

The Church of Scotland

North Carrick Parish Church of Scotland

Receipts and Payments Accounts

Year ended 31 December 2024

Congregation No: 070441

Charity No: SC000213

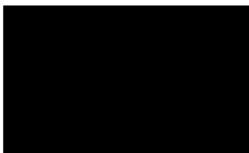
Reference and Administrative Information

Charity Name: North Carrick Parish Church of Scotland

Charity Registration Number: SC000213

Congregation Reference Number: 070441

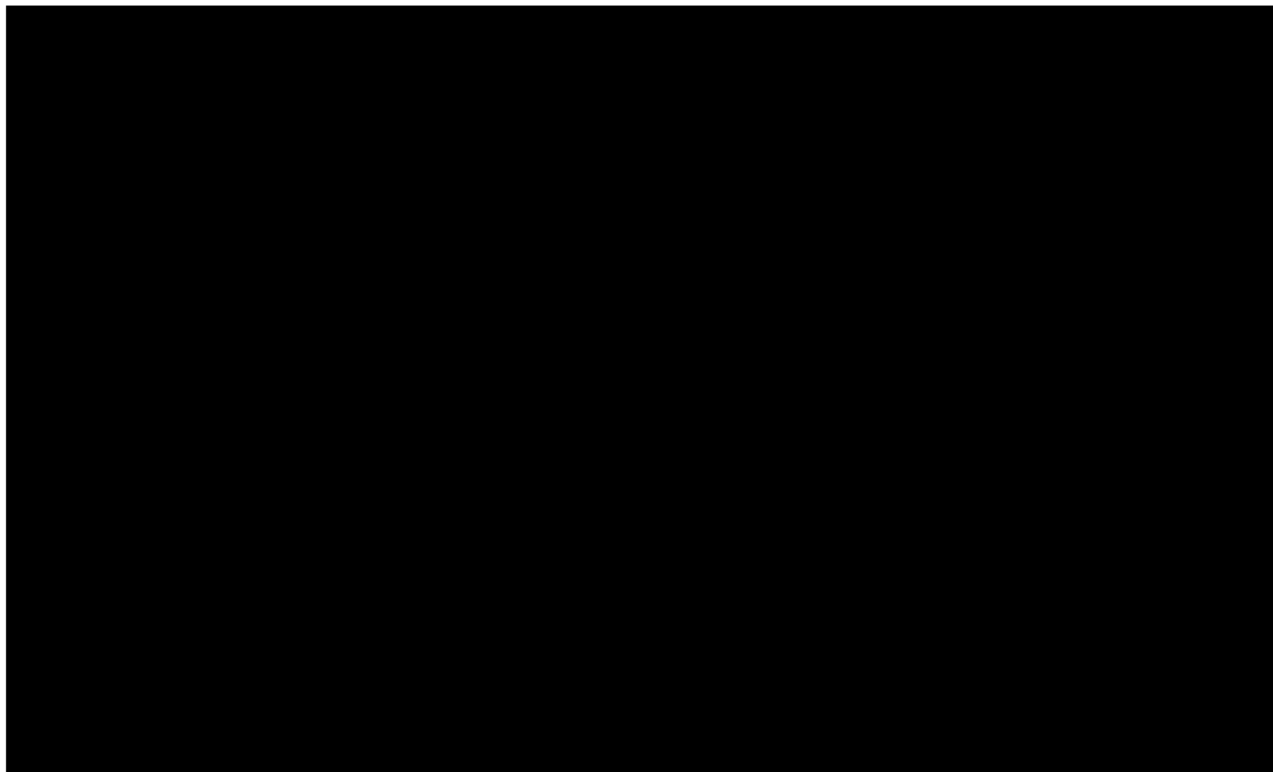
Contact Address



Trustees

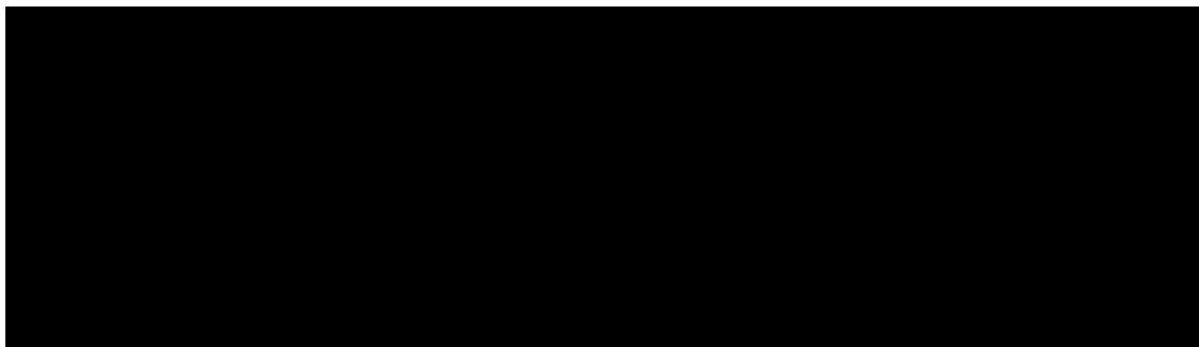
The Trustees throughout the year and up to the date of signing of the accounts were as follows:

Kirk Session



Minister

vacant



Bankers:

Royal Bank of Scotland, Sandgate, Ayr

**North Carrick Parish Church of Scotland
SC000213
Trustees' Annual Report
Year ended 31 December 2024**

Structure, Governance and Management

The Church was administered in accordance with the terms of the Church of Scotland Model Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the Elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The Minister, who is a member of the Kirk Session, is elected by the Congregation and inducted or ordained by Presbytery.

We did not have a Minister or Locum in post during 2024. Rev J Whitecross served as interim moderator until the union of Kirkoswald with Crosshill and Maybole. Rev P Russell is currently in post.

Organisational Structure

The Kirk Session met five times during the year.

The Kirk Session is responsible for both spiritual and temporal affairs within the Church.

The Session Clerk wrote to all Elders in July for the purpose of having a comprehensive list of active Elders going forward in the Union. A number of Elders were happy to step back after many years of service. The Kirk Session thanks them for their support over the years.

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.

Services of Worship : Services of Worship are held every Sunday in Crosshill, Maybole and Kirkoswald throughout the year. During the summer months a Breakfast Church service is held in Maidens hall at 9 am for holiday makers and locals, conducted by Rev Connie Bonner. Breakfast rolls are offered and made to order at Little K Café next door. There were two services of Communion held during the year in each place of worship and all were made welcome. A joint Service of Union was held in the Carrick Centre on 3 July which was well attended. A joint watch night service on Christmas eve was held in the Carrick Centre. On the first Sunday of the new year a joint service was held in Crosshill followed by a cooked breakfast enjoyed by all.

Youth Activities A youth group meets weekly in Maidens hall.

The Guild : The Guilds united during the year and meet in Crosshill twice a month during the winter. A busy syllabus has kept the members entertained and informed. The annual daffodil tea raises funds and welcomes visitors to the social evening.

Achievements and Performance:

The church has continued to maintain a positive commitment during the past year.

We are indebted to [REDACTED] and Fisherton Worship Team for conducting worship at Kirkoswald regularly during the continuing vacancy and to [REDACTED] and the Worship Group for their services at Maybole and Crosshill. This with pulpit supply has ensured services every Sunday in each church.

Maybole church is incorporated within the Carrick Centre, allowing the local community to work in partnership to promote a shared sense of growth for the inhabitants of Maybole.

A well established choir lead the congregation each Sunday and often contribute to Church worship with an anthem. Monthly Sunday afternoon services take place in Fairknowe Nursing Home.

We have continued to develop our Fairtrade status and are registered members of the Scottish Fairtrade Forum. The local Foodbank is supported by monthly donations from the church.

Rev [REDACTED] took the Maidens Summer Breakfast Church Services again this year, always a treat for holiday makers who want an early start. Hot rolls were bought in the Little K's café next door, cereal, fruit juice, tea and coffee served to those who wanted it.

The property team lead by property convenor Jim Whiteford continues to keep the buildings and grounds in good repair. Thanks are due to all the volunteers who give of their time and talents to maintain a high standard with little or no cost to the church.

Both manses are currently being let.

[REDACTED] collected shoe boxes from the congregation and friends supporting The Samaritans Purse.

Tea is available every Sunday after the Maybole service.

On the first Sunday of the month at Kirkoswald a cup of tea is served in the hall after the service.

A glossy A4 quarterly North Carrick magazine distributed to every household in the villages shares what is going on in the Church. Magazines are posted to members not living in the parish.

A team of volunteers from Recovery Ayr have come on four occasions to work in the garden at Kirk Wood, Kirkoswald. We thank them for their continued support. The Criminal Justice team regularly cut the grass at Maidens and Kirkoswald.

The halls in Kirkoswald and Maidens continue to be let and generate income for the church.

Financial Review

The Church's principal source of income is by donation which increased with the Union in June 2024. Gift Aid for 2024 has still to be claimed.

Total receipts for the year were £114,999, this includes Kirkoswald manse rental of £5,400 and bank and deposit balances brought in with the Union of Maybole and Crosshill of £44,182.

Excess unrestricted receipts over payments for the year is £17,541, this is after fabric expenditure of £11,647.

Giving to Grow payments have greatly increased since the Union. This is because Maybole linked with Crosshill had one minister allocated and Kirkoswald had a minister, after the union this is now only one minister for all. As both were vacant a vacancy allowance reduced the amount payable to Edinburgh by £22,003. In 2025 Edinburgh have decided to remove the vacancy allowance and we can reclaim pulpit supply instead. The Giving to Grow amount for 2025 will be £63,169 (for 2024 adding the annual cost of the three charges £43,766).

The electricity fixed rate tariff ended September 2023. The new tariff up by 98%. There were difficulties with the change over and no invoices were raised for the Church and Kirkoswald Hall by the new provider thus 3 months electricity for 2023 was paid in 2024. The costs at Kirkoswald are £6330 (2023 £2216). The heating costs at Crosshill for seven months is £3084 (2023 £nil prior to Union). The other running costs have remained tight in 2024 due to continued support by members volunteering with cleaning, gardening, painting, pressure washing paths and opening halls for hall lets.

Once again volunteers assembled to take on the Charity Shop week. Abundant donations of goods to sell were collected and generated £1306. The now annual Christmas Fayre at Kirkoswald raised £627. Crosshill Community Lunches continues to generated income for the Church but more importantly a warm space for people to come together in friendship to enjoy a cooked meal. These events only happen when everyone pulls together to help with the event or comes along to support it.

The Church income is enhanced by interest and income earned from investments relating to a legacy received from Mrs Urie, Turnberry in 2013.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted liquid funds of £84,105. The Trustees are satisfied that the level of reserves held is adequate to allow the charity to operate successfully.

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year.

The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

11-Mar-25

**Kirkoswald Parish Church of Scotland
SC000213
Independent Examiner's Report
to the Trustees of Kirkoswald Parish Church of Scotland**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 6 to 10.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

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 accounts.

Independent examiner's statement

In the course of my examination of the statement of accounts for the year ended 31 December 2024, no matter has come to my attention

1 which gives me reasonable cause to believe that in any material respect the requirement:
to keep accounting records in accordance with Section
44(1) (a) of the Charities and Trustee Investments (Scotland) Act 2005
and Regulation 4 of the 2006 Accounts Regulations, and

to prepare accounts which accord with the accounting records and
comply with Regulation 9 of the 2006 Accounts Regulations
have not been met, or

2 to which, in my opinion, attention should be drawn in order to enable a proper
understanding of the accounts to be reached.

18.3.25

North Carrick Parish Church of Scotland

SC000213

Receipts and Payments Account

Year ended 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<u>Receipts</u>						
Donations	3	39,747	0	0	39,747	15,022
Legacies		0	0	0	0	20,000
Activities for generating funds	8	4,373	0	0	4,373	2,944
Bank interest		978	0	0	978	423
Investment income		10,183	0	4,596	14,779	12,537
		55,281	0	4,596	59,877	50,926
Transfer of union balance		42,838	0	1,344	44,182	0
Sale of investments		0	0	0	0	0
Manse rental		5,400	0	0	5,400	10,800
Grants received		1,396	0	0	1,396	0
Hall lets		4,144	0	0	4,144	5,210
<u>Total Receipts</u>		109,059	0	5,940	114,999	66,936
<u>Payments</u>						
Costs of generating funds	4	335	0	0	335	0
Charitable activities	5	79,753	54	200	80,007	26,667
Other payments		14,430	0	0	14,430	0
<u>Total Payments</u>		94,518	54	200	94,772	26,667
Excess of Payments over Receipts for the year before transfers		14,541	-54	5,740	20,227	40,269
Transfers		3,000	0	-3,000	0	0
Excess of Receipts over Payments for the year		17,541	-54	2,740	20,227	40,269

North Carrick Parish Church of Scotland
SC000213
Statement of Balances

As at 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<u>Bank & Cash Balances</u>						
brought forward		66,564	1,359	7,751	75,674	35,405
movement in year		17,541	-54	2,740	20,227	40,269
carried forward	2	84,105	1,305	10,491	95,901	75,674

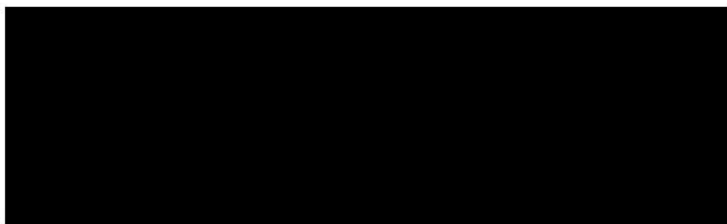
<u>Investments</u>	(held for endowment funds and general unrestricted)		Cost £	Market Value 2024 £	Market Value 2023
Ferguson Bequest					
Church of Scotland Investors Trust Income Fund	7228 units		81,893	79,942	79,219
McMaster Trust					
Church of Scotland Investors Trust Growth Fund	1918 units		6,291	12,237	11,182
General Account					
Church of Scotland Investors Trust Growth Fund	28742 units		115,002	183,374	167,566
Growth Fund	240 units	from Crosshill	120	1,531	0
Income Fund	10488 units		114,990	115,997	114,948
			318,296	393,081	372,915

Creditors - Loans payable to General Trustees

The Carrick Centre loan of £14,430 was repaid during the year.
The balance on the purchase of the manse in Maybole is £64,790 and has been written off.

The accounts were approved by the Kirk Session on 11 March 2025

For and on behalf of the Kirk Session



North Carrick Parish Church of Scotland
SC000213
Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

Rev Jeanette Whitecross, trustee, received £593 for pulpit supply during the year.
During the year five trustees received reimbursement of expenses incurred totalling £8,144

2 Movements in Funds

		At 1 Jan 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2024 £
Endowment funds						
Ferguson Bequest	Kirkoswald	5908	4337	200	-3000	7045
McMaster Trust	Kirkoswald	1843	259	0	0	2102
Bell Trust	Maybole		1344	0		1344
		7751	5940	200	-3000	10491
Restricted funds						
Compassionate Community Fund		1359	0	54	0	1305
Unrestricted funds						
Fabric fund	Maybole	0	1338	0	0	1338
Flower fund	Kirkoswald	0	50	0	0	50
General fund		64062	104879	93944	6109	81106
Youth Work	Maybole	0	437	0	0	437
Choir	Maybole	0	453	0	0	453
Guild	Maybole	0	222	0	-222	0
New Church Project	Maybole	0	225	0	-225	0
Legacy	Maybole	0	565	0	-565	0
Guild	Kirkoswald	515	319	545	-289	0
North Carrick Guild		0	432	0	0	432
250 Anniversary	Kirkoswald	0	0	0	289	289
Lunch Club	Kirkoswald	1987	139	29	-2097	0
		66564	109059	94518	3000	84105
Total funds		75674	114999	94772	0	95901

Purposes of Endowment Funds

Income from the Ferguson Bequest is for provision of a minister to the parish. During vacancy the income is used to maintain the manse in readiness for a new minister and pulpit supply.
Income from the McMaster Trust is for upkeep of organ, needy of the parish and upkeep of grave stones in the old church yard.
Income from the Bell Trust is for the purpose of providing gifts to the poor of the Parish, distributed solely by the minister at their discretion.

Purposes of Restricted Funds

Compassionate Community Fund: The Trustees have received donations for use in the community in a compassionate capacity at the discretion of the Trustees.

Purposes of Designated Funds

Fabric Fund to be used for repairs and maintenance of Maybole manse.
Flower Fund: The Trustees have set aside funds for maintaining church flowers each Sunday.
Guild Fund: The Trustees have set aside funds for the operation of Guild activities.
Lunch Club: The Trustees have set aside funds for a monthly community lunch club
Youth Work to be used to finance future youth activities.
Choir to be used to purchase music related items as required.

North Carrick Parish Church of Scotland
SC000213
Notes to the Accounts

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3 Analysis of Donations					
WFO	8,514			8,514	1,709
Donations	23,090			23,090	8,037
Gift Aid tax recovery	1,300			1,300	0
Open plate	6,843			6,843	5,276
	39,747	0	0	39,747	15,022

Analysis of Payments

4 Cost of Generating Funds					
Offering envelopes	111			111	0
Fundraising expenses	224			224	0
	335	0	0	335	0

5 Charitable Activities					
Giving to Grow	37,050			37,050	11,012
Presbytery dues	0			0	612
Pulpit supply	6,016			6,016	2,684
Organist	2,205			2,205	1,580
Carrick Centre	3,500			3,500	0
Cleaning	1,265			1,265	1,667
Heating and lighting	9,414			9,414	2,216
Insurance	7,095			7,095	2,843
Postage and stationery	500			500	513
Website	19			19	19
Flowers	0			0	44
Sundries	468			468	309
Fabric expenditure	11,647			11,647	2,404
Guild expenditure	545			545	183
Lunch Club - Kirkoswald	29			29	276
Compassion in the Community		54		54	105
Ferguson Bequest distributed to beneficiary			200	200	200
	79,753	54	200	80,007	26,667

6 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £31,642 and the maximum stipend in 5th and subsequent years of service £38,884.

North Carrick Parish Church of Scotland
SC000213
Notes to the Accounts

7 Collections for Third Parties

	2024	2023
	£	£
Dementia Scotland	0	467
Christian Aid	0	115
Erskine	330	103
	<hr/>	<hr/>
	330	685
	<hr/>	<hr/>

8 Activities for generating funds

Sale of Corner of Carrick books	105	95
Maybole Charity Shop	1306	1735
Christmas Fayre	627	751
1st Sunday Teas	131	132
Guild daffodil tea	297	231
Maybole teas	820	0
Pennies	285	0
Easy fundraising	56	0
Crosshill Lunches	746	0
	<hr/>	<hr/>
	4373	2944
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**North Carrick Parish Church of Scotland
SC000213**

Appendix

Funds held for the benefit of the Congregation by the Church of Scotland
General Trustees

		£	
Capital Account			
Transferred from Union 01.06.24	cost	126,901	
		31.12.24	31.12.23
		£	£
Balance at market value	160,661		0
 Revenue Account			
Balance at year end	22,778		0