

St Andrew's High Parish Church Musselburgh
Report and Financial Statements
For the year ended 31st December 2024

Charity number: SC000129
Congregational Number: 030247

St Andrew's High Parish Church Musselburgh

Financial Statements

For The Year Ended 31st December 2024

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St Andrew's High Parish Church Musselburgh

Reference and Administrative Information

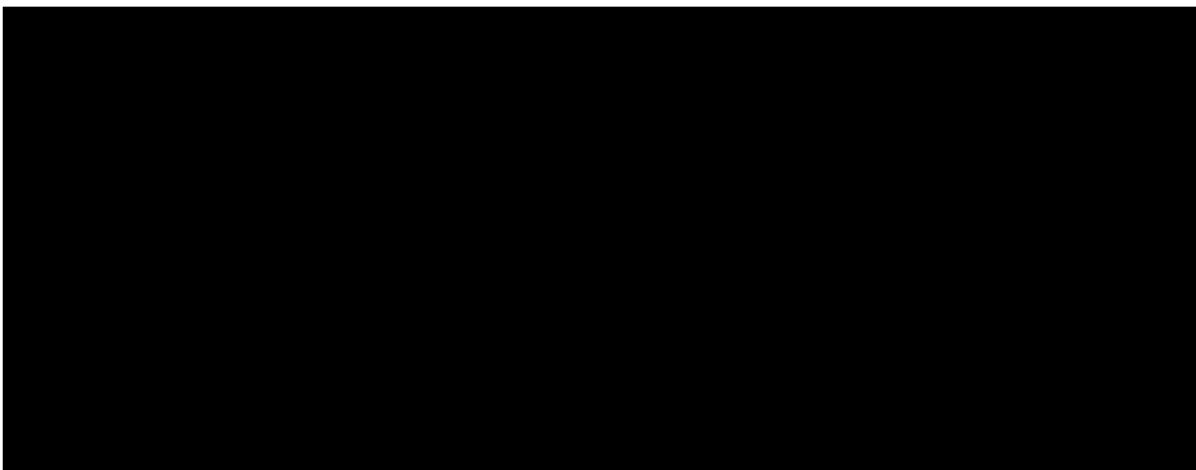
For the Year Ended 31st December 2024

Charity Name: St Andrew's High Parish Church
Musselburgh

Charity Registration: SC000129

Congregation Reference: 030247

Kirk Session:



St Andrew's High Parish Church Musselburgh

Reference and Administrative Information

For the Year Ended 31st December 2024

Principal Office-bearers (all ex-officio):-

Minister:

Session Clerk:

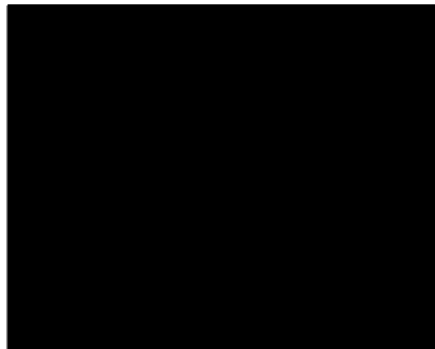
Assistant Session Clerk:

Church Treasurer:

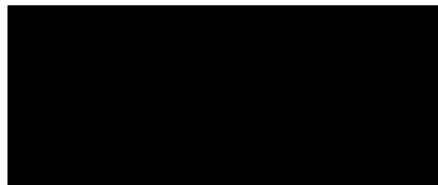
Assistant Treasurer:

Gift Aid Treasurer:

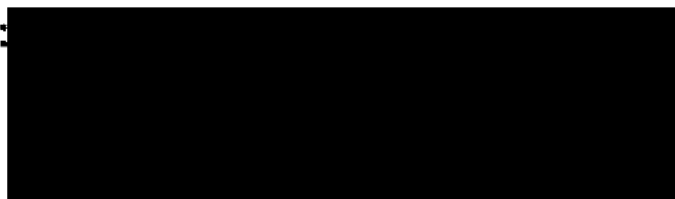
Roll Keeper:



Principal Office:



Independent Examiner:



Bankers:

The Royal Bank of Scotland
12 Bridge Street
Musselburgh
EH21 6AH

St Andrew's High Parish Church Musselburgh

Trustee's Annual Report

For the Year Ended 31st December 2024

The Trustees present their annual report and financial statements in accordance with the accounting policies and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting to Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16th July 2014.

Structure, Governance and Management:

Governing Document:

The church is administered in accordance with the terms of the Unitary Deed of Constitution.

Recruitment and Appointment of Trustees:

Operating now under a Unitary Deed, all members of the Kirk Session are the charity trustees.

The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister is a member of the Kirk Session.

Organisational Structure:

The Kirk Session is chaired by the minister and usually meets a minimum of four times a year. The Kirk Session were able to meet in person for all the Kirk Session meetings during 2024. The Kirk Session is primarily responsible for the spiritual affairs within the church, but under the unitary constitution, certain responsibilities are delegated as appropriate to the various committees within the Kirk Session eg: the Finance Committee and the Property Committee.

Objectives and Activities:

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Achievement and Performance:

The year 2024 the Minister and members continued to work together to deliver services to the congregation both via social media (Facebook), as a short Reflection on a Sunday morning for those who cannot attend church in person. A weekly email is sent out to members highlighting all the weeks activities and news. A printed copy is available in church each Sunday for those who do not receive emails to pick up if required. Throughout the year the monthly midweek worship services continued. Saturday coffee mornings continued throughout the year and are now held fortnightly.

Our Outreach Team has been active in organising events throughout the year which raise funds for the church and provide support for people in the wider community. In 2024 we also established a regular men's breakfast on Saturday mornings to develop fellowship among men associated with the congregation.

All other Church organisations and External groups met regularly in the foyer space and Church Sanctuary.

Throughout the year, we continued to maintain our buildings and regular checks were made on the Church Building to ensure it remains in good condition.

We are proud of the congregation of St Andrew's High Church Musselburgh who have been willing to maintain the congregation's activities and outreach throughout the year with love and enthusiasm.

The ongoing commitment of the congregation to charitable organisations such as Christian Aid, the East Lothian Foodbank, Women's Aid and the al Sharooq School for the Blind in the Holy Land.

Through participation with the other local Musselburgh Churches joint services are continuing to be held every month that has a 5th Sunday with each church taking turns at hosting these services. St Andrew's High hosts the quarterly Taizé services for the Musselburgh Churches Together Group.

St Andrew's High continues to participate in the local Community Cook Club. The club meets in St Peter's Scottish Episcopal Church.

In partnership with Dementia Friendly East Lothian, we provide premises for the Musselburgh Dementia Meeting Place, and continue to host a monthly Dementia Café in partnership with Alzheimer's Scotland. We are pleased to say that our church building and gardens have been used extensively during 2024 for various activities.

The Church continued with the "Growing Young" programme and as this programme has now come to an end they team are still working towards encouraging the community into our church gardens and services and activities. As this programme has drawn to its formal close the work continues, now rebranded as "Growing Together", extending its work to include all three Church of Scotland congregations in Musselburgh.

Looking to the future we are aware that restructuring of the Church of Scotland congregations will take place within a few years. In order to facilitate the process of readjustment the three ministers of the Church of Scotland congregations are meeting regularly, and under their leadership joint initiatives are being developed across all three congregations.

The congregation's work is dependent upon the dedication of members and friends who provide so much financial, practical and spiritual support, and this report is our opportunity to record our thanks to them all for enabling the continued presence of the church in worship and outreach. Ongoing activities include "Play Church", held during the summer months at the same time as morning worship, for children and families and a monthly Family Film Afternoon on Fridays.

IN 2024 [REDACTED] a South African minister seeking admission to the Church of Scotland was part of the ministry team.

We enjoyed his initiatives, energy and insights. [REDACTED] successfully completed his familiarisation programme, and was inducted into his own charge at Llanbryde and Urquhart, near Elgin, in December 2024. The ministry team will be joined in 2025 by [REDACTED] a probationer in his final placement for training for ministry.

Independent Examiner:

The Trustees recommend [REDACTED] of SLD Accountancy and Taxation Services remains as an Independent Reviewer until further notice.

This report was approved by the Trustees on 23 March 2023 and signed on their behalf by:

[REDACTED]

St Andrew's High Parish Church Musselburgh

Independent Examiner's Report to the Trustees and Members For The Year Ended 31st December 2024:

I have audited the financial statements of the above organisation for the year ended 31st December 2024 which comprise of the Statement of Financial Activities, the Balance Sheet and related notes. The financial reporting framework which has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice – GAAP*).

My report is made solely to the trustees and members in accordance with Section 44 (1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 10 of the Charities Accounts (Scotland) Regulations 2006 (as amended). My audit work has been undertaken so that I might state to the charity's members those matters I am required to state to them in an auditor's report and for no other response. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and its members as a body, for my audit work, for this report, or for the opinions I have formed.

Respective responsibilities of Trustees and Independent Reviewer:

The charity's Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

I have been appointed as auditor under Section 44 (1) (c) of the Charities, Trustee Investment (Scotland) Act 2005 to report in accordance with the regulations stated in these acts.

My responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require me to comply with the Auditing Practices Board's (APB's) Ethical Standards for Auditors.

Scope of the audit of the financial statements:

A description of the scope of an audit of financial statements is provided on the APB's website at:

www.frc.org.uk/auditscopeukprivate

Independent Examiner's Opinion on financial statements:

In my opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st December 2024 and of its incoming and distribution of resources for the year;
- have been properly prepared in accordance with the GAAP* and the Charities and Trustee Investment (Scotland) Act 2006 (as amended).

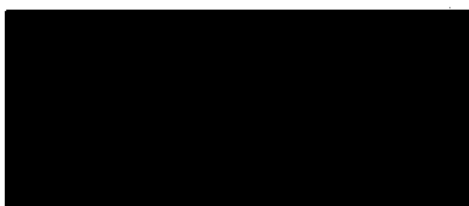
Opinion on other matters prescribed by the Charities Accounts (Scotland) Regulations 2006:

In my opinion, the information given in the Trustees' Annual Report for the financial year is consistent with the prepared financial statements.

Matters on which I am required to report by exception:

I have nothing to report in respect of the following matters where the Charities Accounts (Scotland) Regulations 2006 (as amended) requires me to report to the charity if, in my opinion:

- the charity has not kept proper and adequate accounting records or returns adequate for my audit have not been received from related third parties; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of the trustees' remuneration specified by law are not made; or
- I have not received all the information and explanations I require for the audit; or the trustees were not to prepare financial statements in accordance with the GAAP* and the Charities and Trustee Investment (Scotland) Act 2006 (as amended).



SLD Accountancy and Taxation Services
58 Nantwich Drive
Edinburgh
EH7 6RA

Date: 19th March 2025

St Andrew's High Parish Church
 Receipts and Payments
 Congregational Reference Number: 030247

	Unrestricted Funds 2024 £	Designated Funds 2024	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<u>Receipts</u>						
Donations	56,085				56,085	55,886
Interest and Investment Income	5,631	578		3,928	10,137	7,086
Fundraising Events: Strawberry Tea, Hampers etc	6,151				6,151	5,330
	67,867	578	-	3,928	72,373	68,302
Rental of Premises	8,010				8,010	5,220
General Trustees	-				-	-
	8,010				8,010	5,220
<u>Total Receipts</u>	75,877	578	-	3,928	80,383	73,522
<u>Payments</u>						
Charitable activities	71,006			8,140	79,146	86,003
Cost of generating funds	-				-	-
<u>Total Payments</u>	71,006		-	8,140	79,146	86,003
Surplus(Excess) of Year Receipts over Payments	4,871	578	-	(4,212)	1,237	(12,481)

St Andrew's High Parish Church
Statement of Balances
Congregational Reference Number: 030247

	Unrestricted Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<u>Bank & Deposit Balances</u>						
Bank & Deposit Balances B/FWD	58,744	4,848		2,211	65,803	77,733
plus Guild Fund Balance B/FWD	732				732	551
<u>Movement in Year:</u>						
Surplus / (Excess) of	4,871	578		(4,212)	1,237	(12,481)
Year Receipts over Payments						
Transfers						
Bank & Deposit Balances C/FWD	64,347	5,426		(2,001)	67,772	65,804
<u>Investments at market value</u>						
Growth Fund (Glass Scholarship)				143,556		131,181
Income Fund (Glass Scholarship)				79,433		78,715
				222,989		209,896
(Cost £180,702)						
<u>Liabilities</u>						
bills due but not paid at year-end ie: utilities			General			

The Accounts were approved by the Kirk Session and Congregational Board on:

Date: 19th March 2025

1. Trustees Remuneration and Related Party Transactions

There was no payment given to the trustee who usually attends the minister's grave - Glass Scholarship.

2. Movements in Funds

	As at 01-Jan 2024	Receipts	Payments	Transfers	As at 31-Dec 2024
Unrestricted Funds					
General Fund	15,484	57,985	(71,006)		2,463
Guild Fund	551	1,179	(998)		732
	16,035	59,164	(72,004)		3,195
Restricted Funds					
Deposit Fund 56	33,339	7,511			40,850
	33,339	7,511			40,850
Endowment Funds					
Glass Scholarship	1,577	3,928	(8,140)		(2,635)
	1,577	3,928	(8,140)		(2,635)
Total Funds	50,951	70,603	(80,144)		41,410

Purpose of Unrestricted Funds

General Fund, Guild Funds and General Reserves held in 121

Comprises of funds available for general use by the church with no restrictions on purpose or amount.

Purpose of Restricted Funds

Deposit Fund 56

Comprises of funds specifically for the church building and associated repairs. Approval for any incurred expenditure must be obtained from The Presbytery of the Church of Scotland.

Purpose of Endowment Funds

Glass Scholarship Fund

Comprises of funds administered by the church of which the income is used to provide scholarships to the children of church families in further education.

	Unrestricted Funds 2024 £	Designated Funds 2024	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3. Analysis of Donations						
FWO	6,982				6,982	7,137
Income from standing order	30,234				30,234	28,565
Gift Aid – Tax recovered	9,113				9,113	8,844
Open Plate	2,564				2,564	2,540
Coffee Mornings	3,397				3,397	3,071
Glass Scholarship	-			3,928	3,928	5,635
Other Donations	2,197				2,197	1,777
East Lothian Council - Cooking Club	-				-	30
Food Fund	-				-	2,108
Growing Young	500				500	-
Millenium Fund	144				144	267
Weddings, Funerals and Joint Service	1,050				1,050	942
Flower Fund	46				46	52
Life and Work	42				42	44
Sundry: quizzes, penny money etc	1,808				1,808	511
Total	57,985			3,928	61,913	61,521

4. Analysis of Payments

Cost of generating Funds

FWO envelopes

Total

	-	-
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Charitable Activities

Ministries & Mission	39,001		39,001	39,000
Presbytery Dues	1,179		1,179	685
Ministers Travel	960		960	960
Life and Work	42		42	84
Pulpit Supply	220		220	260
Wages:organist and cleaner	4,593		4,593	4,699
Kitchen incl communion wine	570		570	317
Fabric Repairs & Maintenance	3,701		3,701	8,612
Window Cleaning	240		240	245
Rates	3,629		3,629	3,592
Insurance	2,081		2,081	1,948
Heat and Lighting	5,766		5,766	3,723
Organ and Music Costs	125		125	298
Telephone and Postage	1,352		1,352	517
Gift Aid Data	165		165	75
Office including printing and stationery	2,298		2,298	4,499
Accountancy	1,400		1,400	1,400
Subscriptions	888		888	824
Christian Copyright Licensing International	1,240		1,240	-
General Expenses incl Mens Breakfast Club	120		120	-
Glass Scholarship	-		8,140	8,140
Sundry Expenses	374		374	426
Donations to Charities	1,062		1,062	2,009
Cymerians - Cooking Club	-		-	5,110
Total	71,006		8,140	79,146

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all Minister's stipends and employer's National Insurance, pension and Housing and Loan Fund. This congregation does not pay towards any Housing and Loan Fund.

Minister's stipends are paid in accordance with the National Stipend Scale, which is related to years of service. For the year to 31st December 2024, this congregation has been self-supporting in making the appropriate payments.

APPENDIX

	2024	2023
	£	£
CAPITAL ACCOUNT		
Credit Balances held as at 31 December (at Cost)		
CofS Deposit 56 (Fabric - 2) Funds	33,339	33,339
	<u>33,339</u>	<u>33,339</u>
Market Value		
CofS Deposit 56 (Fabric - 2) Funds	40,850	33,339
	<u>40,850</u>	<u>33,339</u>
REVENUE ACCOUNT		
Credit Balances held as at 31 December	<u>5,387</u>	<u>3,629</u>
Income on Revenue Account		
Interest	1,322	838
CofS Investors Trust Dividend Income	578	613
	<u>1,900</u>	<u>1,451</u>
Total Revenue Income		
Expenditure on Revenue Account		
Fabric Expenditure	-	4,578
	<u>-</u>	<u>4,578</u>
Total Revenue Expenditure		

APPENDIX

FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
FOR THE BENEFIT OF THE CONGREGATION

030247 Musselburgh St Andrews High

Consolidated Fabric Fund

CAPITAL ACCOUNT

Credit balances held at 31 December at cost
Market value of balances at 31 December

2024
£

33,336.59

40,850.28

REVENUE ACCOUNT

Credit balance at 31 December

5,387.46

TEMPORARY ACCOUNT

Credit balance at 31 December

Individual Fund

Purpose:

EXPENDABLE

Credit balances held at 31 December at cost
Market value of balances at 31 December

2024
£

PERMANENT ENDOWMENT

Credit balances held at 31 December at cost
Market value of balances at 31 December

St Andrew's High Parish Church Musselburgh
Financial Review and Notes for Financial Statements
For the year ended 31st December 2024

Financial Review:-

Results for the year:

St Andrew's High Parish Church, Musselburgh reports a profit of £1,237 (2023: loss of £4,212), has £65,803 in bank accounts and £40,850 held in Church of Scotland Fabric Funds as at 31st December 2024.

Reserves Policy:

It is the policy of the trustees to hold at least six months' worth of unrestricted expenditure of about £40,000 in General Fund Reserves.

As at 31st December 2024, this target has been met by:

	2024	2023
	£	£
Unrestricted General Funds		
As at 1/1/2024:	51,659	51,108
plus Guild Fund balance b/fwd	<u>732</u>	<u>551</u>
As at 31/12/2024	52,391	51,659
plus		
Unrestricted Receipts less Expenditure:	4,871	(12,009)
plus		
Designated Funds:		
Fabric Fund interest:	1,900	1,451
Endowment Funds:		
Glass Scholarship and Investments	<u>(4,212)</u>	<u>(1,085)</u>
General Fund Reserves:	54,950	40,016

As shown in the balance sheet on page 14, £222,989 is held within Endowment and Restricted Funds which must be used for specific purposes.