

The Church of Scotland
Rutherglen West and Wardlawhill
Parish Church

Scottish Charity No: SC007585
Congregation No: 160880

Receipts and Payments Accounts
Year ended 31st December 2023

info@westandwardlawhill.org

www.westandwardlawhill.org

RUTHERGLEN WEST and WARDLAWHILL PARISH CHURCH OF SCOTLAND

Reference and Administrative Information

Charity Name: Rutherglen West and Wardlawhill Parish Church of Scotland

Charity Registration Number:: SC007585

Congregational Reference Number: 160880

Contact Address: Elisabeth K Jackson
34 Westmuir Place
Rutherglen
Glasgow
G73 1HF

Principal Office-bearers

Minister: Rev Malcolm Cuthbertson BA BD (to 9th April 2023)

Interim Moderator: Rev Ian Cathcart (Flemington Hallside Church) (from 10th April 2023)

MDS: Rev Eddie Mubengo

Session Clerk: Alistair K McInnes

Clerk to the Congregational Board: Megan Ross

Church Treasurer: Elisabeth K Jackson

RUTHERGLEN WEST and WARDLAWHILL PARISH CHURCH OF SCOTLAND

Reference and Administrative Information (Cont)

Trustees

Kirk Session Members

Douglas Aitken, Sandra Blakeley, Ray Brock, Joyce Brown, Sandra Brown, Rev Ian Cathcart (from April 2023), Aileen Chambers, Margaret Cruthers, Rev Malcolm Cuthbertson (to April 2023), John Duckett, Jean Duncan, Lesley Fletcher, Lettie Fotheringham, Drew Fraser, Stuart Harbinson, Kim Jackson, Karen Johnston, Alex Kennedy, Sheena Kerr, Karen Mann, Tom McEwan, Alistair McInnes, Mary McInnes, Alan McMillan, Elizabeth Reid, Elizabeth Ross, Andrew Scott, David Smith, Isabelle Tennent, Robert Tennent.

All members of the Kirk Session serve on the Congregational Board

Congregational Board Members (elected)

Donna Baird, Margaret Feeney, Margaret Magill, Megan Ross, Robert Rowney, Maisie Scott, Morag Smith

Honorary Elders

George Aslett, Sadie Beaton, Ian Brown, Nan Davidson, Jim Dempster, Margaret Dempster, Lindsay Griffiths, Alistair Hamilton, Mary Hamilton, John Hastie (deceased November 2023), Sheila Martin, Gordon McNeil (deceased February 2023), Allan Morton, Tom Ramsay.

Independent Examiner: (appointed May 2023)

Ms Jennifer Walker
65 Glenburn Avenue
Rutherglen
G72 7AW

(appointed March 2024)

John A M Smeaton FCMA
17 Kincath Avenue
Rutherglen
G73 4RP

Bankers:

Royal Bank of Scotland,
Glasgow Rutherglen West Branch,
88 Main Street,
Rutherglen,
Glasgow G73 2JA

RUTHERGLEN WEST and WARDLAWHILL PARISH CHURCH OF SCOTLAND
Trustees' Annual Report
Year ended 31st December 2023

The Trustees are pleased to present their Report and Accounts for the year ended 31st December 2023

Structure, Governance and Management

Governing Document

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 the 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 or Interim Moderator and during 2023 met eight times. It is responsible for all temporal matters of the Church. Certain responsibilities are delegated to a Business Committee for discussion and recommendations put forward prior to Congregational Board meetings being held. The Kirk Session, which is also chaired by the Minister or Interim Moderator, met seven times during the year and is responsible for spiritual affairs within the Church.

RUTHERGLEN WEST and WARDLAWHILL PARISH CHURCH OF SCOTLAND
Trustees' Annual Report
Year ended 31st December 2023

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.

Rutherglen West and Wardlawhill Parish Church of Scotland is based in church buildings and halls to the west of Rutherglen Main Street at Western Avenue, Rutherglen, Glasgow, G73 1JQ. It is at this location that the congregation holds its services of worship each Sunday morning. There is also a fully utilized suite of halls to the east of Rutherglen Main Street at Hamilton Road, Rutherglen, Glasgow, G73 3DF.

Sunday worship takes the form of a joint service of worship involving the adult congregation and our Children's Sunday Group with any children in attendance moving to an adjoining hall to explore faith in a manner appropriate to their age groups. On the retirement of the Minister in April 2023, services have been conducted each week by a small Worship Team with the Rev Ian Cathcart the Communion services.

While Sunday worship is the focus of our weekly activities, Rutherglen West and Wardlawhill Parish Church of Scotland has activities each day of the week. Our halls in Western Avenue and also those situated at the east end of the burgh in Hamilton Road, Rutherglen, Glasgow, G73 3DF are used each day by uniformed organisations, church organisations, and community groups.

The gardens in Western Avenue, which surround the church buildings, are open each day for members of the local community to enjoy. The Cairn, which is erected at the rear of the Church, is the focal point in the garden and several plaques have been mounted on it by members of the congregation and the community in memory of loved ones. Several areas of seating are available providing the opportunity for quiet reflection. The gardens are maintained by the Garden Team, this being a group of volunteers consisting of members of the congregation who meet every Saturday morning during the growing season. Each year a Cairn memorial service is held in our garden.

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Trustees' Annual Report

Year ended 31st December 2023

The Friendship Café continues to operate within the church halls in Western Avenue. Like the Garden Team, this is also a community-based venture run by volunteer members of the congregation. Operating every Tuesday morning and offering a fine selection of home baking and fellowship, it has proved to be very popular within the local community and beyond. This is a donation-based venture, which allows the Café to generously support the Church financially throughout the year. The church also runs two community facilities – a Parents' Café to provide a meeting point for parents and preschool children each Thursday, and a Warm Hub on Mondays which supplies soup, sandwiches, and company during the winter months.

In Hamilton Road, a Womens' Friendship Group meets every second Tuesday. This is a social gathering for members of the congregation and the local community who fall into the 50+ age group.

There are also various sections of youth organisations held in both suites of halls each week, consisting of The Boys' Brigade and Scout Group and they cater for children from the age of 5 to 18 years. Using our premises on a daily basis is a Nursery and Pre-School and there are also Community Groups such as a Table-Tennis Club, a Rock and Pop Chorus, Tai Chi Classes, a Parkinson's UK Group, two African Church Groups, a Parent Cafe and Warm Space Hub.

News about church activities can be obtained in a number of main ways:

- A monthly newsletter, West and Wardlawhill News is produced by a team of volunteers and is delivered/distributed/and available online to Church members and adjoining parishes
- A church website (www.westandwardlawhill.org) combines information from the church magazine and weekly intimation sheets to bring the Church's message to a wider audience. The church website also carries contact telephone numbers and information about the governance of our charity, including downloadable versions of our Constitution and this document
- Social Media

RUTHERGLEN WEST and WARDLAWHILL PARISH CHURCH OF SCOTLAND

Trustees' Annual Report

Year ended 31st December 2023

Achievements and Performance

The Congregation of Rutherglen West and Wardlawhill Parish Church of Scotland was formed in 2007 by the very successful Union of two local Churches namely the West Parish Church and Wardlawhill Parish Church. At present, we have 230 members, with approximately 70 people attending worship on a typical Sunday.

On the 9th of April our the Rev Malcolm Cuthbertson retired and we are now in a vacancy with the Rev Ian Cathcart of Flemington Hallside Church being appointed as Interim Moderator. In addition, a few years ago we were designated Priority Area Status by the Church of Scotland and this enabled us to appoint a part-time worker to work alongside and assist our Minister in the local community. Although we no longer have a Priority Area Status we still have the part-time worker working in the local community. As part of the Presbytery Plan, we are in a grouping of churches consisting of Rutherglen Old, Fernhill & Cathkin, Bridgeton St Frances in the East, and ourselves. The Presbytery Plan is to reduce the number of buildings and ministers within our group.

The Ways and Means group normally organise a variety of social and fundraising activities throughout the year. These events include coffee mornings, involvement at the annual Rutherglen Landemer Day event, and our annual Christmas Fair. While one of the principal aims of these activities is to raise funds for the Church, the other is to promote fellowship and community within the parish and beyond.

During the year we have continued to work closely with Rutherglen and Cambuslang Food Bank with donations of food and other essential necessities being made available by members of our congregation with regular updates of the ongoing situation being given at each of our Board Meetings.

Local groups and uniformed organisations regularly make use of our halls at Western Avenue and Hamilton Road helping to keep our Church and its buildings firmly at the heart of the community. We are indeed fortunate to have these two sets of halls which helps us to ensure activities can take place at either end of the Royal Burgh of Rutherglen every day of the week.

RUTHERGLEN WEST and WARDLAWHILL PARISH CHURCH OF SCOTLAND
Trustees' Annual Report
Year ended 31st December 2023

Financial Review

We have again this year adopted the Receipts and Payments method of preparing our Annual Accounts.

The General Fund is the key account of the Church as it sets out the normal day-to-day spending and how it is financed, which is, mainly by givings from our members, Congregational Donations, other donations, fundraising events, and income received for the use of our premises both at Western Avenue and Hamilton Road.

The level of offerings shows a decrease of 8% from 2022. Our Gift Aid claim to HMRC for those donations and those collected under the Gift Aid Small Donation Scheme has also decreased on the previous year (predominately due to late submission of HMRC claims). On average, we continue to make claims quarterly on behalf of 36 members pay via WFO Gift Aid Envelopes, and 16 by monthly or weekly Standing Order payments.

At the end of 2023, we have eight long-term lets spread between Western Avenue and Hamilton Road.

Total Receipts for the year amounted to £93,278 (including grants to the Development Fund and Kirk Session Benevolent Fund and a VAT reclaim).

As per our Use of Reserves Policy, the calculation of the unrestricted reserves will be based on the average monthly operating expenses over the previous fiscal year, multiplied by six (6). This calculation will include all regular, recurring expenses necessary to maintain the organisation's day-to-day activities, such as salaries, utilities, rent, and other essential costs. This amounts to £49,865. It should also be noted that there is a shortfall in Ministry & Mission Contribution for 2021/22 and 2022/23 totalling £52,807.

RUTHERGLEN WEST and WARDLAWHILL PARISH CHURCH OF SCOTLAND
Trustees' Annual Report
Year ended 31st December 2023

Reserves Policy

It is the Trustees' policy to hold reserves to cover approximately six months of operational expenditure including designated funds. At the year-end, the Church held funds of £16,921 for purposes as specified in Note 2. In addition, the Church holds £8,336 of restricted funds for purposes again as specified in Note 2 and unrestricted investments of £42,700.

Statement of Trustees' Responsibilities

The Trustees must prepare financial statements 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 by the Charities Accounts (Scotland) Amendment Regulations 2010, 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.

Appointment of Independent Examiner

John AM Smeaton FCMA has been appointed to act as an independent examiner to the charity

Approved by the Trustees' and signed on their behalf by



Megan Ross
Clerk to the Congregational Board

Dated12/05/24.....

Independent Examiner's Report to the Trustees of Rutherglen West and Wardlawhill Parish Church

I report on the accounts of the charity for the year ended 31st December 2023, which are set out on pages 11 to 16.

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

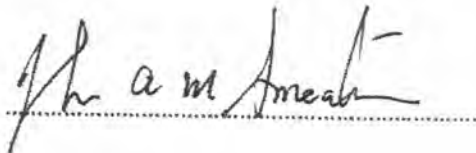
An examination is carried out in accordance with Regulation 11 of the Charities Account (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration 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 which:

1. 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 to enable a proper understanding of the accounts to be reached.

Signed:



Name: John AM Smeaton

Address: 17 Kincath Avenue
Rutherglen
Glasgow
G73 4RP

Date:

13/05/2024

Rutherglen West and Wardlawhill Parish Church of Scotland
Receipts and Payments Account
for the year ending 31 December 2023

	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
Receipts						
Donations	3	62,153	466		62,619	68,658
Legacies		0			0	5,000
Activities for Generating Funds		306			306	265
Bank & Deposit Interest		222	149		371	72
Investment Income		1,980			1,980	1,763
Rental of Premises		28,617			28,617	28,087
Other Receipts					0	13,487
Grants - Development Fund			800		800	0
Grants - Benevolent Fund			500		500	18,059
Redevelopment (VAT reclaim)			377		377	0
Overpayment (Architect Fees)						985
		93,278	2,292		95,570	136,376
Assets & Investments						
Sale of fixed assets		-	-	-	-	-
Sale of Investments		-	-	-	-	-
Total Receipts		93,278	2,292	-	95,570	136,376
Payments						
Cost of Generating Funds	4	1,141	0	0	1,141	1,084
Charitable Activities	4	96,232	19,363		115,595	211,413
Governance Costs	4	500			500	500
		97,873	19,363	0	117,236	212,997
Assets & Investments	4					
Total Payments		97,873	19,363	0	117,236	212,997
Excess of Receipts over Payments for the year before transfers		(4,596)	(17,071)		(21,667)	(76,621)
Transfers	2	220	(220)		0	
Excess of Receipts over Payments		(4,376)	(17,291)	0	(21,667)	(76,621)

Rutherglen West and Wardlawhill Parish Church of Scotland
Statement of Balances
At 31 December 2023

	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
Bank and Deposit Balances						
Bank and deposit balances brought forward		21,296	25,627		46,923	123,543
Movement in year:						
Excess of Receipts over Payments		(4,376)	(17,291)		(21,667)	(76,621)
Bank and deposit balances carried forward	2	16,920	8,336	0	25,256	46,922
Investments at market value						
	7	42,700		4,635	47,335	45,435
Assets						
Gift Aid Receivable		5,818		0	5,818	1,989
Liabilities						
Church of Scotland Ministry & Mission Minister's Expenses outstanding from CofS		52,807			52,807	60,925
CHAS Donation		0			0	80
						150
		52,807	0	0	52,807	61,155

The accounts were approved by the Trustees on 12th May 2024 and signed on their behalf by:


_____ Clerk to the Congregational Board


_____ Treasurer

Rutherglen West and Wardlawhill Parish Church of Scotland
Statement of Balances
At 31 December 2023

1 Basis of Accounting

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

2 Movement in Funds

	At 1 Jan				At 31 Dec
	2023	Receipts	Payments	Transfers	2023
	£	£	£	£	£
Unrestricted funds					
Designated Ways & Means Fund	286	8,308	829	-7,550	215
General Fund	21,010	84,970	97,044	7,770	16,706
	<u>21,296</u>	<u>93,278</u>	<u>97,873</u>	<u>220</u>	<u>16,921</u>
Restricted funds					
Redevelopment Fund	6,248	1,177	711	-	6,714
Kirk Session Benevolent fund	19,134	1,115	18,652	-	1,597
Baptism Fund	25	0	0	-	25
Flower Fund	220	-	-	-220	0
	<u>25,627</u>	<u>2,292</u>	<u>19,363</u>	<u>-220</u>	<u>8,336</u>
Endowment funds					
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Funds					
	<u>46,923</u>	<u>95,570</u>	<u>117,235</u>	<u>0</u>	<u>25,257</u>

Purpose of Funds

Endowment Fund

Income from the Church of Scotland Growth Fund is distributed to the Fabric and General funds

Restricted Funds

Flower Fund: This is a fund to provide flowers for display during services of worship.

Kirk Session Benevolent Fund: This is a fund that makes small bequests at the discretion of the minister, it also holds the funds for the Warm Spaces and Parent Café Projects.

Development Fund: This fund is used to carry out any development within the church.

Baptism Fund: This is a fund which is used for New Testiments at a Baptism

Desgnated Funds

Ways & Means Fund: This fund is used to record the financial activity of the Ways & Means Group who raise fund for the church charitable activities such as coffee mornings and a Christmas Fayre.

General Fund

The General Fund, together with the Designated funds, represents the tree reserves of the congregation. The Flower Fund has now been integrated into to General Fund. The Trustees are free to use the General fund in furtherance of the Church's objectives.

Rutherglen West and Wardlawhill Parish Church of Scotland
Notes forming part of the accounts
At 31 December 2023

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
3 Analysis of Donations					
WFO Scheme (non Gift Aid)	16,063			16,063	14,298
Gift Aid Donations	19,844			19,844	24,981
Tax Recovered on Gift Aid Dons.	3,525			3,525	9,265
Ordinary Offerings (Open plate)	2,030			2,030	1,976
Other Donations	5,165			5,165	3,817
Magazine & Life & Work				0	338
Ways & Means	8,308			8,308	8,433
Other Receipts	6,609			6,609	3,915
Funerals/Weddings Donations	460			460	828
Flower Fund				0	755
Kirk Session Benevolent Fund	149	466		615	51
	62,153	466	0	62,619	68,657

4 Analysis of Payments

Cost of Generating Funds

Fundraising Costs	829			829	693
Offering Envelopes	312			312	391
	1,141	-	-	1,141	1,084

Charitable Activities

Ministries & Mission allocation	35,364			35,364	30,000
Presbytery dues	1,586			1,586	1,829
Minister's expenses	584			584	901
Pulpit Supply	2,980			2,980	60
Other salary costs	10,835			10,835	10,687
Organ & Music	-			-	255
Building maintenance costs	7,590			7,590	13,308
Other building costs	26,087			26,087	25,224
Council Tax (Manse)	1,127			1,127	2,687
Church office expenses	300			300	1,113
Other expenses	7,291			7,291	8,529
Redevelopment Fund		711		711	114,946
Flowers	1,007			1,007	1,219
The Guild costs				-	193
Kirk Session Benevolent Fund	761	18,652		19,413	462
Internet	720			720	-
	96,232	19,363	-	115,595	211,413

Rutherglen West and Wardlawhill Parish Church of Scotland
Notes forming part of the accounts
At 31 December 2023

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
4 Analysis of Payments (Cont'd)					
<i>Governance Costs</i>					
Independent Examiner's fee	500	-	-	500	500
	-	-	-	-	-
<i>Other Payments</i>					
Purchase of Investments	-	-	-	-	-
Purchase of Fixed Assets	-	-	-	-	-
	500	-	-	500	500
	-	-	-	-	-
Total	97,873	19,363	-	117,236	212,997

5 Trustee Remuneration and Related Party Transactions

£2030 paid to A J Electrical (Husband of a Trustee) allocated to Buildings & Maintenance. No other Trustees received reimbursement.

Minister's Expenses - £583.67 Council Tax - £1127.35

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. 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) was £37,032.

7 Investments

	Market Value at 1 Jan 2023 £	Purchases £	Loss on Revaluation £	Market Value at 31 Dec 2023 £
COSIT Income Fund	41,142	0	1,558	42,700
COSIT Growth Fund	4,293	0	342	4,635
	45,435	0	1,900	47,335
Held in respect of:				
<i>Unrestricted Funds</i>				
General Fund	41,142	0	1,558	42,700
<i>Endowments Funds</i>				
General Fund Bequests	4,293		342	4,635
Deposit Fund	-		-	-
	45,435	0	1,900	47,335

Rutherglen West and Wardlawhill Parish Church of Scotland
Notes forming part of the accounts
At 31 December 2023

Collections for Third Parties	2023	2022
	£	£
Lodging House Mission	168	102
Ukraine Appeal	-	1860
Foodbank	-	282
Church House (through bank Jan 24)	168	107
CHAS	150	
DEC Quake Appeal (Turkey)	437	
Daily Bread	63	
Total	<u>987</u>	<u>2,351</u>

Appendix

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

	2023	2022
	£	£
CAPITAL ACCOUNT		
Credit Balances held at 31 December at cost	<u>-</u>	<u>-</u>
Market Value of Balances at 31 December	<u>-</u>	<u>-</u>
REVENUE ACCOUNT		
Temporary Funds	<u>1,134</u>	<u>152</u>