

The Church of Scotland
Campsie Parish Church of Scotland

Congregational Accounts to 31st December 2024

Congregation No. 160852

Scottish Charity No. SC000835

Trustees' Annual Report Year Ended 31 December 2024

The trustees present the annual report and accounts for Campsie Parish Church of Scotland for the year ended 31 December 2024.

Reference and Administration Information

Charity Name : Campsie Parish Church of Scotland
Charity Registration Number : SC000835
Congregation Reference Number : 160852
Contact Address : 130 Main Street, Lennoxtown G66 7DA

Trustees

Kirk Session :

Alister Boyle (retired March 2024), Ian Cairns, Catrina Cameron, Caroline Hunter, David Irving, Sheila Jones, George Kelly, Susan Mitchell, Robert Neilson, Jardine Smith, Lynzi Stirling, Jim Thomson, Joan Thomson, Margaret Tindall, Jim Turnbull, Irene Turnbull, Andrew Waugh, Alice Wilson and Elspeth Wright,.

Minister	Vacant
Interim Moderator	Deacon Paul Cathcart & Rev. Laura Digan
Session Clerk	George Kelly
Church Treasurer	Susan Mitchell

Independent Examiner	Hugh M Biggans B.A.,C.A. 9 Glenelg Cres. Kirkintilloch G66 2PG
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Bankers	Virgin Money 110 Cowgate Kirkintilloch Glasgow G66 1JU
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Trustees' Annual Report Year Ended 31 December 2024

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

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 appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session is currently chaired by the Interim Moderator and meets with appropriate committees.
The Kirk Session usually meets six times a year.

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.

Trustees' Annual Report Year Ended 31 December 2024

Achievements and Performance

The Church in Campsie continues to preach the Gospel of Christ in faith and belief that Christ's Blessing is open for all.

The Church continues to support its mission financially, and provides facilities to many youth groups within the Parish. The church runs a dementia friendly "Coffee & Chat" group on a monthly basis, which also involves the local primary school. There is also a Guild group that meets fortnightly. The church also runs a, now annual, carol singing event in conjunction with the two primary schools in Lennoxtown.

Financial Review

The financial position of Campsie Parish Church is currently satisfactory.

Free will offering and donations are lower than in the previous year. Fuel costs, whilst higher than last year, are lower than they should be due to a billing issue.

Gift Aid claims for the period from October 2023 to September 2024 were paid in the sum of £4,731. This leaves an approximate amount of £2000 to be claimed for October to December 2024.

The church acknowledges the kind donation of £200 from the Guild and £60 from Kelvin Trefoil Guild.

Reserves Policy

It is the Trustees' policy to hold sufficient reserves to cover expected expenditure, including designated funds. At the year end, the church held unrestricted funds of £36,805 representing about six months expenditure. This represents an acceptable reserve.

The church also holds £3,096 in the current account of a restricted fund for a specific purpose.

Trustees' Annual Report Year Ended 31 December 2024

Statement of Trustees' Responsibilities

The trustees must prepare financial statements for each financial year which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year.

The trustees 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 charity and hence for taking reasonable steps for the prevention and / or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



George Kelly
Session Clerk

Date 21.03.25

Trustees' Annual Report Year Ended 31 December 2024

Campsie Parish Church SC000835

Independent Examiner's Report to the Trustees of Campsie Parish Church

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on pages 7 to 14.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the account 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 Accounts Regulations (as amended), and
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended) 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.

Name : Hugh M Biggans
Professional Qualification /Professional Body : Institute of Chartered Accountants of Scotland
Address : 9 Glenelg Crescent, Kirkintilloch G66 2PG
Date : 21/3/25



Campsie Parish Church of Scotland
Receipts and Payments Account
Year Ended 31 December 2024

		Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Receipts							
Donations	3		42,555	-	-	42,555	71,397
Activities for generating funds	4		1,050	-	-	1,050	2,030
Investment income	5		1,615	-	-	1,615	1,433
Other Charitable activities	6		-	-	-	-	-
Other Incoming Resources	7		22,596	-	-	22,596	11,100
Drawdown from General Trustees			-	-	-	-	-
Total Receipts			67,816	-	-	67,816	85,960
Payments							
Costs of generating funds			-	-	-	-	-
Charitable activities	8		74,144	1,000	-	75,144	56,655
Governance Costs			-	-	-	-	-
Assets and Liabilities	8		-	-	-	-	-
Total Payments			74,144	1,000	-	75,144	56,655
Excess of receipts over payments for the year			(6,328)	(1,000)	-	(7,328)	29,305

Campsie Parish Church of Scotland
Statement of Balances
As at 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Bank & Deposit Balances						
Bank & Deposit balances brought forward		43,133	4,096	-	47,229	17,924
Movement in year						
Excess of receipts over payments for the year		(6,328)	(1,000)	-	(7,328)	29,305
Bank & Deposit balances carried forward	2	36,805	3,096	-	39,901	47,229
Investments at Market Value						
	11	-	-	74,459	74,459	68,135
Other Assets						
	12	2,808	-	-	2,808	4,113
Liabilities						
		-	-	-	-	-

The Accounts were approved by the Kirk Session on :

Date: 21/3/25

For and on behalf of the Kirk Session :

George J. Kelly

-----George Kelly, Session Clerk

Laura Digan

-----Rev. Laura Digan, Interim Moderator

Susan Mitchell

-----Susan Mitchell, Treasurer

Campsie Parish Church of Scotland
Notes forming part of the Accounts
Year Ended 31 December 2024

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 Movements in Cash Funds

	At 1 Jan 2024 £	Receipts 2024 £	Payments 2024 £	Transfers 2024 £	At 31 Dec 2024 £
Unrestricted Funds					
General Fund	43,133	67,816	(74,144)	-	36,805
Restricted Funds					
Ferrie Bequest	4,096	-	(1,000)	-	3,096
Endowment Funds					
None	-	-	-	-	-
Total Cash Funds	47,229	67,816	(75,144)	-	39,901

Purpose of Funds

Unrestricted Funds

General Fund: The Fund represents the free reserves of the congregation which can be used in the furtherance of the Church's objectives.

Restricted Funds

Ferrie Fund : The bequest assists the poor and needy of the parish

Endowment Funds

See Investment Note

Campsie Parish Church of Scotland
Notes forming part of the Accounts
Year Ended 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3 Donations					
Offerings	37,824	-	-	37,824	44,809
Tax recovered on Gift Aid	4,731	-	-	4,731	26,588
Legacies	-	-	-	-	-
Contributions from Congregational Organisations	-	-	-	-	-
National Giving Day	-	-	-	-	-
	<u>42,555</u>	<u>-</u>	<u>-</u>	<u>42,555</u>	<u>71,397</u>
4 Activities for Generating Funds					
Regular Fundraising Events	1,040	-	-	1,040	1,955
Use of Premises	10	-	-	10	75
Other	-	-	-	-	-
	<u>1,050</u>	<u>-</u>	<u>-</u>	<u>1,050</u>	<u>2,030</u>
5 Investment Income					
Deposit Interest	-	-	-	-	-
Bank Interest	-	-	-	-	-
Dividend Income (General Purpose)	772	-	-	772	686
Dividend Income (Oswald)	725	-	-	725	645
Dividend Income (Charitable Bequests)	52	-	-	52	47
Dividend Income (Charitable Purposes)	66	-	-	66	55
	<u>1,615</u>	<u>-</u>	<u>-</u>	<u>1,615</u>	<u>1,433</u>
6 Other Charitable Activities					
Baptisms, Weddings and Funerals	-	-	-	-	-
Other	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
7 Other Incoming Resources					
Insurance Claim	22,596	-	-	22,596	9,156
Grant from EDC	-	-	-	-	1,444
Grant from COS	-	-	-	-	500
	<u>22,596</u>	<u>-</u>	<u>-</u>	<u>22,596</u>	<u>11,100</u>

Campsie Parish Church of Scotland
Notes forming part of the Financial Statements
Year Ended 31 December 2023

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
8 Analysis of Payments					
Costs of Generating Funds	-	-	-	-	-
Giving to Grow	18,951	-	-	18,951	23,003
Presbytery Dues	2,684	-	-	2,684	1,152
Minister's Expenses	80	-	-	80	960
Locum Fees	10,493	-	-	10,493	-
Insurance	2,044	-	-	2,044	1,778
Pulpit Supply (net)	900	-	-	900	240
Other Salary Costs	5,404	-	-	5,404	5,397
Fabric Repairs and Maintenance	25,741	-	-	25,741	11,923
Council Tax	(111)	-	-	(111)	2,600
Payroll Taxes	2,458	-	-	2,458	2,228
Other Building Costs (Utilities)	2,499	-	-	2,499	1,944
Church Office Expenses	1,744	-	-	1,744	1,916
Other Expenses	772	-	-	772	2,184
Manse Expense	275	-	-	275	90
Bank Charges	60	-	-	60	60
Charitable Donations	150	1,000	-	1,150	1,180
	<u>74,144</u>	<u>1,000</u>	<u>-</u>	<u>75,144</u>	<u>56,655</u>
<i>Governance Costs</i>					
Independent Examiner's Fee	-	-	-	-	-
<i>Assets and Liabilities</i>					
Purchase of Fixed Assets	-	-	-	-	-
Total	<u>74,144</u>	<u>1,000</u>	<u>-</u>	<u>75,144</u>	<u>56,655</u>

9 Trustee Remuneration and Related Party Transactions

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.

A refund of £111 was received in respect of Council Tax on the Manse.

Travel expenses at the rate of £80 were paid to the minister via the Church of Scotland and recharged to the charity.

A net total of £900 was paid to George Kelly and Margaret Tindall in respect of Pulpit Fees.

Campsie Parish Church of Scotland
Notes forming part of the Financial Statements
Year Ended 31 December 2024

10 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) £38,884.

11 Investments

	Market Value At 1 Jan 2024 £	Purchases 2024 £	Disposals 2024 £	Gain/ Loss on Revaluation 2024 £	Market Value At 31 Dec 2024 £
COSIT Growth Fund	66,929	-	-	6,313	73,242
COSIT Income Fund	1,206	-	-	11	1,217
	-	-	-	-	-
	<u>68,135</u>	<u>-</u>	<u>-</u>	<u>6,324</u>	<u>74,459</u>
Cost	22,957	-	-	-	22,957
Held in respect of:					
Endowment Funds					
General Purposes	33,348	-	-	3,146	36,494
Oswald Bequest (Charitable Purposes)	31,319	-	-	2,954	34,273
Charitable Purposes	1,206	-	-	11	1,217
Charitable Bequests	2,262	-	-	213	2,475
	<u>68,135</u>	<u>-</u>	<u>-</u>	<u>6,324</u>	<u>74,459</u>

12 Other Assets

	2024 £	2023 £
Tangible Fixed Assets (Note 13)	808	1,613
Debtors	2000	2,500
	<u>2,808</u>	<u>4,113</u>

13 Tangible Fixed Assets

Equipment	2024 £	2023 £
NBV at 1 January		
Additions	1,613	2,418
Less Depreciation	(805)	(805)
	<u>808</u>	<u>1,613</u>

Equipment is included at cost less straight line depreciation based on its useful life (estimated as 5 years). No value is included for the Church, halls and manse which are vested with the Church of Scotland General Trustees. No charge is made for their use. Payments for repairs and maintenance are charged in the R&P A/c as they arise.

Campsie Parish Church of Scotland
Notes forming part of the Financial Statements
Year Ended 31 December 2024

14 Collections for Third Parties

	2024	2023
	£	£
Christian Aid	0	441
Collection for Minister	555	660
Flower Fund	40	115
Jessie's House	339	0
	<u>934</u>	<u>1,216</u>
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