

# RUTHERGLEN WEST AND WARDLAWHILL PARISH CHURCH OF SCOTLAND



## Report and Financial Statements for the year ended 31 December 2008



Hope for our villages, towns and cities in 2008 and beyond

Rutherglen West and Wardlawhill  
**YOUTH CHURCH**  
SUNDAY EVENINGS WILL  
NEVER BE THE SAME...  
Sunday 26 October at 7:00 PM  
27 Hamilton Road, Rutherglen

Join us for topical discussions,  
music in a cafe and more...  
there is:

www.youthchurch.org.uk

Rutherglen West and Wardlawhill  
**WOMEN'S MEETING**  
2008 - 2009

... we are and ...  
... om we serve'

The Guild is to invite and  
... with women and men to connect  
... with Christ and enable them to  
... their faith in worship, prayer and

CHURCH HOUSE  
11 Victoria Street  
Rutherglen  
G12 8JH  
(01552) 473192

Get in touch with us!  
PHONE: 0844 736 1470  
EMAIL: info@westandwardlawhill.org  
WEBSITE: www.westandwardlawhill.org



WEST & WARDLAWHILL NEWS  
**March 2008**

**HE IS NOT HERE.  
HE IS RISEN!**

Rutherglen West and Wardlawhill Parish Church of Scotland  
is a charity registered in Scotland, No SC007585 and a  
congregation of the Church of Scotland, No 160880.

Rutherglen West and Wardlawhill

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*Dear friends,*  
For some people, like me, it may be the dentists. For others, perhaps like you, it may be the church, which is the place that we don't visit regularly. I was convinced that on the odd occasion when I did go to the dentist, the first thing the dentist would say to me was, "I haven't seen you for a long time." Rather than, "Good to see you."  
Of course, it's less painful to visit a church regularly than it is to visit a dentist. However, it's hard to make that first visit.  
This website lets you know about all the activities which take place in the church and halls of Rutherglen West and Wardlawhill each week. Of course, the most important activity is the Sunday service from 11:00 am until 12 noon. I want to assure you that a warm and friendly welcome awaits you. The church doors are open for everyone regardless of age, nationality, status or ability.  
We have a children's Sunday Group and a crèche for toddlers and babies while the church service is taking place.  
We look forward to seeing you.

*Yours sincerely,  
Jack Drummond*

**Annual Garden Competition 2008**  
Rutherglen Area 1st for Communal  
Rutherglen/Canbuslang  
Overall Winner for Communal  
Awarded to Members of West and Wardlawhill Parish Church

**Children's Sunday Group**  
Activities for children of all ages every Sunday from 11:00 AM

**Family Worship**  
There's a warm welcome waiting for you and your family at our weekly services of praise...

**WHY NOT JOIN US THIS SUNDAY?**

**T-BAR**  
Enjoy a cuppa and fellowship in the Baker Hall following Sunday worship.

Rutherglen West and Wardlawhill  
**YOUTH CHURCH**  
Last Sunday of each month at 7:00 PM in our halls at 27 Hamilton Road

**Congregation No: 160880  
Scottish Charity No: SC007585**

**WWW.WESTANDWARDLAWHILL.ORG**



**Rutherglen West and Wardlawhill Parish Church of Scotland  
Trustees' Report  
Year Ended 31 December 2008**

The trustees present the annual report and accounts for the Rutherglen West and Wardlawhill Parish Church of Scotland for the year ended 31 December 2008.

**Charity Name:** Rutherglen West and Wardlawhill Parish Church of Scotland  
**Charity Registration Number:** SC007585  
**Congregation Reference No:** 160880  
**Contact Address:** Elizabeth M Haggarty  
54 Bankhead Road  
Rutherglen  
GLASGOW  
G73 2NX

**Principal Office-bearers:**

**Minister:** Rev John W Drummond, MA, BD  
**Session Clerk:** J Ian Duncan  
**Clerk to the Congregational Board:** Sheila C Martin  
**Church Treasurer:** Elizabeth M Haggarty

**Trustees:**

**Kirk Session:** Tommy Adair, Douglas Aitken, Ian Allison, George Aslett, Sadie Beaton, John Blackburn, Ian Brown, Edward Burns, George Cassells, W Jim Clark, Mamie Clark, Jim Crossett, Nan Davidson, Jim Dempster, Margaret Dempster, Alastair Dowie, Nancie Dowie, John Duckett, J Ian Duncan, Joe Dunn, Ian Ferrell, Alan Findlay, Jim Fleming, Lettie Fotheringham, Marlene Galt, Robert Gardner, Lindsay Griffiths, Alistair Hamilton, Mary Hamilton, John Hastie, Wallace Hay, Kim Jackson, Gordon Jamieson, Alex Kennedy, Ronnie Kerr, Susan Kerr, Robert Laurie, David MacFarlane, Sylvia MacFarlane, Margaret Madden, Jimmy Mairs (November 2008), Sheila C Martin, Robert Maxwell (January 2009), John McCormack, Hugh McCutcheon, Nicky McDuff, Tom McEwan, Alistair McInnes, Donald McInnes, Jenny McInnes, David McNeil, Gordon McNeil, Robert McPhail, Gilbert Morgan, Mary Neill, Agnes Niven, Tom Ramsay, Stewart Rose, Jimmy Samson, Andrew Scott, Jim Smith, David Smith, Robert Tennent, John Walker, Murray Wilson, Hugh Wylie.

**Congregational Board:** Helen Bain, Margaret Birnie, Sandra Blakely, Sheila Breen, Alison Brown, Sandra Brown, Margaret Cruthers, June Doherty, May Fleming, Margaret Gibson, Irene Graham, Elizabeth M Haggarty, Margaret Helm, Sybill Henderson, Sheena Kerr, Margaret Magill, Nancy McDougall, Mary McInnes, Dawn Mulligan, Ann Pryde, Robert Rowney, Maisie Scott, Morag Smith, Anne Stewart, Isabelle Tennent, Sheena Thomson, Cathie Toner, Robert White, Agnes Winning.

**Independent Examiner:**

Iain A T Mowat, CA, 187A Stonelaw Road, Rutherglen, GLASGOW, G73 3PD

**Bankers:**

Royal Bank of Scotland, 88 Main Street, Rutherglen, GLASGOW, G73 2JA  
National Savings & Investments, Cowglen, GLASGOW, G58 1SB

# **Rutherglen West and Wardlawhill Parish Church of Scotland Trustees' Report (cont) Year Ended 31 December 2008**

## **Structure, Governance and Management**

### **Governing Document**

The Church is administered in accordance with the terms of The Church of Scotland's "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 Presbytery. The Congregational Board is appointed from within the congregation. 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.

### **Trustee Induction and Training**

All trustees have been supplied with literature setting out their obligations as trustees. In addition, new trustees are supplied with an Induction Pack together with the publication *Guidance for Charity Trustees*, issued by the Office of the Scottish Charity Regulator. As appropriate, trustees are briefed on new legislation and developments relevant to the charity sector.

### **Risk Management**

The trustees have conducted a review of the major risks to which the charity is exposed and, where appropriate, systems or procedures have been implemented to mitigate the risks to which the charity is exposed.

### **Organisational Structure**

The Congregational Board is chaired by the minister and met 7 times during 2008. Certain responsibilities are delegated to the Business Committee as appropriate. The Kirk Session, which met 7 times during the year, is responsible for spiritual affairs within the Church.

### **Related Parties**

The Church of Scotland (Scottish Charity No SC011353) is a "designated religious body" under the Charities and Trustee Investment (Scotland) Act 2005. As a result the Rutherglen West and Wardlawhill Parish Church of Scotland obtains certain exemptions under the Act. However, while the congregation is under the authority of the Church of Scotland General Assembly and Glasgow Presbytery in matters of a spiritual nature, it is financially independent. As a consequence no related party transactions with the Church of Scotland are shown in the financial statements.

### **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 Trustees' Report (cont) Year Ended 31 December 2008**

Rutherglen West and Wardlawhill Parish Church of Scotland has church buildings and halls to the west of Rutherglen Main Street at 3 Western Avenue, Rutherglen, Glasgow, G73 1AJ. It also has church halls to the east of Rutherglen at 27 Hamilton Road, Rutherglen, Glasgow, G73 3DF.

Rutherglen West and Wardlawhill Parish Church of Scotland holds regular worship every Sunday morning in its church buildings in Western Avenue. A bible discussion group meets each month in our Western Avenue halls, with meetings based around a topical theme. Lively discussions take place, giving individuals the opportunity to explore what particular passages mean to them.

Sunday worship begins with the Sunday Prayer meeting which assembles in the Vestry and is followed by a joint service of worship involving the adult congregation, the Youth Church and our Children's Sunday Groups. At the mid-point of the service, the Youth Church and Children's Sunday Groups move to adjoining halls to explore faith in a manner appropriate to their age groups.

The principal aim of the Youth Church is to encourage more young people from within the parish to join the fellowship of the Church. Although the group is small in numbers, it meets on a regular basis to discuss issues which affect young people and their faith in today's society. Several times during 2008, the Youth Church led the main Sunday worship.

Our Children's Sunday Groups form an integral part of Sunday worship within Rutherglen West and Wardlawhill Parish Church of Scotland. The Children's Sunday Groups welcome children from pre-school to late teens with lessons tailored to the different age groups involved. Activities during the session include workbook-based lessons, the creation of works of art and the annual Nativity Play which involves both Junior and Senior Children's Sunday Groups. Each session ends with a special Prize Giving service held during Sunday worship.

In addition to the Children's Sunday Groups, a creche is available every Sunday for babies and toddlers.

News about church activities is disseminated in three main ways:

- Intimation sheets are distributed at Sunday services which detail Church activities during the coming week.
- A monthly magazine, **West and Wardlawhill News**, is produced by a team of volunteers and is delivered / distributed to Church members and other groups within our local community and adjoining parishes.
- A church website ([www.westandwardlawhill.org](http://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 information about the governance of our charity, including downloadable versions of our Constitution and this document.

The gardens in Western Avenue, which surround the church buildings, are open each day for members of the local community to enjoy. Several areas of seating provide the opportunity for quiet reflection. Throughout the year, local community groups also make use of the gardens for activities such as gala days and barbeques.

The Guild meets on Tuesday evenings at the halls in Western Avenue and again on Wednesday evenings at the halls in Hamilton Road. The Guild is open to both women and men of the parish and encourages them to commit their lives to Jesus Christ. Activities range from guest speakers, for example those undertaking mission for The Church of Scotland in communities throughout the world, to entertainment evenings and outings. The Guild uses its activities to raise funds for both our local Church and a variety of deserving causes that it calls 'projects'.

The Womens' Meeting takes place on Thursday afternoons. This is a social gathering for members of the congregation and the local community who fall into the 50+ age group. Each meeting begins with the singing of Redemption Hymns and readings from the King James Bible. Guest speakers and performers attend each week, and funds are raised by the group for both our local Church and other charities.

The Keep Fit group celebrated its 35th birthday during the year. New members are always welcome to join in their activities on Monday evenings. The Keep Fit group raises funds for our local Church.

# **Rutherglen West and Wardlawhill Parish Church of Scotland**

## **Trustees' Report (cont)**

### **Year Ended 31 December 2008**

#### **Achievements and Performance**

Rutherglen West and Wardlawhill Parish Church of Scotland has 547 members, with 190 people attending worship on a typical Sunday.

2008 saw members of our parish, along with Rutherglen Churches Together, participate in HOPE 2008. HOPE was a UK wide initiative that set out to support the work of churches, by facilitating intensified, united, focused prayer, communicating the Gospel through words and actions. Within Rutherglen, this culminated with the Week of HOPE in October - a very successful week of activities and worship. As a result of this week, attendance at Sunday worship saw a small, but sustained, increase.

In December, our Church welcomed the Bethlehem Peace Light into Scotland. The Light is fetched from Jesus Christ's Grotto of Birth in Bethlehem just before Christmas and distributed around the world with the aid of the international Scout Movement. Rutherglen West and Wardlawhill hosted an ecumenical service which saw the Light brought into Scotland and distributed throughout the country.

We continued to operate a free minibuss service during the year to enable elderly and infirm members of the parish to attend services each Sunday. This service is provided by a small team of volunteer drivers using buses made available by the community transport scheme. It remains very popular with those using it.

The Ways and Means group organise a variety of social and fundraising activities throughout the year. These events have included concerts, coffee mornings, excursions, ceilidhs and our annual Christmas Fayre. 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. We are always looking for ways to engage with individuals and organisations within our area.

Local groups and uniformed organisations regularly make use of our halls at both Western Avenue and Hamilton Road putting our Church and its buildings firmly at the heart of our community.

The Hamilton Road halls completed a programme of major redevelopment during 2008 and were re-opened on 18 June 2008 with a service to rededicate the stained glass windows and war memorials that had been relocated from the Wardlawhill church building.

Every day we open our gardens at Western Avenue for the use of local residents. The gardens are maintained by a group of volunteers consisting of members of the congregation and local residents who meet every Wednesday and Saturday. During 2008, as in 2006 and 2007, their hard work and effort was rewarded by winning 2 prizes in South Lanarkshire Council's Residents' Gardening Competition. This year, they again picked up a 1st for Communal Garden in the Rutherglen area, and were ultimately named Overall Winner for Communal Garden in the Rutherglen / Cambuslang area.

#### **Financial Review**

The principal source of funds for Rutherglen West and Wardlawhill Parish comes from the weekly offerings made by congregants. Weekly offerings decreased by just over 1% from their 2007 level. This is particularly disappointing given the efforts made during the year to encourage congregants to increase their offerings to the Church. Overall income in 2008 dropped by just under 5% when compared to 2007.

As income decreases, regrettably expenses incurred in running the Church saw significant increases during 2008. A General Fund deficit of £127,600 (after Fund Transfers of £9,962) was incurred during the year. Of this deficit, £115,289 was incurred relative to the completion of redevelopment work on the halls in Hamilton Road. This figure took the total redevelopment costs over its agreed budget by approximately £3,500.

The remainder of the deficit is largely attributable to works undertaken during the year to maintain and upgrade the church manse – tasks that had been neglected in recent years. Increases in fuel charges, including oil, were also significant this year.

**Rutherglen West and Wardlawhill Parish Church of Scotland  
Trustees' Report (cont)  
Year Ended 31 December 2008**

The budget for 2008 had predicted a deficit of approximately £123,000, assuming £35,000 of expenditure on fabric, repairs and maintenance and general income of £129,000. As the financial statement shows, just over £25,000 was actually expended on fabric work during the year. This coupled with income of only £125,000 indicates that expenses elsewhere increased by approximately £10,000 more than had been anticipated in the budget for 2008.

**Investment Policy**

Some surplus funds are deposited with the Church of Scotland Investors Trust.

**Reserves Policy**

It is the Trustees' policy to hold reserves of approximately 12 months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £164,418, of which £33,382 had been designated for a variety of purposes as specified in Note 13. This represents 14 months of operational expenditure.

The Church also held £7,798 of restricted funds which have been provided for the purposes specified in Note 13.

**Statement of Trustees' Responsibilities**

Charity law requires the trustees to prepare financial statements for each financial year that show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Appointment of Independent Examiner**

Iain A T Mowat, CA has been appointed to act as independent examiner to the charity.

Approved by the Trustees and signed on their behalf,

Sheila C Martin  
Clerk to the Congregational Board

9 March 2009

**Rutherglen West and Wardlawhill Parish Church of Scotland  
Report of the Independent Examiner  
Year Ended 31 December 2008**

I report on the accounts of the charity for the year ended 31 December 2008 which are set out on pages 9 – 18.

**Respective responsibilities of trustees and independent 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) (a) to (c) 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. 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 8 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

Iain A T Mowat, CA  
187A Stonelaw Road  
Rutherglen  
GLASGOW  
G73 3PD

9 March 2009

**Rutherglen West and Wardlawhill Parish Church of Scotland**  
**Statement of Financial Activities**  
**Year Ended 31 December 2008**

	Note	Unrestricted Funds 2008 £	Restricted Funds 2008 £	Endowment Funds 2008 £	Total 2008 £	Total 2007 £
<b>INCOMING RESOURCES</b>						
<b>Incoming resources from generated funds</b>						
Voluntary income	1	93,000	6,825	-	99,825	107,339
Activities for generating funds	2	15,221	-	-	15,221	11,542
Investment income	3	4,894	-	147	5,041	4,943
<b>Incoming resources from charitable activities</b>	<b>4</b>	<b>11,727</b>	<b>-</b>	<b>-</b>	<b>11,727</b>	<b>14,183</b>
<b>Total Incoming Resources</b>		<u>124,842</u>	<u>6,825</u>	<u>147</u>	<u>131,814</u>	<u>138,007</u>
<b>RESOURCES EXPENDED</b>						
Costs of generating funds	5	584	-	-	584	538
Charitable activities		251,164	6,678	-	257,842	164,839
Governance costs		500	-	-	500	500
<b>Total Resources Expended</b>		<u>252,248</u>	<u>6,678</u>	<u>-</u>	<u>258,926</u>	<u>165,877</u>
<b>Net incoming/(outgoing) resources before transfers</b>		(127,406)	147	147	(127,112)	(27,870)
<b>Transfers between funds</b>		<u>135</u>	<u>12</u>	<u>(147)</u>	<u>(0)</u>	<u>-</u>
<b>Net incoming/(outgoing) resources before other recognised gains and losses</b>		(127,271)	159	-	(127,112)	(27,870)
Unrealised Gain/(Loss) on revaluation of investments		-	-	(906)	(906)	56
Transfer of funds from Wardlawhill		-	-	-	-	26,436
Gain on Sale of Manse		-	-	-	-	236,008
<b>Net movement in funds</b>		(127,271)	159	(906)	(128,018)	234,630
<b>Total funds brought forward</b>		294,929	7,638	3,339	305,906	71,276
<b>Total funds carried forward</b>		<u>167,658</u>	<u>7,797</u>	<u>2,433</u>	<u>177,888</u>	<u>305,906</u>

The notes on pages 11 to 18 form an integral part of these financial statements.

**Rutherglen West and Wardlawhill Parish Church of Scotland**  
**Balance Sheet**  
**At 31 December 2008**

	<b>Note</b>	<b>2008</b>		<b>2007</b>	
		<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Fixed Assets</b>					
Tangible Fixed assets	<b>8</b>		-		-
Investments	<b>9</b>		2,433		3,339
			<u>2,433</u>		<u>3,339</u>
<b>Current Assets</b>					
Debtors	<b>10</b>	3,180		3,163	
Bank and cash		174,211		301,328	
		<u>177,391</u>		<u>304,491</u>	
<b>Creditors</b>					
Falling due within one year	<b>11</b>	1,935		1,924	
<b>Net Current Assets</b>			<u>175,456</u>		<u>302,567</u>
<b>Net Assets</b>			<u>177,889</u>		<u>305,906</u>
<b>Unrestricted Funds</b>	<b>13</b>				
General funds			134,276		261,876
Designated funds			33,382		33,053
			<u>167,658</u>		<u>294,929</u>
<b>Restricted Funds</b>	<b>13</b>		7,798		7,638
<b>Endowment Funds</b>	<b>13</b>		2,433		3,339
<b>Total Funds</b>			<u>177,889</u>		<u>305,906</u>

The accounts were approved by the Kirk Session and Congregational Board on 9 March 2009.

Signed for and on behalf of the Trustees

Sheila C Martin  
Clerk to the Congregational Board

Elizabeth M Haggarty  
Treasurer

The notes on pages 11 to 18 form an integral part of these financial statements.

# **Rutherglen West and Wardlawhill Parish Church of Scotland**

## **Notes to the Financial Statements**

### **Year Ended 31 December 2008**

#### **Accounting Policies**

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

The charity has adopted the requirements of the Statement of Recommended Practice: Accounting and Reporting by Charities (issued March 2005).

#### **Basis of preparation**

The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, modified to reflect the inclusion of investments at market value, and in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006, the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Statement of Recommended Practice: Accounting and Reporting by Charities (2005).

#### **Funds**

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

#### **Incoming resources**

All donations and gifts are included within incoming resources under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty. Donations and gifts in kind are brought into the accounts at their market value to the charity.

#### **Resources expended**

Expenditure is recognised on an accruals basis as the liability is incurred. Expenditure includes any VAT and is reported as part of the expenditure to which it relates.

**Rutherglen West and Wardlawhill Parish Church of Scotland**  
**Notes to the Financial Statements**  
**Year Ended 31 December 2008**

**Tangible fixed assets**

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the statement of financial activities in the period in which the liability arises.

All tangible fixed assets costing in excess of £2,500 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives:

Fuehold buildings	50 years
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**Investments**

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

**Taxation**

Rutherglen West and Wardlawhill Parish Church of Scotland is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

**Rutherglen West and Wardlawhill Parish Church of Scotland**  
**Notes to the Financial Statements**  
**Year Ended 31 December 2008**

	Unrestricted Funds 2008 £	Restricted Funds 2008 £	Endowment Funds 2008 £	Total 2008 £	Total 2007 £
<b>1 Voluntary income</b>					
Offerings	75,308	-	-	75,308	76,237
Tax recovered on Gift Aid	12,181	-	-	12,181	13,817
Legacies	-	-	-	-	3,000
Miniature Churches	616	-	-	616	1,176
The Women's Meeting	1,500	-	-	1,500	500
The Guild	-	4,131	-	4,131	4,820
38th Glasgow Scout Group	850	-	-	850	800
Keep Fit Club	650	-	-	650	-
Country Dancing Club	250	-	-	250	-
Church Choir	65	-	-	65	-
Other	280	-	-	280	2,028
Flower Fund Donations	-	1,272	-	1,272	1,233
Fabric Fund Donations	1,300	-	-	1,300	851
Minibus Fund Donations	-	172	-	172	208
Benevolent Fund Donations	-	-	-	-	167
Garden Fund Donations	-	-	-	-	247
Hymnaries Fund Donations	-	300	-	300	1,670
Children's Sunday Group Fund	-	950	-	950	585
	<u>93,000</u>	<u>6,825</u>	<u>-</u>	<u>99,825</u>	<u>107,339</u>
<b>2 Activities for Generating Funds</b>					
Use of Premises	14,586	-	-	14,586	10,900
West & Wardawhill Parish News	576	-	-	576	336
Life and Work	59	-	-	59	306
	<u>15,221</u>	<u>-</u>	<u>-</u>	<u>15,221</u>	<u>11,542</u>
<b>3 Investment income</b>					
Dividends received	-	-	147	147	139
Bank interest	4,894	-	-	4,894	4,804
	<u>4,894</u>	<u>-</u>	<u>147</u>	<u>5,041</u>	<u>4,943</u>
<b>4 Incoming Resources from Charitable Activities</b>					
Weddings and Funerals	1,140	-	-	1,140	1,755
Ways and Means	10,587	-	-	10,587	12,428
	<u>11,727</u>	<u>-</u>	<u>-</u>	<u>11,727</u>	<u>14,183</u>

**Rutherglen West and Wardlawhill Parish Church of Scotland**  
**Notes to the Financial Statements**  
**Year Ended 31 December 2008**

	Unrestricted Funds 2008 £	Restricted Funds 2008 £	Endowment Funds 2008 £	Total 2008 £	Total 2007 £
<b>5 Analysis of Resources Expended</b>					
<b>Cost of Generating Funds</b>					
Offering Envelopes	584	-	-	584	538
	<u>584</u>	<u>-</u>	<u>-</u>	<u>584</u>	<u>538</u>
<b>Charitable Activities</b>					
Ministries and Mission Allocation	69,835	-	-	69,835	63,263
Presbytery Dues	3,424	-	-	3,424	1,881
Minister's Expenses	2,800	-	-	2,800	2,184
Pulpit Supply	50	-	-	50	-
Other salary costs	8,701	-	-	8,701	8,357
Fabric Repairs & Maintenance	25,091	-	-	25,091	20,960
Council Tax	2,137	-	-	2,137	2,140
Other Buildings Costs	19,963	-	-	19,963	16,144
Church Office Expenses	1,118	-	-	1,118	576
Organ & Music	702	-	-	702	501
Other expenses	948	-	-	948	1,749
Ways and Means	1,107	-	-	1,107	1,290
Hamilton Road Halls Work	115,289	-	-	115,289	38,108
Flowers	-	1,203	-	1,203	1,279
Minibus Costs	-	760	-	760	660
Hymnaries	-	357	-	357	1,587
The Guild Costs	-	3,567	-	3,567	3,648
Children's Sunday Group Costs	-	791	-	791	512
	<u>251,164</u>	<u>6,678</u>	<u>-</u>	<u>257,842</u>	<u>164,839</u>
<b>Governance Costs</b>					
Independent Examiner's Fee	500	-	-	500	500
	<u>500</u>	<u>-</u>	<u>-</u>	<u>500</u>	<u>500</u>
<b>Total</b>	<u>252,248</u>	<u>6,678</u>	<u>-</u>	<u>258,926</u>	<u>165,877</u>

**Rutherglen West and Wardlawhill Parish Church of Scotland**  
**Notes to the Financial Statements**  
**Year Ended 31 December 2008**

**6 Staff costs and numbers**

	<b>2008</b>	<b>2007</b>
	<b>£</b>	<b>£</b>
Salaries and wages	8,701	8,357
Total	<u>8,701</u>	<u>8,357</u>

The average number of employees during the year, calculated on the basis of a head count, was as follows:

2	2
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	<b>2008</b>	<b>2007</b>
Music Staff	1	1
Premises Maintenance	1	1
	<u>2</u>	<u>2</u>

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 £22,239 (2007: £21,466) and the maximum stipend (in the tenth and subsequent years) £29,526 (2007: £28,500).

**7 Trustee Remuneration and Related Party Transactions**

During the year, the Rev John W Drummond, MA, BD received reimbursement of expenses incurred totalling £4,937 including Council Tax.

£3,436 was paid to Bridgewater (BWPH), a company connected to the son of trustees, Robert and Isabelle Tennent.

**8 Tangible Fixed Assets**

Heritable properties are owned by the congregation, namely the church and halls at Western Avenue, Rutherglen and the halls and hut at Hamilton Road, Rutherglen. No valuations exist for these buildings.

**Rutherglen West and Wardlawhill Parish Church of Scotland**  
**Notes to the Financial Statements**  
**Year Ended 31 December 2008**

**9 Investments**

	<b>2008</b>	<b>2007</b>
	<b>£</b>	<b>£</b>
Market value at 1 January 2008	3,339	3,283
Unrealised gain on investments	(906)	56
Market value at 31 December 2008	<u>2,433</u>	<u>3,339</u>
Investments at cost 31 December 2008	<u>1,598</u>	<u>1,598</u>

The following investments are held:

Church of Scotland Investors Trust - Growth Fund

	<b>2008</b>	<b>2007</b>
	<b>£</b>	<b>£</b>
<b>10 Debtors</b>		
Gift Aid Tax Refund Due	3,180	2,807
West & Wardlawhill Parish News Subscriptions	-	356
	<u>3,180</u>	<u>3,163</u>

	<b>2008</b>	<b>2007</b>
	<b>£</b>	<b>£</b>
<b>11 Creditors</b>		
Accruals	1,935	1,924
	<u>1,935</u>	<u>1,924</u>

	<b>Unrestricted Funds</b>				<b>Total</b>
	<b>General</b>	<b>Designated</b>	<b>Restricted</b>	<b>Endowment</b>	
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>12 Analysis of Net Assets Among Funds</b>					
Investments	-	-	-	2,433	2,433
Current Assets	136,211	33,382	7,798	-	177,391
Current Liabilities	1,935	-	-	-	1,935
Net Assets at 31 December 2008	<u>134,276</u>	<u>33,382</u>	<u>7,798</u>	<u>2,433</u>	<u>177,889</u>

**Rutherglen West and Wardlawhill Parish Church of Scotland**  
**Notes to the Financial Statements**  
**Year Ended 31 December 2008**

**13 Movements in Funds**

	At 1 Jan 2008 £	Incoming Resources £	Outgoing Resources £	Transfers £	Gain on Valuation £	At 31 Dec 2008 £
<b>Endowment fund</b>	3,339	147	-	(147)	(906)	2,433
<b>Restricted funds</b>						
Flower Fund	284	1,272	(1,203)	-	-	354
Hymnaries Fund	83	300	(357)	-	-	26
Garden Fund	157	-	-	-	-	157
Benevolent Fund	2,856	-	-	37	-	2,893
Minibus Fund	-	172	(760)	588	-	-
Children's Sunday Group	2,535	950	(791)	37	-	2,731
The Guild	1,723	4,131	(3,567)	(650)	-	1,638
	<u>7,638</u>	<u>6,825</u>	<u>(6,677)</u>	<u>12</u>	<u>-</u>	<u>7,798</u>
<b>Designated funds</b>						
Reserve Fund	9,356	-	-	37	-	9,393
Fabric Fund	4,222	1,300	(624)	36	-	4,934
Ways & Means Fund	560	10,587	(1,107)	(9,900)	-	140
Legacy Fund	18,915	-	-	-	-	18,915
	<u>33,053</u>	<u>11,887</u>	<u>(1,731)</u>	<u>(9,827)</u>	<u>-</u>	<u>33,382</u>
<b>General Fund</b>	<u>261,876</u>	<u>112,955</u>	<u>(250,517)</u>	<u>9,962</u>	<u>-</u>	<u>134,276</u>
<b>All Unrestricted funds</b>	<u>294,929</u>	<u>124,842</u>	<u>(252,248)</u>	<u>135</u>	<u>-</u>	<u>167,658</u>
<b>Total funds</b>	<u>305,906</u>	<u>131,814</u>	<u>(258,925)</u>	<u>(0)</u>	<u>(906)</u>	<u>177,889</u>

**Purpose of the Endowment Fund**

Income from the Church of Scotland Growth Fund is distributed between the Children's Sunday Group, Fabric, Reserve and Benevolent Funds.

**Purposes of Restricted Funds**

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

**Hymnaries Fund:** This is a fund to provide Mission & Praise hymnaries for use during services of worship.

**Garden Fund:** This fund meets the cost of maintaining the Churches gardens as a community resource.

**Benevolent Fund:** This is a fund that makes small bequests at the discretion of the Minister.

**Minibus Fund:** This is a fund that meets the cost of bringing infirm parishioners to Sunday worship.

**Children's Sunday Group Fund:** This fund is used to record the financial activities of the Children's Sunday Group.

**The Guild:** This fund is used to record the financial activities of The Guild.

**Purposes of the Designated Funds**

**Reserve Fund:** This fund forms part of the church's stated Reserves.

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

**Ways and Means Fund:** This fund is used to record the financial activities of the Ways and Means group, who raise funds for the church through charitable activities such as coffee mornings, concerts and a Christmas Fayre.

**Legacy Fund:** This fund is used to record unrestricted legacies received by the church and forms part of the church's stated Reserves.

**Rutherglen West and Wardlawhill Parish Church of Scotland**  
**Notes to the Financial Statements**  
**Year Ended 31 December 2008**

**Purpose of the General Fund**

This fund, together with the Designated Funds, represents the free reserves of the congregation. The trustees are free to use this fund in the furtherance of the church's objectives.

**14 Collections for Third Parties**

	<b>2008</b>	<b>2007</b>
	<b>£</b>	<b>£</b>
Christian Aid	1,193	1,108
Scottish Bible Society	-	159
Lodging House Mission	60	372
Al Sharooq School	1,581	1,174
Retirement Gifts (Organist & Session Clerk)	-	1,200
	<u>2,833</u>	<u>4,013</u>