

# **KNIGHTSWOOD UNITED FREE CHURCH OF SCOTLAND**

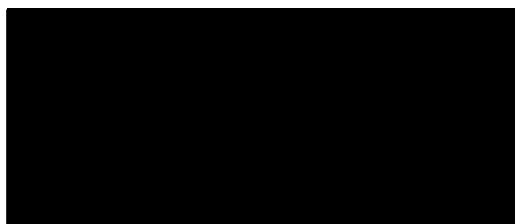
Scottish Charity No. SC003693

A congregation of the United Free Church of Scotland  
Charity No. SC008167

## **Congregation Report and Financial Statements**

**Year ending 31 December 2024**

**Principal place of worship and of Congregational activities:**

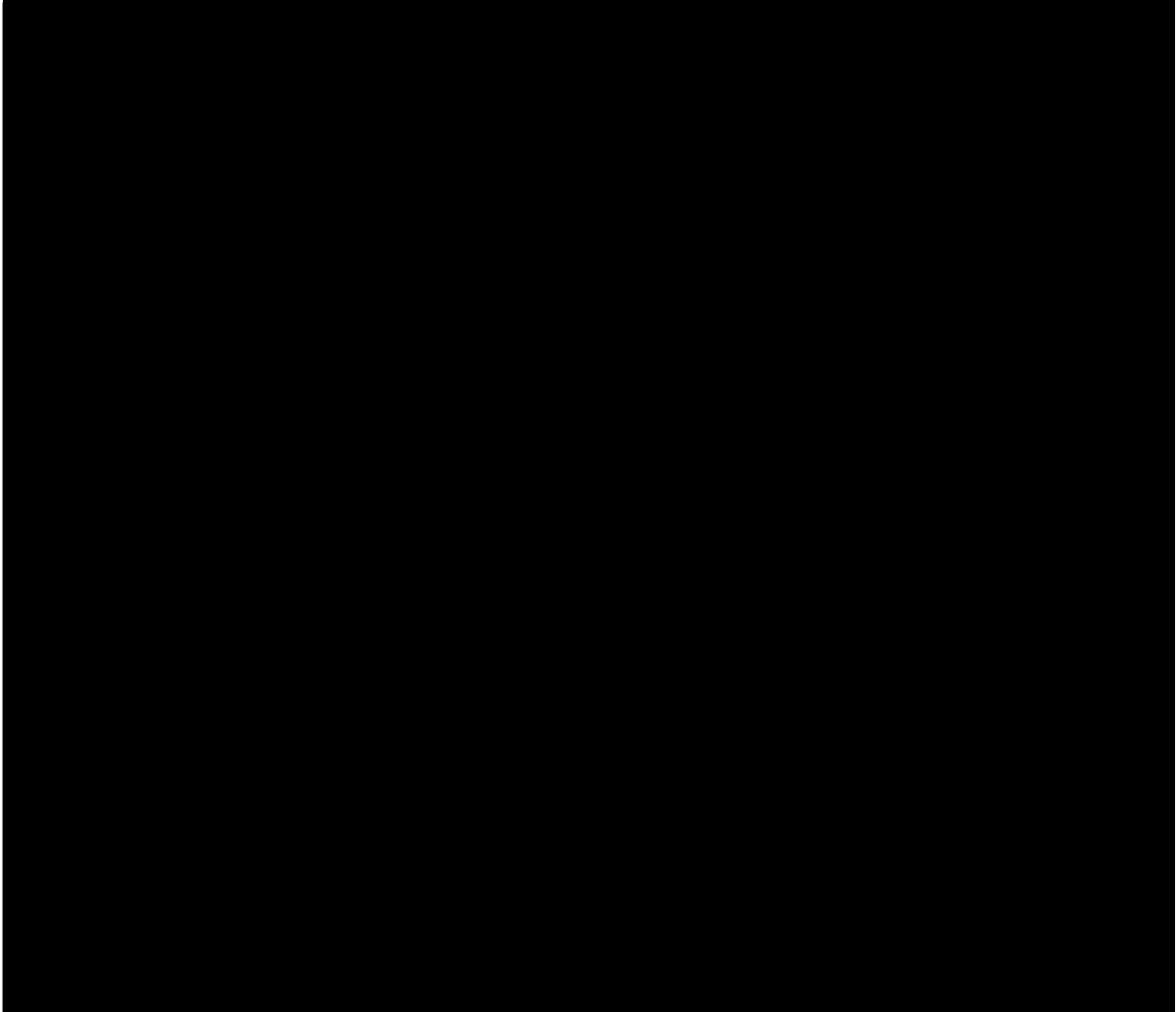


# **Congregational Report and Financial Statements**

**Year ending 31 December 2024**

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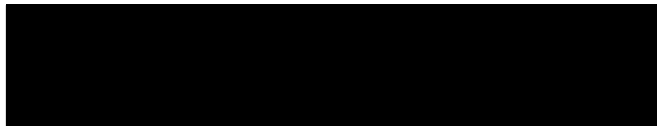
**Office Bearers, Trustees and Members of the Courts of the Congregation  
serving during year ending 31<sup>st</sup> December 2024**



**Bankers**

The Bank of Scotland  
826 Crow Road  
Glasgow G13 1ET

**Independent Examiner**



# Congregational Report year ending 31<sup>st</sup> December 2024

## 1. Constitution and Principal Activities of the United Free Church of Scotland

The United Free Church of Scotland, with all the Churches of the Reformation, acknowledges as its Supreme Standard, the Word of God contained in the Scriptures of the Old and New Testaments.

The Church holds as its Subordinate Standard the Westminster Confession of Faith; by its Declaratory Acts as it recognises liberty of judgement on points of doctrine which do not enter into the substance of the faith; and it claims the right as duty may require, to interpret, add to, modify, or change her subordinate standards, under the promised guidance of the Holy Spirit, and with a direct responsibility to her Lord.

The Church approves the emphasis of the Declaratory Acts on the love of God for all mankind, the free offer of salvation to all, the obligation of the Universal Church to make known the Gospel throughout the world, and the renunciation of coercion, persecution and intolerance in matters of religion.

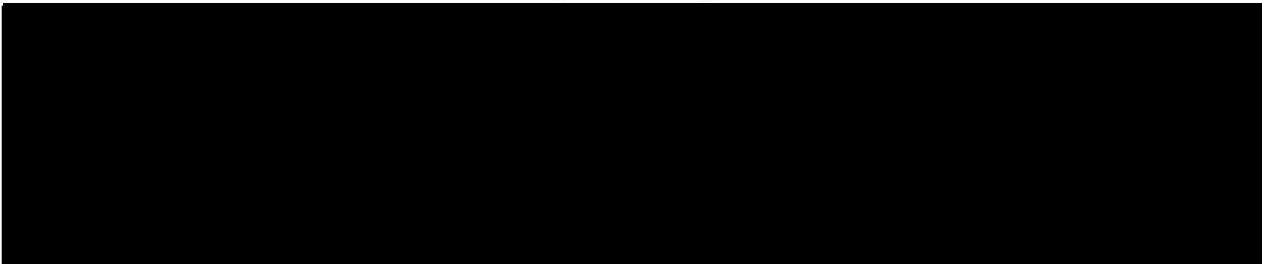
Accordingly this Church accepts the obligation to witness to the truth of the Gospel and to serve men in the name of Christ with regard alike to their spiritual and material welfare, both at home and overseas.

## 2. Responsibilities of the Congregation

As a Congregation of the United Free Church of Scotland this Congregation is under the jurisdiction and oversight of the superior courts of the Denomination i.e. the Presbytery of the West (in which this Congregation resides) and the General Assembly of the United Free Church in all matters pertaining to its spiritual and temporal (including financial) affairs. It seeks to exercise these obligations within its fellowship and the people in the community of which it is part.

## 3. Responsibilities and Appointment of Office Bearers

All matters affecting the spiritual well-being and order of the Congregation is exercised by the Kirk Session of this Congregation. The Kirk Session consists of its Minister/Interim Moderator and ruling Elders. All temporal affairs (including financial) of the congregation are administered by the Congregational Board of this Congregation. The property Trustees of the Congregation are the Ex Officio Office Bearers named on page 2 of this Report.



Elders, elected in accordance with the Practice and Procedure of the United Free Church of Scotland, along with members, elected by the Congregation at the Annual General Meeting or at a meeting of the Congregation specifically called for that purpose, form the Congregational Board. Office Bearers are appointed by the Courts which they serve. All offices of the Church are open to any member in full communion. Each Congregation appoints Elders to the Presbytery and to be Commissioners to the General Assembly. Presbyterianism means the government of the Church by Elders. [REDACTED] as elected as an Elder in 2021.

#### 4. Activities and Achievements

This year, we've seen some substantial encouragements – big increases in the numbers of people at our Christmas services, successful outreach, and new people of different ages coming to church, including people coming out of an eager desire to know more about the Christian faith.

The church is now officially a revitalisation project of the United Free Church, and we are supported financially so that our minister can work 4 days per week, focusing one of those days on outreach.

Tea and coffee at the end of the service is now well established and helps everyone to support and get to know one another. This is now an extended period of conversation, and has *really* helped welcome and draw in new attendees.

Regular church life has continued, with a strong time of fellowship at the end of the service that helps people get to know each other and to support one another. The church's welcome to new people is stronger than ever, with all sorts of people working together to draw people in.

Sunday Sermons have, among other things, covered the book of Jonah, part of Acts and John

The Bible study and prayer meeting has continued weekly, and this year we've covered Nehemiah, Heaven, and are now looking at Elijah.

Our Ladies' meeting, CAMEO, has gone from strength to strength, and at recent events has seen participants from a whole range of churches.

At the end of 2024 there were 31 members on the Church Roll, which is the same as last year, due to the death of one of our members but with the encouraging addition of a new member.

#### 5. Future Ministry

This year we will work through the ways in which a church becomes one that wins people to Jesus, using the book 'The Soul-Winning Church'. The goal will be for us to learn as a church – not just the eldership or board – how to love our neighbours and reach out to those around us in a more effective way, and, as a church with the gospel at the centre, to see people come to know Jesus.

As ever, the focus will be focus on low-key, friendship-based organic outreach, and on making the Sunday service and the Bible studies accessible and welcoming for non-Christians and to friends. But we will seek to make all of this substantially more effective in the coming year.

The first step here will be revitalising our prayer life, becoming stronger in praying together for the church's mission and for people to come to know Jesus.

##### **Outreach:**

We are planning to run the evangelistic course *Life Explored* as the key part of our outreach in the first half of the year. This is a course that will help newer Christians make progress in their faith, as well as being helpful for those who are exploring Christianity. In particular, we are eager for people to come to the point of making a lasting commitment to Christ.

CAMEO also has a significant role to play here, as an unthreatening, easy place to invite people to, where people will hear more about the gospel.

In the next few weeks we aim to start a monthly service at Victoria Gardens Care home – for the encouragement of Christians there, but also as an active outreach to both residents and staff.

We will continue to use Facebook, the website, and leaflet drops to increase awareness of the church, all with the goal of making invitational evangelism easier. And, as in last year, we will include family and kids' services, as these have been a real success.

### **Maturity & Fellowship:**

As we work through 'The Soul Winning Church' we hope to see people grow in maturity, and to draw a broader range of the church's membership into active participation in prayer and mission. This will be our main focus for the year. Prayer is always critical to maturity as well as mission, and we are eager to grow further in this area as a church.

In addition, in the aftermath of *Life Explored* we plan to establish (at last!) an evening meeting to help some of our newer members to grow in faith, seeking to ground newer believers in a deeper way in the fundamentals of the faith, in understanding of the broad sweep of the Bible, and in how to live as Christians.

## **6. Financial Statements and Funds**

In accordance with the Charities and Trustee investment (Scotland) Act 2005 ('the 2005 Act') and the Charities Accounts (Scotland) Regulations 2006 ('The Regulations') and being a charity with an annual gross income less than £100,000, the Financial Statement for the year ending 31<sup>st</sup> December 2024 of the Congregation, set out on pages 7 to 9, consist of the Statement and Movement on Congregational Funds; Statement of Receipts and Payments with the Surplus (Deficit) on each, and all funds, during the year and supplementary notes thereon where appropriate.

Total receipts for the year are £49,622 (2023: £45,183); Total Payments £40,364 (2023: £83,855) giving a surplus of £12,023 (2023: deficit £38,672). Total Congregational Funds at 31<sup>st</sup> December 2024 are £123,686 (2023: £111,664).

### **Accounting Policies**

- The main sources of income are the voluntary offerings, donations and other giving of members, adherents, and related organisations, and interest or dividends on Congregational Funds.
- The Receipts and Payments of Congregational Funds are recorded and reported on a cash received and cash paid (as invoices/accounts are received) basis respectively. In the event that a commitment is made after the date of the Statement of Balances which will materially reflect on the amount of any Fund(s) this will be reported in the accompanying Notes to these Statements.
- The Balances of Congregational Funds represent sums available for the ongoing work and activities of the Congregation, stating whether each fund is Unrestricted, Designated, Restricted or Endowment and, where appropriate, for what purpose and how these Funds are held or invested.

## **7. Land and Property**

Land and Property consist of Church, Church Hall together with fittings and furnishings (including communion, other ecclesiastical articles). The manse at 1Swallow Gardens, Glasgow, was sold in September 2018.

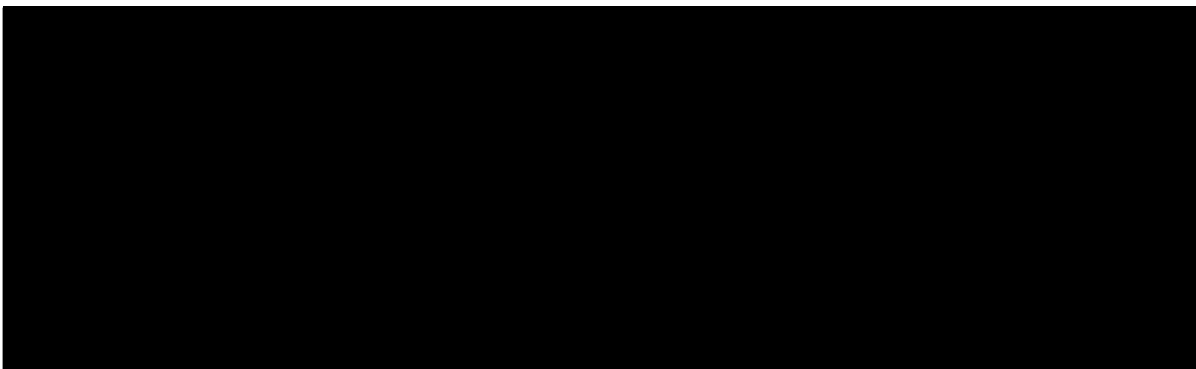
These are held as functional property for the use of the Congregation in fulfilling its aims and mission and in which its activities are carried out and not for investment and/or resale. No market value is placed on these Assets.

## **8. Independent Examiner**

In accordance with the terms of 'the 2005 Act', Section 44 (1) (c), and as a Charity falling under Regulation 9 of 'The regulations', and not required to carry out an audit under paragraph 9(4), an Independent Examiner has been appointed in accordance with regulation 11 of 'The Regulations' to carry out a competent examination of the Report and Financial Statements of the Congregation. The Independent Examiner's Report for the year to 31<sup>st</sup> December 2024 is on page 7.

### **9. Approval of Congregational Report and Financial Statements**

The Congregational Report and Financial Statements were approved in principle by the Congregational Board at their meeting on the 15<sup>th</sup> January 2025 and by the Congregation at the Annual General Meeting held on the 23<sup>rd</sup> February 2025. The Office Bearers authorised to complete and sign the Report and Finance Statements on behalf of the Congregation, after independent examination, are:



Date: 23 - Feb - 2025

## **Independent Examiner's Report to the Trustees and Office Bearers of Knightswood United Free Church of Scotland**

I report on the Report and Financial Statements of the Congregation for the year ending 31<sup>st</sup> December 2024 which are set out on pages 1 to 6 and 8 to 10.

### **Respective Responsibilities of Office Bearers and Trustees and Examiner**

The Congregation's Office Bearers and Trustees are responsible for the preparation of the Report and Accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 regulations").

The Congregation's Office Bearers and Trustees consider that the requirements of Regulation 9 apply but not those of paragraph 9(4) of the Accounts Regulations.

It is my responsibility to examine the Report and Finance Statements as required under section 44(1) (c) of the 2005 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 Regulations. An examination includes a review of the accounting records kept by the Congregation and a comparison of the report and accounts presented with those records. It also includes consideration of any unusual items or disclosures in the report and accounts, and seeks explanations from the office bearers and trustees concerning 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 report and accounts.*

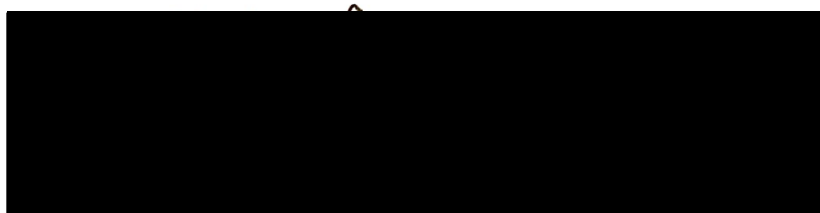
### **Independent Examiner's Statement**

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 Regulations and
  - to prepare report and accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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 Report and Financial Statements to be reached.



Date: 5/02/2025

**Statement of Balances and Movement on Congregational Funds for Year Ending 31 December 2024**

Fund	Nature of Fund	Balance	Receipts	(Payments)	Net Fund	Net Change	Balance	Held as follows	£
		01/01/2024 £	2024 £	2024 £	Transfers £	on Fund £	31/12/2024 £		
General	Unrestricted	11,112	49,622	(40,364)	(120)	9,139	20,251	BoS General	20,251
Manse	Restricted	100,551	2,764	-	120	2,884	103,435	BoS Manse	20,671
								BoS Deposit	82,764
<b>Total Congregational Funds</b>		<b>111,664</b>	<b>52,386</b>	<b>(40,364)</b>	<b>-</b>	<b>12,023</b>	<b>123,666</b>		<b>123,666</b>

**Notes to the Financial Statement for the Year Ending 31 December 2024**

**Nature of Congregation Funds:**

General Unrestricted Ordinary receipts and payments of the Congregation. Office Bearers may 'designate' unrestricted funds for general reserves or for specified purpose(s)

Manse Restricted Funds retained from the sale of the manse.

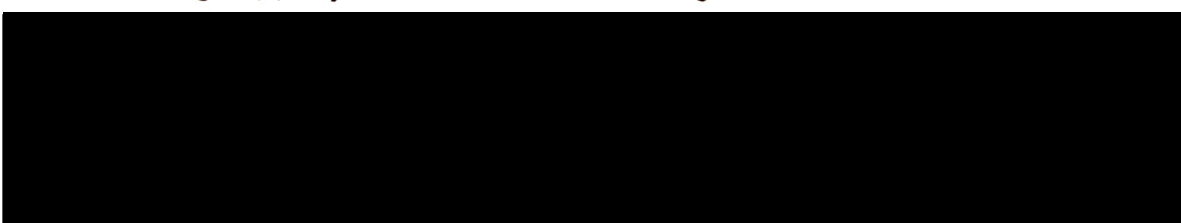
Governance No governance costs are incurred during the year. Duties relating to governance are provided voluntarily.

Property Church Halls Congregation property is held for the use of the Congregation in fulfilling its aims and mission to its members, adherents and the community it serves; not for investment or resale. No market value is placed on these properties.

Payments to Trustees No Payments have been made to any Trustees for the performance of their duties as Trustees of the Congregation.

Contingent Liabilities Financial Statements present the receipts received and payments made during the year. In the event there are any material outstandings, contingent liabilities and/or commitments these are noted below.  
There are no significant contingent liabilities or commitments.

**Approval of Congregation Financial Statements for the Year ending 31 December 2024 as set out on Pages 8,9,10 by Office Bearers authorised to sign.**



**Date** **23 February 2025**

Receipts and Payments for the year ending 31 December 2024 (comparative year to 31 December 2023)

		General Fd Unrestricted £	Manse Fd Restricted £	Total 2024 £	Notes detail	Total 2023 £
<b>Receipts</b>						
Offerings	Open	8,968		8,968		6,866
	Freewill	1,510		1,510		3,557
	Freewill (gift aid)	15,855		15,855		13,736
	Assembly Schemes	251		251		920
	Gift Aid Tax recovered	5,524		5,524	Page 10.1	3,757
	<b>Sub Total</b>	<b>32,107</b>		<b>32,107</b>		<b>28,836</b>
Donations	Gift Days	-		-		-
	Other	3,201		3,201	Page 10.2	5,205
	<b>Sub Total</b>	<b>3,201</b>		<b>3,201</b>		<b>5,205</b>
Other	Interest	-	2,764	2,764		-
	Lets/Rent	5,750	-	5,750	Page 10.3	4,742
	Stedfast	-	-	-		-
	Other	-	-	-		110
	<b>Sub Total</b>	<b>5,750</b>	<b>2,764</b>	<b>8,514</b>		<b>4,852</b>
Extra-ordinary	Grant received	8,222		8,222		6,000
Missions	Donations/Collections	342		342	Page 10.4	290
<b>Total Receipts</b>		<b>49,622</b>	<b>2,764</b>	<b>52,386</b>		<b>45,183</b>
<b>Payments</b>						
Ministry	Pastoral Duties	19,999		19,999		17,003
	Interim Moderator	465		465		600
	Pulpit Supply	65		65		250
	<b>Sub Total</b>	<b>20,529</b>		<b>20,529</b>		<b>17,853</b>
Property	Cleaning	2,179		2,179		2,159
	Insurance	2,297		2,297		2,462
	Heat & light	5,779		5,779		10,773
	Repairs, upkeep	1,288		1,288		2,529
	Gardening	635		635		385
	<b>Sub Total</b>	<b>12,178</b>		<b>12,178</b>	Page 10.5	<b>18,307</b>
Other	Stedfast Magazine	150		150		150
	Office	402		402	Page 10.6	88
	G.A.Expenses	217		217		60
	Ministry expenses	644		644	Page 10.7	412
	Mission expenses	555		555	Page 10.8	-
	CCLI	196		196		180
	Miscellaneous	100		100	Page 10.9	347
	<b>Sub Total</b>	<b>2,264</b>		<b>2,264</b>		<b>1,237</b>
Contributions	Denomination	4,951		4,951		4,400
	Presbytery	-		-		93
	<b>Sub Total</b>	<b>4,951</b>		<b>4,951</b>		<b>4,493</b>
Extra-ordinary	Fabric repairs	-	-	-	Page 10.9	41,527
Missions	Collections	442		442	Page 10.4	438
<b>Total Payments</b>		<b>40,364</b>	<b>-</b>	<b>40,364</b>		<b>83,855</b>
<b>Surplus/Deficit</b>		<b>9,259</b>	<b>2,764</b>	<b>12,023</b>		<b>-38,672</b>
Transfers between Funds		-120	120			
<b>Net Movement on Funds</b>		<b>9,139</b>	<b>2,884</b>	<b>12,023</b>		<b>-38,672</b>

**Knightswood United Free Church of Scotland**  
**Supplementary Sheet and Notes for the Year Ending 31 December 2024**

Note	Details of Receipts	£	Note	Details of Payments	£
				General	
				Church	
<b>1</b>	<b>Gift Aid Tax</b>		<b>5</b>	<b>Property</b>	
	Gift Aid Recovered	3,523.93		<i>Cleaning</i>	2,179.06
	Gift Aid Small Donations	2,000.00		<i>Insurance</i>	
		<b>5,523.93</b>		Church	1,675.45
				Plant - Engineering and Construction	622
<b>2</b>	<b>Donations</b>				<b>2,297.45</b>
	Anonymous	100.00		<i>Heat &amp; Light</i>	
	Gift after funeral	3,000.00		Electricity	1,674.17
	Jars of Grace	101.00		Gas	4,104.53
		<b>3,201.00</b>			<b>5,778.70</b>
<b>3</b>	<b>Letting / rental income</b>			<i>Repairs &amp; Upkeep</i>	
	A.A. - Hall hire	850.00		Chubb F&S Maint.	288.00
	Church hire	4,900.00		Boiler Servicing	471.12
		<b>5,750.00</b>		Vacuum cleaner repairs	49.00
				Roof and drain repairs	480.00
<b>4</b>	<b>Missions</b>				<b>1,288.12</b>
	<i>Collections</i>			<i>Gardening</i>	635.00
	Harvest	220.00		<b>Total Property</b>	<b>12,178.33</b>
	Remembrance Day	122.00		<b>6</b>	<b>Office</b>
		<b>342.00</b>			General
	<i>Contributed to:</i>			Binder for board minutes	10.00
	Glasgow City Mission	220.00		Legal fees	330.00
	Erskine Veterans	122.00		Telephone	61.92
		<b>342.00</b>			<b>401.92</b>
				<b>7</b>	<b>Ministry Expenses</b>
					General
				Microphone repair	82.00
				Bibles - Christmas gift to children	89.50
				Paper cups	126.07
				Mugs	80.00
				Domain name	13.23
				Bible reading notes	87.25
				Catering for events	165.50
					<b>643.55</b>
				<b>8</b>	<b>Mission Expenses</b>
					General
				Life Course materials	69.97
				Pavement sign & Christmas flyers	293.78
				Hot water urn	191.48
					<b>555.23</b>
				<b>9</b>	<b>Miscellaneous</b>
					General
				Gift to Interim Moderator	100.00
					<b>100.00</b>