

**St Paul's Church of Scotland  
Provanmill**

**Glasgow**

**Statement of accounts**

**Year ended 31 December 2024**

**Charity No: SC016306**

**Congregation No: 161017**

## **St Paul's Church of Scotland: Provanmill, Glasgow**

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

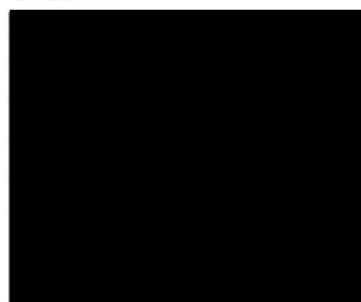
The trustees present the annual report and accounts of St Paul's Church of Scotland for the year ended 31 December 2024.

#### **Reference and Administrative Information**

**Charity Name:** St Paul's Church of Scotland: Provanmill, Glasgow  
**Charity Registration Number:** SC016306  
(Church of Scotland congregation reference no: 161017)

**Contact Address:** 983 Cumbernauld Road  
Riddrie  
GLASGOW  
G33 2BH

#### **Trustees**

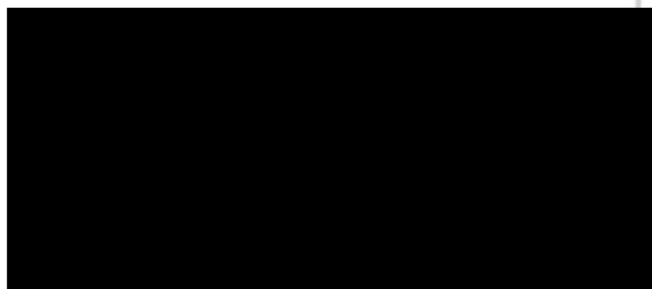


#### **Principal Office-bearers**

Interim Moderator  
Session Clerk  
Church Treasurer:



#### **Independent Examiner**



#### **Bankers**

Bank of Scotland  
1195 Duke Street  
GLASGOW  
G31 5NJ

## **St Paul's Church of Scotland: Provanmill, Glasgow**

### **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**

Active 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

#### **Organisational Structure**

The Kirk Session is chaired by the minister, or such other nominee as authorised, and meets every six weeks. With our unitary constitution, it is responsible for the spiritual and temporal affairs of the church including all matters relating to mission, ministry, pastoral care, property and finance.

#### **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 In 2024, St Paul's has continued to hold a weekly service of worship every Sunday, running a small Sunday School, as well as letting the premises to several community groups, including St Paul's Youth Forum which is lead by our Youth Team Leader and involves a number of our congregation.

#### **Achievements & Performance 2024**

**Fabric:** Our fabric expenditure continued to be similar to 2023 with main fabric costs being:

5 year inspection of Church Halls - Emergency lights hall and church -new RHS and isolater switch for Church electrical supply -Total cost £2363. Manse bathroom floor covering replaced £581 - and all ridge tiles on roof repointed £800. New chairs and trolley for Church Hall £1369. All other costs are annual maintenance and repair.

Despite the fact that we still have no Minister of Word and Sacrament or Locum support now almost 4 years, we continued to provide regular Sunday Worship in person and online under the leadership of 3 Elders (including our MDS Neil Young) who are accredited by Glasgow Presbytery to lead Worship without a Minister. We continue to involve members and friends to lead prayers and readings ensuring an all inclusive Worship. A number of our members are volunteers and involved in various groups.

2024 continued to be a year where we hoped that our cluster could finally move forward, but we are still waiting.

There are still a lot of discussions and decisions to be made before that can finally happen.

We are hopeful that 2025 will be the year when the implementation of our 3 Churches comes together and we are allowed to call a Minister.

Our Adult group regularly meet and support each other on Monday evenings.

The Lunch Club has continued to grow with numbers between 40 & 50 each week enjoying lunch and a wee game of bingo and a few outings

Our main hall is used for children's birthday parties on Saturday during the day.

The youth programme continued to offer a diverse range of activities and challenges for young people, supporting and encouraging them to try new things under the leadership of our MDS Neil Young and his staff. Our MDS is involved with Chaplaincy leading religious observance at Smithycroft Secondary School, leading assemblies and and working with over 1000 students over the year. Neil also meets with senior pupils weekly, supporting pastoral care and senior management.

## **St Paul's Church of Scotland: Provanmill, Glasgow**

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

**Year ended 31 December 2024**

#### **Risk Management**

The trustees formally review the policies in place to manage the risks the Church faces at their annual meeting to approve their report and the accounts. Steps are taken to ensure the management of these risks is strengthened where necessary.

#### **Financial Review**

The detailed accounts for the year ended 31 December 2024 are on pages 6 to 10 of this report.  
The accounts have been prepared on a cash basis.

#### **General Account**

The General Account shows an excess of income over expenditure for the year of £766. Offerings at £7,553 were down £851 or 10% in the year. Income from use of premises increased by £385 to £19,545.. We withdrew £11,057 from our deposit with the Church of Scotland to pay for the property repairs. Total income increased by £381 to £38,435.

General Account expenditure reduced by £2,140 to £37,669. Maintenance costs accounted for £13,279 of that figure, a reduction of £7,072. We also paid £2,573 to the Church of Scotland Giving to Grow scheme. Other expenses includes £1,000 for our part of the costs of the 2023 Christmas Lunch. Cleaning costs increased by £1,742 to £2,854 while security costs fell by £2,091 to £706. All other changes were under £700.

The Trustees continue to be extremely grateful for the financial support offered to the congregation by the Church of Scotland.

#### **Restricted Fund**

Funds are held to support the work of the Chifubu School in Zambia

#### **Reserves Policy**

It is the Trustees' policy to hold reserves of approximately nine months expenditure including designated funds. At the year end the Church held unrestricted funds of £27,685, of which £2,253 had been designated for fabric. The total unrestricted funds represent about eight months' expenditure.

The trustees recognise that significant support will be required from the Church of Scotland to ensure the continued survival of the congregation.

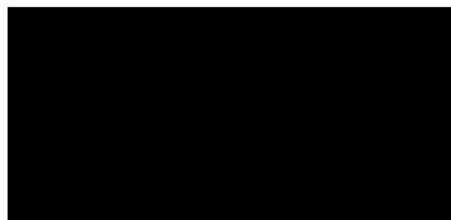
#### **Statement of Trustees' Responsibilities**

Charity law requires the trustees to prepare financial statements for each financial year which give sufficient detail to enable an appreciation of the transaction of the Church during the financial year.

The trustees are responsible for keeping proper accounting records which, on request, must reflect the financial position of the charity at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended) and the General Assembly Regulations for Congregational Finance. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and/or detection of fraud and other irregularities.

**Approved by the Trustees and signed on their behalf,**

**Date: 31st. March, 2025**



## **St Paul's Church of Scotland: Provanmill, Glasgow**

**SC016306**

### **Independent Examiner's Report to the Trustees of St Paul's Church of Scotland: Provanmill, Glasgow**

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

#### **Respective responsibilities of trustees and independent 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 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.

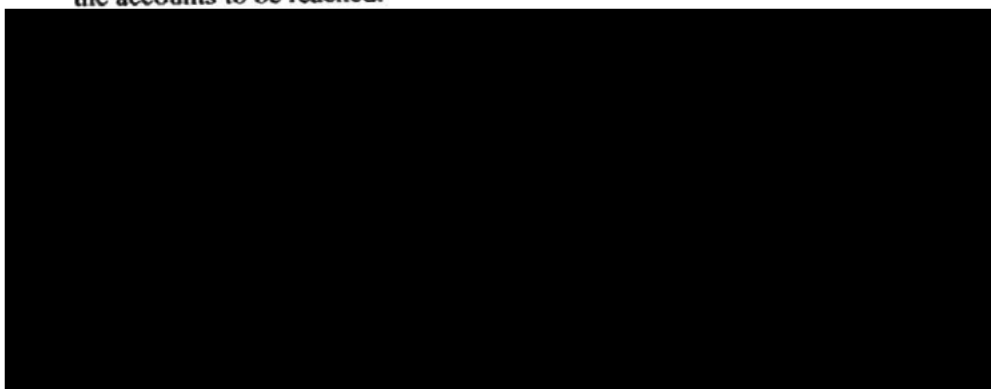
#### **Basis of independent examiner's statement**

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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

1. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations (as amended), and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended) have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Date: 2nd. April, 2025

# St Paul's Church of Scotland: Provanmill, Glasgow

## Receipts and Payments Account Year ended 31 December 2024

Note

		Unrestricted Funds	Restricted Funds	Total 2024 £	Unrestricted Funds Total 2023 £
<b><u>Receipts</u></b>					
Donations	3	7,833	0	7,833	9,534
Activities for generating funds		0	0	0	212
Donation to Chifubu		0	600	600	0
		<u>7,833</u>	<u>600</u>	<u>8,433</u>	<u>9,746</u>
Rental of premises		19,545	0	19,545	19,160
Transfer from General Trustees to cover property costs		11,057	0	11,057	9,148
		<u>38,435</u>	<u>600</u>	<u>39,035</u>	<u>38,054</u>
<b><u>Total Receipts</u></b>					
<b><u>Payments</u></b>	4				
Costs of generating funds		94	0	94	92
Charitable activities		37,575	0	37,575	39,717
Governance costs		0	0	0	0
		<u>37,669</u>	<u>0</u>	<u>37,669</u>	<u>39,809</u>
<b><u>Total Resources Expended</u></b>					
<b>Excess of receipts over payments for the year - Net movement in funds</b>		766	600	1,366	(1,755)
<b>Total funds brought forward</b>		26,919	0	26,919	28,674
<b><u>Total funds carried forward</u></b>		<u>27,685</u>	<u>600</u>	<u>28,285</u>	<u>26,919</u>

# St Paul's Church of Scotland: Provanmill, Glasgow

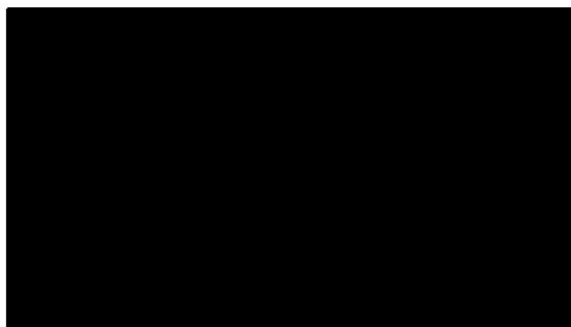
## Statement of Balances As at 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<b>Bank and cash balances</b>				
Balances brought forward	26,919	0	26,919	28,674
<b>Movement in year</b>				
Excess of payments over receipts for the year	766	600	1,366	(1,755)
<b>Bank and cash balances carried forward</b>	<u>27,685</u>	<u>600</u>	<u>28,285</u>	<u>26,919</u>

### Liabilities

Heating and lighting costs	821	1,240
Cleaning	37	71
Donation towards Community Christmas Lunch	0	1,000
Manse roof repairs	0	185
	<u>858</u>	<u>2,496</u>

The accounts were approved by the Trustees at their meeting on 31st. March, 2025  
For and on behalf of the Trustees



# St Paul's Church of Scotland: Provanmill, Glasgow

## Notes forming part of the financial statements for the year ended 31 December 2024

### 1 Trustee Remuneration and Related Party Transactions

During the year no trustee (2023: none) received reimbursement of expenses.

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 January 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2024 £
<b>Restricted funds</b>					
Chifubu School, Zambia	0	600	0	0	600
<b>Unrestricted funds</b>					
Designated fabric	2,253	0	0	0	2,253
General	24,666	38,435	(37,669)	0	25,432
	26,919	38,435	(37,669)	0	27,685
<b>Total funds</b>	26,919	39,035	(37,669)	0	28,285

#### Purposes of Restricted Funds

Funds are being raised for Chifubu School in Zambia.

#### Purposes of Designated Funds

Fabric fund represents the amounts set aside for the maintenance of the church property.

### 3 Donations

#### All unrestricted

Unrestricted Funds	
Total 2024 £	Total 2023 £
2,180	3,121
3,550	3,410
1,614	1,715
209	158
280	100
0	1,030
7,833	9,534

WFO scheme  
Gift Aid donations  
Tax recovered on Gift Aid  
Ordinary offerings (open plate)  
Weddings and funerals  
Other offerings, donations etc.



# St Paul's Church of Scotland: Provanmill, Glasgow

## Notes forming part of the financial statements for the year ended 31 December 2024

	2024	2023
	£	£
<b>4 Analysis of Payments</b>		
<b>All unrestricted</b>		
<b>Costs of Generating Funds</b>		
Donation envelopes	94	92
<b>Charitable Activities</b>		
Giving to Grow	2,573	0
Presbytery Dues	580	240
Pulpit supply	300	0
Fabric and equipment repairs & maintenance	13,279	20,351
Security charges	706	2,797
Ground maintenance	1,819	1,763
Heating and lighting	11,678	11,072
Insurance	2,163	1,997
Cleaning	2,854	1,112
Other expenses	1,623	385
	<u>37,575</u>	<u>39,717</u>
<b>Governance Costs</b>		
Independent Examiner's Fee	0	0
	<u>0</u>	<u>0</u>
<b>Total</b>	<u>37,669</u>	<u>39,809</u>

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

### 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.

### 6 Collections for Third Parties

No formal collections for others were conducted during 2024 or 2023, although members regularly contributed to the foodbank at St Enoch's.

A donation of £Nil (2023: £100) was made to Lodging House Mission during the year plus additional in-kind donations at Christmas.

# **St Paul's Church of Scotland: Provanmill, Glasgow**

## **APPENDIX**

### **FUNDS HELD ON BEHALF OF THE CONGREGATION**

### **BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

	2024 £	2023 £
<b><u>CAPITAL ACCOUNT - 56161017</u></b>		
Credit Balances held at 1 January	9,877	8,554
Transfer between funds 55	0	1,323
Expenditure - Property costs - new windows in hall	0	0
Credit Balances held at 31 December	<u>9,877</u>	<u>9,877</u>
Balance in Deposit Fund at 31 December	<u>10,492</u>	<u>9,877</u>

### **REVENUE ACCOUNT - 50161017**

Credit Balance at 1 January	23,596	20,767
Rent received	11,068	10,437
Interest received	1,327	1,157
CFF Share Dividend	489	938
Administration costs	(951)	(555)
Agent Management Fees	(684)	0
Energy costs transfer to St Paul's	(11,057)	(9,148)
Credit Balance at 31 December	<u>23,788</u>	<u>23,596</u>

### **CAPITAL ACCOUNT - 55161017**

Credit Balances held at 1 January at cost	0	1,286
Realised gain on rebalancing	0	37
Transfer between funds 56	0	(1,323)
Credit Balances held at 31 December at cost	<u>0</u>	<u>0</u>