

**NAIRN OLD PARISH CHURCH
CHURCH OF SCOTLAND**

**TRUSTEES' ANNUAL REPORT
AND
CONGREGATIONAL ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2024**

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 372155

Scottish Charity No: SC000947

NAIRN PARISH CHURCH OF SCOTLAND

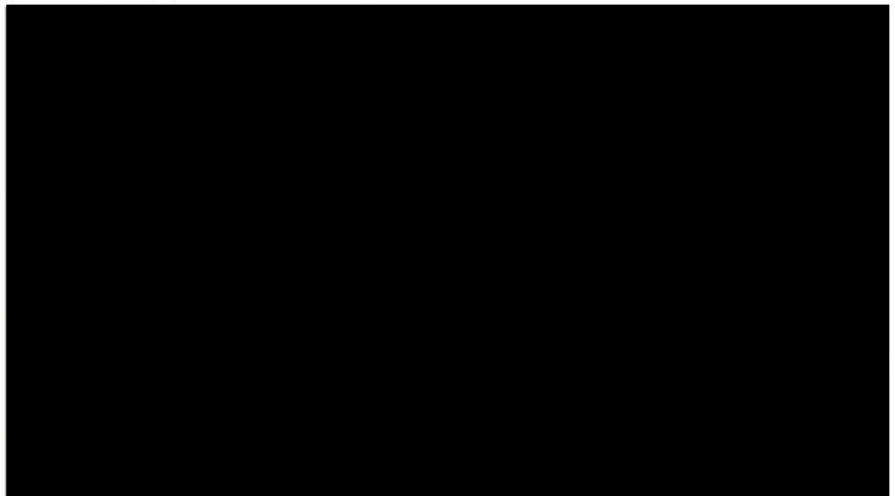
Trustees' Annual Report 2024

Reference and Administrative Information

Charity Name: Nairn Old Parish Church of Scotland
Charity Registration No: SC000947
Congregation Reference No: 372155
Contact Address: Nairn Old Parish Church
Kirk View Office
Seabank Road
Nairn
IV12 4ES

Trustees:

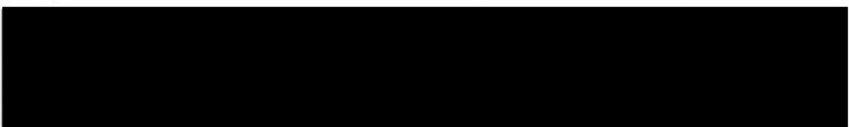
Kirk Session:



Minister:

Session Clerk:

Church Treasurer:



Independent Examiner:



Bankers:

Bank of Scotland
73 High Street, Nairn IV12 4BS

NAIRN OLD PARISH CHURCH

Trustees' Annual Report Year ended 31st December 2024

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the ruling 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 called by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session meets a minimum of five times a year for ordinary business. It is responsible for spiritual affairs within the church as well as temporal matters. Certain responsibilities are delegated to the Finance Team and the Property Team as appropriate.

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.

Achievements and Performance

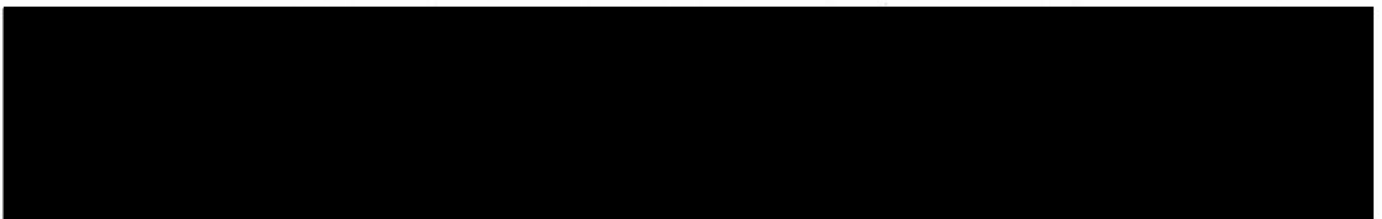
Under the Unitary Constitution there are seven 'Teams'.

1. **Fellowship & Fundraising Team** delivers a range of fundraising activities throughout the year as well as offering a range of social activities. A busy year ensured a healthy income from our fund raising and social events during 2024.
2. **Finance and Administration Team** exercises oversight of the Church's finances, ensuring all our legal financial responsibilities are met. The annual Budget will continue to be strictly monitored, as the challenge to fund our financial responsibilities shows no sign of easing.
2023 results had shown once again we were unable to close-out all our liabilities within the accounting year, and we entered 2024 with a substantial expenditure carry-over. The forecast for 2024 highlighted that, as well as the 2023 shortfall to clear, we were also facing spend growth from energy (gas and electricity) rate increases, plus major costs for essential roof and building repairs and preventative maintenance.
Following a review by the finance team, a Budget proposal designed to meet all our financial responsibilities was presented to, and accepted by, the Kirk Session. As there was no immediate prospect of growing our income to meet the forecast expenditure, the proposal was to manage any shortfall by the astute use of our reserve funds such as Fabric Funds held by on behalf of the congregation, and revenue from the Consolidated Fabric Revenue Fund held by the General Trustees on our behalf. This approach allowed us to realise all financial responsibilities within the 2024 accounting period and we entered 2025 without any carry-over.
A seemingly successful outcome for the year, but we need to recognise that going forward, significant income support from our reserve funds is likely to be required.
3. **Mission & Outreach Team** looks at ways of involving our congregation members more fully in its work, and to help the Church reach out in meaningful ways into the local community. It also considers matters of wider Church involvement throughout the UK and abroad and to help our local Church participate in and contribute to relevant issues. Our Christian Aid week donations amounted to a superb total of £829. This was raised by way of a successful coffee morning event when proceeds from Brew, Blether and Biscuit on the Monday of Christian Aid week, together with our congregations' donations from the Christian Aid fund-raising envelopes. The FoodNest, this community focused project to stop food waste, continues to be actively used and very successful in its drive to save waste in our community. In 2024 we saved an average of 400kg per month. We are supported by donations of surplus food, from the Co-op, Sainsbury's and Nairn Academy.

NAIRN OLD PARISH CHURCH

In 2024 the FoodNest project successfully applied for a grant towards a growing project (£9,000). We have established a 'growing area' in the church grounds which will be a useful addition to our projects in 2025 and into the future. Our congregation continues to be amazingly generous in supporting Water Aid by dropping small change into the green buckets at the front door. In 2024 we raised a total of £600 which was greatly received by this worthy charity.

4. **The Pastoral Care Team** in direct consultation with the Minister ensures that all members of the congregation with pastoral needs are identified and nurtured. An updated 'Pastoral Care List' has been drawn up of all those in Care, those over 90 years and those who cannot leave their home independently – those on this list will receive extra TLC from the Team. In 2024 we celebrated the 100th Birthday of one of our members, Mrs Margaret Campbell, who still lives in her own home. We lost 10 members through death and 3 through moving to other parts of Scotland. The Pastoral care team now regularly visits 29 people, who appreciate the visits and flowers from the Church.
5. **Property Team** is responsible for the repair and maintenance of all the Church buildings including the manse. The primary focus for 2024 was the completion of the roof and gutter works on the church and hall building. Routine maintenance tasks, such as servicing of the fire extinguishers in both the Church and the Manse are up to date. The boilers are serviced annually, and a gas safety certificate issued accordingly. All relevant electrical items have been PAT tested. Our property records for 2024 are due for inspection. The manse is currently unoccupied due to our Vacancy, but it is visited regularly to ensure it remains secure and watertight. A keyholder system has been established so that one of three individuals can visit if the alarm sounds. Currently, the grounds and gardens of both the church and the manse are maintained on an ad hoc basis. Recent work at the Manse included the removal of a problematic tree and the trimming of the cherry laurel hedge at the rear. Except for the roof and gutters, no significant work has been done in the church or the manse. There are plans for additional projects in 2025.
6. **The Worship Team**, in consultation with the Minister, is responsible for developing worship outside Sunday mornings and occasionally assisting with Sunday morning worship. They led worship on 14th April 2024 using online resources and delivered it as a team. This was received positively by the congregation. Rev Linda noted that the Worship Team is continuing to develop their skills. The Church Service they led in September was conducted effectively. They are becoming more confident, particularly in preparing their own materials.
7. **The Young Church Team** is responsible for coordinating and developing Children's Christian education and overseeing youth activities in consultation with the Minister. Currently, no one has stepped up to lead the team, resulting in its suspension. This impacts the oversight of the Boys' Brigade and Girls' Association, as well as the regular maintenance of the Children's activity table in the church.



A year of challenges and achievements which were ably met by our congregation in faith, hope and love.

Looking towards 2025 we remain hopeful that our 'church' will give us opportunities to witness to the Gospel in ways other than worship, and in the many other ways we have been there for one another, and kept each other going during this time of change. We continue to take our guidance and inspiration from God, trusting that he will show us the way ahead and walk with us all, giving us strength for whatever lies ahead.

Safeguarding

Nairn Old Parish Church continues to comply with the Church of Scotland Safeguarding policy.

NAIRN OLD PARISH CHURCH

Financial Review

2024 was a transformative year for our finances, both on income and expenditure.

For the first time, we have utilised the ability to reclaim costs incurred for our utilities (gas and electric), alongside our cleaning costs. The use of our Consolidated Fabric Fund Revenue account (see page 13), has softened the impact of the doubling in our energy costs. We have at last claimed and received our allocation of Gift Aid within the financial year. These two factors have meant we have cleared the overhang of our 2023 Giving to Grow and paid the 2024 allocation in full.

Grants were received from HUBBUB (Nairn FoodNest project) of £1,000 as the final grant towards the food recycling scheme, and a further £9,000 for the FoodNest Growing project; Sainsbury's Helping Everyone Eat Better Community Grant Scheme (Soup packages) £500; Viridian Nutrition Group (via Sky Delights) £250.

In 2024 Giving to Grow contribution was set at £59,268 which was paid in full.

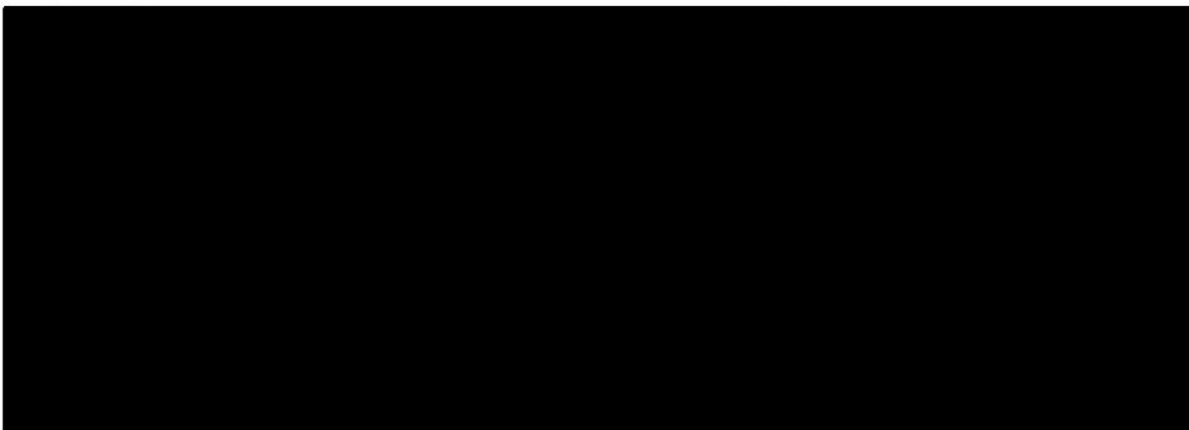
The congregation and the efforts of the fundraising team should be congratulated on their generous support and those who responded to reviewing and increasing their weekly givings – there is no substitute for regular weekly offerings

Reserves Policy

It is the Trustees ambitious policy to hold reserves of approximately TWO month's expenditure including designated funds. At the year end the Church held unrestricted of £15,661 of which £5,129 had been designated for Fabric fund and £1,775 for the purchase of music. The remaining balance of £8,757 represents more than one month's expenditure and 74% of policy target.

The Church also holds £18,922 of restricted funds which have been provided for the purposes specified in Note 2.

The Accounts were approved by the Trustees on
and signed on their behalf,



Independent Examiner's Report to the Trustees of Nairn Old Parish Church

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 7 to 13.

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) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the Act, and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- to prepare accounts which accord with the accounting records and comply with Regulation 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

NAIRN OLD PARISH CHURCH
Receipts and Payments Account
Year ended 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Receipts				
Donations	100,369	529	100,898	86,177
Activities for Generating Funds	13,809	207	14,016	14,107
Income for Third Parties	3,165		3,165	1,518
Other Church Organisations	394	173	567	137
Bank Interest and Returned Charges	207	121	328	141
Receipts from General Trustees	51,728		51,728	725
Grants	-	10,750	10,750	3,900
Total Receipts	<u>169,672</u>	<u>11,780</u>	<u>181,452</u>	<u>106,705</u>
Payments				
Costs of Generating Funds	809		809	257
Charitable Activities	161,165	6,992	168,157	107,725
Income for Third Parties	3,247		3,247	1,122
Total Payments	<u>165,221</u>	<u>6,992</u>	<u>172,213</u>	<u>109,104</u>
Excess of Receipts over payments				
(Payments over Receipts) for the year	<u>4,451</u>	<u>4,788</u>	<u>9,239</u>	<u>(2,399)</u>

The Notes on Pages 9 to 12 form part of these Accounts

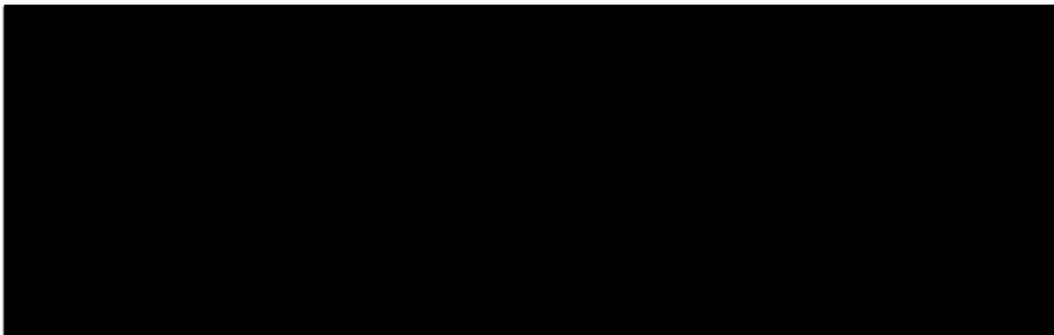
NAIRN OLD PARISH CHURCH
Statement of Balances
Year ended 31 December 2024

Bank & Deposit Balances

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Bank & Deposit Balances				
Brought forward	11,210	14,134	25,344	27,740
Movement in year	4,451	4,788	9,239	(2,397)
Bank & Deposit Balances				
Carried forward	<u>15,661</u>	<u>18,922</u>	<u>34,583</u>	<u>25,343</u>
Assets				
Gift Aid Receivable (Approx.)	<u>2,200</u>			<u>13,600</u>
Liabilities				
Cost of Heating & Light and Property				
Repairs not yet billed (Approx.)	<u>130</u>			<u>1,640</u>

The accounts were approved by the Kirk Session on 5th March 2025

For and on behalf of the Kirk Session



The Notes on Pages 9 to 12 form part of these Accounts

NAIRN OLD PARISH CHURCH

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

1 Movements in Funds

	at 1st January 2024 £	Receipts £	Payments £	at 31st December 2024 £
Restricted Funds				
J Semple Fund	304	8	-	312
J McMorran Fund	5,484	20	-	5,504
Men's Fellowship	296	-	296	-
Women's Friendship Group	238	-	238	-
New Build Account	7,511	614	1,017	7,108
NOPC Friendship Group	-	601	-	601
FoodNest Fund	301	10,758	5,662	5,397
Less Internal Transfers	-	(221)	(221)	-
General Trustees Fund	-	-	-	-
	<u>14,134</u>	<u>11,780</u>	<u>6,992</u>	<u>18,922</u>
Unrestricted Funds				
Designated S.S. Fund	185	-	-	185
Designated Fabric Fund	5,069	60	-	5,129
Designated Music Fund	1,710	65	-	1,775
Designated Flower Fund	2,183	55	121	2,117
Designated R.J.R. Gordon Gift Fund	1,031	26	117	940
Less Internal Transfers	-	(17,178)	(17,178)	-
General Fund	1,032	186,641	182,158	5,515
	<u>11,210</u>	<u>169,669</u>	<u>165,218</u>	<u>15,661</u>
Total Funds	<u>25,344</u>	<u>181,449</u>	<u>172,210</u>	<u>34,583</u>

2 Purposes of Restricted Funds:-

J Semple	This is a fund to assist with the cost of Sunday School trips/parties etc.
J McMorran Fund	This Fund has been set up for the maintenance of the organ.
Guild Fund	This fund is for the purpose of Congregational Guild.
Men's Fellowship	This fund is for the purpose of Men's Fellowship.
Women's Friendship Group	This fund is for the purpose of the Women's Friendship Group.
New Build Account	This fund is for the purpose of the New Build - Kirk View
NOPC Friendship Group	This fund is for the purpose of the MNOPC Friendship Group.
FoodNest Fund	This fund is for the Food waste scheme

Purposes of Designated Funds

Designated Sunday School Fund	The Trustees have set aside funds for running the Sunday School
Designated Fabric Fund	The Trustees have set aside funds for the maintenance of the Church property.
Designated Music Fund	The Trustees have set aside funds for the purchase of music Resources.
Designated Flower Fund	The Trustees have set aside funds for the purpose of floral Decoration etc.
Designated RJR Gordon Gift Fund	The Trustees have set aside funds for the purpose of special gifts when required.

NAIRN OLD PARISH CHURCH

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

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
3 Analysis of Donations				
Offerings, Gift Days etc.	68,698		68,698	68,998
Gift Aid Tax	28,397		28,397	13,227
New Build Income	-	529	529	-
Presbytery Grants	-		-	850
Weddings & Funerals	3,214		3,214	2,332
Life and Work Income	60		60	770
	<u>100,369</u>	<u>529</u>	<u>100,898</u>	<u>86,177</u>
4 Activities for Generating Funds				
Use of Premises	3,731		3,731	4,461
Tea Collection	1,437		1,437	1,338
SS/WFG/MF	-	207	207	451
Regular Fund Raising	8,641		8,641	7,857
	<u>13,809</u>	<u>207</u>	<u>14,016</u>	<u>14,107</u>
5 Analysis of Payments				
Charitable Activities				
Mission & Mission Allocation	-		-	19,780
Giving 2 Grow	75,349		75,349	40,500
Presbytery Dues	1,217		1,217	1,192
Ministry Expenses	4,344		4,344	1,360
Pulpit Supply	964		964	360
Other Staffing Costs	7,035		7,035	7,245
Fabric Repairs & Maintenance	1,850		1,850	2,932
Roof Repairs	37,452		37,452	-
Trees Expenditure	-		-	1,357
Highland Council Tax	3,093		3,093	3,012
Heating & Lighting	11,560		11,560	6,984
Insurance	6,118		6,118	5,834
Other Building Costs	282	972	1,254	1,053
Church Office Expenses	2,885		2,885	3,691
Organ & Music	6,122		6,122	5,830
Printing Stationery & Postage	859		859	1,310
FoodNest Expenditure	-	5,662	5,662	-
Life & Work Costs	441		441	2,996
Other Expenses	1,594	45	1,639	462
Sunday School	-		-	1,652
Men's Fellowship	-	296	296	-
Women's Friendship Group	-	17	17	175
Friendship Group	-		-	-
	<u>161,165</u>	<u>6,992</u>	<u>168,157</u>	<u>107,725</u>

NAIRN OLD PARISH CHURCH
Notes forming part of the financial statements
For the year ended 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total Paid £
6 Collections for 3rd Parties				
Team Hamish	65		65	100
Water Aid	600		600	466
Nairn Beach Wheel	121		121	121
Christian Aid	829		829	945
1st Nairn Boys Brigade	463		463	463
McCabe Trust	153		153	153
A Mehigan Gift	935		935	1,000
	<u>3,166</u>	<u>-</u>	<u>3,166</u>	<u>3,248</u>

7 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 loan fund. Ministers’ stipends are paid in accordance with the national stipend scale, which is related to years of service.

8 Trustee Remuneration and Related Transactions: -

During the year ONE Trustee received remuneration totalling £720

- Minister Car Allowance £720 to date (9 x £80 – NB 3 months not billed = £240 liability)

In addition, the congregation is responsible for settling the Council Tax liability for the Manse of £3,054 as well as providing and paying for phone and internet at the Manse at a cost of £880. It should also be noted that the Minister did not claim the entitled Travel Expenses.

Additional Information:

The accounting policy for Fabric Expenditure is that normal repairs and maintenance are charged to the General Fund. Extraordinary Repairs and Improvements are met from the Fabric Fund and/ or by special Fund Raising and consolidated Fabric Fund held by Church of Scotland General Trustees.

At 31st December 2024, the Insured Values of the congregation’s properties were: -

Church and Hall	=	£12,078 Million
New Manse	=	£ 435,635
ECO Cabin	=	£ 11,824

NEW BUILD PROPERTY TEAM – KIRK VIEW ACCOUNT
SUMMARY OF ACCOUNTS FOR YEAR ENDED 31st DECEMBER 2024

	2024 £	2023
INCOME		
Soup Lunch proceeds	528.60	-
Refund of Bank Charges	85.06	-
Donations	<u>-</u>	<u>850.00</u>
Total Income	<u>613.66</u>	<u>850.00</u>
EXPENDITURE		
Erection of Heras fencing	971.75	-
Bank Charges	<u>45.40</u>	<u>84.00</u>
Total Expenditure	<u>1,017.15</u>	<u>84.00</u>
 Balance of Bank account 31 December 2023	 7,511.29	 6,745.29
Add income	<u>613.66</u>	<u>850.00</u>
	8,124.95	7,595.29
 Less Expenditure	 <u>1,017.15</u>	 <u>84.00</u>
 Balance of Bank account 31 December 2024	 <u>7,107.80</u>	 <u>7,511.29</u>

**NAIRN OLD PARISH CHURCH
APPENDIX**

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

	2024	2023
	£	£
Capital Fund 1		
Balance 1st January	-	112,380
Interest	-	2,446
Transfer to Consolidated Fabric Fund Capital	-	(114,826)
Balance 31st December	<u>-</u>	<u>-</u>
 Consolidated Fabric Fund Revenue Account (50)		
Balance 1st January	33,834.00	16,554
Transfer Deposit Fund	-	62
Interest	24,200	13,738
Dividends	2,242	3,852
	<u>60,276.00</u>	<u>34,206.00</u>
 Transfer for Roof Repairs	37,452	-
Transfers for Energy	12,265	-
Transfers for Cleaning	1,048	-
Administration costs	2,127	372
	<u>52,892.00</u>	<u>372.00</u>
Balance 31st December	<u>7,384.00</u>	<u>33,834.00</u>
 Temporary Account		
Balance 1st January - Expenses in prior year	-	60
Transfer Deposit Fund	-	2
Interest Paid	-	(62)
Balance 31st December	<u>-</u>	<u>-</u>
 Consolidated Fabric Fund Capital Account (56)		
Balance 1st January	474,541	359,715
Transfer from Capital Fund 1	-	114,826
Balance 31st December	<u>474,541.00</u>	<u>474,541.00</u>
 Market Value 31st December	<u>527,799</u>	<u>519,853</u>