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The Church of Scotland
Polbeth Harwood Parish Church

ANNUAL REPORT AND ACCOUNTS
YEAR ENDED 31 DECEMBER 2024

Congregation No: 020156

Charity No: SC 017373

Polbeth Harwood Parish Church of Scotland

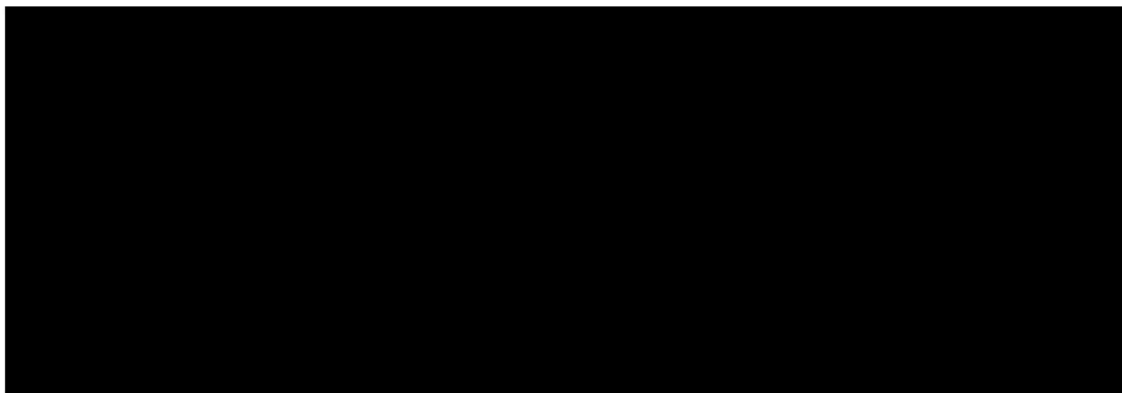
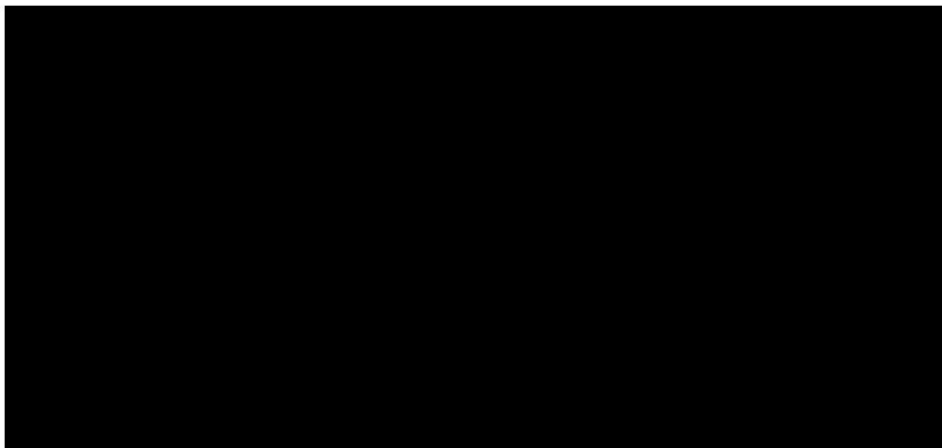
The Trustees present the annual report and accounts for Polbeth Harwood Church of Scotland for the year ended 31 December 2024

Reference and Administrative Information

Charity Name: Polbeth Harwood Parish Church of Sc

Charity Registration No: SC017373

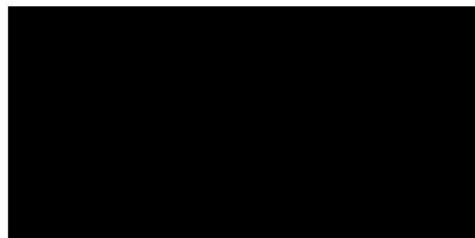
Congregation Reference No: O20156



Polbeth Harwood Parish Church of Scotland

Trustees' Annual Report (continued)
Year ended 31 December 2024

Independent Examiner



Bankers

Royal Bank of Scotland
Almondvale Centre
Livingston
EH54 6NB

Polbeth Harwood Parish Church of Scotland

Trustees' Annual Report (continued)

Year ended 31 December 2024

Structure, Governance and Management

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 minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. 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 and meets five times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session which meets on the same night, five times a year, 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.

In addition to the Sunday service, which begins at 11.15am, periodic evening services are held on the same days as communion. There is a regular Sunday School, The 'JAM' Club, which meets during the main service. During periods throughout the year, united services are held with the linked charge West Kirk of Calder. Several organisations hold afternoon and evenings meetings in the Church Halls this includes the Roseberry Group, children dance classes and Star Harmonies. There is the Sunday before and after service cafe.

Polbeth Harwood Parish Church of Scotland

Trustees' Annual Report (continued)

Year ended 31 December 2024

Achievements and Performances

This year we invited members of the Church to talk about their talents, so people could volunteer for committees in our new Unitary Constitution.

As a result of this we had new people come forward to offer to help with flowers be added to the reader's list for worship, helping with communion, to join the rota to help with the tea after worship and other jobs to help with the life of the church..

Elders and Pastoral Care Team increased their visits to the lonely and housebound. In addition to their visits more people also started visiting members and vulnerable people in our community. These visits are so important to those visited and it takes a special gift to be able to communicate with others and let them know they are special and important in our village.

Groups who use our premises also help by setting up chairs for worship and cleaning up themselves. We always emphasise that no matter how small a job is it is so much appreciated.

Polbeth Harwood Parish Church of Scotland

Trustees' Annual Report (continued)

Year ended 31 December 2024

Financial Review

The main source of funding continues to be weekly offering, through either giving envelopes or open plate and standing order. In addition to the offering, there are two other main sources of income, in the shape of Gift Aid Reclaim and six monthly Fayres in November and May. It is worth noting the importance of the income from the Gift Aid Reclaim and the Fayres, which could account for 20% of the total income per annum. The higher the number of members who give through the Gift Aid scheme contribute an extra 25% as the Church can claim the tax back from HMRC.

The giving level stable. Unusually the Polbeth Harwood accounts have only one fund, the General Fund. This works well when there are low funds, which would normally restrict the use from the specific fund.

In future, amounts allocated for large fabric projects can run through the fabric fund. In addition to the Bank current account and deposit account, the Consolidated Fabric Funds provide continued revenue for Fabric purposes which was helped along with donations of £3632. Looking forward to 2025, with an increase in costs we would like to see income continuing to rise with the continuing use of the premises which this year was £19585. For the General Fund, the excess for 2025 is a positive one with a Bank balance of £25993.53

Reserves Policy

At present Polbeth Harwood does not have a Policy on Reserves. This type of policy should be considered. At the year end the Church holds unrestricted cash funds of £26857.23

Polbeth Harwood Parish Church of Scotland

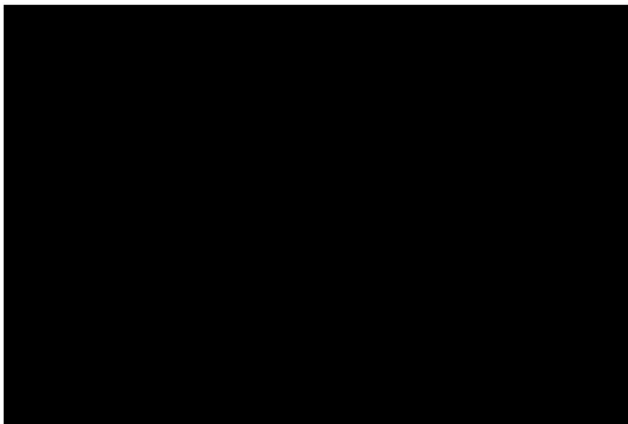
Trustees' Annual Report (continued)

Year ended 31 December 2024

Statement of Trustees' Responsibilities

The members of the Kirk Session / 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 / 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.

Approved by the Trustees and signed on their behalf,



**Independent Examiner's Report to the Trustees of Polbeth Harwood
Parish Church of Scotland**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 9 to 13.

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

My 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

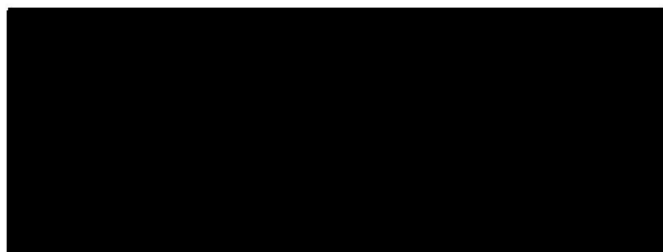
In the course of my examination of the statement of account for the year ended 31 December 2024 no matter has come to my attention [~~other than disclosed below~~]

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

to which in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



24/3/25

Polbeth Harwood Parish Church of Scotland

Trustees' Annual Report (continued) Year ended 31 December 2024

| | | Unrestricted Funds 2024 £ | Restricted Funds 2024 £ | Deposit Funds 2024 £ | Total 2024 £ | Total 2023 £ |
|---|-------------|------------------------------------|----------------------------------|-------------------------------|--------------------|--------------------|
| <u>Receipts</u> | Note | | | | | |
| Donations | 3 | £ 22,232.04 | - | - | 22,232.04 | 21,475.96 |
| Legacies | | - | - | - | - | - |
| Other Charities | | | 467.67 | - | 467.67 | 536.87 |
| Organisational events | | 4,127.47 | - | - | 4,127.47 | 3,400.33 |
| | | 26,359.51 | 467.67 | | 26,827.18 | 25,413.16 |
| Use of Premises | | 19,585.00 | - | - | 19,585.00 | 20,632.50 |
| Interest from Deposit Fund | | 42.90 | - | - | 42.90 | 28.92 |
| Weddings/ Funerals | | 1,300.00 | - | - | 1,300.00 | 1,630.00 |
| Grants - Internships | | | 1,000.00 | - | 1,000.00 | 1,000.00 |
| Other Receipts | | 207.84 | - | - | 207.84 | 212.14 |
| Receipt from General Trustee | | 7,392.00 | | | 7,392.00 | |
| <u>Total Receipts</u> | | <u>54,887.25</u> | <u>1,467.67</u> | <u>-</u> | <u>56,354.92</u> | <u>48,916.72</u> |
| <u>Payments</u> | 4 | | | | | |
| Costs of generating funds | | 75.90 | - | - | 75.90 | 70.44 |
| Charitable activities | | 62,123.75 | 1,542.67 | - | 63,666.42 | 41,159.04 |
| Governance costs | | 50.00 | - | - | 50.00 | 50.00 |
| <u>Total Payments</u> | | <u>62,249.65</u> | <u>1,542.67</u> | <u>-</u> | <u>63,792.32</u> | <u>41,279.48</u> |
| Excess of Receipts over Payments for the year before transfers | | - 7,362.40 | - 75.00 | - | - 7,437.40 | 7,637.24 |
| Transfers | | -75.00 | 75.00 | | | |
| Excess of Receipts over Payments for the year | | <u>- 7,437.40</u> | <u>-</u> | <u>-</u> | <u>- 7,437.40</u> | <u>7,637.24</u> |

Polbeth Harwood Parish Church of Scotland

Trustees' Annual Report (continued) Year ended 31 December 2024

| | Note | Unrestricted Funds 2024 £ | Restricted Funds 2024 £ | Investor Trust 2024 £ | Total 2024 £ | Total 2023 £ |
|---|------|------------------------------------|----------------------------------|--------------------------------|--------------------|--------------------|
| <u>Bank & Deposit Balances</u> | | | | | | |
| Bank & deposit balances brought forward | | 34,294.63 | | - | 34,294.63 | 26,657.39 |
| <u>Movement in year:</u> | | | | | | |
| Excess of Receipts over Payments | - | 7,437.40 | | - | 7,437.40 | 7,637.24 |
| Receipts | | | | | | |
| Payments | | | | | | |
| Bank & deposit balances carried forward | | <u>26,857.23</u> | <u>-</u> | <u>-</u> | <u>26,857.23</u> | <u>34,294.63</u> |
| <u>Investments at market value</u> | | | | | | |
| (cost £ xxxxx) | | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> |
| <u>Assets</u> | | | | | | |
| | | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> |
| <u>Liabilities</u> | | | | | | |
| | | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> | <u>-</u> |

The accounts were approved by the Kirk Session and Financial Board on 23/3/25

For and on behalf of the Kirk Session and Financial Board



Trustees' Annual Report (continued)
Year ended 31 December 2024

1. Trustee Remuneration and Related Party Transactions

Travel expenses of £1209.13 paid to Rev J Groenewald

2. Movements in Funds

| | At 1 Jan 2024 £ | Receipts £ | Payments £ | Transfers £ | At 31 Dec 2024 £ |
|---------------------------|-----------------------|------------------|------------------|----------------|------------------------|
| Unrestricted funds | | | | | |
| Deposit Fund | 820.80 | 42.90 | - | | 863.70 |
| General Fund | 33,473.83 | 54,844.35 | 62,249.65 | | 25,993.53 |
| | <u>34,294.63</u> | <u>54,887.25</u> | <u>62,249.65</u> | <u>-</u> | <u>26,857.23</u> |
| Restricted funds | | | | | |
| Third party collections | | 467.67 | 542.67 | | |
| | | 1,000.00 | 1,000.00 | | |
| Endowment funds | | | | | |
| N/a | - | - | - | - | - |
| Total funds | <u>34,294.63</u> | <u>56,354.92</u> | <u>63,792.32</u> | <u>-</u> | <u>26,857.23</u> |

Purposes of Restricted Funds

Third Party Collections:- Monies collected specifically for Third Parties.

| | Unrestricted Funds 2024 £ | Restricted Funds 2024 £ | Endowment Funds 2024 £ | Total 2024 £ | Total 2023 £ |
|-------------------------------------|------------------------------------|----------------------------------|---------------------------------|--------------------|--------------------|
| 3. Analysis of Donations | | | | | |
| WFO Scheme (non Gift Aid) | 2,913.50 | - | - | 2,913.50 | 3,011.15 |
| Gift Aid Donations | 8,810.00 | - | - | 8,810.00 | 10,330.00 |
| Tax Recovered on Gift Aid Donations | 3,346.12 | - | - | 3,346.12 | 3,034.42 |
| Ordinary Offerings (Open Plate) | 4,526.40 | - | - | 4,526.40 | 4,018.99 |
| Other Offerings, Donations etc | 2,636.02 | - | - | 2,636.02 | 1,081.40 |
| | <u>22,232.04</u> | <u>-</u> | <u>-</u> | <u>22,232.04</u> | <u>21,475.96</u> |

Trustees' Annual Report (continued)
Year ended 31 December 2024

| | Unrestricted Funds 2024 £ | Restricted Funds 2024 £ | Endowment Funds 2024 £ | Total 2024 £ | Total 2023 £ |
|---------------------------------------|------------------------------------|----------------------------------|---------------------------------|--------------------|--------------------|
| 4. Analysis of Payments | | | | | |
| Costs of generating funds | | | | | |
| Investment Managers' fees | - | - | - | - | - |
| Offering envelopes | 75.90 | - | - | 75.90 | 70.44 |
| | <u>75.90</u> | <u>-</u> | <u>-</u> | <u>75.90</u> | <u>70.44</u> |
| Charitable activities | | | | | |
| Giving to Grow Scheme | 15,583.00 | - | - | 15,583.00 | 12,805.00 |
| Presbytery dues | 417.00 | - | - | 417.00 | 289.00 |
| Minister's expenses | 1,209.13 | - | - | 1,209.13 | 1,647.40 |
| Internship | | 1,000.00 | - | 1,000.00 | 1,000.00 |
| Pulpit supply | 389.75 | - | - | 389.75 | 66.50 |
| Fabric repairs & maintenance | 21,162.99 | - | - | 21,162.99 | 6,739.82 |
| Wedding & funerals | 420.00 | - | - | 420.00 | 330.00 |
| Heat and light | 11,397.57 | - | - | 11,397.57 | 7,173.22 |
| Insurance | 1,579.07 | - | - | 1,579.07 | 1,204.08 |
| Charities | 352.00 | 542.67 | - | 894.67 | 1,263.87 |
| Organ & music | 3,989.37 | - | - | 3,989.37 | 3,552.61 |
| Print, stationery, postage, telephone | 2,325.06 | - | - | 2,325.06 | 2,026.95 |
| Other expenses | 3,298.81 | - | - | 3,298.81 | 3,060.59 |
| | <u>62,123.75</u> | <u>1,542.67</u> | <u>-</u> | <u>63,666.42</u> | <u>41,159.04</u> |
| Governance costs | | | | | |
| Independent examiner's fees | 50.00 | - | - | 50.00 | 50.00 |
| Other payments | | | | | |
| Purchase of assets | - | - | - | - | - |
| Purchase of investments | - | - | - | - | - |
| | <u>50.00</u> | <u>-</u> | <u>-</u> | <u>50.00</u> | <u>50.00</u> |
| | <u>62,249.65</u> | <u>1,542.67</u> | <u>-</u> | <u>63,792.32</u> | <u>41,279.48</u> |

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 £31642 and the maximum stipend in the 5th and subsequent years of service £38884.

| | 2024 £ | 2023 £ |
|---|---------------|-----------------|
| 6. Collections for Third Parties | | |
| Compassion UK (Church congregation donations) | 352.00 | 352.00 |
| Mercy Ships | 0 271.67 | 583.02 |
| Safe Families | 196.00 | 328.85 |
| Ukraine Appeal | - | - |
| Prisoner Trust | 75.00 | - |
| | <u>894.67</u> | <u>1,263.87</u> |

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

| | 2024 £ | 2023 £ |
|---|-------------------|-------------------|
| <u>CAPITAL ACCOUNT</u> | | |
| Credit Balances held at 31 December at cost | <u>44,955.13</u> | <u>52,347.13</u> |
| Market Value of Balances at 31 December | <u>44,955.13</u> | <u>52,453.00</u> |
| <u>REVENUE ACCOUNT</u> | | |
| Credit Balance at 31 December | <u>7,852.47</u> | <u>5,345.51</u> |
| <u>CAPITAL SHARE ACCOUNT</u> | | |
| Credit Balance at 31 December | <u>-</u> | <u>255.00</u> |
| Market Value of Balances at 31 December | <u>-</u> | <u>392.70</u> |
| <u>TEMPORARY FUNDS</u> | | |
| Costs relating to potential sale of ground | <u>- 6,271.41</u> | <u>- 6,271.41</u> |