

# **The Church of Scotland**

## **Garthamlock and Craigend Parish Church of Scotland**

### **RECEIPTS AND PAYMENTS ACCOUNTS 2023**

**Congregation No: 160942**

**Charity No: SC016862**

## Reference and Administrative Information

Charity Name: Garthamlock and Craigend Parish Church

Charity Registration Number: SC016862

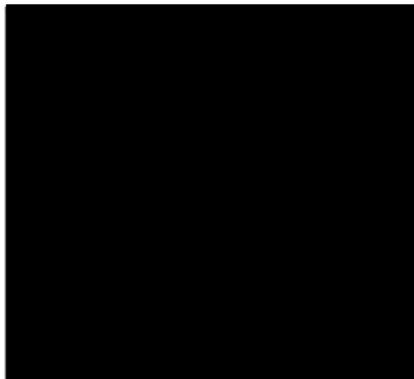
Congregation Reference No: 160942

Contact Address:



### Trustees

Kirk Session



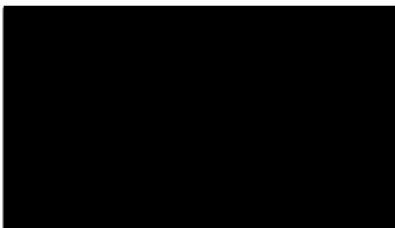
### Principal Office-bearers



### Principal Office

Garthamlock & Craigend Parish Church of Scotland  
46 Porchester Street  
Garthamlock  
Glasgow  
G33 5DB

### Independent Examiner



### Bankers

The Co-operative Bank PLC  
P.O. Box 101  
1 Balloon Street  
Manchester, M60 4EP

## **Trustees' Annual Report**

### **Year ended 31 December 2023**

## **Structure, Governance and Management**

The congregation is a registered charity, number SC016862 and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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. Rev I, Scott McCarthy was inducted to Garthamlock & Craigend Parish Church of Scotland on 11<sup>th</sup> October 2018.

The Kirk Session which meets at least four times a year is responsible for spiritual affairs within the church. Sub-Committees of the Kirk Session such as Finance and Fabric are responsible for the general running of the church and suitable members of the congregation who are considered to have the appropriate gifts are co-opted on to these committees. All these sub-committees report to the Kirk Session when it meets.

## **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.

The congregation meets for worship every Sunday morning at 11.00 a.m. in the sanctuary. Additional services of worship are held on Maundy Thursday, Good Friday, Easter Day, Christmas Eve and Christmas Day. The Sacrament of Holy Communion is celebrated on the second Sunday of every month as well as Maundy Thursday, and Easter Day.

Whilst the regular Sunday service is happening, the congregation splits into two and the children attend a Sunday school which is called "Smart Kids". There they enjoy the bible teachings accompanied by activities.

The congregation leads monthly worship at a care home in the parish.

On Wednesday evenings from September until May the 99<sup>th</sup> Company of the Girls Brigade meet in the Church. Bible Study sessions were held in the church, no house groups ran in 2023.

Despite being fully open in 2023, several groups and clubs did not return to the church in 2023 and congregation numbers have still not returned to pre-pandemic levels, however there have been new people attending on Sundays and the church is hopeful of gaining new members.

The congregation from Brazil "Assembleia de Deus American Garden Novo Tempo em Glasgow" continue to use the church on a Sunday afternoon and are growing in numbers. They are members of the Assembleia de Deus American Garden Novo Tempo. They began using the church at the start of December 2019 with some of our Elders in attendance for support with the equipment etc. Their services are spoken in Portuguese, but they are happy to translate for visitors. They have settled in well and continued with weekly worship throughout 2023.



## **Achievements and Performance**

The membership of the congregation i.e. those on the congregational roll is currently 50 persons. However, there are about a dozen others who regularly attend worship and about one hundred to 150 others who would normally attend the various clubs, groups and organisations for activities every week.

- The Girls' Brigade is for girls aged five to eighteen years. Approximately sixty girls from the community attend the Explorer, Junior and Brigader sections. They are involved in a wide variety of activities and work to a four-fold badge work programme - Spiritual, Physical, Educational and Service. Badge awards are presented at the Annual Display which generally takes place early May.

The Community Garden which was completed through grant funding in early 2021 is gaining further interest and planting progressed throughout the year with items harvested and shared among members of the community garden, church congregation and Slimming World group. It is hoped that the interest will continue to grow, and more members are recruited to the garden. There are still raised beds available and talks have begun with a local Scout group who operate from different premises but who plan to use the garden with their groups in 2024.

In 2023 the Gamblers Anonymous groups continued to meet in our halls on a Monday and Tuesday evening and continue to provide revenue in the form of a hall let fee. The continue to give a yearly donation to the church.

The minister continued to serve on various Forums and sub-committees including Priority Areas. In December 2023, [REDACTED] resigned from his post as minister of Garthamlock & Craigend Parish Church. [REDACTED] has left to take up the post of Associate Minister of Corby, Church of Scotland in Corby, England. The church officially entered a period of vacancy in December 2023 and services were conducted by members of the congregation who have completed Word and Worship training. The church await the appointment of an interim moderator to assist with Communion services and other services which require the presence of an ordained minister.

## **Financial Review**

Income for 2023 remained at a level like that in 2022 and although the church has still not seen the congregation numbers return to pre-pandemic levels the income from donations and hall lets have kept the Church in a healthier financial position than in the past several years although there are still significant shortfalls due for Ministries and Mission contributions and Travel expense. The main expenditure incurred in the running of the Church was heating and lighting and insurance. Other main expenses in 2023 included costs involved in the general upkeep of the church grounds and the manse, i.e. Council Tax, Telephone/Broadband, landscape maintenance.

## **Reserves Policy**

There is an insurance fund which was set up to ensure that there are sufficient funds to ensure the payment of insurance. A Standing Order from the General Account keeps this account in just enough credit to pay this charge. The trustees would like to hold reserves equivalent to six months expenditure to cover unexpected circumstances. However, this has not proved possible, and we are limited to holding modest amounts for fabric, insurance, and general purposes as detailed in note 2 of the accounts. In 2018 the congregation received £20,000 in joint funding from Church of Scotland Priority Areas & World Mission to allow the congregation to share an exchange visit with a congregation in the Czech Republic. The funds are restricted solely to that purpose. Planning meetings took place in 2019 with thoughts on travel in 2020 however this was not possible in 2020/21 due to the pandemic and has not progressed any further 2023. The congregation will look to the Church of Scotland to see if this money can be used for another purpose. Members of the congregation have since saw passports

expire and the recent conflict with Russia and Ukraine had put a halt on any possible plans to travel to the Czech Republic.

**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 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016. 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.

[Redacted Signature]

Session Clerk

Date 25/7/24



**Independent Examiner's Report to the Trustees of Garthamlock and Craigend Parish Church**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2023 which are set out on pages 7 onwards.

**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 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 (as amended) Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 (as amended) 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.

**Garthamlock and Craigend East Parish Church**  
**Receipts and Payments Account**  
**Year ended 31 December 2023**

		Unrestricted Funds 2023	Restricted Funds 2023	Endowment Funds 2023	Totals 2023	Totals 2022
<b><u>Receipts</u></b>	<b>Note</b>					
Donations	3	10,090.57	-	-	10,090.57	8,305.80
Activities for Generating Funds		-	-	-	-	-
Bank & Deposit interest		-	233.22	-	233.22	26.56
Grant from General Trustees		-	-	-	-	17,294.40
Grant from Glasgow City Council		180.00	-	-	180.00	5,000.00
Inland Revenue rebate		-	-	-	-	-
Rental of premises		20,371.00	-	-	20,371.00	14,640.00
					-	
<b><u>Total Receipts</u></b>		<b>30,641.57</b>	<b>233.22</b>	<b>-</b>	<b>30,874.79</b>	45,266.76
<b><u>Payments</u></b>	4					
Costs of generating funds		-	-	-	-	134.43
Charitable activities (inc misc exp)		33,999.83	-	-	33,999.83	49,387.38
Governance costs		-	-	-	-	-
<b><u>Total Payments</u></b>		<b>33,999.83</b>	<b>-</b>	<b>-</b>	<b>33,999.83</b>	49,521.81
Excess of Receipts over Payments for the year before transfers		<b>(3,358.26)</b>	<b>233.22</b>	<b>-</b>	<b>(3,125.04)</b>	(4,255.05)
Transfers (interest only)						
Excess of Receipts over Payments for the year		<b>(3,358.26)</b>	<b>233.22</b>	<b>-</b>	<b>(3,125.04)</b>	(4,255.05)

**Garthamlock and Craigend East Parish Church****Statement of Balances****Year ended 31 December 2023**

	Note	Unrestricted Funds 2023	Restricted Funds 2023	Endowment Funds 2023	Totals 2023	Totals 2022
<b>Bank &amp; Deposit Balances</b>						
Bank & Deposit balances brought forward		15,763.06	20,026.56	-	35,789.62	40,004.67
<b>MOVEMENT IN YEAR</b>						
Excess of Receipts over Payments for the year		(3,358.26)	233.22	-	(3,125.04)	(4,255.05)
Bank & Deposit balances carried forward	2	<b>12,404.80</b>	<b>20,259.78</b>	-	<b>32,664.58</b>	35,789.62
<b>INVESTMENTS at market value</b>						
	7	-	-	-	-	
<b>Assets</b>						
Tax recoverable on Gift Aid Donations		1,045.50			1,045.50	1,054.98
<b>LIABILITIES</b>						
Ministries & Mission shortfall		9,054.00			9,054.00	9,914.00
Travel Expenses shortfall		1,554.89			1,554.89	

The accounts were approved by the Kirk Session on

25/7/24

For and on behalf of Kirk Session





## Notes forming part of the Accounts for the year ending 31 December 2023

### 1. BASIS OF ACCOUNTING

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016

### 2. MOVEMENT IN FUNDS

	At 1 January 2023	Receipts	Payments	Transfers	At 31 December 2023
<b>Unrestricted Funds</b>					
Designated Fabric Fund	106.30	-	429.62	750.00	<b>426.68</b>
Designated Insurance Fund	3,263.13	-	1,995.18	250.00	<b>1,517.95</b>
General Fund	12,393.63	30,641.57	31,575.03	(1,000.00)	<b>10,460.17</b>
	<b>15,763.06</b>	<b>30,641.57</b>	<b>33,999.83</b>	<b>0.00</b>	<b>12,404.80</b>
<b>Restricted funds</b>					
Funds for Czech Republic exchange programme	20,026.56	233.22	-	-	<b>20,259.78</b>
<b>Endowment funds</b>					
There are no endowment funds	-	-	-	-	-
<b>Total funds</b>	<b>35,789.62</b>	<b>30,874.79</b>	<b>33,999.83</b>	<b>-</b>	<b>32,664.58</b>

#### Purposes of Designated Funds

*Unrestricted Funds can be used for any purpose which is in accordance with the aims of the congregation. Unrestricted funds may include Designated Funds which have been set aside for a specific purpose and the charity has the option to reverse the designation and use them for any purpose.*

**Fabric Fund:** In 2023 deposits were made to the Fabric account to cover the costs of maintenance but unfortunately, as seen in year 2022, the expenditure did not allow for savings as Donations did not increase enough to cover general running / utility costs and set aside funds.

**Insurance Fund:** The Trustees have set aside funds for the payment of insurance premiums. Funds are transferred from the General / Fabric account to cover Direct Debits. The account is kept in sufficient credit for this purpose only.

#### Purposes of Restricted Funds

*Restricted Funds are those given for specific purposes and the donor has stipulated how they must be used. Such funds cannot be used for any other purpose.*

The congregation has retained the £20,000 from Church of Scotland for an exchange programme with congregations from the Czech Republic and only transfers any interest accrued in the account to fund charitable activities. These funds remain restricted to be at a future date when interest gathers, travel to the area is safe and contact can be made with a congregation there.

#### Purposes of Endowment Funds

*Endowment Funds are those where a charity can utilise the income from such funds but cannot realise and use the capital.*

The congregation has no such funds.

<b>3. ANALYSIS OF DONATIONS</b>	<b>Unrestricted Funds 2023</b>	<b>Restricted Funds 2023</b>	<b>Endowment Funds 2023</b>	<b>Unrestricted Funds 2023</b>	<b>Total 2022</b>
WFO Scheme (non Gift Aid)	2,196.46	-	-	-	2,158.00
Gift Aid Donations	3,780.00	-	-	-	4,115.00
Tax Recovered on Gift Aid Donations	-	-	-	-	1,147.00
Ordinary Offerings (Open Plate)	401.73	-	-	-	104.93
Other Offerings, Donations	3,712.38	-	-	-	780.00
	10,090.57	-	-	-	8,305.80
<b>4. ANALYSIS OF PAYMENTS</b>					
<b>Costs of Generating Funds</b>					
Investment Managers' fees					
Offering envelopes	-	-	-	-	134.43
Fundraising Costs	-	-	-	-	-
<b>Charitable Activities</b>					
Travel Expenses including Locum	2,400.00	-	-	2,400.00	-
Ministries & Missions Contribution	3,885.30	-	-	3,885.30	-
Presbytery dues	160.00	-	-	160.00	153.00
Manse Expenses	1,433.00	-	-	1,433.00	742.00
Pulpit supply / Ministerial expenses	240.00	-	-	240.00	-
Council Tax	1,977.29	-	-	1,977.29	1,852.44
Refuse Collections	807.89	-	-	807.89	765.67
Heat and light (Utilities)	6,206.59	-	-	6,209.59	7,306.92
Insurance	1,995.18	-	-	1,995.18	1,842.54
Fabric Repairs and Maintenance	3,899.37	-	-	3,899.37	16,967.54
Community Garden	1,314.00	-	-	1,314.00	6,866.20
Other Building Costs including cleaning	6,423.63	-	-	6,423.63	2,052.00
CCLI license	326.00	-	-	326.00	305.00
Printing, Stationery & software	79.99	-	-	79.99	418.41
Church Telephone, Internet & Website	915.18	-	-	915.18	860.15
Community Learning & Laptops	-	-	-	-	7,378.72
Other expenses	1,916.23	-	-	1,916.23	1,834.37
Interest / Bank charges	20.18	-	-	20.18	52.02
	33,999.83	-	-	33,999.83	49,521.81
<b>Governance Costs</b>					
Independent Examiner's Fee	-	-	-	-	-
<b>TOTAL</b>	<b>33,999.83</b>	<b>-</b>	<b>-</b>	<b>33,999.83</b>	<b>49,521.81</b>



## 5. TRUSTEE REMUNERATION AND RELATED PARTY TRANSACTIONS

Paid from the General Fund of the Church during 2023 for one Trustee, the Reverend Scott McCarthy in respect of Council Tax £1,977.29, Broadband, new white goods for the manse and the grounds maintenance charge for the manse payable to Spiers Gumley totalled, £1,433.00. There were no other remuneration or related party transactions in this financial year.

## 6. 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 £30,135 and the maximum stipend (in the fifth and subsequent years of service) £37,032.

## 7. INVESTMENTS

Nil

## 8. COLLECTIONS FOR THIRD PARTIES

In addition to the General Income the following income from Special Collections was distributed during the year.

2023	2022
£	£
-	-
-	-
-	-