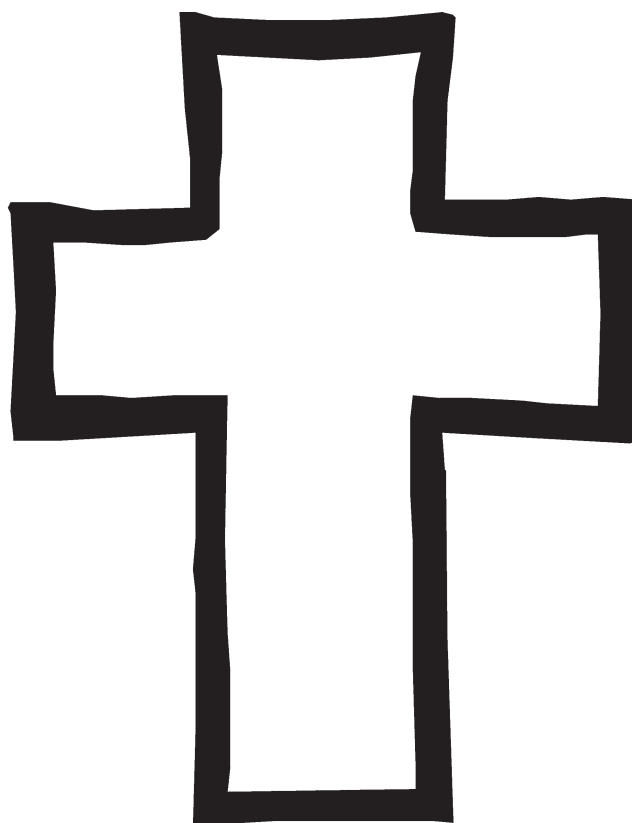


# RUTHERGLEN WEST AND WARDLAWHILL PARISH CHURCH OF SCOTLAND

Scottish Charity No: SC007585  
Congregation No: 160880



## Report and Financial Statements for the year ended 31 December 2010



[INFO@WESTANDWARDLAWHILL.ORG](mailto:INFO@WESTANDWARDLAWHILL.ORG)  
[WWW.WESTANDWARDLAWHILL.ORG](http://WWW.WESTANDWARDLAWHILL.ORG)



**Rutherglen West and Wardlawhill Parish Church of Scotland  
Trustees' Annual Report  
Year ended 31 December 2010**

The trustees present the annual report and accounts for the Rutherglen West and Wardlawhill Parish Church of Scotland for the year ended 31 December 2010.

**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 (deceased Dec 2010), Ian Brown, Edward Burns, Gordon Cassells, Mamie Clark, W Jim 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, Robert Gardner, Lindsay Griffiths, Alistair Hamilton, Mary Hamilton, John Hastie, Kim Jackson, Gordon Jamieson, Alex Kennedy, Ronnie Kerr, Susan Kerr, Robert Laurie, Nicky Macduff, David Macfarlane, Sylvia Macfarlane, Margaret Madden, Sheila C Martin, John McCormack, Hugh McCutcheon, Tom McEwan, Alistair McInnes, Donald McInnes, Jenny McInnes, Gordon McNeil, David McNeil, Robert McPhail, Gilbert Morgan, Mary Neil, Agnes Niven, Tom Ramsay, Stewart Rose, Jimmy Samson, Andrew Scott, David Smith, Jim Smith, Robert Tennent, John Walker, Hugh Wylie.

**Congregational Board:** Helen Bain, Margaret Birnie (retired March 2010), Sandra Blakeley, Sheila Breen, Alison Brown, Sandra Brown, Margaret Cruthers, June Doherty, May Fleming, Margaret Gibson, Irene Graham, Elizabeth M Haggarty, George Haggarty, Margaret Helm, Sybil Henderson, Sheena Kerr, Margaret Magill, Nancy McDougall, Mary McInnes, Dawn Mulligan (retired March 2010), Ann Pryde, Robert Rowney, Maisie Scott, Morag Smith, Anne Stewart, Isabelle Tennent, Sheena Thomson, Cathie Toner, Jamie Wallace (co-opted May 2010), Robert White (retired March 2010), Agnes Winning (retired March 2010).

**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' Annual Report (cont)  
Year ended 31 December 2010**

## **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 6 times during 2010. Certain responsibilities are delegated to the Business Committee as appropriate. The Kirk Session, which met 5 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' Annual Report (cont) Year ended 31 December 2010**

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.

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 crèche is available every Sunday for babies and toddlers.

News about church activities can be obtained in 4 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.
- A lo-call rate telephone line (0844 736 1470) allows people to contact the Church during office hours. The service is provided by BT RingCentral for a fixed monthly cost. Mainly advertised through our website, the popularity of the line has increased in the past year and is a welcome development.

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 meets on Monday evenings. New members are always welcome to join in their activities. The Keep Fit group raises funds for our local Church. The Tuesday Club meets on alternate Tuesday afternoons. It is a social gathering open to anyone living within the Parish. Along with the Country Dancing Club, it meets in our halls in Hamilton Road.

## **Rutherglen West and Wardlawhill Parish Church of Scotland Trustees' Annual Report (cont) Year ended 31 December 2010**

### **Achievements and Performance**

Rutherglen West and Wardlawhill Parish Church of Scotland has 522 members, with 178 people attending worship on a typical Sunday.

2010 saw members of our parish participate in 2 leaflet drops to local households. This was the culmination of a multi-year undertaking to remind people living within the parish that the church was here for them and that activities take place throughout the week.

We continued to operate a free minibus 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 local community transport scheme.

The Ways and Means group organise a variety of social and fundraising activities throughout the year. These events include 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. Our congregation is in a unique position within Rutherglen's church community. The number and variety of halls we have available for use by those living or working within the parish has helped us to ensure that activities take place within our halls every day of the week.

Every day we open our gardens at Western Avenue for the use of those living within the area. The gardens are maintained by a group of volunteers consisting of members of the congregation and local residents who meet every Saturday during the growing season. During 2010, as in the previous 4 years, 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. Offerings decreased by a little over 2.0% from their 2009 level. This small drop was more than offset by the proceeds of a Gift Day held in March 2010. This one-off event raised £3,950 for our general funds, equivalent to 5.3% of the weekly offerings for entire year. Others were equally generous throughout the year, with donations to our Fabric Fund totalling £10,000. Overall, this meant that our total income for 2010 was up by 6.0% when compared to 2009.

In 2009 our total expenditure was £127,060. This year the figure rose to £130,294, representing an increase in costs of just over 2.5%. The most notable part of this expenditure is in our buildings costs. Between fabric, repair & maintenance, fuel charges and other building costs we spent £39,497 during the year being reported on.

All of this means that we enjoyed a small General Fund excess of £1,070 (before fund transfers of £50,420) during the year being reported upon.

In the early months of 2010, the Wardlawhill church building was sold, netting proceeds of £89,089. This money is lodged on behalf of our Congregation within the Church of Scotland's Consolidated Fabric Fund. This money is available to be drawn down for certain fabric repairs. During the year being reported on, £5,862 was drawn down to local funds. The fund had a deficit balance at the beginning of 2010 and after interest payments a balance of £82,476 remains.

**Rutherglen West and Wardlawhill Parish Church of Scotland  
Trustees' Annual Report (cont)  
Year ended 31 December 2010**

**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 funds of £182,293, of which £98,033 had been designated for a variety of purposes as specified in Note 14. This represents approximately 17 months of operational expenditure.

The Church also held £8,034 of restricted funds which have been provided for the purposes specified in Note 14.

**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

14 March 2011

**Rutherglen West and Wardlawhill Parish Church of Scotland**  
**Report of the Independent Examiner**  
**Year ended 31 December 2010**

I report on the accounts of the charity for the year ended 31 December 2010 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) (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**

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

14 March 2011

**Rutherglen West and Wardlawhill Parish Church of Scotland**  
**Statement of Financial Activities**  
**Year ended 31 December 2010**

	Note	Unrestricted Funds 2010 £	Restricted Funds 2010 £	Endowment Funds 2010 £	Total 2010 £	Total 2009 £
<b>INCOMING RESOURCES</b>						
<b>Incoming resources from generated funds</b>						
Voluntary income	1	108,525	8,034	-	116,559	102,875
Activities from generating funds	2	11,891	-	-	11,891	12,538
Investment income	3	131	-	131	262	230
<b>Incoming resources from charitable activities</b>	<b>4</b>	<b>9,512</b>	<b>-</b>	<b>-</b>	<b>9,512</b>	<b>12,496</b>
<b>Other incoming resources</b>	<b>5</b>	<b>5,862</b>	<b>-</b>	<b>-</b>	<b>5,862</b>	<b>-</b>
<b>Total incoming resources</b>		<b>135,921</b>	<b>8,034</b>	<b>131</b>	<b>144,086</b>	<b>128,139</b>
<b>RESOURCES EXPENDED</b>						
	<b>6</b>					
Costs of generating funds		612	-	-	612	532
Charitable activities		121,040	8,142	-	129,182	126,028
Governance costs		500	-	-	500	500
<b>Total resources expended</b>		<b>122,152</b>	<b>8,142</b>	<b>-</b>	<b>130,294</b>	<b>127,060</b>
<b>Net incoming/(outgoing) resources before transfers</b>		<b>13,769</b>	<b>(108)</b>	<b>131</b>	<b>13,792</b>	<b>1,079</b>
<b>Transfers between funds</b>		<b>61</b>	<b>70</b>	<b>(131)</b>	<b>(0)</b>	<b>(0)</b>
<b>Net incoming/(outgoing) resources before other recognised gains and losses</b>		<b>13,830</b>	<b>(38)</b>	<b>-</b>	<b>13,792</b>	<b>1,079</b>
Unrealised gain/(loss) on revaluation of investments		-	-	223	223	278
<b>Net movement in funds</b>		<b>13,830</b>	<b>(38)</b>	<b>223</b>	<b>14,015</b>	<b>1,357</b>
<b>Total funds brought forward</b>		<b>168,463</b>	<b>8,072</b>	<b>2,711</b>	<b>179,246</b>	<b>177,889</b>
<b>Total funds carried forward</b>		<b>182,293</b>	<b>8,034</b>	<b>2,934</b>	<b>193,261</b>	<b>179,246</b>

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**  
**Year ended 31 December 2010**

		<b>2010</b>		<b>2009</b>	
	<b>Note</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Fixed assets</b>					
Tangible fixed assets	<b>9</b>	-	-	-	-
Investments	<b>10</b>		2,934		2,711
			<u>2,934</u>		<u>2,711</u>
<b>Current assets</b>					
Debtors	<b>11</b>	3,219		3,068	
Bank and cash		187,625		173,967	
		<u>190,844</u>		<u>177,035</u>	
<b>Creditors</b>					
Falling due within one year	<b>12</b>	517		500	
		<u>517</u>		<u>500</u>	
<b>Net current assets</b>			190,327		176,535
<b>Net assets</b>			<u>193,261</u>		<u>179,246</u>
<b>Unrestricted funds</b>	<b>14</b>				
General funds			84,260		133,610
Designated funds			98,033		34,853
			<u>182,293</u>		<u>168,463</u>
<b>Restricted funds</b>	<b>14</b>		8,034		8,072
<b>Endowment funds</b>	<b>14</b>		2,934		2,711
			<u>11,002</u>		<u>10,783</u>
<b>Total Funds</b>			<u>193,261</u>		<u>179,246</u>

The financial statements were approved by the Kirk Session and Congregational Board on 14 March 2011.

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 2010**

**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 2008 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 2010**

**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.

**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 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 2010**

	Unrestricted Funds 2010 £	Restricted Funds 2010 £	Endowment Funds 2010 £	Total 2010 £	Total 2009 £
<b>1 Voluntary income</b>					
Offerings	74,187	-	-	74,187	75,727
Tax recovered on Gift Aid	15,704	-	-	15,704	12,118
Legacies	500	-	-	500	2,850
Gift Day	3,950	-	-	3,950	-
Miniature Churches	1,109	-	-	1,109	1,090
The Women's Meeting	1,000	-	-	1,000	-
The Guild	-	4,928	-	4,928	4,666
38th Glasgow Scout Group	875	-	-	875	850
1st Rutherglen Guide Company	-	-	-	-	150
Keep Fit Club	700	-	-	700	550
Country Dancing Club	250	-	-	250	250
The Tuesday Club	200	-	-	200	-
Other	50	-	-	50	122
Flower Fund Donations	-	1,761	-	1,761	1,506
Fabric Fund Donations	10,000	-	-	10,000	1,569
Minibus Fund Donations	-	210	-	210	350
Sunday Group Fund	-	1,135	-	1,135	1,075
	<u>108,525</u>	<u>8,034</u>	<u>-</u>	<u>116,559</u>	<u>102,875</u>
<b>2 Activities for Generating Funds</b>					
Use of Premises	11,751	-	-	11,751	12,369
West & Wardawhill Parish News	76	-	-	76	126
Life and Work	64	-	-	64	43
	<u>11,891</u>	<u>-</u>	<u>-</u>	<u>11,891</u>	<u>12,538</u>
<b>3 Investment income</b>					
Dividends received	-	-	131	131	131
Bank interest	131	-	-	131	99
	<u>131</u>	<u>-</u>	<u>131</u>	<u>262</u>	<u>230</u>
<b>4 Incoming resources from charitable activities</b>					
Weddings and Funerals	1,320	-	-	1,320	1,535
Ways and Means	8,192	-	-	8,192	10,961
	<u>9,512</u>	<u>-</u>	<u>-</u>	<u>9,512</u>	<u>12,496</u>
<b>5 Other incoming resources</b>					
Transfer from Church of Scotland	5,862	-	-	5,862	-
	<u>5,862</u>	<u>-</u>	<u>-</u>	<u>5,862</u>	<u>-</u>

**Rutherglen West and Wardlawhill Parish Church of Scotland**  
**Notes to the Financial Statements**  
**Year ended 31 December 2010**

	Unrestricted Funds 2010 £	Restricted Funds 2010 £	Endowment Funds 2010 £	Total 2010 £	Total 2009 £
<b>6 Analysis of Resources Expended</b>					
<b>Cost of Generating Funds</b>					
Offering Envelopes	612	-	-	612	532
	<u>612</u>	<u>-</u>	<u>-</u>	<u>612</u>	<u>532</u>
<b>Charitable Activities</b>					
Ministeries and Mission allocation	63,251	-	-	63,251	68,550
Presbytery dues	3,720	-	-	3,720	3,510
Minister's expenses	2,280	-	-	2,280	1,853
Pulpit supply	50	-	-	50	50
Other salary costs	10,061	-	-	10,061	8,730
Fabric, repairs & maintenance	17,250	-	-	17,250	13,092
Council Tax	2,159	-	-	2,159	2,157
Other building costs	20,088	-	-	20,088	17,469
Church office expenses	902	-	-	902	855
Organ and music	90	-	-	90	378
Other expenses	633	-	-	633	1,159
Ways and Means	557	-	-	557	975
Flowers	-	1,410	-	1,410	1,705
Minibus Costs	-	880	-	880	1,042
Hymnaries	-	32	-	32	-
Garden Fund	-	292	-	292	-
The Guild costs	-	4,360	-	4,360	3,514
Children's Sunday Group costs	-	1,168	-	1,168	990
	<u>121,040</u>	<u>8,142</u>	<u>-</u>	<u>129,182</u>	<u>126,028</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><u>122,152</u></u>	<u><u>8,142</u></u>	<u><u>-</u></u>	<u><u>130,294</u></u>	<u><u>127,060</u></u>

**Rutherglen West and Wardlawhill Parish Church of Scotland**  
**Notes to the Financial Statements**  
**Year ended 31 December 2010**

	<b>2010</b>	<b>2009</b>
	<b>£</b>	<b>£</b>
<b>7 Staff costs and numbers</b>		
Salaries and wages	10,061	8,730
Total	<u>10,061</u>	<u>8,730</u>
The average number of employees during the year, calculated on the basis of a head count, was as follows:	<u>2</u>	<u>2</u>
Music staff	1	1
Premises maintenance	1	1
<b>Total</b>	<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 £23,139 (2009: £23,139) and the maximum stipend (in the tenth and subsequent years) £30,426 (2009: £30,426).

**8 Trustee remuneration and related party transactions**

During the year, the Rev John W Drummond, MA, BD received reimbursement of expenses incurred totalling £4,439 including Council Tax.

£20,110 was paid to Bridgewater (BWPH), a company connected to the son of trustees Robert and Isabelle Tennent; £275 was paid to John Duckett (Plumbers), a company connected to trustee John Duckett.

**9 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 2010**

	<b>2010</b>	<b>2009</b>
	<b>£</b>	<b>£</b>
<b>10 Investments</b>		
Market value at 1 January	2,711	2,433
Unrealised gain on investments	223	278
	<u>2,934</u>	<u>2,711</u>
Market value at 31 December	<u>2,934</u>	<u>2,711</u>
Investments at cost 31 December	<u>1,598</u>	<u>1,598</u>

The following investments are held:

Church of Scotland Investors Trust - Growth Fund

<b>11 Debtors</b>		
Gift Aid tax refund due	3,219	3,068
	<u>3,219</u>	<u>3,068</u>

<b>12 Creditors</b>		
Accruals	517	500
	<u>517</u>	<u>500</u>

**13 Analysis of net assets among funds**

	<b>Unrestricted Funds</b>		<b>Restricted</b>	<b>Endowment</b>	<b>Total</b>
	<b>General</b>	<b>Designated</b>			
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Investments	-	-	-	2,934	2,934
Current assets	84,777	98,033	8,034	-	190,844
Current liabilities	(517)	-	-	-	(517)
Net assets at 31 December 2010	<u>84,260</u>	<u>98,033</u>	<u>8,034</u>	<u>2,934</u>	<u>193,261</u>

**Rutherglen West and Wardlawhill Parish Church of Scotland**  
**Notes to the Financial Statements**  
**Year ended 31 December 2010**

**14 Movements in funds**

	At 1 Jan 2010 £	Incoming Resources £	Outgoing Resources £	Transfers £	Gain on Valuation £	At 31 Dec 2010 £
<b>Endowment fund</b>	2,711	131	-	(131)	223	2,934
<b>Restricted funds</b>						
Flower fund	155	1,761	(1,410)	-	-	506
Hymnaries fund	26	-	(32)	6	-	-
Garden fund	157	-	(292)	135	-	-
Benevolent fund	2,925	-	-	-	-	2,925
Minibus fund	-	210	(880)	670	-	-
Children's Sunday Group	2,849	1,135	(1,168)	-	-	2,816
The Guild	1,960	4,928	(4,360)	(741)	-	1,787
	8,072	8,034	(8,142)	70	-	8,034
<b>Designated funds</b>						
Reserve fund	9,426	-	-	(9,426)	-	-
Fabric fund	6,139	15,861	(10,797)	86,222	-	97,425
Ways & Means fund	373	8,192	(557)	(7,400)	-	608
Legacy fund	18,915	-	-	(18,915)	-	-
	34,853	24,053	(11,354)	50,481	-	98,033
<b>General fund</b>	133,610	111,868	(110,798)	(50,420)	-	84,260
<b>All unrestricted funds</b>	168,463	135,921	(122,152)	61	-	182,293
<b>Total funds</b>	179,246	144,086	(130,294)	(0)	223	193,261

**Purpose of the Endowment Fund**

Income from the Church of Scotland Growth Fund is distributed to the General Fund.

**Purposes of Restricted funds**

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

**Hymnaries Fund:** This was a fund to provide Mission & Praise hymnaries. This fund was closed by year end.

**Garden Fund:** This was fund to meet the cost of maintaining the Churches gardens. It was closed by year end.

**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 activity of the Children's Sunday Group.

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

**Purposes of the Designated funds**

**Reserve Fund:** This fund was closed by the Congregational Board and its balance moved to the General Fund.

**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 activity 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 was closed by the Congregational Board and its balance moved to the General Fund.

**Rutherglen West and Wardlawhill Parish Church of Scotland**  
**Notes to the Financial Statements**  
**Year ended 31 December 2010**

**14 Movements in funds (continued)**

**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.

**15 Collections for Third Parties**

	<b>2010</b>	<b>2009</b>
	<b>£</b>	<b>£</b>
Christian Aid	1,224	1,083
Reachout Trust	240	148
Lodging House Mission	-	607
Church House	292	-
Scottish Churches Housing Action	184	-
Haiti Appeal	337	-
Al Sharooq School	-	600
Minister's Retiral Collection (held at year end)	400	-
	<hr/>	<hr/>
Total	<u>2,677</u>	<u>2,438</u>

**Memorandum Appendix**  
**Year ended 31 December 2010**

**Funds on temporary account with the Church of Scotland General Trustees:**  
**Consolidated Fabric Fund**

	<b>£</b>
Opening balance at 1 January 2010 (debit balance)	(1,414)
Net proceeds from sale of Wardlawhill church building	89,089
Interest	663
Transfer to Rutherglen West and Wardlawhill Parish Church of Scotland	(5,862)
	<hr/>
Closing balance at 31 December 2010 (credit balance)	<u>82,476</u>