

**The Church of Scotland**  
**Bearsden Baljaffray Parish Church**

**Receipts and Payments Account**

**Congregation Number: 181185**

**Charity Number: SC037739**

**Year Ended 31 December 2024**

TRUSTEES ANNUAL REPORT

Year ended 31 December 2024

Reference and Administrative Information

**Charity Name**

Bearsden Baljaffray Parish Church

**Charity Registration Number**

SC037739

**Congregation Reference Number**

181185

**Contact Address**

Grampian Way, Bearsden, GLASGOW G61 4RM

Principal Office-Bearers

**Interim Moderator**

[Redacted]

**Session Clerk**

Moirra May

**Church Treasurer**

[Redacted]

**Independent Examiner**

[Redacted]

**Bankers**

Bank of Scotland, 2 Station Road, Milngavie GLASGOW G62 8AB

Trustees

Forename	Surname	Date of Ordination	Date of Resignation
[Redacted]			

# **Trustees' Annual Report**

## **Year ended 31 December 2024**

### **Introduction**

Bearsden: Baljaffray Parish Church is situated off Grampian Way in Baljaffray on the north side of Bearsden. The Church is part of the Clyde Presbytery within the Church of Scotland. The parish includes all the homes within the Baljaffray and Bonnaughton areas of Bearsden. There are approximately 1,450 homes in our parish which are mostly privately owned.

### **History and Background**

In the 1970s, with the rapid growth of Bearsden in the Baljaffray area, the then Bearsden North Parish Church erected a small hall on a piece of ground adjacent to Baljaffray Primary School. This gave the Church of Scotland a presence in the new area and very quickly it became apparent that this small hall was insufficient for the needs of the growing community. Accordingly, in 1993 a Church Centre was built, and regular Sunday morning worship began to take place. This building also became too small and as a result additional hall space was added. The growing congregation at Baljaffray was then given permission from the Presbytery of Dumbarton to have its own independent status as a Church of Scotland.

On 27 August 2006, Bearsden: Baljaffray Parish Church came into being as an independent congregation of the Church of Scotland within the bounds of the Presbytery of Dumbarton, which later became the Clyde Presbytery.

### **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 in Scotland through a territorial ministry. It cooperates with other Churches in various ecumenical bodies in Scotland and beyond.

### **Baljaffray's Vision Statement**

The church's vision statement is *"We aim to be a friendly, welcoming Church where people of all ages can take part in worship, prayer, and fellowship as they grow together in faith; to be known as a caring Church, reaching out to and serving the community encouraging others to join us in hearing God's Word and having a living relationship with Jesus Christ."*

This statement has been adopted by the Kirk Session (and therefore the trustees of the charity) as the vision which we will have going forward into the future. It is intended that this statement will shape the way we develop as a Church. It shows the value that we place on both our worship and on having a very active engagement with our community.

### **Structure, Governance and Management**

The Church is administered in accordance with the Terms of the Deed of Constitution (Unitary Form) which states that together the members of the Kirk Session are the charity Trustees. The Kirk Session meets frequently throughout the year. Full minutes are taken of these meetings, so that careful records are maintained of important decisions. These minutes are in turn submitted to Clyde Presbytery which has a role in the oversight of the Church and its affairs.



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

### **Structure, Governance and Management (continued)**

Trustee Elders serve on the Kirk Session for an unlimited time. New members are added to the Kirk Session when and if the need arises e.g. if a current member resigns. Those Elders not currently serving on the Kirk Session as Trustees retain an important spiritual role in the life of the congregation and many of them continue to use their gifts and energy in other roles. One advantage of this way of working is that there is an increasing awareness of governance responsibilities and roles within the congregation.

Teams associated with Finance and Property (inc. Health & Safety) are given substantial delegated authority within remits determined by the Kirk Session. These teams operate in a climate of trust in which they report to the Kirk Session on a regular basis so that proper oversight can be maintained. In addition, we also have teams associated with Pastoral Care and Discipleship which also work with the Kirk Session in the same way. We hope that this new emphasis on teams working in a culture of trust with appropriate oversight from the Kirk Session will play an important part in releasing the potential of volunteers working in the church and the community.

The congregation has a Safeguarding Officer who ensures that the policies and procedures of the Church of Scotland are adhered to when members of the congregation are engaging with young people and vulnerable adults. There are other important compliance matters regarding Food Hygiene and Data Protection. As a congregation we aim to follow best practice in these matters.

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

In the year [REDACTED] were appointed as Trustees.

Should there be a need to add any further new Trustees, members of Session will discuss any possible candidates, who will then be approached to see if they wish to serve.

### **Review of Calendar Year 2024**

A great deal of our time had been taken up implementing the Presbytery Mission Plan. After a great deal of discussion, we have finally been allowed to call a minister, albeit with a 5-year reviewable tenure. The congregation have voted to accept this Presbytery decision. In preparation for this procedure to take place, members of Session agreed to depart from the Church's practice in relation to human sexuality for applications for the current vacancy to be considered from, amongst others, individuals who are in a same sex civil partnership or a same sex marriage. Edicts were read for members to form a Nominating Committee (which was implemented in January 2025)

During the first 10 months of this year, we continued to be part of the Church of Scotland's pilot scheme with a Probationer supervised remotely. This was a blessing for us at Baljaffray. The Kirk Session met with [REDACTED] from 121 to discuss some ideas to improve the system. We were sorry to see [REDACTED] go, but many of us attended her Ordination at Stirling North Parish Church where she is Assistant Minister.

We have continued to be enthused by our young folk who attend our Sunday School, Bible Class and our Girls' Brigade Company, the latter which has grown to 80 girls. A new venture to bring those who have left school unfortunately did not continue due to lack of support.

In August we brought back our Holiday Club week encouraging youngsters to come along 5 mornings for fun, games and crafts while learning about the story of Jesus during Holy Week with the emphasis on our senses.

Our Guild continue in strength meeting fortnightly from September to December and then March to April with a varied programme.



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

### **Review of Calendar Year 2024 (continued)**

We took up the challenge of Joyful Generosity which has increased our overall giving. We also did the 100-envelope challenge to raise funds for our new AV system which was installed at the beginning of 2025.

We have been fortunate to rent out the Manse, which will allow us to make any necessary upgrades when a new minister is appointed. We continue to maintain our property to a high standard. A new boiler was installed in Hall 4 and all other on-going repairs were dealt with diligently.

Our prayer continues to be for a new minister who will help us to build God's Kingdom in this place.

  
Session Clerk

### **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 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.

### **Financial Review**

These accounts are prepared in accordance with Financial Reporting Standard 102 (FRS 102) on the Receipts and Payments basis.

For the year we are showing an excess of receipts over payments of £15,284, however we are due to pay the second and final payment of £13,258 for our AV/PA system in January 2025.

In the year we were able to increase our giving by £6,656 as the congregation responded to our Joyful Giving Challenge and gave generously to our special fundraising for the new AV/PA system.

Although our Manse was rented out in the year, the rental income was sent to the Church of Scotland head office. We can claim back some monies, under certain conditions, for future use. The balance held by the Church of Scotland as at 31 December 2024 was £9,257.

As per last year we have been without a full-time minister and have therefore paid less to the Ministries and Mission allocation fund by £11,196

In April 2024 the gas contract was negotiated by the Church of Scotland. Due to market conditions the cost of gas has risen significantly,

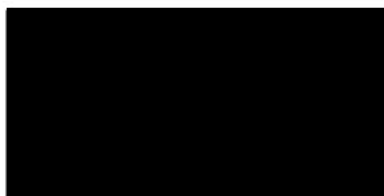
In 2023 we had a credit balance on our electricity account of over £2,000 which has distorted the comparative figures.

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

### **Reserves Policy**

It is the policy of the Trustees to hold reserves of approximately three months expenditure. At the year end the Church had unrestricted cash in the General Fund of £41,733 which is considered an appropriate level for this purpose. In addition to this we held £2,660 in Restricted Funds, and £30,156 as Designated Funds.

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



Date: 4th March 2025



## Independent Examiner's Report

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on Pages 8 to 13.

### 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 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

An 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:

Name:

Address

Date

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

		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
	Note					
<b>Receipts</b>						
Donations	3	72,449			72,449	64,398
Legacies					0	0
Activities for Generating Funds					0	0
Bank & Deposit Interest		339			339	0
Investment Income					0	0
		<u>72,788</u>	<u>0</u>	<u>0</u>	<u>72,788</u>	<u>64,398</u>
Rental of Church Premises		24,433			24,433	23,057
Rental of Manse		2,493			2,493	0
Solar Feed-In Tariff Income		3,703			3,703	5,164
Sale of Assets					0	0
Sale of Investments					0	0
Grants		7,645			7,645	0
Special Fund Raising		10,354			10,354	500
From Charitable Activities		3,051	4,763		7,814	6,724
		<u>51,679</u>	<u>4,763</u>	<u>0</u>	<u>56,442</u>	<u>35,445</u>
<b>Total Receipts</b>		<u><b>124,467</b></u>	<u><b>4,763</b></u>	<u><b>0</b></u>	<u><b>129,230</b></u>	<u><b>99,843</b></u>
<b>Payments</b>	4					
Costs of Generating Funds					0	0
Charitable Activities		108,896	5,050		113,946	96,502
Governance Costs					0	0
<b>Total Payments</b>		<u><b>108,896</b></u>	<u><b>5,050</b></u>	<u><b>0</b></u>	<u><b>113,946</b></u>	<u><b>96,502</b></u>
<b>Excess/(Deficit) of Receipts over Payments for the year before transfers</b>		<b>15,571</b>	<b>(287)</b>		<b>15,284</b>	<b>3,341</b>
<b>Transfers</b>					0	0
<b>Excess/(Deficit) of Receipts over Payments for the year</b>		<u><b>15,571</b></u>	<u><b>(287)</b></u>	<u><b>0</b></u>	<u><b>15,284</b></u>	<u><b>3,341</b></u>



**Baljaffray Parish Church**  
**Statement of Balances**  
**At 31 December 2024**

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2024 £	Total 2023 £
	£	£	£		
<b>Bank &amp; Deposit Balances Dec 2023</b>					
General & Development Fund	56,318	1,293		57,611	53,558
Scottish Widows				0	0
Restricted Funds Separate Accounts	0	1,654		1,654	2,366
	<u>56,318</u>	<u>2,947</u>	<u>0</u>	<u>59,265</u>	<u>55,924</u>
<b>Movement in Year</b>					
Excess /(Deficit)	15,571	(287)	0	15,284	3,341
<b>Bank &amp; Deposit Balances Dec 2024</b>					
General & Development Fund	41,573	1,377		42,950	57,611
Church of Scotland Investors Trust	30,316	0		30,316	0
Restricted Funds Separate Accounts	0	1,283		1,283	1,654
	<u>71,889</u>	<u>2,660</u>	<u>0</u>	<u>74,549</u>	<u>59,265</u>
<b>Investments at Market Value</b>	0	0	0	0	0
<b>Assets</b>					
HMRC Refund				<u>2,899</u>	<u>2,514</u>
<b>Liabilities</b>					
AV/PA System				13,258	0
New Boiler				0	4,090
Contract Cleaning				0	660
Upkeep of Grounds				0	895
Gas				773	0
				<u>14,031</u>	<u>5,645</u>

The accounts were approved by the Kirk Session on the 4th March 2025

For and on behalf of the Kirk Session and Financial Board

# Baljafray Parish Church

## Notes to the Accounts

### 1. Trustee Remuneration and Related Party Transactions

During the year no Trustees received reimbursement of expenses. (Minister's travel £561)

The Council Tax for the Manse whilst occupied by the Minister was N/A.

No remuneration was paid to a charity trustee or person connected to them in the year.

### 2. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
<b>Unrestricted Funds</b>					
General Fund	39,322	106,590	104,179		41,733
<b>Designated Funds</b>					
Fabric Fund	10,473	17,877	4,090		24,260
Tea & Coffee Fund	3,256	0	627		2,629
Parent & Toddler	3,256	0	0		3,256
Fair Trade	11	0	0		11
	16,996	17,877	4,717	0	30,156
<b>Restricted Funds</b>					
<b>Church Funds</b>					
Benevolent Fund	1,293				1,293
Sunday School Projects	0	243	159		84
	1,293	243	159	0	1,377
<b>Total Funds (Main Bank Account)</b>	<b>57,611</b>	<b>124,710</b>	<b>109,055</b>	<b>0</b>	<b>73,266</b>
<b>Restricted Funds</b>					
<b>Church Organisations</b>					
Flower Fund	83	495	479		99
The Guild	1,571	4,025	4,412		1,184
Social Team					0
<b>Total Funds (Separate Bank Accounts)</b>	<b>1,654</b>	<b>4,520</b>	<b>4,891</b>	<b>0</b>	<b>1,283</b>
<b>Total Funds (All Bank Accounts)</b>	<b>59,265</b>	<b>129,230</b>	<b>113,946</b>	<b>0</b>	<b>74,549</b>



# Baljafray Parish Church

## Notes to the Accounts

### Purposes of Designated Funds

Tea & Coffee Fund	From social events, to be used within the next year.
Fabric Fund	Funds set aside for future fabric expenditure.
Parent & Toddler Fund	Funds set aside to be used in the next 1-2 years.

### Purposes of Restricted Funds

Church Organisations	For the sole use of that organisation, generally used in the year.
Benevolent Fund	Used for donations at Ministers discretion

### 3. Analysis of Receipts

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	2024	2024	2024	2024	2023
	£	£	£	£	£
Regular Gift Aid Donations	55,580			55,580	50,948
Tax Recovered on Gift Aid Donation:	11,607			11,607	10,347
Ordinary Offerings (Open Plate)	4,512			4,512	2,488
Bank and Deposit Interest	339			339	0
From Congregational Organisations	750			750	615
	<u>72,788</u>	<u>0</u>	<u>0</u>	<u>72,788</u>	<u>64,398</u>
Rental of Church Premises	24,433			24,433	23,057
Manse Rental Income	2,493			2,493	0
Grants	7,645			7,645	0
Solar Feed-In Tariff Income	3,703			3,703	5,164
Special Fund Raising	10,354			10,354	500
	<u>48,628</u>	<u>0</u>	<u>0</u>	<u>48,628</u>	<u>28,721</u>
<b>Charitable Activities</b>					
Weddings & Funerals	400			400	460
General Income	2,607			2,607	1,023
Holiday Club Receipts		243		243	0
Tea & Coffee	44			44	45
Benevolent Fund				0	0
Fabric Fund Income				0	2,585
Legacies				0	0
Parent & Toddler Group				0	150
The Guild		4,025		4,025	1,781
Flower Fund		495		495	680
Social Team				0	0
	<u>3,051</u>	<u>4,763</u>	<u>0</u>	<u>7,814</u>	<u>6,724</u>
<b>TOTAL RECEIPTS</b>	<u><b>124,467</b></u>	<u><b>4,763</b></u>	<u><b>0</b></u>	<u><b>129,230</b></u>	<u><b>99,843</b></u>

# Baljaffray Parish Church

## Notes to the Accounts

### 4. Analysis of Payments

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	2024	2024	2024	2024	2023
	£	£	£	£	£
<b>Costs of Generating Funds</b>					
Offering envelopes	0			0	0
<b>Charitable Activities</b>					
Ministries & Mission allocation	39,696			39,696	39,098
Pulpit Supply	100			100	100
Repairs - Church	6,779			6,779	5,204
Upkeep of Grounds	2,813			2,813	810
Admin Officer Salary	10,177			10,177	9,468
Contract Cleaning	9,816			9,816	7,050
Other Expenses	4,459			4,459	5,669
Dishwasher	0			0	2,160
Council Tax - Manse	0			0	(259)
Equipment Maintenance	911			911	1,995
Annual Donations	1,607			1,607	1,310
Insurance	2,285			2,285	2,176
Gas	4,500			4,500	2,328
Electricity	480			480	3,179
Building Improvements - Manse	4,090			4,090	1,699
Manse Painting	0			0	2,642
Manse Carpets	0			0	1,300
CCLI	1,380			1,380	1,314
Assistant Church Officer Salary	500			500	880
Telephone & Internet Costs	1,365			1,365	935
Presbytery Dues	848			848	1,257
Employer's Pension Contribution	738			738	631
Stationery, Printing & Postage	467			467	235
Minister's Travel Expenses	561			561	607
Bible & Sunday School Expenses	247	159		406	455
Sunday School Projects Toybox	252			252	252
Minor Upkeep - Manse	1,715			1,715	761
The Guild		4,412		4,412	2,424
Flower Fund		479		479	749
Social Team				0	73
	95,786	5,050	0	100,836	96,502



## Baljafray Parish Church

### Notes to the Accounts

4. Analysis of Payments (continued)	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	2024	2024	2024	2024	2023
	£	£	£	£	£
<b>Costs of generating funds</b>					
<b>Governance costs</b>					
Independent examiner's fees	0			0	0
<b>Other payments</b>					
Purchase of assets (VA/PA)	13,110			13,110	0
Purchase of investments	0			0	0
	<u>13,110</u>	<u>0</u>	<u>0</u>	<u>13,110</u>	<u>0</u>
<b>TOTAL PAYMENTS</b>	<u><b>108,896</b></u>	<u><b>5,050</b></u>	<u><b>0</b></u>	<u><b>113,946</b></u>	<u><b>96,502</b></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 was £31,642 and the maximum stipend (in the fifth and subsequent years of service) was £38,884.

#### 6. Collections for Third Parties

	2024	2023
	£	£
Glasgow City Mission	1,240	557
TearFund	420	0
Let Your Light Shine	100	0
Ukraine	0	435
Dance Class	0	200
	<u><b>1,760</b></u>	<u><b>1,192</b></u>