

The Church of Scotland

Garthamlock, Ruchazie and Craigend Parish Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNTS 2024

Congregation No: 161077

Charity No: SC016862

Reference and Administrative Information

Charity Name: Garthamlock, Ruchazie and Craigend Parish Church

Charity Registration Number: SC016862

Congregation Reference No: 161077

Contact Address: Jillian Reilly
24 Mossvale Road, Glasgow, G33 5PU

Trustees

Kirk Session

Mrs Margaret Patterson
Ms Margaret Reid
Mr Brian Stewart
Mrs Helen Gibson
Mrs Lynn Cavin
Mrs Jillian Reilly
Mrs Moira Wilkinson
Mrs Chioma Nwafor

Principal Office-bearers

Minister: Rev I Scott McCarthy
Session Clerk: Mr Brian Stewart
Church Treasurer: Mrs Jillian Reilly

Principal Office

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

Independent Examiner

Mr. Robert Fernie
42 Coshneuk Road
Millerston
Glasgow
G33

Bankers

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

Trustees' Annual Report

Year ended 31 December 2024

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. On 23rd May 2024 the congregation entered a Union with Ruchazie Parish Church. The congregation's name was updated to Garthamlock, Ruchazie and Craigend Parish Church. On 14th November the congregation entered a Linkage with Stepps Parish Church as part of the Presbytery Plan for Glasgow.

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.

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.

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 11.30 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 Mossvale Care home in the parish.

Bible Study sessions were held in the church, no house groups ran in 2024.

The congregation from Brazil "Assembleia de Deus American Garden Glasgow" continue to use the church on a Sunday afternoon. 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 2024.

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 100 to 150 others who attend the various clubs, groups and organisations for activities in the church every week.

On Wednesday evenings from September until May the 99th Company of the Girls Brigade meet in the Church. 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 other groups using the church. It is hoped that the interest will continue to grow, and more members are recruited to the garden. The 56th Scout group who are based in St Rose of Lima primary school are using the garden and have helped with weeding, planting and tidying.

In 2024, 2 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 weekly donation. They also continue to give a yearly donation to the church.

The church is used by The North East Recovery group who provide services via "We are With You" on a Wednesday and a Recovery Café operates in the church on a Thursday.

In addition, the church is used by a Taekwon-do club, Karate club, Dance class and a Stage and Theatre group who provide services for children in the community. A Slimming World group continues to meet in the church on a Saturday morning.

Financial Review

The congregation saw an increase in income for 2024 despite the reduction in congregation numbers. Donations and hall let fees were the main source of income and this has kept the Church in a healthier financial position than in previous years. The main expenditure incurred in the running of the Church was heating and lighting and insurance. Other main expenses in 2024 included costs involved in the general upkeep of the church grounds and the manse.

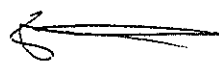
Reserves Policy

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. The congregation will look to the Church of Scotland to see if this money can be used for another purpose.

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.

Approved by the Trustees and signed on their behalf,

Chioma Nwafor P.P. Boia 

Session Clerk

Date24/11/25.....

Garthamlock and Craigend East Parish Church - SC 016862

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 31st December 2024 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.

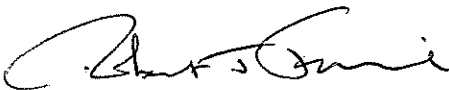
Basis of independent examiner's statement

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.

Signed.....

Name: Robert Fernie

Address: 42 Coshneuk Road, Millerston, Glasgow, G33

Date.....26/11/25.....

Garthamlock and Craigend East Parish Church
Receipts and Payments Account
Year ended 31 December 2024

		Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Totals 2024	Totals 2023
<u>Receipts</u>	Note					
Donations	3	13,895.10	-	-	13,895.10	10,090.57
Activities for Generating Funds		-	-	-	-	-
Bank & Deposit interest		565.00	319.51	-	884.51	233.22
Transfer of Funds from Ruchazie Union		17,350.49	-	-	17,350.49	-
Grant from Glasgow City Council		-	-	-	-	180.00
Inland Revenue rebate		-	-	-	-	-
Rental of premises		26,065.00	-	-	26,065.00	20,371.00
					-	
<u>Total Receipts</u>		57,875.59	319.51	-	58,195.10	30,874.79
<u>Payments</u>	4					
Costs of generating funds		-	-	-	-	-
Charitable activities (inc misc exp)		42,154.22	-	-	42,154.22	33,999.83
Governance costs		-	-	-	-	-
<u>Total Payments</u>		42,154.22	-	-	42,154.22	33,999.83
Excess of Receipts over Payments for the year before transfers		15,721.37	319.51	-	16,040.88	(3,125.04)
Transfers		5,424.84	(5,424.84)		0.00	
Excess of Receipts over Payments for the year		21,146.21	(5,105.33)	-	16,040.88	(3,125.04)

Garthamlock and Craigend East Parish Church**Statement of Balances****Year ended 31 December 2024**

	Note	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Totals 2024	Totals 2023
Bank & Deposit Balances						
Bank & Deposit balances brought forward		12,404.80	20,259.78	-	32,664.58	35,789.62
MOVEMENT IN YEAR						
Excess of Receipts over Payments for the year		21,146.21	(5,105.33)	-	16,040.88	(3,125.04)
Bank & Deposit balances carried forward	2	33,551.01	15,154.45	-	48,705.46	32,664.58
INVESTMENTS at market value						
	7	-	-	-	-	
Assets						
Tax recoverable on Gift Aid Donations		-			708.26	1,045.50
LIABILITIES						
Ministries & Mission shortfall		-			-	9054.00
Travel Expenses shortfall		-			-	1554.89

The accounts were approved by the Kirk Session on 23/11/25

For and on behalf of Kirk Session



Session Clerk



Treasurer

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 2024	Receipts	Payments	Transfers	At 31 December 2024
Unrestricted Funds					
Designated Fabric Fund	426.68	24,350.49	413.44		24,363.73
Designated Insurance Fund	1,517.95	-	1,919.87	2,500.00	2,098.08
General Fund	10,460.17	33,525.10	39,820.91	2,924.84	7,089.20
	12,404.80	57,875.59	42,154.22	5,424.84	33,551.01
Restricted funds					
Czech Republic Programme	20,259.78	319.51	-	(5,424.84)	15,154.45
Endowment funds					
There are no funds	-	-	-	-	-
Total funds	32,664.58	58,195.10	42,154.22	(0.00)	48,705.46

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 2024 deposits were made to the Fabric account to cover the maintenance costs for the Church. As seen in previous years, the expenditure did not allow the congregation to set aside additional funds as hoped.

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 retained £20,000 for an exchange programme with congregations from the Czech Republic. The congregation was given permission in 2024 to borrow from the restricted funds to pay bills associated with Ruchazie Parish Church. The funds used will be returned to the Restricted funds following the release of funding from the sale of Ruchazie church and Manse following the Union of the congregations. The exchange programme funds may then be reclaimed as unused.

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.

3. ANALYSIS OF DONATIONS	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Unrestricted Funds 2024	Total 2023
WFO Scheme (non-Gift Aid)	2,140.21	-	-	2,140.21	2,196.46
Gift Aid Donations	2,833.00	-	-	2,833.00	3,780.00
Tax Recovered on Gift Aid Donations	-	-	-	-	-
Ordinary Offerings (Open Plate)	535.89	-	-	535.89	401.73
Other Offerings, Donations	8,386.00	-	-	8,386.00	3,712.38
	13,895.10	-	-	13,895.10	10,090.57
4. ANALYSIS OF PAYMENTS					
Costs of Generating Funds					
Investment Managers' fees					
Offering envelopes	-	-	-	-	-
Fundraising Costs	-	-	-	-	-
Charitable Activities					
Travel Expenses including Locum	1,400.00	-	-	1,400.00	2,400.00
Ministries & Missions Contribution	1,750.00	-	-	1,750.00	3885.30
Presbytery dues	472.00	-	-	472.00	160.00
Manse Expenses	2,865.20	-	-	2,865.20	1,433.00
Pulpit supply / Ministerial expenses	-	-	-	-	240.00
Council Tax	1,134.49	-	-	1,134.49	1,977.29
Refuse Collections	748.80	-	-	748.80	807.89
Heat and light (Utilities)	14,904.66	-	-	14,904.66	6,209.59
Insurance	2,135.81	-	-	2,135.81	1,995.18
Fabric Repairs and Maintenance	-	-	-	-	3,899.37
Community Garden	-	-	-	-	1,314.00
Other Building Costs including cleaning	1,425.60	-	-	1,425.60	6,423.63
CCLI license	340.00	-	-	340.00	326.00
Printing, Stationery & Software / IT	857.99	-	-	857.99	79.99
Church Telephone, Internet & Website	990.94	-	-	990.94	915.18
Other expenses	591.90	-	-	591.90	1,916.23
Interest / Bank charges	-	-	-	-	20.18
	-	-	-	-	33,999.83
Governance Costs					
Independent Examiner's Fee	-	-	-	-	-
TOTAL	42,154.22	-	-	42,154.22	33,999.83

5. TRUSTEE REMUNERATION AND RELATED PARTY TRANSACTIONS

Due to the Church being in Vacancy, 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.

2024	2023
£	£
-	-
-	-
<hr/>	
-	-
<hr/>	