

**The Church of Scotland**

**Coatbridge Middle Parish Church**

**CONGREGATIONAL ACCOUNTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

**Congregation Number: 171098**

**Charity Number: SC 016362**

**Receipts and Payments**

## **Coatbridge Middle Parish Church**

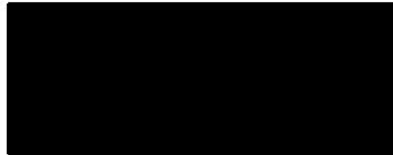
### **Reference and Administrative Information**

**Charity Name:** Coatbridge Middle Parish Church of Scotland

**Charity registration Number:** SC 016362

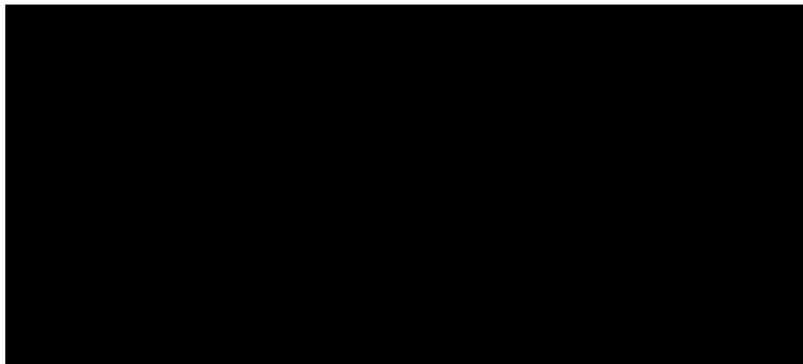
**Congregation reference Number:** 171098

**Contact Address:**

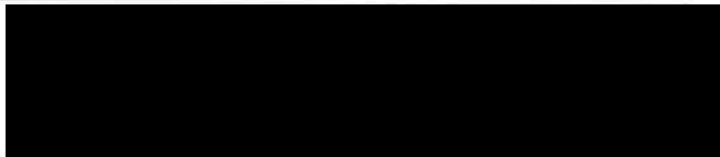


**Trustees who served during the year 2024**

### **MEMBERS OF KIRK SESSION**



### **MEMBERS OF THE CONGREGATIONAL BOARD**

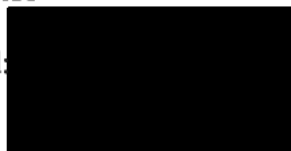


### **Principal Office-bearers**

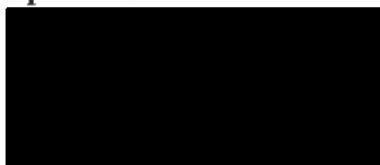
Session Clerk:

Clerk to the Board:

Church Treasurer:



**Independent Examiner.**



**Bankers:**

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

## **Coatbridge Middle Parish Church**

### **Trustees' Report for the year ended 31 December 2024**

#### **Structure, Governance and Management Governing Document**

The Church is administered in accordance with the terms of the Model Deed of Constitution.

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

Members of the Kirk Session and the Congregational Board 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 Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

#### **Organisational Structure**

The Congregational Board is chaired by the minister (or interim moderator) and under normal circumstances would meet four times per year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. Similarly, the Kirk Session that meets four times a year, and on other occasions as required, is responsible for spiritual affairs within the church.

#### **Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the Advancement of Christ's Kingdom throughout the world. As a National Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Coatbridge Middle enjoys a close relationship with the three schools in our parish and embraces joint working with the other denominations in the locality, including joint worship with our neighbouring Roman Catholic Church. Throughout the year we aim to host services to celebrate festivals and anniversaries to which a warm invitation of fellowship is extended to all churches in Coatbridge, Church of Scotland and other denominations alike.

Coatbridge Middle is noted for the strengths of its organisations, both in leadership and number of attendees. Our youth organisations are extremely healthy and through this outreach we aim to attract parents to regular Sunday worship.

## **Coatbridge Middle Parish Church**

### **Trustees' Report for the year ended 31 December 2024**

**Achievements and Performance** As previously reported, like many other churches, the number of attendees has continued to fall.

Our Kirk Session the Session Clerk, the Clerk to the Board, the Property convenor and members of the Session and Board have continued to work extremely hard to allow the Church to continue to operate. Our "All Age Worship" services usually held on the first Sunday of each month (September – March), which are attended by our Sunday school and uniformed youth organisations are well attended and feedback from members and visitors remains very positive.

The local school, Langloan primary continue to hold their end of term services at Christmas, Easter and Summer. The children and their parents/guardians enjoy learning about the Bible during these services, cementing the relationship the school has with the Church.

Discussions with all the other churches in Coatbridge are on going regarding the local Presbytery plan. These matters have impacted on our hope to attract a minister to our church. These discussions are approaching a conclusion but there is still a great deal of uncertainty and concern among members as to how the final decision will impact on our church and congregation. Meetings with designated members from the six churches involved in the proposed union continue and subject to several matters which still require to be fully addressed before the final agreement can be reached. The Session will continue to keep the congregation informed of any progress in this matter. The delays regarding the finalisation of the discussions is a concern to all those connected to Coatbridge Middle, and our session will continue to ensure that the best possible outcome is reached for our members.

The relative diversity in age and background of our Kirk Session provides a platform for continuous development. All suggestions for outreach and stewardship are fully discussed in a positive atmosphere and, where appropriate, taken forward in a united and encouraging manner.

**Organisations:** All organisations all continue to operate. Numbers are consistent in all sections particularly in the youth uniformed organisations. The leaders of all our organisations work extremely hard to ensure attendees received varied and enjoyable programmes. Our youth organisations operate based on the provision of a strong Christian teaching together with activities which allow the young people to learn and develop new skills.

## **Coatbridge Middle Parish Church**

### **Trustees' Report for the year ended 31 December 2024**

**Financial Review:** Our income is raised mainly from members by regular offerings. We have a number of Gift Aid donors. Donations from special services, e.g. local School Services, Parades by Orange Order, etc. contribute to our overall income. The financial position for the year shows a further decline in giving compared to 2023 which has arisen principally as a result of the continuing fall in attendees. Our principal income has increased by £57 (2023 - decreased by £4,040). Our expenses have increased by £14,395. Most expenses increased compared to 2023, in particular, Ministries & Mission, Fabric, Heat & light and sundry costs increased. Consequently, our accounts show an overall deficit for the year of £20,066. (2023: Surplus £16,009). The surplus in 2023 arose principally as a result of a legacy of £20,000 received in that year. We continue to closely monitor all our expenses.

**Reserve Policy:** It is the 'Trustees' policy to hold reserves sufficient to cover expenditure for at least one year. At the year-end the Unrestricted Funds amounted to £120,142 (2023: £140,501) of which £9,587 (2023: £7,272) was designated for the Fabric Fund. The church has Endowment Funds of £9,405 (2023 £9,405). Restricted funds total £2,375 (2023: £2,082) and have been provided for the purposes specified on page 10.

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

The members of the Kirk Session and Congregational Board must prepare financial statements, which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session and Congregational Board are responsible for keeping proper accounting records, which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and / or detection of fraud and other irregularities.

#### **Report**

Full Financial Statements and accounting records have been produced to and examined by the Trustees who are satisfied that all details presented are in order and in accordance with the requirements as above.

Approved by the Trustees on 16 March 2025 and signed on their behalf by:

 Session Clerk) .....

## **Report of the Independent Examiner to the Trustees of Coatbridge Middle Parish Church**

I report on the accounts of the charity for the year ended 31 December 2024, which are set out on pages 7 to 12.

The report is made solely to the Charity's Trustees, as a body, in accordance with section 44 (1) (C) of the Charities and Trustee Investment (Scotland) Act 2005. My examination has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity's Trustees as a body, for my examination, for the report, or for those opinions I have formed.

### **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's Trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the 2005 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:

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 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.

Signed

21/3/25

## **Coatbridge Middle Parish Church**

### **Accounting Policies**

The principal accounting policies, which have been applied consistently in the current and previous year dealing with items, which are considered material to the accounts, are set out below.

The charity has adopted the requirements of the Statement of Recommended Practice; Accounting and Reporting by Charities (effective January 2019). Accordingly, the accounts of the charity are prepared on a receipts and payments basis.

### **Basis of preparation**

The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, and in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006, the Regulations anent Congregational Finance approved by the General Assembly of The Church of Scotland in 2007 and the Statement of Recommended Practice Accounting and Reporting by Charities (2019).

### **Funds**

Funds are classified as either restricted funds or unrestricted funds, defined as follows:

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but which is still within the wider objects of the charity.

Endowment funds are funds, which have been given on the condition that the original capital sum is not reduced, but the income from them is used for the purpose defined in accordance with the object of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the funds.

### **Incoming resources**

All donations and gifts are included within incoming resources under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty.

### **Taxation**

Coatbridge Middle Parish Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for V.A.T. and resources expended therefore include irrecoverable input V.A.T.

**Coatbridge Middle Parish Church  
Receipts and Payments Account  
Year ended 31 December 2024**

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment funds 2024 £	Total 2024 £	Total 2023 £
<b>Receipts</b>						
Donations	3	23791	293		24084	24027
Legacies		-	-		-	20000
Fabric grant received		-			-	2300
Activities for generating funds		1263			1263	1296
Bank & Deposit interest		4013			4013	2606
		29067	293		29360	50229
Other receipts	7	4804			4804	5615
<b>Total receipts</b>		33871	293		34164	55844
<b>Payments</b>						
Costs of generating funds	4	350			350	295
Charitable activities	4	53880			53880	39540
Governance costs		-			-	-
Other payments		-			-	-
<b>Total payments</b>		54230			54230	39835
Excess of receipts over payments for the year before transfers		-20359	293		-20066	16009
Transfers		-	-	-	-	-
<b>Excess of receipts over payments for the year</b>		-20359	293		-20066	16009



**Coatbridge Middle Parish Church**  
**Statement of Balances**  
**As at 31 December 2024**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment funds 2024 £	Total 2024 £	Total 2023 £
<b>Bank &amp; Deposit Balances</b>					
At 1 January 2024	140501	2082	9405	151988	135979
Excess/deficit of Receipts over Payments for the year	-20359	293	-	-20066	16009
At 31 December 2022	120142	2375	9405	131922	151988

The accounts were approved by the Kirk Session and Financial Board on 16 March 2025

For and on behalf of the Kirk Session and Financial Board.

(Session Clerk)

(Treasurer)

**Coatbridge Middle Parish Church**  
**Notes to the Account**  
**Year ended 31 December 2024**

**1 Trustee remuneration and related party transactions**

No trustee received any remuneration or reimbursement of expenses during the year.  
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 Movement in Funds**

	At 01/01/2024 £	Receipts £	Payments £	Transfers £	At 31/12/2024 £
<b>Unrestricted funds</b>					
Designated Fabric Fund	11696	2726	-4835		9587
Special Project Fund	627				627
General Bequest Fund	28532			-15500	13032
General Fund Reserve	530				530
Youth Development Fund	6510		-2499		4011
Calum Muir Fund	92082	4013	-4000		92095
General Fund	524	27132	-42896	15500	260
	140501	33871	-54230	0	120142
<b>Restricted Funds</b>					
Kirk Session Fund	40				40
Session Benevolent Fund	403				403
Stained Glass Window Fund	1059				1059
McGregor Organ Fund	326				326
Holiday Club	129	193			322
Flower Fund	125	100			225
	2082	293	0	0	2375
<b>Endowment Funds</b>					
McLaren Bequest	9405				9405
	9405				9405
<b>Total Funds</b>	151988	34164	-54230	0	131922

**Coatbridge Middle Parish Church**  
**Notes to the Account**  
**Year ended 31 December 2024**

**Purposes of Endowment Funds**

**McLaren Bequest** - the income from this fund is to be used to pay for Leadership Training for elders and youth leaders.

**Purposes of Restricted Funds**

**Kirk Session Fund** - to be used at the discretion of the minister and Kirk Session to cover ad hoc expenses.

**Kirk Session Benevolent Fund** - for use at the discretion of the Kirk Session to provide financial assistance.

**Stained Glass Window Fund** - to be used for the upkeep of the stained glass windows.

**McGregor Bequest** - to be used for organ related expenses.

**Flower Fund** - to provide flowers for display during services and thereafter distribution to Church members for particular occasions, for example, illness, bereavement, aged.

**Holiday Club Fund** - to cover summer Holiday Club expenses.

**Purposes of Designated Funds**

**Fabric Fund** - set aside for the maintenance of Church property.

**Project Fund** - funds set aside for special projects required from time to time.

**Youth Development Fund** - funds set aside to support the youth work in the Church.

**Calum Muir Bequest** - the income from this fund is to be used for Sunday School, Bible Class and Youth and other organisational special expenses.

**Coatbridge Middle Parish Church**  
**Notes to the Account**  
**Year ended 31 December 2024**

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment funds 2024 £	Total 2024 £	Total 2023 £
<b>3 Analysis of donations</b>					
WFO Scheme (non Gift aid)	14155			14155	15103
Gift Aid donations	5280			5280	5289
Tax recovered on Gift Aid donations	1195			1195	1297
Ordinary offerings (Open plate)	1884			1884	1085
Other offerings, donations etc	1277	293		1570	1253
	<u>23791</u>	<u>293</u>	<u>-</u>	<u>24084</u>	<u>24027</u>
<b>4 Analysis of Payments</b>					
<b>Cost of generating funds</b>					
Offering envelopes	<u>350</u>			<u>350</u>	<u>295</u>
<b>Charitable activities</b>					
Ministries & Mission allocation	13989			13989	11454
Presbytery dues	514			514	474
Minister's expenses	-			-	-
Pulpit supply	4387			4387	2934
Other staffing costs	10405			10405	9290
Fabric repairs & maintenance	6199			6199	2993
Heat & light	5303			5303	3474
Insurance	3174			3174	2712
Printing,stationery & postage	341			341	190
Other expenses	9568			9568	6019
	<u>53880</u>	<u>-</u>	<u>-</u>	<u>53880</u>	<u>39835</u>
<b>Governance costs</b>	-	-	-	-	-
<b>Other payments</b>	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

**Coatbridge Middle Parish Church**  
**Notes to the Account**  
**Year ended 31 December 2024**

**5 Ministers 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 tenth and subsequent years) £38,884.

**6 Collections for Third Parties**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Ekwendeni Hospital, Malawi	130	275
Poppy Scotland	192	200
Turkey earthquake		274
Christian Aid		30
Retiring collections	121	189
	<u>443</u>	<u>968</u>

**7 Other income**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Retiring collections (for charities)	121	189
Special collections (for charities)	322	779
Fabric (insurance refund)	2726	4170
Legacy	1000	-
Hall lets	490	60
Funerals/Weddings/Baptisms	145	280
Sale of investments	-	137
	<u>4804</u>	<u>5615</u>

**8 Consolidated Fabric Fund**

At 31 December 2024 amounts totalling £336,763 (2023 - £334,567) were held on behalf of the church.

**Coatbridge Middle Parish Church**  
**Appendix to the accounts**  
**Year ended 31 December 2024**

**Funds held by Church of Scotland General Trustees for the benefit of the Trustees**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Revenue account	<u>16,211</u>	<u>-</u>
Temporary account	<u>320,551</u>	<u>334,567</u>