

The Church of Scotland

Armadale Parish Church of Scotland

**ACCRUED (SORP COMPLIANT) ACCOUNTS
FOR YEAR ENDED 31 DECEMBER 2024**

Congregation No: 020135

Scottish Charity No: SC000791

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2024. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts 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 by 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 effective from 1 January 2019.

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.

Service of worship is normally conducted at 11.15am each Sunday morning and at 6.30pm on the first Sunday of every month. Communion is celebrated three times a year, morning and evening. Special services are conducted for Easter, Christmas, Bereavement and when requested by other groups within the Church.

Achievements and Performance

Armada Parish Church was begun in 1863 as a mission station by Bathgate Parish Church. It continues to be a thriving, warmly welcoming congregation in the midst of the town with an average Sunday worship attendance of around 60 faithful people. During most months, an informal Communion service is held on the first Sunday evening. We also hold special Remembrance services for those in the Parish who have lost loved ones in the prior 12 months as well as a Blue Christmas service just before Christmas, and we observe times of worship in the local nursing home within our boundaries.

We host a large and active Girls' Brigade for all age groups, Boys' Brigade Anchors and Juniors, and a Girl Guides chapter in addition to very involved Guild and Fellowship Groups. This year included the addition of Zumbini and Messy Play classes for babies and toddlers as well as a monthly Coffee and Chat Group, which has been exceptionally well-attended. We continue to host a Thrift Shop, which serves both fundraising and fellowship functions. In August, we hosted our first Holiday Club for many years with the help of our Summer Worker, hired through the program of the Presbytery of Edinburgh and West Lothian. Children from all three of the local primary schools were registered, with an average daily attendance of 25. One of the major additions to the use of our buildings was an agreement two years ago for the local Catholic congregation, St. Barbara's (formerly known as St. Anthony's), to hold Mass and other events in our facilities. Their building has been condemned due to the use of Reinforced Autoclaved Aerated Concrete (RAAC) in its construction. It has been called by some a wonderful act of ecumenical hospitality.

Stewardship continues to be in the church's diary, as urged by the General Assembly. October has been designated Stewardship month, as it was in 2024. We explored the elements of Time, Talent, and Money through worship each week, with the elders leading one of the services and will be considering the new materials on Nature of Generosity for the 2025 season.

We continue to look toward making our halls fully accessible to those with physical limitations and are very much looking forward to progressing with this major move and making our facility as welcoming as our people are, now that the Presbytery of Edinburgh and West Lothian Mission Plan is coming to fruition.

Armadale Parish Church of Scotland
Trustees' Annual Report
Year ended 31 December 2024

Financial Review

The main source of the church income continues to be weekly offerings.

Total incoming resources have increased by £6,563 (7%) from £93,410 in 2023 to £99,973 in 2024.

The combined regular offerings and gift aid reclaim for 2024 of £56,162 reflected a reduction of £398 (1%) from 2023 level of £56,560. Income included grants totalling £1500 towards summer worker/summer holiday club. Gift aid reclaim remained at approximately 10% of total annual income.

The church now has an arrangement with Blackridge Parish Church to share the costs of the minister. The total minister costs and expenses incurred for the year were £4,397, of which £1,466 was reimbursed in 2024 by Blackridge Parish Church.

Resources expended have increased by £24,607 (39%) from £62,663 in 2023 to £87,270 in 2024.

2023 expenditure was unusually low however, due to overpayments from 2022 in utility costs. 2024 expenditure also included summer intern/summer holiday club expenses which were significantly offset by aforementioned grant income. In 2024, £43,917 of expenditure was in respect of Giving to Grow contributions.

We spent £9002 in 2024 on fabric improvements and maintenance. This was £6,249 more than the £2,753 paid in 2023 and £4,240 more than in 2022. In 2024, £3,240 was spent on relaying the slabbing at the front entrance and £1,000 on essential entrance hall maintenance.

Income allocated to the church accessibility building project fund reduced by £749 (6%) from £11,471 in 2023 to £10,721 in 2024. This has been further augmented by transfers from other funds totalling £4,185. Total funds allocated to the building project have increased to £134,907 in 2024 from £120,000 in 2023.

In summary, Armadale Parish Church funds have increased by £12,704, from £168,159 in 2023 to £180,863 in 2024.

Risk Management

Principal risks faced by the church continue to be the risk of reduced attendance and associated contribution levels as well as the risk of being unable to get suitable volunteers to provide cover for key roles required to run the church. In 2025 we will continue to focus on our future strategy for maintaining church membership levels and ensuring financial stability.

Reserves Policy

The charity trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' normal policy to hold reserves of approximately three months expenditure including designated funds. At the year end the Church held unrestricted funds of £45,956 of which £18,332 had been designated for various church organisations. The remaining balance of £27,624 represents approximately three and a half months expenditure at 2024 levels.

The church also held £134,907 of restricted funds which have been provided for the purposes specified in Note 12.

Armadale Parish Church of Scotland

Trustees' Annual Report

Year ended 31 December 2024

Structure, Governance and Management

The congregation is a registered charity, number SC000791 and is administered in accordance with the terms of the Model Deed of Constitution and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

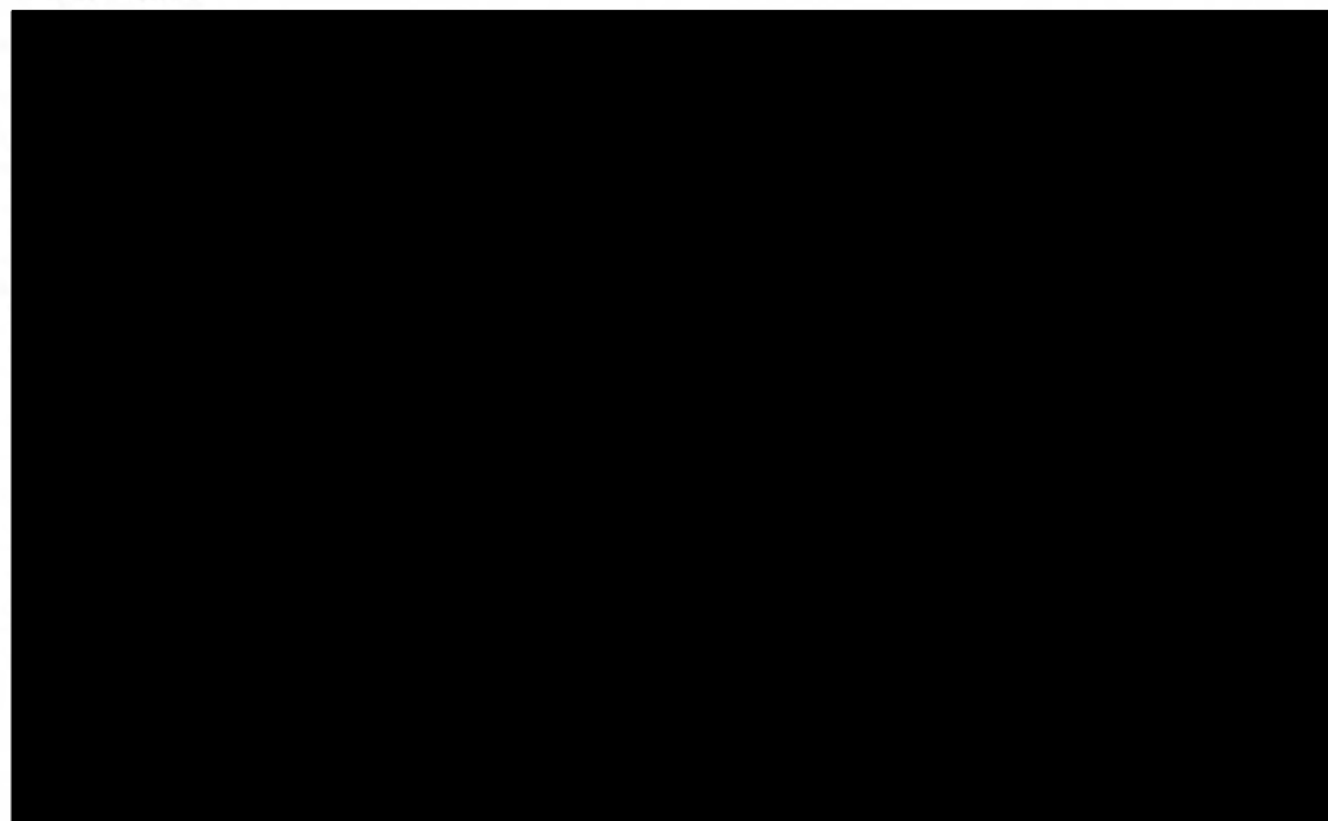
Members of the Kirk Session and the Congregational Board are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. The Congregational Board is appointed from within the congregation and 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. The Congregational Board is chaired by the minister and meets six times in a year. Certain responsibilities are delegated to the Finance Committee and the Fabric Committee as appropriate. The Kirk Session, which meets six times a year, is responsible for spiritual affairs within the church.

Reference and Administrative Information

Trustees

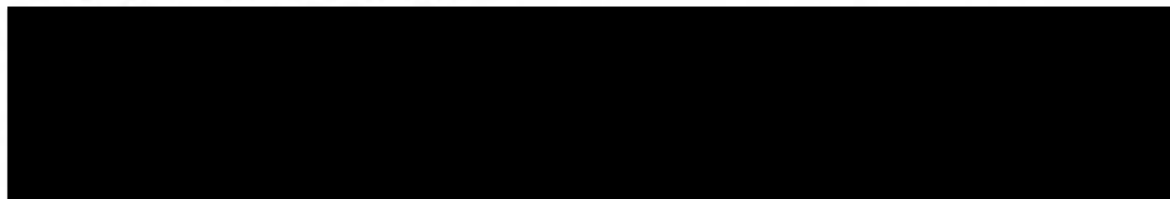
List of all trustees who served at any time during the year and up to the date of signing the accounts.

Kirk Session

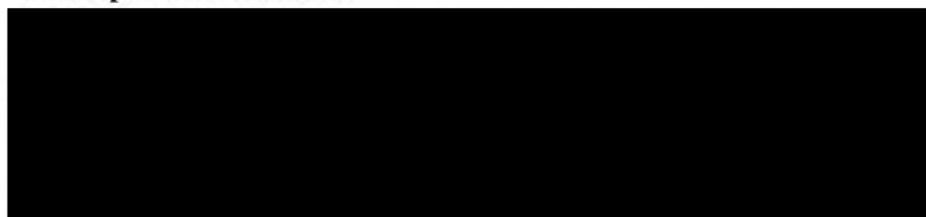


**Armadale Parish Church of Scotland
Trustees' Annual Report
Year ended 31 December 2024**

Congregational Board Members



Principal Office-bearers



Principal Office

Armadale Parish Church
Academy Street
ARMADALE
West Lothian
EH48 3JD
Charity No: SC000791

Independent Examiner



M Fisher Accountancy
33 Lanark Road
Ravenstruther
Lanark
ML11 7SS

Bankers

Royal Bank of Scotland
4 Almondvale South
Livingston
West Lothian
EH54 6NB

Armadale Parish Church of Scotland
Trustees' Annual Report
Year ended 31 December 2024

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- 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;
- 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 and the Charities Accounts (Scotland) Regulations 2006 (as amended). 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,



Date26/3/25.....

Armadale Parish Church of Scotland

Independent Examiner's Report to the Trustees of Armadale Parish Church Of Scotland Year ended 31 December 2024

I report on the accounts of the charity for the year ended 31st December 2024, which are set out in the attached Accrued (SORP compliant) Accounts.

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 (as amended).

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

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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.

[Redacted Signature]

Address:

M Fisher Accountancy
33 Lanark Road
Ravenstruther
Lanark
ML11 7SS

Sign:

[Redacted Signature]

Date: 26 March 2025

Statement of Financial Activities
Year ended 31 December 2024

	Note	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Unrestricted Funds 2023	Restricted Funds 2023	Endowment Funds 2023	Total 2023
Income and Endowments from:									
Donations and legacies	1	£ 69,703.79	£ 1,277.00	£ -	£ 70,980.79	£ 64,040.04	£ 3,737.78	£ -	£ 67,777.82
Charitable activities	2	£ 9,664.80	£ 8,580.00	£ -	£ 18,244.80	£ 10,367.90	£ 7,733.00	£ -	£ 18,100.90
Other trading activities	3	£ 9,165.00	£ -	£ -	£ 9,165.00	£ 7,212.00	£ -	£ -	£ 7,212.00
Investments	4	£ 718.43	£ 864.39	£ -	£ 1,582.82	£ 319.15	£ -	£ -	£ 319.15
Total Income		<u>£ 89,252.02</u>	<u>£ 10,721.39</u>	<u>£ -</u>	<u>£ 99,973.41</u>	<u>£ 81,939.09</u>	<u>£ 11,470.78</u>	<u>£ -</u>	<u>£ 93,409.87</u>
Expenditure on:									
	5								
Raising funds		£ 136.04	£ -	£ -	£ 136.04	£ 261.25	£ -	£ -	£ 261.25
Charitable activities		£ 86,833.52	£ -	£ -	£ 86,833.52	£ 62,102.22	£ -	£ -	£ 62,102.22
Governance costs		£ 300.00	£ -	£ -	£ 300.00	£ 300.00	£ -	£ -	£ 300.00
Total expenditure		<u>£ 87,269.56</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 87,269.56</u>	<u>£ 62,663.47</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 62,663.47</u>
Net income/(expenditure) before gains and losses on investments		<u>£ 1,982.46</u>	<u>£ 10,721.39</u>	<u>£ -</u>	<u>£ 12,703.85</u>	<u>£ 19,275.62</u>	<u>£ 11,470.78</u>	<u>£ -</u>	<u>£ 30,746.40</u>
Net gains/(losses) on investments		<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>	<u>£ -</u>
Net income/(expenditure)		<u>£ 1,982.46</u>	<u>£ 10,721.39</u>	<u>£ -</u>	<u>£ 12,703.85</u>	<u>£ 19,275.62</u>	<u>£ 11,470.78</u>	<u>£ -</u>	<u>£ 30,746.40</u>
Transfers between Funds		<u>-£ 4,185.30</u>	<u>£ 4,185.30</u>	<u>£ -</u>	<u>£ -</u>	<u>-£ 19,473.23</u>	<u>£ 19,473.23</u>	<u>£ -</u>	<u>£ -</u>
Net movement in funds		<u>-£ 2,202.84</u>	<u>£ 14,906.69</u>	<u>£ -</u>	<u>£ 12,703.85</u>	<u>-£ 197.61</u>	<u>£ 30,944.01</u>	<u>£ -</u>	<u>£ 30,746.40</u>
Reconciliation of funds:									
Total funds brought forward @ 1st January 2024		<u>£ 48,159.22</u>	<u>£ 120,000.00</u>	<u>£ -</u>	<u>£168,159.22</u>	<u>£ 48,356.83</u>	<u>£ 89,055.99</u>	<u>£ -</u>	<u>£137,412.82</u>
Total funds carried forward		<u>£ 45,956.38</u>	<u>£ 134,906.69</u>	<u>£ -</u>	<u>£180,863.07</u>	<u>£ 48,159.22</u>	<u>£ 120,000.00</u>	<u>£ -</u>	<u>£168,159.22</u>

Balance Sheet
As at 31 December 2024

	Note	Total Funds 2024	Total Funds 2023
Current Assets			
Debtors	8	£ -	£ -
Bank	14	£ 182,438.78	£ 169,419.30
Cash	14	£ 50.78	£ 593.63
Total Current Assets		<u>£ 182,489.56</u>	<u>£ 170,012.93</u>
Liabilities			
Creditors falling due within one year	9	£ 1,626.49	£ 1,853.71
Total Current Liabilities		<u>£ 1,626.49</u>	<u>£ 1,853.71</u>
Net Assets		<u><u>£ 180,863.07</u></u>	<u><u>£ 168,159.22</u></u>
The funds of the charity:			
Unrestricted Funds	12		
General funds		£ 27,623.84	£ 33,100.87
Designated funds		<u>£ 18,332.54</u>	<u>£ 15,058.35</u>
		£ 45,956.38	£ 48,159.22
Restricted Funds	12	£ 134,906.69	£ 120,000.00
Total charity funds		<u>£ 180,863.07</u>	<u>£ 168,159.22</u>
		<u><u>£ 180,863.07</u></u>	<u><u>£ 168,159.22</u></u>

The accounts were approved by the Kirk Session and Congregational Board on 26/03/2025
For and on behalf of the Kirk Session and Congregational Board

Session Clerk

Church Treasurer

Armadale Parish Church of Scotland

Year ended 31 December 2024

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.

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) effective from 1 January 2019 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities accounts (Scotland) Regulations 2006 (as amended).

Fund accounting

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

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Armadale Parish Church of Scotland

Year ended 31 December 2024

Accounting Policies (Continued)

Fixed Assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and 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 £3,000 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 the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Armadale 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.

**Notes forming part of the financial statements
for the year ended 31 December 2024**

	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Unrestricted Funds 2023	Restricted Funds 2023	Endowment Funds 2023	Total 2023
1 Donations and Legacies								
Church offerings	£ 45,443.79	£ -	£ -	£ 45,443.79	£ 46,235.22	£ -	£ -	£ 46,235.22
Guild offerings	£ 291.00	£ -	£ -	£ 291.00	£ 266.00	£ -	£ -	£ 266.00
Friendship offerings	£ 868.00	£ -	£ -	£ 868.00	£ 1,069.00	£ -	£ -	£ 1,069.00
Sunday school offerings	£ -	£ -	£ -	£ -	£ 20.70	£ -	£ -	£ 20.70
Tax recovered on Gift Aid	£ 9,558.86	£ -	£ -	£ 9,558.86	£ 8,969.05	£ -	£ -	£ 8,969.05
Family Boxes	£ 1,318.02	£ -	£ -	£ 1,318.02	£ 1,144.70	£ -	£ -	£ 1,144.70
Other - 10 year plan - Donations	£ -	£ 1,277.00	£ -	£ 1,277.00	£ -	£ 3,737.78	£ -	£ 3,737.78
Other - Bequest - Donations	£ 2,915.30	£ -	£ -	£ 2,915.30	£ 1,360.50	£ -	£ -	£ 1,360.50
Other - General fund - Donations	£ 2,777.00	£ -	£ -	£ 2,777.00	£ 960.33	£ -	£ -	£ 960.33
Other - Friendship group - Donations	£ 977.15	£ -	£ -	£ 977.15	£ 308.00	£ -	£ -	£ 308.00
Other - Friendship group - Outings	£ 2,818.00	£ -	£ -	£ 2,818.00	£ 2,467.00	£ -	£ -	£ 2,467.00
Other - Friendship group - Grants	£ 518.37	£ -	£ -	£ 518.37	£ 327.54	£ -	£ -	£ 327.54
Other - Guild	£ 668.30	£ -	£ -	£ 668.30	£ 876.00	£ -	£ -	£ 876.00
Other - General fund - Grants	£ 1,550.00	£ -	£ -	£ 1,550.00	£ 36.00	£ -	£ -	£ 36.00
	<u>£ 69,703.79</u>	<u>£ 1,277.00</u>	<u>£ -</u>	<u>£ 70,980.79</u>	<u>£ 64,040.04</u>	<u>£ 3,737.78</u>	<u>£ -</u>	<u>£ 67,777.82</u>

Income from donations and legacies was £70,981 (2023 £67,778) of which £69,704 was unrestricted (2023 £64,040) and £1,277 was restricted (2023 £3,738)

**2 Incoming Resources from
Charitable Activities**

Funerals	£ 1,760.00	£ -	£ -	£ 1,760.00	£ 2,610.00	£ -	£ -	£ 2,610.00
Fundraising activities - 10year plan fund	£ -	£ 8,580.00	£ -	£ 8,580.00	£ -	£ 7,733.00	£ -	£ 7,733.00
Fundraising activities - Friendship Group	£ 755.00	£ -	£ -	£ 755.00	£ 723.00	£ -	£ -	£ 723.00
Fundraising activities - Christmas Fayre	£ 2,000.00	£ -	£ -	£ 2,000.00	£ 2,000.00	£ -	£ -	£ 2,000.00
Thrift Shop	£ 5,149.80	£ -	£ -	£ 5,149.80	£ 5,034.90	£ -	£ -	£ 5,034.90
	<u>£ 9,664.80</u>	<u>£ 8,580.00</u>	<u>£ -</u>	<u>£ 18,244.80</u>	<u>£ 10,367.90</u>	<u>£ 7,733.00</u>	<u>£ -</u>	<u>£ 18,100.90</u>

Income from charitable activities was £18,245 (2023 £18,101) of which £9,665 was unrestricted (2023 £10,368) and £8,580 was restricted (2023 £7,733)

**Notes forming part of the financial statements
for the year ended 31 December 2024**

	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Unrestricted Funds 2023	Restricted Funds 2023	Endowment Funds 2023	Total 2023
3 Income from other trading activities								
Use of Premises	£ 9,165.00	£ -	£ -	£ 9,165.00	£ 7,212.00	£ -	£ -	£ 7,212.00
	<u>£ 9,165.00</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 9,165.00</u>	<u>£ 7,212.00</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 7,212.00</u>
4 Investment income								
Deposit interest - general reserve	£ 103.81	£ -	£ -	£ 103.81	£ 72.58	£ -	£ -	£ 72.58
Deposit interest - general reserve (trustee account)	£ 298.05	£ -	£ -	£ 298.05	£ 200.89	£ -	£ -	£ 200.89
Deposit interest - 10yr building account (trustee account)	£ -	£ 864.39	£ -	£ 864.39	£ -	£ -	£ -	£ -
Deposit interest - fabric fund	£ 51.90	£ -	£ -	£ 51.90	£ 36.29	£ -	£ -	£ 36.29
Bank interest - Guild	£ 14.67	£ -	£ -	£ 14.67	£ 9.39	£ -	£ -	£ 9.39
Bank compensation award - Guild	£ 250.00	£ -	£ -	£ 250.00	£ -	£ -	£ -	£ -
	<u>£ 718.43</u>	<u>£ 864.39</u>	<u>£ -</u>	<u>£ 1,582.82</u>	<u>£ 319.15</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 319.15</u>

Total investment income was £1,583 (2023 £319) of which £718 was unrestricted (2023 £319) and £864 was restricted (2023 £0).

Notes forming part of the financial statements
for the year ended 31 December 2024

	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Unrestricted Funds 2023	Restricted Funds 2023	Endowment Funds 2023	Total 2023
5 Analysis of Expenditure								
Raising Funds								
Offering Envelopes	£ 136.04	£ -	£ -	£ 136.04	£ 261.25	£ -	£ -	£ 261.25
	<u>£ 136.04</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 136.04</u>	<u>£ 261.25</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 261.25</u>
Charitable Activities								
Giving to Grow Allocation / Ministries and Mission Allocation	£ 43,917.00	£ -	£ -	£ 43,917.00	£ 39,760.90	£ -	£ -	£ 39,760.90
Presbytery Dues	£ 811.00	£ -	£ -	£ 811.00	£ 840.00	£ -	£ -	£ 840.00
Minister's Expenses	£ 1,466.73	£ -	£ -	£ 1,466.73	£ 2,150.00	£ -	£ -	£ 2,150.00
Pulpit Supply	£ 235.00	£ -	£ -	£ 235.00	£ 75.00	£ -	£ -	£ 75.00
Other salary costs	£ 2,880.00	£ -	£ -	£ 2,880.00	£ 2,880.00	£ -	£ -	£ 2,880.00
Fabric Repairs & Maintenance	£ 9,001.75	£ -	£ -	£ 9,001.75	£ 2,753.28	£ -	£ -	£ 2,753.28
Council Tax	£ 1,491.69	£ -	£ -	£ 1,491.69	£ 1,811.11	£ -	£ -	£ 1,811.11
Other Buildings Costs	£ 13,005.80	£ -	£ -	£ 13,005.80	£ 454.36	£ -	£ -	£ 454.36
Church Office Expenses	£ 3,162.67	£ -	£ -	£ 3,162.67	£ 1,457.95	£ -	£ -	£ 1,457.95
Organ & Music	£ 1,006.37	£ -	£ -	£ 1,006.37	£ 483.78	£ -	£ -	£ 483.78
Other expenses	£ 3,927.22	£ -	£ -	£ 3,927.22	£ 2,218.49	£ -	£ -	£ 2,218.49
Other expenses - Bequest	£ 490.00	£ -	£ -	£ 490.00	£ 1,310.00	£ -	£ -	£ 1,310.00
Other expenses - Guild	£ 843.00	£ -	£ -	£ 843.00	£ 564.05	£ -	£ -	£ 564.05
Other expenses - Friendship group	£ 4,508.29	£ -	£ -	£ 4,508.29	£ 5,269.18	£ -	£ -	£ 5,269.18
Other expenses - Sunday School	£ -	£ -	£ -	£ -	£ 74.12	£ -	£ -	£ 74.12
Other expenses - Thrift	£ 37.00	£ -	£ -	£ 37.00	£ -	£ -	£ -	£ -
Donations - Friendship Group	£ 30.00	£ -	£ -	£ 30.00	£ -	£ -	£ -	£ -
Donations - Guild	£ 20.00	£ -	£ -	£ 20.00	£ -	£ -	£ -	£ -
	<u>£ 86,833.52</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 86,833.52</u>	<u>£ 62,102.22</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 62,102.22</u>
Governance Costs								
Independent Examiner's Fee - Creditor	£ 300.00	£ -	£ -	£ 300.00	£ 300.00	£ -	£ -	£ 300.00
	<u>£ 300.00</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 300.00</u>	<u>£ 300.00</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 300.00</u>
Total	<u>£ 87,269.56</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 86,969.56</u>	<u>£ 62,663.47</u>	<u>£ -</u>	<u>£ -</u>	<u>£ 62,363.47</u>

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

Expenditure on charitable activities was £86,834 (2023 £62,102) of which £86,834 was unrestricted (2023 £62,102) and £0 was restricted (2023 £0)

**Notes forming part of the financial statements
for the year ended 31 December 2024**

6 Staff costs and numbers

Salaries and wages
Social security costs
Total

2024	2023
£	£
2,880.00	2,880.00
-	-
<u>2,880.00</u>	<u>2,880.00</u>

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

Ministerial support
Music staff

2024	2023
Number	Number
0	1
1	1
<u>1</u>	<u>2</u>

No employee had employee benefits in excess of £50,000 (2023 none)

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 the fifth and subsequent years of service) £38,884.

7 Trustee Remuneration and Related Party Transactions

During the year one trustee received reimbursement of expenses incurred totalling £1,367 (includes ministers' travel expenses).

No trustee or person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

During the year a total of £15,672 was donated to the congregation by the trustees.

8 Debtors

2024	2023
£	£
-	-
<u>-</u>	<u>-</u>

**Notes forming part of the financial statements
for the year ended 31 December 2024**

9 Creditors

	2024	2023
	£	£
West Lothian Foodbank	127.08	459.31
Blackridge & Armadale Community Foodbank	-	120.00
CofS HIV appeal	1,199.41	670.75
M Fisher Accounting Services	300.00	300.00
Bethany Christian Trust	-	303.65
	<u>1,626.49</u>	<u>1,853.71</u>

10 Analysis of Net Assets Among Funds

	General	Designated	Restricted	Endowment	Total
Current Assets	29,250.33	18,332.54	134,906.69	-	182,489.56
Current Liabilities	<u>1,626.49</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,626.49</u>
Net assets at 31 Dec 2024	<u>27,623.84</u>	<u>18,332.54</u>	<u>134,906.69</u>	<u>-</u>	<u>180,863.07</u>

	General	Designated	Restricted	Endowment	Total
Current Assets	34,954.58	15,058.35	120,000.00	-	170,012.93
Current Liabilities	<u>1,853.71</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,853.71</u>
Net assets at 31 Dec 2023	<u>33,100.87</u>	<u>15,058.35</u>	<u>120,000.00</u>	<u>-</u>	<u>168,159.22</u>

11 Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

Notes forming part of the financial statements
for the year ended 31 December 2024

12 Movements in Funds

	At 1 January 2024	Incoming Resources	Outgoing Resources	Transfers	At 31 Dec 2024
Restricted funds					
10 year plan fund	120,000.00	10,721.39	-	4,185.30	134,906.69
Building Fund - Grants	-	-	-	-	-
	<u>120,000.00</u>	<u>10,721.39</u>	<u>-</u>	<u>4,185.30</u>	<u>134,906.69</u>
Unrestricted funds					
Designated Fabric Fund	9,000.00	51.90	- 9,001.75	11,202.45	11,252.60
Designated Sunday School Fund	37.61	-	-	37.61	-
Designated Guild Fund	1,228.71	1,223.97	- 863.00	- 500.00	1,089.68
Designated Friendship Group Fund	4,792.03	5,936.52	- 4,538.29	- 200.00	5,990.26
General Reserve Fund	22,317.69	401.86	-	-	22,719.55
Thrift Fund	50.00	5,149.80	- 37.00	- 5,112.80	50.00
General Fund	10,733.18	71,812.67	- 72,339.52	- 5,352.04	4,854.29
Bequest Fund	-	4,675.30	- 490.00	- 4,185.30	-
	<u>48,159.22</u>	<u>89,252.02</u>	<u>- 87,269.56</u>	<u>- 4,185.30</u>	<u>45,956.38</u>
Total funds	<u>168,159.22</u>	<u>99,973.41</u>	<u>- 87,269.56</u>	<u>-</u>	<u>180,863.07</u>
	At 1 January 2023	Incoming Resources	Outgoing Resources	Transfers	At 31 Dec 2023
Restricted funds					
10 year plan fund	89,055.99	11,470.78	-	19,473.23	120,000.00
	<u>89,055.99</u>	<u>11,470.78</u>	<u>-</u>	<u>19,473.23</u>	<u>120,000.00</u>
Unrestricted funds					
Designated Fabric Fund	7,500.00	36.29	- 2,753.28	4,216.99	9,000.00
Designated Sunday School Fund	91.03	20.70	- 74.12	-	37.61
Designated Guild Fund	1,391.37	1,151.39	- 564.05	- 750.00	1,228.71
Designated Friendship Group Fund	5,366.67	4,894.54	- 5,269.18	- 200.00	4,792.03
General Reserve Fund	22,044.22	273.47	-	-	22,317.69
Thrift Fund	50.00	5,034.90	-	- 5,034.90	50.00
General Fund	11,913.54	66,557.30	- 52,692.84	- 15,044.82	10,733.18
Bequest Fund	-	3,970.50	- 1,310.00	- 2,660.50	-
	<u>48,356.83</u>	<u>81,939.09</u>	<u>- 62,663.47</u>	<u>- 19,473.23</u>	<u>48,159.22</u>
Total funds	<u>137,412.82</u>	<u>93,409.87</u>	<u>- 62,663.47</u>	<u>-</u>	<u>168,159.22</u>

**Notes forming part of the financial statements
for the year ended 31 December 2024**

Purposes of Restricted Funds

10yr Plan Fund: This fund is set up for the ongoing strategic refurbishment plans of Armadale Parish Church.

Purposes of Designated Funds

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

Sunday School Fund: The Trustees have set aside funds for use by the Sunday School.

Guild Fund: The Trustees have set aside funds for use by the Woman's Guild.

Friendship Group Fund: The Trustees have set aside funds for use by the members of the Friendship group.

13 Collections for Third Parties

	2024	2023
	£	£
West Lothian Foodbank	-	459.31
Armadale Hut	326.00	-
Super Sunday CofS HIV support	528.66	496.45
Christmas stars 2023 Collection - Parkinsons WL Support group	-	400.00
Blackridge & Armadale Community Foodbank	327.08	120.00
Bethany Christian Trust	572.52	303.65
Christian Aid Turkey/Syria Earthquake appeal	-	1,070.00
	<u>1,754.26</u>	<u>2,849.41</u>

14 Cash and Bank position

	31.12.2024	31.12.2023
	£	£
Balance as per RBS statement	38,308.54	155,815.86
RBS Cheques outstanding still to be cashed	- 2,762.58	- 562.50
Church of Scotland Investors' Trust (COSIT) Deposit Fund	139,863.66	8,701.22
Guild fund bank balance	1,039.68	675.71
x Guild cheques outstanding still to be cashed	-	-
Friendship group balance	5,989.48	4,789.01
Guild cash in hand	50.00	553.00
Friendship cash in hand	0.78	3.02
Sunday school cash in hand	-	37.61
Debtors	-	-
Creditors	- 1,626.49	- 1,853.71
	<u>180,863.07</u>	<u>168,159.22</u>

**Notes forming part of the financial statements
for the year ended 31 December 2024**

Balance Sheet position

2024	2023
£	£
182,438.78	169,419.30
50.78	593.63
-	-
- 1,626.49	- 1,853.71
<u>180,863.07</u>	<u>168,159.22</u>

1. RBS account contains an element of the following funds:-

10 year plan fund
Fabric fund
General reserve fund
Bequest fund
Thrift shop fund
General fund

2. Church of Scotland Investors' Trust (COSIT) Deposit Fund holds an element of the following funds:-

2024	2023
£	£
1,000.00	1,000.00
130,864.39	-
2,000.00	2,000.00
5,999.27	5,701.22

Fabric fund
Building Project
General fund
General reserve fund

3. Separate bank accounts held by the Guild and Friendship group

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

REVENUE ACCOUNT

Balance as at 31 December

2024	2023
£	£
-	-