

**Kirk of Calder Parish
(Church of Scotland)**

**REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

Congregation No: 020148

Charity No: SC 013461

Kirk of Calder Parish (Church of Scotland)

REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2024

CONTENTS

	Page
Reference and Administrative Information	1
Trustees' Annual Report	2-3
Independent Examiner's Report	4
Receipts and Payments Account	5
Statement of Balances	6
Notes to the Accounts	7-9

Reference and Administrative Information

Charity Name: **Kirk of Calder Parish (Church of Scotland)**

Charity Registration Number: SC013461

Congregation Reference No: 020148

Contact Address: 24 Wellview Lane
Murieston
Livingston
EH54 9HU

Trustees

Kirk Session members:

Susan Adams, Yasmine Akyeampong, Eleanor Blair, William Brown, Jacqui Campbell, Annette Caulfield, Mary Dandie, Wiltrud Farrell, Helen Findlay, David Grant, Ann Haddow, James Hendrie, John Jamieson, Norman Laing, Andrew Lindsay, Dianne Lowe, Jeanette McLauchlan, Andrew McLeman, David MacRae, Ann McWhir, Russell Neil, John Rankine, Mary Rankine, Linda Scott, Kevin Shiach, Alice Tait, Gavin Walker, Ian Wallace, Audrey Watson, Peter Weir and Kenneth Wilson.

Principal Office-bearers

Minister (from 12 February 2025): Rev. William Watt

Interim Moderator (to 12 February 2025): Rev. Liam Fraser

Session Clerk: Kenneth Wilson

Church Treasurer: Ian Wallace

Independent Examiner

Arlene Levick
33 Wallace Mill Gardens, Mid Calder EH53 0BE

Bankers

Clydesdale Bank
Mid Calder, Almondvale Boulevard
Livingston EH54 6QL

Kirk of Calder Parish (Church of Scotland)
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 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 to manage the affairs of the Church. The minister (once called by the congregation and inducted by Presbytery), will also be a member of the Kirk Session. During the period of the Vacancy, the interim moderator or locum minister will attend Kirk Session meetings in an advisory capacity.

Organisational Structure

The Kirk Session normally meets six times a year is responsible for both the management and the spiritual affairs within the church. Certain responsibilities are delegated to the Financial Court and the Property Committees as appropriate.

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. The Kirk of Calder Parish has a Service of Worship every Sunday and on other dates appropriate to traditional Christian festivals; and, until the outbreak of the Covid-19 pandemic had a mid-week Service at Pumpherston every fortnight. All ages are included in all Worship, Stewardship and Community Activities.

Achievements and Performance

The physical attendance at Services of Worship is around 60 including Sunday School children. Fellowship is fostered through organisations (such as The Guild, Bible Study Group, the Choir, the Friends and the Social Group) and numerous social events during the year (such as Daffodil Tea, coffee mornings, concerts, summer barbecue, Christmas parties, teas and occasional soup lunches in the hall after worship and other activities). Christian education, including Stewardship, and awareness is nurtured among all ages through involvements in events at Harvest time, Christian Aid Week and Regular Fundraising. Fellowship is fostered through organisations such as Sunday Club, The Guild, Bible Study Group, the Choir, the Friends and the Social Group, with numerous social events (coffee mornings, concerts). For the last 2.5 years, the ReGen 2025 initiative has spearheaded fundraising activities for the upkeep of the buildings (Kirk, Hall and Manse) through the weekly Fairtrade Café, soup & sandwich lunches, sponsored walks, singalongs, beetle drives, fairs, will writing, etc. Services of Worship and the Café are promoted on the church's Facebook page.

Kirk of Calder Parish (Church of Scotland)
Trustees' Annual Report (cont'd)
Year ended 31 December 2024

Financial Review

The principal sources of income are weekly freewill offerings (FWO envelopes and open plate) and monthly standing orders. The Trustees report a decrease in givings in comparison to the previous year, mainly open plate and other (note 3). The Trustees are aware that the trend in offerings (and the tax recovery on Gift Aid donations) is falling in real terms (when taking inflation into account) and expenditure on the upkeep of the Fabric (buildings) is increasing, therefore, encourage members to review and increase their givings on an annual basis to boost Reserves and ensure the church remains on a sound financial footing. In addition, through ReGen 2025 fundraising activities (such as the Kilt Walk, Concerts, Fairs and voluntary efforts) the Trustees are pleased to report that the refurbishment of Manse has been completed at a cost of approximately £33,000 which was raised over a period of 2 years.

Reserves Policy

Whenever possible it is the Trustees' policy to hold reserves of approximately three months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £26,447 of which £10,421 had been designated for the fabric fund, £669 for the organ fund and the remaining balance of £15,357 for general purposes which almost covers 2 month's expenditure at £7,700 per month. The Church also held £1,931 of restricted funds for the purposes specified in Note 2.

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 on 26th February 2025 and signed on their behalf



Kenneth Wilson
Session Clerk

Independent Examiner's Report to the Trustees of the Kirk of Calder Parish

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 5 to 9.

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.



Arlene Levick

33 Wallace Mill Gardens, Mid Calder EH53 0BE

Date: 16th March 2025


Kirk of Calder Parish (Church of Scotland)
Receipts and Payments Account
Year ended 31 December 2024


		Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	Funds	2024	2023
		2024	2024	2024	2024	2023
		£	£	£	£	£
<u>Receipts</u>	Note					
Donations	3	68,633	-	-	68,633	72,577
Activities for Generating Funds		15,464	500	-	15,964	16,383
Bank & Deposit interest		1	28	28	57	39
Investment income		-	-	400	400	355
		<u>84,098</u>	<u>528</u>	<u>428</u>	<u>85,054</u>	<u>89,354</u>
Rental of premises		2,368	-	-	2,368	2,044
Legacies		-	-	-	0	-
Other Receipts		2,397	381	-	2,778	2,861
		<u>88,863</u>	<u>909</u>	<u>428</u>	<u>90,200</u>	<u>94,259</u>
<u>Payments</u>	4					
Costs of generating funds		203	-	-	203	291
Charitable activities		91,946	0	0	91,946	82,845
Governance costs		-	-	-	-	-
		<u>92,149</u>	<u>0</u>	<u>0</u>	<u>92,149</u>	<u>83,136</u>
Excess of Receipts over Payments for the year before transfers		(3,286)	909	428	(1,949)	11,123
Transfers		928	(500)	(428)	0	0
Excess of Receipts over Payments for the year		(2,358)	409	0	(1,949)	11,123

Kirk of Calder Parish (Church of Scotland)
Statement of Balances
At 31 December 2024

	Unrestricted Funds 2024 Note	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
	£	£	£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances					
brought forward	28,805	1,522	550	30,877	19,754
<u>Movement in year:</u>					
Excess of Receipts over Payments for the year	(2,358)	409	0	(1,949)	11,123
Bank & deposit balances					
carried forward	<u>26,447</u>	<u>1,931</u>	<u>550</u>	<u>28,928</u>	<u>30,877</u>
<u>Investments at market value</u>					
Church of Scotland Growth Fund	-	-	18,917	18,917	17,286
[Cost £2,256 - 2023: £2,256]					
	<u>-</u>	<u>-</u>	<u>18,917</u>	<u>18,917</u>	<u>17,286</u>
<u>Assets</u>					
None - Buildings owned by Church of Scotland	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<u>Liabilities</u>					
Costs incurred but not yet billed	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The accounts were approved by the Kirk Session and Financial Board on 26th February 2025.


Kenneth Wilson
Session Clerk


Ian Wallace
Treasurer

Kirk of Calder Parish (Church of Scotland)

Notes to the Accounts

Year ended 31 December 2024

1. Trustee Remuneration and Related Party Transactions

During the year 4 trustees received reimbursement of expenses incurred totalling £1,452. In addition Mr John Rankine and Mrs Eleanor Blair who are members of the Kirk Session received £4,640 and £4,951 respectively for providing their services as organist and church officer 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 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
Designated Fabric Fund	10,848	13,740	(14,667)	500	10,421
Designated Organ Fund	668	1	-	-	669
General Fund	17,289	75,122	(77,482)	428	15,357
	<u>28,805</u>	<u>88,863</u>	<u>(92,149)</u>	<u>928</u>	<u>26,447</u>
Restricted funds					
The Guild	982	881	-	(500)	1,363
Walker Grave Maintenance Fund	540	28	-	-	568
	<u>1,522</u>	<u>909</u>	<u>0</u>	<u>(500)</u>	<u>1,931</u>
Endowment funds					
Strachan Bequest	550	428	-	(428)	550
	<u>550</u>	<u>428</u>	<u>0</u>	<u>(428)</u>	<u>550</u>
Total funds	<u>30,877</u>	<u>90,200</u>	<u>(92,149)</u>	<u>0</u>	<u>28,928</u>

In addition to the cash and bank balances detailed above there are also investments held within the following Endowment fund:

Strachan Bequest at Market Value: £18,917 (Cost £2,256) [2023: £17,286 (Cost £2,256)]

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of Church properties.

Organ Fund: The Trustees have set aside funds for the maintenance of the organ which dates back to 1888.

Purposes of Restricted Funds

The Guild decides which organisations to support and therefore its funds are restricted.

Walker Grave Maintenance Fund: This is a fund to maintain the headstone on the Walker grave.

Purposes of Endowment Funds

Income from the Strachan Bequest is to be used for general purposes.

Kirk of Calder Parish (Church of Scotland)
Notes to the Accounts (cont)
Year ended 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3. Analysis of Donations					
WFO Scheme (including Gift Aid Donations)	49,236	-	-	49,236	49,350
Tax Recovered on Gift Aid Donations	12,783	-	-	12,783	13,063
Ordinary Offerings (Open Plate)	4,148	-	-	4,148	5,635
National Giving Day / Deficit Appeal	0	-	-	0	0
Other Offerings, Donations etc	2,466	-	-	2,466	4,529
	<u>68,633</u>	<u>-</u>	<u>-</u>	<u>68,633</u>	<u>72,577</u>
4. Analysis of Payments					
Costs of generating funds					
Offering envelopes	<u>203</u>	<u>-</u>	<u>-</u>	<u>203</u>	<u>291</u>
Charitable activities					
Giving to Grow allocation	37,031	-	-	37,031	30,180
	[2024: £49,266 Less Endowment Income £1,039 & Vacancy Allowance £11,196]				
	[2023: £42,426 Less Endowment Income £1,050 & Vacancy Allowance £11,196]				
Presbytery dues	887	-	-	887	713
Minister's expenses	83	-	-	83	324
Ministerial Assistance	6,742	-	-	6,742	7,742
Other staffing costs	9,591	-	-	9,591	9,066
Fabric repairs & maintenance ***	15,544	-	-	15,544	19,675
Equipment	-	-	-	0	298
Council Tax	-	-	-	0	1,852
Heat and light	12,783	-	-	12,783	5,328
Insurance	4,337	-	-	4,337	4,186
Printing, stationery and postage	724	-	-	724	261
Church office expenses (photocopier rental)	1,579	-	-	1,579	1,219
Organ & music	360	-	-	360	720
Sunday School	330	-	-	330	33
Hire of hall (Pumpherstons)	0	-	-	0	0
Other expenses	1,955	-	-	1,955	1,248
	<u>91,946</u>	<u>0</u>	<u>0</u>	<u>91,946</u>	<u>82,845</u>
Governance costs					
Independent examiner's fees	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

Notes: *** Fabric repairs and maintenance costs were £15,544 (Church £1,730, Manse £13,814)
[2023: £19,675 (Church £1,772, Manse £17,903)]

Kirk of Calder Parish (Church of Scotland)

Notes to the Accounts (cont)

Year ended 31 December 2024

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 (after 5 years) £38,884.

	2024	2023
	£	£
6. Collections for Third Parties		
Home for Good, Scotland	400	-
Great Mercy, Kenya	-	635
DEC Middle East Humanitarian Appeal	158	-
CrossReach	-	326
Fresh Start	-	154
West Lothian Foodbank	40	106
Dignity Boxes	86	-
Christian Aid	150	-
Prisoners Week Trust (1)	-	-
Bethany Christian Trust (2)	-	-
	<u>834</u>	<u>1,221</u>

During the year, on behalf of the congregation, the Church also donated the following amounts to Third Parties:

- (1) £75 to Prisoners Week Trust towards their Dignity Fund
- (2) £250 to Bethany Christian Trust towards their Welcome Centre Appeal 2024-25

7. Donations made to Third Parties through fund raising by The Guild

Home for Good, Scotland	200	200
Church of Scotland - UNIDA, Brazil	100	200
CrossReach	200	-
	<u>500</u>	<u>400</u>

In addition, during the year, The Guild gifted £500 to the Church for general purposes (2023: £400). In 2024, this has been allocated to the Designated Fabric Fund and also been shown as a movement between Restricted and Unrestricted reserves.

8. Accounting convention

These accounts are prepared on a strictly cash basis.