

CALDWELL AND DUNLOP PARISH CHURCH OF SCOTLAND

**TRUSTEES' REPORT
AND
CONGREGATIONAL ACCOUNTS**

31st DECEMBER 2024

Congregation No: 070434

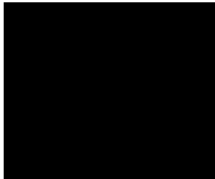
Charity No: SC000447


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CALDWELL AND DUNLOP CHURCH OF SCOTLAND

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name: Caldwell and Dunlop Parish Church of Scotland
Charity Registration Number: SC000447
Congregation Reference Number: 70434
HMRC Reference Number: ST05573
Minister: 

Contact Address: 

Trustees:

The minister is a trustee. The other trustees who served during the year comprise the active members of the Kirk Session, the current members of which are listed on Page 4.


Principal office - bearers

Apart from the minister, whose details are given above, the principal office - bearers are -

Session Clerk: 

Treasurer: 

Additional information

Independent Examiner: 

Bankers: The Royal Bank of Scotland plc
Kilmarnock (B) Branch
96 John Finnie Street
Kilmarnock
KA1 1NY

Bank of Scotland
Main Street
Barrhead
G78 1RD

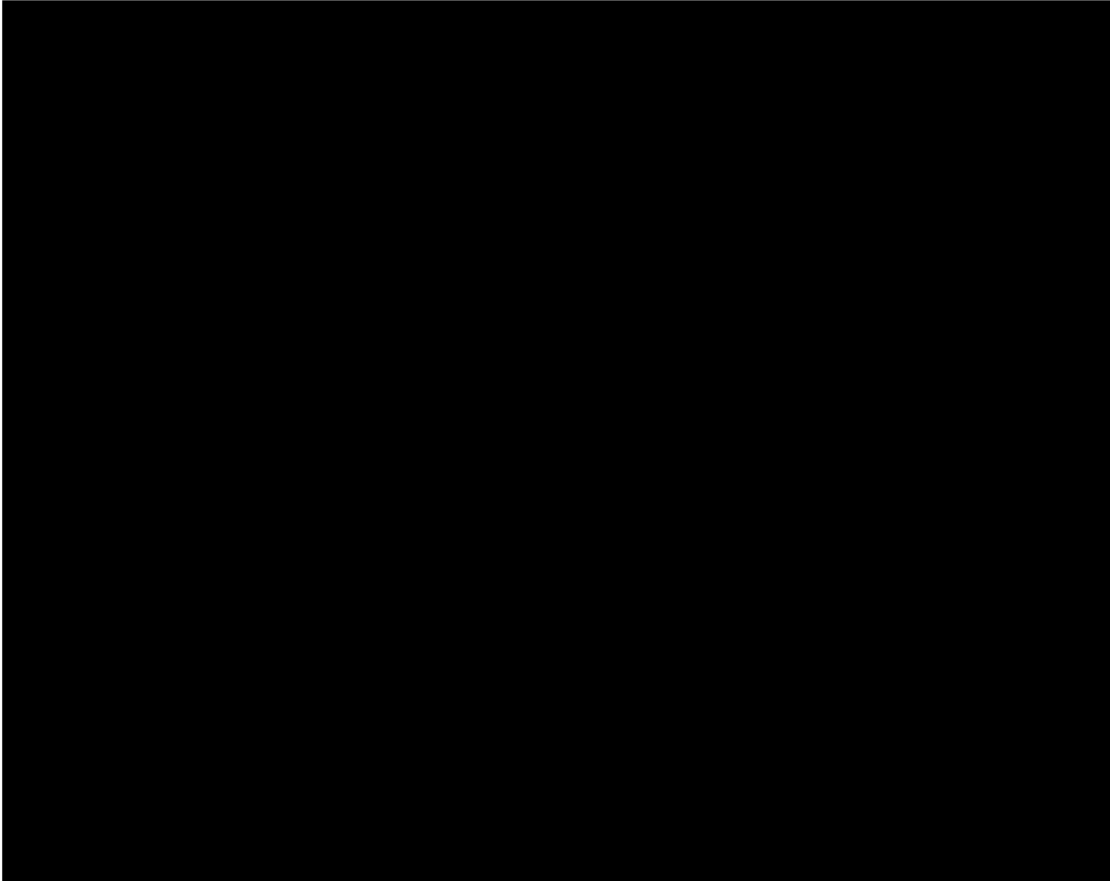
CALDWELL AND DUNLOP CHURCH OF SCOTLAND

TRUSTEES

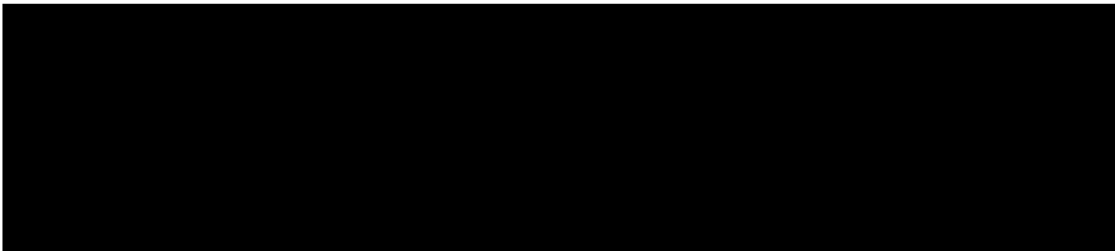
As stated on Page 3, the trustees comprise the minister and the active members of the Kirk

KIRK SESSION

The following were the active members of the Kirk Session on 31st December 2024.



In addition to the above, the following elders are no longer active members of the Kirk Session and are therefore not trustees.



A date in brackets indicates the year of ordination, where this differs from the year of Session.

Caldwell and Dunlop Parish Church of Scotland

Trustees' Annual Report For the year ended 31st December 2024

The trustees submit their report and the accounts of the charity for the year ended 31st December 2024.

Structure, Governance and Management

Caldwell and Dunlop Church of Scotland is a charity registered in Scotland, whose charity number is SC000447. The charity number of The Church of Scotland is SC011353. The charity is administered in accordance with the terms of the Unitary Constitution and is subject to the Acts and Regulations of the General Assembly of The Church of Scotland.

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 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.

Sunday Morning Worship is in both sanctuaries.

The service with our minister, [REDACTED] or with [REDACTED] our Worship Leader, is recorded at Caldwell and streamed live from Dunlop with both services available on our own YouTube channels and websites. The service can be requested as dvd or cd. A regular audience view these online services and a Zoom congregation participates live on Sundays.

All services, Baptisms, Weddings and Funerals are held in both sanctuaries.

The minister is the chaplain of Dunlop Primary School and Uplawmoor Primary School with Easter, summer and Nativity Services held in the Church buildings or in-school. We look forward to continue to build on these relationships.

Messy Church is regularly held in both Church Halls with over 40 families involved in this outreach.

Messy Church also appeared at local shows, gala days and at other local locations.

The Bible Exploration Group meets weekly online and is recorded for viewing later.

All persons involved with the online services and our group activities have received the appropriate training in Protection of Vulnerable Groups and Disclosure Scotland checks have been carried out.

The commitment and energy given by those involved in all church activities is vital to the delivery of our mission objectives as we seek to remain relevant and strengthen our presence within our community.

Achievements and Performance

Worship is at the foundation of our church life, and, as a parish church, we are very much committed to being a Christian witness in the parish and beyond, serving the needs of the whole community - members and non-members alike.

Harvest Services are held in both churches with local foodbanks and Christian Aid benefitting from generous donations.

The Remembrance Services in both churches and at the war memorial in Dunlop graveyard were well attended. At Dunlop the Dunlop Scout Group provided the honour party and Dunlop Primary School Captains and Head Teachers attended.

At Christmas, the Caldwell Tree was erected, decorated and lit up and the switch on of the Star on the Dunlop church bell tower and the nativity scene, shared light and hope with both villages. The Christingle Services in both churches, one at the start of Advent and the other on Christmas Eve, were very well supported with both Primary School Choirs performing in our churches. Many of the local community joined us at the Church Halls for conversation and refreshments.

Caldwell and Dunlop Parish Church of Scotland

Trustees' Annual Report For the year ended 31st December 2024

Achievements and Performance (cont'd)

In Caldwell Church hall the Senior Discussion group meets on Tuesday and the Soup and Sandwich lunch takes place on Friday, offering a warm welcome to the community and school children during winter.

Caldwell Hall is let to a motor cycle group, a village choir, coffee mornings and family parties.

In Dunlop Church hall the weekly Tuesday Coffee morning is open to all and Dunlop Musical Memories (an Alzheimer's support event) meet once a month for music, games, afternoon tea and is well attended from surrounding areas.

Dunlop Church hall is home to the Dunlop Scout Group and the Lugton and Dunlop Scottish Women's Rural Institute.

The hall is let for various village committee meetings, coffee mornings, family parties and fitness groups.

Beyond our parish we continue our engagement with East Ayrshire Churches Homelessness action, both financially and with practical support. Our congregations throughout the year support Christian Aid, Erskine Hospital, Shelter, Ayrshire Hospice, Disasters Emergency Committee and our local foodbanks.

As the church in the communities of Uplawmoor and Dunlop, we continue to seek new ways of serving God and His church in our local areas and beyond.

The Kirk Session met in person, via Zoom and via email during the year.

Going forward, our resolve and intent remain strong and focused as we look ahead with enthusiasm to our united congregation improving and enhancing our mission in the Parish.

The united Church Roll at 31st December 2024 totalled 478 communicant members.

Office bearers

The principal office-bearers are detailed on Page 3.

Trustees

The minister, together with active members of the Kirk Session, all of whose names appear on Page 4, are the charity's trustees. The Kirk Session members are ordained for life and are the elders of the church. They are chosen from those members of the church who are considered to have the appropriate gifts and skills.

All trustees have been made aware of their duties and responsibilities and of appropriate publications issued by the Office of the Scottish Charity Regulator.

Organisational Structure

The Kirk Session is moderated by the minister and meets as required but normally once every two months, with the exception of the months of July and August, when no meetings are held. At present these meetings are held in person, remotely via Zoom and by email. Certain responsibilities are delegated to the Finance Committee and to the Fabric Committee as appropriate. These committees report to each meeting of the Kirk Session, which is also responsible for spiritual affairs within the church.

CALDWELL AND DUNLOP CHURCH OF SCOTLAND

Trustees' Annual Report (continued) Trustees' Annual Report For the year ended 31st December 2024

Financial review

The accounts show that receipts from all sources totalled £165,663 compared to £142,055 in 2023. The increase in receipts can be largely attributed to receipts for the use of the church. Expenditure remained broadly similar and there was a resulting surplus of £28,815 compared to £9,591 in 2023.

At the end of the year the trustees held unrestricted cash funds of £218,007. Funds held are considered sufficient to enable all liabilities to be settled as they arise.

Investment Policy

Investments held by the trustees comprise holdings in The Church of Scotland Investors' Trust Growth and Income Funds. These funds are professionally managed in accordance with guidelines laid down by the General Trustees.


Reserves Policy

The trustees believe that in normal circumstances reserves should only be held to the extent necessary to allow for temporary fluctuations in receipts, payments, cash flow and future liabilities, including likely fabric repairs on ageing properties. Cash reserves held at 31st December 2024 are considered adequate for future needs.

Statement of Trustees' Responsibilities

The trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the charity during the financial year. The trustees are responsible for keeping proper accounting records which, on request, must reflect the financial position of the charity 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 (as amended) 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 charity and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

This report was approved by the trustees on 20 March, 2025 and is signed on their behalf by


Session Clerk

**Independent Examiner's Report to the Trustees of
Caldwell & Dunlop Parish Church of Scotland**

I report on the accounts of the charity for the year to 31 December 2024 which are as set out on pages 9 to 12.

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 Account 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 trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the 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 Account Regulations,and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Account 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.

Signed:

Name:

Address:

Date:



Caldwell & Dunlop Parish Church of Scotland
Receipt and Payments Account
Year ended 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Receipts						
Donations	3	108,876	-	-	108,876	111,581
Legacies		11,000	-	-	11,000	-
Weddings & Funerals		600	-	-	600	2,649
Fundraising Events	3	5,403	-	-	5,403	10,350
Bank & Deposit Income		7,794	-	-	7,794	3,341
Investment Income		2,903	-	-	2,903	4,564
Sub Total		136,576	-	-	136,576	132,485
Rental of manse/hall		4,415	-	-	4,415	4,346
Use of Premises		20,500	-	-	20,500	-
Life & Work Subscriptions		-	-	-	-	126
Collections for third parties		4,172	-	-	4,172	5,098
Total Receipts		165,663	-	-	165,663	142,055
Payments						
Charitable Activities	4	136,848	-	-	136,848	132,464
(Deficit)/ Surplus for year		28,815	-	-	28,815	9,591

Statement of Balances
As at 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Bank Balances						
As at 1 January 2024		189,192	1,750	-	190,942	181,351
Excess of receipts over payments		28,815	-	-	28,815	9,591
Balance as at 31 December 2024	2	218,007	1,750	-	219,757	190,942
Investments at Market Value (cost £67,032)		54,772	-	75,778	130,550	119,624
Total Funds		272,779	1,750	75,778	350,307	310,566

The accounts were approved by the Kirk Session on 20 March 2025
For and on behalf of the Kirk Session

Caldwell & Dunlop Parish Church of Scotland
Notes to Accounts
Year ended 31 December 2024

1. Trustee Remuneration and Related Party Transactions

During the year five trustees received reimbursement of costs chargeable to the charity totalling £1,141. Sarah Reid, a trustee, received £6,960 for providing services as organist during the year. The minister received £1080 in travel expenses, £600 for telephone expenses and £218 in other expenses. Nothing was paid on her behalf for manse council tax due to a rebate being received during the year. No trustee, or any person related to a trustee, had a personal interest in any contract or transaction entered into by the charity during the year.

	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	2023 £
2. Bank Balances				
Bank Current Account	62,693	1,748	64,441	41,724
Deposit Account - C.O.S Investors Trust	155,313	2	155,316	149,218
Total	218,007	1,750	219,757	190,942

Movement of Funds

	At 1 Jan 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	Gains & losses £	At 31 Dec 2024 £
Unrestricted Funds						
General Fund	207,851	164,215	(114,794)	(22,970)	4,722	239,024
Fabric Funds	28,875	1,317	(22,004)	22,920	-	31,108
Kirk Session Fund	2,516	131	(50)	50	-	2,647
	239,242	165,663	(136,848)	-	4,722	272,779
Restricted Funds						
Presbytery Primer Fund	1,750	-	-	-	-	1,750
Endowment Funds						
Sundry Bequests	66,542	-	-	-	5,918	72,460
Miss Finnie Bequest	3,032				286	3,318
Total Funds	310,566	165,663	(136,848)	-	10,926	350,307

Purpose of Funds

Fabric Fund	The trustees have set aside funds for the maintenance of the Church property
Kirk Session Fund	This fund is to be dispersed at the discretion of the Kirk Session
Presbytery Primer Fund	Grants were received for a series of specific projects approved by Presbytery.
Sundry Bequests Fund	This fund comprises sums bequeathed which carry the express condition that only the income derived from those sums may be used to defray general costs. Sums so donated have been invested en bloc in COS Investors Trust Growth & Income Funds
Miss Finnie Bequest	This fund provides assistance to members of the congregation with fuel costs, and income is distributed at the sole discretion of the minister.

Caldwell & Dunlop Parish Church of Scotland

Notes to Accounts

Year ended 31 December 2024

3. Revenue

	2024	2023
	£	£
Donations		
Gift Aid Offerings	79,191	78,981
Tax recovered on Gift Aid Donations	20,036	24,620
Open Plate/ Other Offerings	8,114	6,935
Other Donations	1,535	1,045
	<hr/>	<hr/>
Total	108,876	111,581
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Fundraising		
Soup, sandwiches & coffee	5,212	3,815
Primer Fund Income	-	-
Abseil Fundraising	-	5,554
Regular Fund raising events	191	981
	<hr/>	<hr/>
Total	5,403	10,350
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4. Expenditure

	2024	2023
	£	£
Giving to Grow	66,220	71,094
Presbytery Dues	1,975	1,975
Minister's travelling & other expenses	1,680	1,515
Pulpit supply/organist	156	2,373
Salaries	10,416	8,476
Fabric Repairs	22,004	5,766
IT costs	636	933
Heat & Light	18,039	19,067
Insurance	6,892	6,717
Manse council tax	(2,520)	3,569
Printing, stationery, newsletter	2,700	2,517
Life & Work Cost	126	252
Church Grounds	300	540
Presbytery Primer Fund Projects	-	-
Other Expenses	4,052	2,572
Collections for third parties	4,172	5,098
	<hr/>	<hr/>
Charitable activities	136,848	132,464
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5. Collections for third parties

DEC £1600 , Christian Aid £285, Erskine Hospital £1327, Save the Children £960

Caldwell & Dunlop Parish Church of Scotland
Notes to Accounts
Year ended 31 December 2024

6. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipend 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 (2023: £30,135) and the maximum stipend (in the fifth and subsequent years) was £38,884 (2023: £37,032).

7. Staff costs and numbers

	2024	2023
	£	£
Salaries	<u>10,416</u>	<u>8,476</u>

The average number of part-time employees during the year was 2 (2023: 2)

8 Memorandum:

Funds Held by the Church of Scotland General Trustees for the Benefit of the Congregation

Revenue Account : Balance at 31.12.24 £15,708.75