><u>Investments at market value</u></b>					
(cost £11,898.18)		15274		15274	13957
<b><u>Assets</u></b>					
Gift Aid Receivable					
<b><u>Liabilities</u></b>					
Cost of repair not yet billed					

The accounts were approved by the Kirk Session and Financial Board on 23/01/2025

For and on behalf of the Kirk Session and Financial Board

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**Session Clerk**

**Treasurer**

# **Calderbank Parish Church of Scotland**

## **Statement of Balances**

### **Notes to the Accounts**

#### **1. Trustee Remuneration and Related Party Transactions**

During the year, 1 trustee received payment for travelling expenses [REDACTED] who is a member of the Kirk Session received £179

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

#### **2. Movements in Funds**

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
<b>Unrestricted funds</b>					
Designated Fabric Fund	5104	76	0	0	5180
Designated Premium Fund	580	0	0	-580	0
Designated The Guild Fund	1142	2693	2509	0	1326
General Fund	2368	37768	38580	645	2201
Mr H. Alan Cowan Bequest Fund	0	3000	0	0	3000
	9194	43537	41089	65	11707
<b>Restricted funds</b>					
Organ Fund	425	7	0	0	432
Youth & Children Project Worker	3206	49	368	0	2887
Airdrie Foodbank	14059	51491	29960	0	35590
Miss Caroline Bennett Bequest	12266	641	0	0	12907
Special Project Fund	5073	76	0	0	5149
Manse Maintenance	30	35	0	-65	0
Miss Isa Hamilton Bequest Fund	17917	625	0	0	18542
	52976	52924	30328	-65	75507
<b>Endowment funds</b>					
<b>Total funds</b>	62170	96461	71417	0	87214

#### **Purposes of Designated Funds**

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property

Premium Fund: The Trustees have set aside funds for general purposes.

#### **Purposes of Restricted Funds**

Organ Fund: This is a fund to extraordinary repairs to the Church organ

Youth & Children Project Worker Fund: The Trustees have set aside these funds for Youth & Children Mission

Airdrie Foodbank: This fund covers foodbank operation costs

Special Project Fund : Fund for improvements to Church and Halls

Bennett Bequest : Bequest fund for improvements to Church and Halls .

Manse Fund: The Trustees have set aside funds for the maintenance of the Manse

Isa Hamilton Bequest: Bequest fund for Missional projects

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>3. Analysis of Donations</b>					
WFO Scheme (non Gift Aid)	7384	0	0	7384	9083
Gift Aid Donations	8734	0	0	8734	8234
Tax Recovered on Gift Aid Donations	4670	0	0	4670	2339
Ordinary Offerings (Open Plate)	2175	0	0	2175	3025
Other Offerings, Donations etc.	7278	0	0	7278	9724
Charity Collections(Note 6)	2074	0	0	2074	2595
	<u>32315</u>	<u>0</u>	<u>0</u>	<u>32315</u>	<u>35000</u>

#### 4. Analysis of Payments

##### Costs of generating funds

Investment Managers' fees

Offering envelopes

121			121	128
<u>121</u>	<u></u>	<u></u>	<u>121</u>	<u>128</u>

##### Charitable activities

Ministries & Mission allocation	16375			16375	12984
Presbytery dues	582			582	481
Ministers Travel Expenses	179			179	179
Pulpit Supply	100			100	50
Joint Manse Costs	3202			3202	2000
Youth Work Resources	0	368		368	191
Fabric repairs & maintenance	2190			2190	14018
Other Salaries	2225			2225	2160
Heat and light	7885			7885	5872
Insurance	2288			2288	2214
Life & Work	168			168	153
Organ & music	0			0	150
Church Phone/Internet	792			792	792
Foodbank Operational Costs (note 7)	0	29960		29960	76895
Disbursements to other charities (note 6)	2074			2074	2595
Corra Foundation Grant Disbursements	0			0	1100
Other expenses	2908			2908	2525
	<u>40968</u>	<u>30328</u>	<u>0</u>	<u>71296</u>	<u>124359</u>

##### Governance costs

Independent examiner's fees	0	0	0	0	0
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##### Other payments

Purchase of assets (Chairs)	0	0	0	0	2739
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<u>41089</u>	<u>30328</u>	<u>0</u>	<u>71417</u>	<u>127226</u>
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## 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 service. For the year under review, the minimum stipend was £31,642 ; Maximum stipend in 5th and subsequent years of service was £38,884

## 6. Collections for Third Parties

	2024 £	2023 £
Self Help Africa (Harvest Retiral )	107	0
Poppy Scotland (formally known as The Earl Haig Fund)	102	160
McMillan Cancer Charity (Coffee Morning)	1865	1515
Comfort International (Harvest Retiral)	0	127
St. Andrew's Hospice, Airdrie (Week of Prayer for Christian Unity)	0	164
Turkey Eathquake Appeal (DEC)	0	153
Maggies Centre (Garden Party Proceeds)	0	389
Embrace The Middle East (Watchnight Service offering)	0	87
	<u>2074</u>	<u>2595</u>

## 7. Airdrie Foodbank Expenditure

Van Running costs (Insurance, Fuel, Maintenance etc)	2423
Staffing Cost (Salaries/PAYE/NI/Pension)	15624
Food & Supermaket voucher purchases	4219
Warehouse Rental / Operational costs	7694
	<u>29960</u>

## 8. Airdrie Foodbank Grants/Donations

The Trussell Trust (Pathfinder Grant Yr 3)	14577
The Trussell Trust (Tesco Top up)	1674
The Trussell Trust (Sustainability support Grant)	30980
Misc Grants / Donations	4260
	<u>51491</u>

