The Church of Scotland

Rhu & Shandon Parish Church



Love, Light and Hope at the Heart of Our Community

RECEIPTS AND PAYMENTS ACCOUNTS
2023

Congregation No: 18-12-14

Charity No: SCO10086

Receipts and Payments **04/2024**

Reference and Administrative Information

Charity Name:	Rhu & Shandon Parish Church
Charity Registration Number:	SC010086
Congregation Reference No:	18-12-14
Contact Address:	Ty Rhiw Station Road Rhu Helensburgh G84 8LW

Trustees

The following members of the Kirk Session served as Trustees during the year and up to the date of signing the accounts, except where otherwise indicated: Lesley Barton (admitted 3rd September 2023); Gay Black; Carolyn Brown (admitted 3rd September 2023); Jockey Cairns; Geoff Cartwright; Margaret Gray; Irene Hudson; Margaret Mortimer:Alison McGall; Andrew Nicholson; Jane Nicholson (admitted 3rd September 2023); Andrew Nisbet; Patricia Nisbet (admitted 3rd September 2023); Linda Pender; Jim Rogers; Hilary Sharp (retired 4th January 2023);Fiona Spittal; Tom Stewart; Sue Thornley; Rev Ann Cameron who served throughout 2023 until 25th February 2024, was also a member of the Kirk Session and therefore a Trustee.

Principal Office-bearers

Minister:	Vacant
Interim Moderator	Rev. Ann Cameron
Session Clerk:	Andrew Nisbet
Deputy Session Clerk:	Margaret Gray
Church Treasurer:	Thomas Stewart
Independent Examiner	Terence Brownrigg, Ardentigh, Glenoran Road, Rhu, Helensburgh, G84 8JU
Bankers	Bank of Scotland, 26 Colquhoun Square, Helensburgh, G84 8AP

Trustees' Annual Report
Year ended 31 December 2023

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

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 the appropriate gifts and skills. The Interim Moderator was a member of the Kirk Session. The Interim Moderator was appointed by Presbytery.

Organisational Structure

The Kirk Session met five times during the year (with three extraordinary meeting) and is responsible for temporal and spiritual affairs within the church. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

Rhu & Shandon Parish Church holds regular services of worship on Sunday mornings and other services are held in celebration of particular Christian festivals throughout the year - for example, Christmas and Easter.

Holy Communion was celebrated on the first Sundays in March, July and November; and at a Dawn Service in the Churchyard on Easter Sunday. During the year one wedding and five funerals were held in the church. Six Baptisms were included during morning worship. Teas and coffees were served after the Sunday service. The Church and Halls continue to be used for wide range of church and charitable fund-raising events and for community activities.

Achievements and Performance

In November 2022 the Final Draft Presbytery Mission Plan proposed that Rhu & Shandon, together with Arrochar and Luss "should work towards a union and to call a Minister on a 0.7 FTE basis". The Draft Mission Plan was eventually approved by a Presbytery meeting in July. Discussion with Arrochar and Luss continued throughout the year. In September a Congregational Vote was held to agree the Severance of the link with Helensburgh Parish Church to allow a new linkage to be made with Arrochar and Luss. Work to agree the basis for that new linkage continued into 2024.

Trustees' Annual Report (continued)

Year ended 31 December 2023

Love, Light and Hope at the Heart of our Community

As reported last year, the Mission agreed in 2020/21, sought to deliver our Vision: Love, Light and Hope at the Heart of our Community. The key action area were:

1. keep reaching out to involve our community;
2. develop relationships wth other organisations within the community and beyond; and
3. encourage the community into the church for events; activities and services

During 2023, we have continued fund raising activities that help not just local charities but national and international causes. The community continues to generously support our monthly food collections, in the churchyard and in Shandon, for Helensburgh and Lomond Foodbank. The car loads of food collected each month, and cash donations of £3,000 during the year are greatly appreciated by the Foodbank organisers. Donations collected for Chritian Aid Week and at Christmas amounted to £1050. A special collection was made for the DEC appeal for those in need following the earthquake in Syria and Turkey which raised £1171. Also a sum of £1,055 was raised, for the Ellen McArthur Cancer Trust, from the surplus made by our very popular lunchtime Sandwich Series Concerts. .In addition to these fundraising events, our regular Clothes Collections, organised in conjunction with our partner charity - Glasgow the Caring City, were held in May and October. Th first was for Ukraine where people are still being disposessed and displaced by the war. A ton of clothing was collected, The second in October collected a similar amount this time for Homeless and disposessed in Glasgow and the West of Scotland.

During the Presbytery Mission Plan Development period there was an embargo on all non safety related buildings repairs. Consequently, major works to stabilise the stonework of the church tower were stalled. Since the completion of review and the declaration that our building was to be retained, the plannning work has been restarted. As part of the funding plan for this work we launched, in September, a Tower Fundraising campaign, with a target of £50,000 . A variety of Fundraising events were held during the year, including: The Ladies Nearly New Sale; and an Arts and Craft Sale; as well as a general appeal to the congregation and the community at large. The reponse, from the community in particular, has been exceptional. By the year end the total collected was £21,114. An active fundraising campaign is continuing in 2024.

A number of activities that take place in the Church and Halls, that are open to all, continue to thrive. Our series of lunchtime Sandwich Series Concerts continues to be popular and allows those attending to appreciate the beauty, and feel the spirituality, of the church itself. Regular activities that take place in our halls include Ukulele classes, a monthly Community Club that provides entertaining activities and companionship; and a monthly Men's Den for older men to chat and reminisce over a cup of tea. The weekly Knit and Natter group contines to thrive and during the year have had a variety of projects, knitting Hats for premature babies, tactile Twiddle Muffs for Alzheimer aufferers, as well as squares, hats and handwarmers for the Knit a Square Charity. All these events are well attended by non church members. Our links with Rhu Primary School, contiue to develop, with the school using our Hall for Art Classes; the PTA use the Hall for parent events and we continue to run a school uniform bank for them that allows school uniforms to be reused. We also had a presence at two major community events: running the Tea Tent for the village Gala Day; and providing Drinking Chocolate at the Annual switching on of the Christmas Tree Lights on the Village Green, in front of the Church.

We reported last year the formation of a Worship Team comprising eight congregation members. This has continued to develop, and by the end of the year use of pulpit supply was confined to cover Communion Servies and Baptisms. The services are well received by the congregation and attendances are showing a modest growth. Some new families are joining us and we needed to reinstate the Creche facility at Sunday Service.

General Receipts and Payments

The principal source of income is through weekly, monthly and annual offerings. At the year-end there were 73 regular donors making weekly, monthly, quarterly and annual donations by bank transfer, cheque and at Sunday morning worship. Of these 61 were gift aided. Regular Offerings were slightly up but there was a decline in Gift Aid. Donations for Sunday Teas and Coffees and other activities (such as the Men's Den, the Community Club and Knit and Natter groups) were up from the previous year. The regular Ukulele lessons and the lunchtime concerts raised £2,727 during the year. Weddings, funerals and the use of the Hall by various organisations contributed £3,080 considerably up from last year.

Energy costs continue to be higher than in previous years reflecting the increased activity in the buildings. Later in the year with the start of the new CoS energy contract further increase have begun to impact this expenditure. Most other regular running costs saw inflationary increases. One signifcant saving has been the impact of our Worship Team avoiding the cost of pulpit supply. saving several thousand pounds. This was offset by the shared cost of £1,564 for the Pastoral Assistant. In addition, following the introduction of Giving to Grow this year, our expenditure showed a significant reduction .

Projects

Within the year a number of small projects were carried out. The first was the installation of additional hard paving (cost £600) to improve access to the church., from the principally gravel surface that surrounds to the church. Work within in the tower to ceate a robust mounting point inside the main window in the church tower and the installation of a new blind to protect the internal equipment for the organ (which are housed in the tower) was carried out (£3,715) and funded from the Organ Fund. However, the main concentration has been progressing the grant application and the fundraising to fund the extensive programme of works to restore the stonework of our iconic Church Tower, that has experienced serious erosion over many years.

Reserves Policy

It is the Trustees' policy to attempt to meet general running costs from the normal income stream of offerings and donations. Significant losses in previous years have eased and the level of general giving has stabilised but some costs have remained higher than in previous years. As part of the stewardship campaign it will be necessary to invest some funds, in the short term, to improve attendance and giving. The Trustees are conscious that Rhu & Shandon Church is a Grade B Listed Building and maintenance and refurbishment costs can be very expensive. Future expenditure needs to be planned and money accumulated to meet exceptional expenditure.

At the year end, the Church had funds of £215,990 held by the General Trustees - see Appendix. This represents an increase of £1,741 in the value of these holdings over the previous year. This also provides a revenue stream which helps fund routine fabric costs - £4,277 was drawn down this year to cover Energy cost. However, the Property Committee has identified a number of projects that it would like to undertake over the next five years, but principally the restoration work on the tower as noted above.

In addition, the Church held balances at the end of the year of £30,089, in a number of investments as shown in note 6 of the Notes to Accounts. Again, this represents a modest increase in value as recent negative impacts on the financial market have eased during the year.

Overall Funds

An overall increase in Funds of £22,983 was acheived by the Church, which was primarily due to the Tower Fund Appeal mentioned above. This increase was made up by funds collected for the Tower Fund (£21,114; an increase in our investment funds of £1,869; offset by a deficit on our receipts and payment account of £1471.This deficit on the receipts and payments account is made up by a surplus on the routine income and expenditure budget of £2,244 and a decrease in the Organ fund of £3715 for the project carried out to protect the organ, as detailed above.

Trustees' Annual Report (cont)

Year ended 31 December 2023

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.

Approved by the Trustees and signed on their behalf,

Andrew Nisbet

Andrew Nisbet, Session Clerk
Date: 15th June 2024

Independent Examiner's Report to the Trustees of Rhu & Shandon Parish Church

I report on the accounts of the charity for the year ended 31 December 2023 which are set out on pages 8 to 14.

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 2006 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 2006 Accounts Regulations. 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: J.T.P. Brownrigg

Name: JTP Brownrigg - Member ICAS

Address: Ardentigh, Glenoran Road, Rhu, Helensburgh, G84 8JU

Date: 26th June 2024

Rhu & Shandon Parish Church
Receipts and Payments Account
Year ended 31 December 2023

	Note	Unrestricted Funds 2023	Restricted Funds 2023	Endowment Funds 2023	Total 2023	Total 2022
Receipts		£	£	£	£	£
1 Donations	3	48,962	20,114	0	69,076	50,808
2 Legacies		1,000	1,000	0	2,000	2,427
3 Activities for Generating Funds		381	0	0	381	324
4 Bank & Deposit interest		689	0	0	689	100
5 Investment income		855	0	0	855	755
		51,887	21,114	0	73,000	54,414
6 Rental of premises		0	0	0	0	0
7 Sale of assets		0	0	0	0	0
8 Sale of investments		0	0	0	0	0
9 Grants and VAT Recovery		0	0	0	0	0
10 Receipts from General Trustees		3,852	0	0	3,852	7,005
11 Miscellaneous Income		168	0	0	168	146
12 Other Church Organisation Receipts		250	0	0	250	390
Total Receipts		56,156	21,114	0	77,270	61,955
Payments						
Costs of generating funds	4	378	0	0	378	324
Charitable activities		57,195	0	0	57,195	67,497
Governance costs		0	0	0	0	0
Total Payments		57,573	0	0	57,573	67,821
Excess of Receipts over Payments for the year before transfers		**-1,417**	**21,114**	**0**	**19,697**	**-5,866**
Transfers		**0**	**0**	**0**	**0**	**0**
Excess of Receipts over Payments for the year		**-1,417**	**21,114**	**0**	**19,697**	**-5,866**

Rhu & Shandon Parish Church
Statement of Balances
At 31 December 2023

	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
Bank & Deposit Balances						
Bank & deposit balances brought forward		21,121		0	21,121	26,986
					0	
Movement in year:					0	
Excess of Receipts over Payments for the year		-1,417	21,114	0	19,697	-5,865
					0	
Bank & deposit balances carried forward		19,704	21,114	0	0 40,818	21,121
Investments at market value (cost £ 16,671)		30,089	0	0	30,089	28,220
Funds of the Church		**49,793**	**21,114**	**0**	**70,907**	**49,341**
Assets						
Gift Aid Receivable		0	0	0	0	1,670
Liabilities						
Agency Collection Balances		905	0	0	905	1,616
Late Payment of Salaries		0	0	0	0	0
		905	0	0	905	1,616

The accounts were approved by the Kirk Session on 16th April 2024

For and on behalf of the Kirk Session

Session Clerk

Treasurer

Rhu & Shandon Parish Church
Notes to Accounts
Year Ending 31st December 2023

1. Trustees Renumeration and Related Party Transactions

During the year Mrs Gay Black, who is a member of the Kirk Session, received £1,200 for providing her services as Church Secretary.

No trustee incurred any expenses that required to be reimbursed during the year.

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.

2. Movements in Funds

	At 1 Jan 2023 £	Receipts £	Payments £	Gains/Losses £	At 31 Dec 2023 £
Unrestricted funds					
Designated Fabric Fund	-3,252	7,902	-14,980	0	-10,329
Designated Projects Fund	18,141	1,681	0	343	20,165
Designated Organ Fund	24,060	644	-3,668	1,526	22,561
Benevolent Fund	408	0	0	0	408
GCP Fund	6,045	0	0	0	6,045
Women's Group Fund	85	0	0	0	85
Flower Committee Fund	158	250	-158	0	250
Children & Youth Fund	292	0	0	0	292
General Fund	3,403	45,680	-38,767	0	10,315
	49,340	56,156	-57,573	1,869	49,791
Restricted funds					
Projects Fund	0	21,114	0	0	21,114
	0	21,114	0	0	21,114
Endowment funds					
	0	0	0	0	0
Total funds	49,340	77,270	-57,573	1,869	70,905

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the church property.

Children & Youth Fund (Renamed from Sunday Club Fund): This is a fund used for funding Children and Youth activities.

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

Women's Group Fund: This is a fund used to support the activities of Rhu and Shandon Women's Group.

Project Fund: This is a fund used to support restoration projects related to the fabric and structure of the church. This was renamed from Heritage Fund during the year and funds from the Trust Fund transferred to it.

Organ Fund: This fund was set up to fund repair and preservation work on the Organ. A major refurbishment was carried out in 2006 at a cost of £68,000 excluding VAT. Further Refurbishment has been identified and will be programmed over the next few years. Renamed from Special Reserve Fund

Benevolent Fund: Funds available to Minister for relieving hardship in the parish.

Purposes of Restricted Funds

Projects Restricted Fund has been set up to manage donations made towards the Rhu Tower Appeal

Purposes of Endowment Funds

None

3. Analysis of Donations

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
1 Regular Gift Aid Offerings	24,388	0	0	24,388	23,931
2 Other Gift Aid Donations	1,520	0	0	1,520	333
3 GASDS Donations	10,822	0	0	10,822	9,319
4 GA Recovered	5,704	0	0	5,704	7,335
5 Regular Non GA Offerings	2,909	0	0	2,909	3,753
6 Other Non GA Donations	538	0	0	538	4,992
7 Weddings and Funerals	650	0	0	650	430
8 Donations to Tower Fund	0	20,114	0	20,114	0
9 Donations from Church Organisations	0	0	0	0	0
9 Donations for Use of Premises	2,430	0	0	2,430	715
	48,962	20,114	0	69,076	50,808

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
4. Analysis of Payments					
Costs of generating funds					
1 Life and Work	378	0	0	378	324
2 Offering envelopes	0	0	0	0	0
	378	0	0	378	324
Charitable activities					
3 Ministries & Mission allocation	25,013	0	0	25,013	36,203
4 Presbytery dues	616	0	0	616	485
5 Voluntary Additional Stipend	0	0	0	0	0
6 Minister's expenses	0	0	0	0	368
7 Ministerial Assistance	2,342	0	0	2,342	1,564
8 Pulpit supply	600	0	0	600	815
9 Other staffing costs	5,178	0	0	5,178	5,129
10 Fabric repairs & maintenance	6,022	0	0	6,022	3,467
11 Projects	3,715	0	0	3,715	6,386
12 Equipment & IT	1,016	0	0	1,016	0
13 Council Tax	0	0	0	0	163
14 Heat and light	3,791	0	0	3,791	4,072
15 Insurance	4,699	0	0	4,699	4,321
16 Other building costs	0	0	0	0	0
17 Church office expenses	2,379	0	0	2,379	2,877
18 Organ & music	551	0	0	551	306
19 Other Expenses	866	0	0	866	203
20 Grants to Other Church Organisations	250	0	0	250	250
21 Other Church Organisations	158	0	0	158	887
	57,195	0	0	57,195	67,496
Governance costs					
22 Independent examiner's fees	0	0	0	0	0
Other payments					
23 Purchase of assets	0	0	0	0	0
24 Purchase of investments	0	0	0	0	0
	57,573	0	0	57,573	67,820

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 £30,135 and the maximum stipend (in the fifth and subsequent years) £37,032.

6 Investments

	2023	2022
	£	£
Market value at 31 December	28,220	32,137
Purchase/Sale of Investments		
Unrealised gain / (loss) on investments	1,869	-3,917
	30,089	28,220
Investments at cost	16,671	16,671

The following investments are held:

	At Cost
CoS Investors Trust Growth Fund	*£6,698*
CoS Investors Trust Income Fund	*£9,973*

7. Collections for Third Parties

	2023	2022
	£	£
Christian Aid	1,050	1,418
Presentations	0	1,000
Unicef	0	0
Ellen MacArthur Trust	1,055	0
DEC Earthquake Appeal	1,171	0
Erskine Hospital	0	0
Food Bank	860	1,736
DEC Ukraine	0	1,222
Leprosy Mission	0	18
Jars of Grace	0	56
	4,136	5,450

APPENDIX

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

	2023 £	2022 £
CAPITAL ACCOUNT No 1		
Credit Balances held at 1st January at cost	18,420	18,420
Gain on Sale of Units	537	0
Withdawal Transfer to Capital Account 2	-18,957	0
Credit Balances held at 31st December at cost	0	18,420
Market Value of Balances at 31 December	0	28,367
CAPITAL ACCOUNT No 2		
Credit Balance from Capital Account 1 (Transfered)	18,957	
Credit Balance from Capital Account 2	180,003	
Credit Balances held at 31 December at cost	198,960	180,003
Market Value of Balances at 31 December	215,990	185,882
REVENUE ACCOUNT		
Credit Balance at 1st January	2,972	3,768
Income Received	8,003	7,046
Withdrawals	-4,277	-7,842
Credit Balance at 31 December	6,698	2,972

Notes

1 *Capital Account No 1 relates to money received from the sale of Shandon Church. During the year, General Trustees transferred all investments in Capital Account No. 1 into Capital Account No. 2 so that, in future, there is a single Capital Account.*

2 *Capital Account No 2 relates to money received from the sale of the Manse but now includes the proceeds from the transfer of Capital Account No. 1.*

3 *The Revenue Account receives interest and dividends generated by the Capital Accounts. Withdrawals from this can be used for Fabric Expenditure.*