

Church of Scotland
Ayton & District Churches



Trustees' Report and Receipts and Payments Accounts

Year ended 31st. December 2024

Congregational Reference Number: 050300

Scottish Charities Number: SC001208

Ayton and District Churches
Congregation Reference Number 050300

Scottish Charities No. SC001208

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Reference and Administration Information

Charity Name: Ayton and District Churches, Church of Scotland

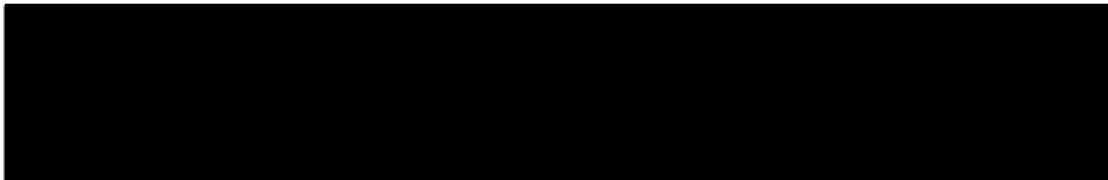
Charity Registration Number: SC001208

Congregation Reference Number: 050300

Contact Address:



Trustees:-



***Stepped down 5th. March 2024**

Principal Office Bearers:-

Moderator:



Session Clerk:



Church Treasurer:



Independent Examiner:



Bankers:

**Royal Bank of Scotland
44 Court Street
Haddington
East Lothian
EH41 3NP**

Structure, Governance and Management

Governing Document:-

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

Recruitment and Appointment of Trustees:-

Members of the Kirk Session who have completed Trustee Safeguarding training 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 Moderator, who is a member of the Kirk Session, is appointed by Presbytery.

Organisational Structure:-

The Kirk Session is supported by the Worship, Mission and Stewardship committee as well as the Property and Finance committee each with their own convenor. In addition, a group known as "Gathering Folk" which is made up of members of the Kirk Session and congregation who organise weekly worship. There is also a pastoral care team. Members of the congregation and Kirk Session come together to arrange social and fundraising events. The Kirk Session, which met seven times during the year, is responsible for the spiritual affairs within the church.

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 in Scotland through territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Services are held at 10.30am. every Sunday; the first Sunday of the month at Foulden Church, the second, fourth and any fifth Sunday at Ayton Church and the third Sunday at Reston Church. There is a Zoom service every Sunday at 12 noon. Additional services are held during Holy Week, at Christmas, Remembrance Sunday and outdoor services at Burnmouth Harbour and Lamberton.

There is an email circulation list where a "Thought for the Day" and other useful information is posted each Sunday. There is a Facebook page. Parish Newsletters are issued three times a year which include details of Worship, Mission and Stewardship, Social and Fundraising and the work of the Church Guild.

Visits to the housebound and hospital visits are undertaken by the Pastoral Care team.

During Christian Aid week there is a walk followed by tea with donations going to Christian Aid. Money raised from the auction following the Harvest Thanksgiving lunch goes to charity.

Objectives and Activities (cont.):

A coffee morning is held monthly in Ayton Community Hall.

Achievements and Performance:

Achievements and performance relate to the objectives listed above. Achievements must be seen in terms of our role in the area. Central to that is worship where we provide the opportunity for everyone to gather, not just members of the congregation.

We provide for the spiritual and social needs of the parish we serve. In addition to regular worship, this is achieved by meeting the needs of people at such times as marriage or bereavement and the provision of pastoral support at other key times in their lives such as visiting the sick in hospital.

The Holiday Club, Advent Art, Easter Art and links with Ayton and Reston primary schools allow us to contribute to the wellbeing of the young people in the community. Through services such as that held on Remembrance Sunday we are involved in focusing the community on important occasions in its life. Social and fundraising events, such as coffee mornings and concerts, allow us to provide meeting points for the people in the communities that make up the Parish.

Financial Review:

Income for 2024 was £167,326 and expenditure was £158,950 resulting in a surplus of £8,376. The main reason for the increase in both income and expenditure was as a result of the cost of a new gas heating system for Ayton Church. The Accounts will show that £127,342 was received from the General Trustees towards the cost in addition to £2,144 for property costs for the Manse prior to its sale. The Appendix to the Accounts illustrate the effect these costs have had on the holdings held with the General Trustees. Donations were down from £20,314 in 2023 to £17,809 in 2024.

Following the disbanding of the Social and Fund Raising committee income from this source reduced by some 50% from £1,535 to £762. Interest on deposits and dividends on investments increased slightly. Some of our investments held with Investments Funds Direct were sold to realise £10,000 to assist with initial costs of the new heating system for Ayton Church.

Note 4 of the Accounts gives a breakdown of expenditure for the year. Although it indicates a Giving to Grow contribution of £25,178, when netted down the actual figure was £4,196. Expenditure on church maintenance was principally in connection with the new heating system for Ayton Church. Expenditure on heating and lighting was sharply lower than in 2023 as a result of a rebate from the old energy supplier.

The value of our holdings in the Church of Scotland Investors' Trust Growth and Income Funds at year end stood at £103,089 compared to £98,122 the previous year and our investment with Investments Fund Direct was valued at £81,424 at year end.

Financial Review (cont.):

It may be worth mentioning that, although Burnmouth Church was sold in 2021, the monies held in the Alexander Affleck Fund have not yet been used. There are a number of reasons for this not least because there has been little in the way of progress in converting the building from a place of worship to a residential home and there is a likelihood that the property may be put on the market again. Any new owner's agreement would be required for the erection of a memorial.

A further reference to the Appendix will show a Temporary Account. This is a carry over from 2023 following the sale of the Manse. Discussions with the General Trustees need to take place to determine the final destination of the funds in this Account but it should be noted the positive impact they have had on the Revenue Account in terms of interest earned.

Turning now to the budget for 2025: a number of costs are already known and others are broadly similar to the actual figures for 2024 with the exception of expenditure on church maintenance and heating and lighting costs. Actual income for 2024 has been taken as a guide for 2025 and it will be noted there is an anticipated deficit of some £6,900 at year end.

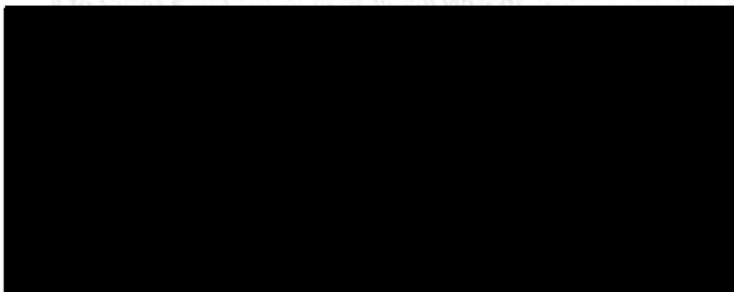
Reserves Policy

It is the trustees' policy to hold unrestricted bank and deposit fund reserves to ensure sufficient funds are readily available to meet regular commitments as well as any unforeseen costs. At the year end the Church held unrestricted cash and deposit funds of £35,356. In a more typical year than 2024 this would equate to approximately 12 and a half months expenditure based on the budgeted figure for 2025.

Statement of Trustees' Responsibilities

The members of the Kirk Session/Financial Board 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/Financial Board 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:-



Ayton and District Churches, Church of Scotland

Charity Number : SC001208

Independent Examiner's Report to the Trustees of Ayton and District Churches.

I report on the Accounts of the Charity for the year ended 31st 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 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 (other than disclosed below*)

1. Which gives me reasonable cause to believe that in any material respect the requirements:
 - (a) to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
 - (b) 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.



*Please delete the words in brackets if they do not apply. If the words do apply, set out those matters which have come to your attention.

Ayton and District Churches
Scottish Charity No. SCO01208

Receipts and Payments Account
for the year ended 31st December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
RECEIPTS					
Donations	3	17808.91	NIL	17808.91	20313.58
Legacies		NIL	NIL	NIL	2707.58
Activities for Generating Funds		762.43	NIL	762.43	1534.78
Bank & Deposit Interest		559.17	318.55	877.72	628.30
Investment Income		<u>3862.26</u>	<u>NIL</u>	<u>3862.26</u>	<u>3280.02</u>
		<u>22992.77</u>	<u>318.55</u>	<u>23311.32</u>	<u>28464.26</u>
Rental of Premises		NIL	NIL	NIL	NIL
Sale of Assets		NIL	NIL	NIL	NIL
Sale of Investments		10000.00	NIL	10000.00	10000.00
Receipts from General Trustees (see Appendix)		NIL	129485.75	129485.75	NIL
Other Receipts (See foot of page)		<u>4181.09</u>	<u>NIL</u>	<u>4181.09</u>	<u>1915.75</u>
		<u>14181.09</u>	<u>NIL</u>	<u>143666.84</u>	<u>1915.75</u>
Church Guild		<u>347.64</u>	<u>NIL</u>	<u>347.64</u>	<u>542.10</u>
TOTAL RECEIPTS		<u>37521.50</u>	<u>129804.30</u>	<u>167325.80</u>	<u>30922.11</u>
PAYMENTS					
Cost of Generating Funds	4	NIL	NIL	NIL	NIL
Charitable Activities		27789.26	130485.75	158275.01	37645.15
Governance costs		NIL	NIL	NIL	NIL
Church Guild (Charitable Activities)		<u>675.00</u>	<u>NIL</u>	<u>675.00</u>	<u>80.00</u>
TOTAL PAYMENTS		<u>28464.26</u>	<u>130485.75</u>	<u>158950.01</u>	<u>37725.15</u>
Excess of Receipts over Payments for the year before transfers		9057.24	(681.45)	8375.79	(6803.04)
Transfers (see Note 2)		<u>NIL</u>	<u>NIL</u>	<u>NIL</u>	<u>NIL</u>
Excess of Receipts over Payments for the year		<u>9057.24</u>	<u>(681.45)</u>	<u>8375.79</u>	<u>(6803.04)</u>
Analysis of Other Receipts above:-			£		
Insurance claim to cover expenditure on Reston Church			4001.60		
Teas/Coffees			<u>179.49</u>		
			<u>4181.09</u>		

Ayton and District Churches
Scottish Charity No. SCO01208

Statement of Balances
as at 31st December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Closing Bank Balance (Church and Guild)			30799.49	22341.32
Less uncleared item			(561.85)	(861.28)
Adjusted Closing Bank Balance (Church and Guild)			30237.64	21480.04
Closing Church of Scotland Investors Trust Deposit Fund Balance			<u>16477.81</u>	<u>16859.62</u>
Total Bank & Deposit Balances			<u>46715.45</u>	<u>38339.66</u>
Bank & Deposit Balances b/f	26825.87	11513.79	38339.66	45142.70
Movement in year:-				
Excess of Receipts over Payments for the year	<u>9057.24</u>	<u>(681.45)</u>	<u>8375.79</u>	<u>(6803.04)</u>
Balances c/f	<u>35883.11</u>	<u>10832.34</u>	<u>46715.45</u>	<u>38339.66</u>
Investments at Market Value				
COS Investors' Trust Growth Fund	52290.48	NIL	52290.48	47782.68
COS Investors' Trust Income Fund	50798.58	NIL	50798.58	50339.28
Investment Funds Direct Ltd (M&G plc)	<u>81424.13</u>	<u>NIL</u>	<u>81424.13</u>	<u>85904.93</u>
	<u>184513.19</u>	<u>NIL</u>	<u>184513.19</u>	<u>184026.89</u>
Investments at Cost				
COS Investors' Trust Growth Fund	22514.30			
COS Investors' Trust Income Fund	39848.42			
Investment Funds Direct Ltd (M&G plc)	<u>74019.41</u>			
	<u>136382.13</u>			
Assets	NIL	NIL	NIL	NIL
Liabilities	NIL	NIL	NIL	1158.00

The Accounts were approved by the Kirk Session/Financial Board on
For and on behalf of the Kirk Session/Financial Board:-

31.03.25



Ayton and District Churches
Scottish Charity No. SCO01208

Notes to the Accounts for the year ended 31st. December 2024

1. Trustee Remuneration and Related Party Transactions:-

No trustee nor related party received any remuneration during the year. Neither did they have any personal interest in any contract or transaction entered into by the charity.

2. Movement in Funds:-

	1st January 2024	Receipts	Payments	Transfers	31st December 2024
	£	£	£	£	£
Unrestricted/Designated Funds					
General	15274.50	36614.69	(27789.26)	NIL	24099.93
Contingency	5796.13	303.00	NIL	NIL	6099.13
Reserve	4900.28	256.17	NIL	NIL	5156.45
Guild	<u>854.96</u>	<u>347.64</u>	<u>(675.00)</u>	<u>NIL</u>	<u>527.60</u>
	<u>26825.87</u>	<u>37521.50</u>	<u>(28464.26)</u>	<u>NIL</u>	<u>35883.11</u>
Restricted Funds					
Youth	306.33	NIL	NIL	259.53	565.86
Alexander Affleck	5044.25	NIL	NIL	NIL	5044.25
Churchyard & Disabled					
Access	1163.21	59.02	(1000.00)	1000.00	1222.23
Dorward	5000.00	259.53	NIL	(1259.53)	4000.00
Ayton Church Heating	<u>NIL</u>	<u>129485.75</u>	<u>(129485.75)</u>	<u>NIL</u>	<u>NIL</u>
	<u>11513.79</u>	<u>129804.30</u>	<u>(130485.75)</u>	<u>NIL</u>	<u>10832.34</u>
Total Funds	<u>38339.66</u>	<u>167325.80</u>	<u>(158950.01)</u>	<u>NIL</u>	<u>46715.45</u>

Purpose of Restricted Funds:-

Youth Fund: to run activities designed to enhance the spiritual welfare of children and young people within the Parish.

Churchyard & Disabled Access Fund: in respect of Ayton Church, to finance the provision of disabled access and to maintain the grounds.

Alexander Affleck Fund: following the sale of Burnmouth Church the original purpose of the fund is no longer relevant. The Kirk Session will therefore use the funds to erect a church memorial.

Dorward Fund: Income generated from the capital is to be used for outreach among young people. The capital can be used to assist Berwickshire Christian Youth Trust.

Purpose of Designated Funds:-

Contingency Fund: to set aside monies for contingencies.

Reserve Fund: together with monies invested in the Church of Scotland's Investors' Trust Growth and Income Funds, to add to the Church's reserves to cover potential major expenditure.

Guild Fund: to finance work of the local Guild in achieving the aims and objectives of the National Church Guild.

3. Analysis of Donations:-

	2024	2023
	£	£
Gift Aid	3690.00	4118.50
Tax Recovered on Gift Aid	4902.50	7091.22
Ordinary Offerings (Open Plate)	5325.86	5165.13
Weddings/Funerals & Christenings	2174.20	1440.00
Other Offerings, Donations, etc.	<u>1716.35</u>	<u>2498.73</u>
	<u>17808.91</u>	<u>20313.58</u>

Ayton and District Churches
Scottish Charity No. SCO01208

Notes to the Accounts for the year ended 31st. December 2024 (cont.)

4. Analysis of Payments:-	2024	2023
	£	£
Cost of generating funds:-		
Offering Envelopes/		
Treasury Books	NIL	NIL
Fundraising Expenses	NIL	NIL
	NIL	NIL
Charitable activities:-		
Giving to Grow Contribution	25178.00	25219.00
Less Endowment Income	(16028.00)	(16198.00)
Less Glebe Rent	(580.00)	(520.00)
Less Vacancy Allowance	(4374.00)	(8501.00)
Charitable Giving	1000.00	1000.00
Presbytery Dues	757.35	440.80
Organist/Church Cleaning	1468.00	2686.00
Church Maintenance	138081.41	12754.00
Manse Maintenance	N/A	796.39
Council Tax Manse	N/A	1481.52
Heat & Light	1044.81	3097.60
Insurance	8885.50	9160.48
Printing, Stationery & Postage	1028.00	1350.71
Other Expenses	<u>1813.94</u>	<u>4877.65</u>
	<u>158275.01</u>	<u>37645.15</u>
Governance Costs:-		
Printing, Photocopying & Stationery	NIL	NIL
Guild (Charitable Activities)	<u>675.00</u>	<u>80.00</u>
Total Payments	<u>158950.01</u>	<u>37725.15</u>

5. 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. For the year under review the minimum stipend was £31,642 and the maximum stipend (in the 5th and subsequent years) was £38,884.

6. Collections for Third Parties were as follows:-

	£
Christian Aid	856.95
U.N.I.C.E.F.	416.85
Reston & Auchencrow Community Council (Food Banks)	<u>193.00</u>
	<u>1466.80</u>

Ayton and District Churches
Scottish Charity No. SCO01208

APPENDIX TO THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2024

Funds held on behalf of the congregation by the Church of Scotland General Trustees

2024
£

Consolidated Fabric Fund - Capital (Individually invested in the Growth, Income and Deposit Funds):-

Opening Balances at cost	167853.47
Gain on sale of 4013 Growth Fund units	12284.40
Property costs (Heating system upgrade for Ayton Church)	<u>(119046.81)</u>
Credit Balances held at 31st. December at cost	61091.06
Market Value of Balances at 31st. December	<u>99980.72</u>

Consolidated Fabric Fund - Revenue:-

Opening Balance	12264.15
Closing Balance	<u>34660.48</u>
	<u>22396.33</u>
Revenue Interest	22453.90
Income Fund Dividend	2179.80
Deposit Fund Interest	4880.50
Growth Fund Dividend	1807.11
Miscellaneous Receipts	40.00
Administration Costs	(670.43)
Property Costs (Heating System Upgrade for Ayton Church)	<u>(8294.55)</u>
	<u>22396.33</u>

Temporary Funds:-

Opening Balance	443372.34
Property Costs during period Church Manse was empty prior to sale	<u>(2144.39)</u>
Closing Balance	<u>441227.95</u>

**Ayton and District Churches Guild Receipts and Payments Account
for the year ended 31st December 2024**

Income

Subscriptions	180.00
Collections	139.00
Martha's Table	20.00
Bank Interest	8.64
	347.64

Bank Balance at 1st January 2024

854.96

1202.60

Expenditure

Payment to Church of Scotland Guild Headquarters	315.00
Contributions for projects	360.00
	675.00

Bank Balance 31st. December 2024

527.60

1202.60

Ayton and District Churches
Scottish Charity No. SCO01208

BUDGET	Budget 2025	Actual 2024	Budget 2024
	£	£	£
RECEIPTS			
Donations:-			
Gift Aid	4000.00	3690.00	3500.00
Tax Recovered on Gift Aid	4500.00	4902.50	7500.00
Ordinary Offerings (Open Plate)	5400.00	5325.86	6500.00
Weddings/Funerals & Christenings	2000.00	2174.20	1500.00
Other Offerings, Donations, etc.	<u>1700.00</u>	<u>1716.35</u>	<u>2500.00</u>
	17600.00	17808.91	21500.00
Activities for Generating Funds	1000.00	762.43	2500.00
Bank & Deposit Interest	800.00	877.72	650.00
Investment Income	3500.00	3862.26	3500.00
Sale of Investments	<u>NIL</u>	<u>10000.00</u>	<u>NIL</u>
	22900.00	33311.32	28150.00
Receipts from General Trustees	<u>NIL</u>	129485.75	<u>NIL</u>
Other Receipts	<u>4000.00</u>	<u>4181.09</u>	<u>1488.85</u>
	26900.00	166978.16	29638.85
Church Guild	<u>400.00</u>	<u>347.64</u>	<u>450.00</u>
Total Receipts	<u>27300.00</u>	<u>167325.80</u>	<u>30088.85</u>
PAYMENTS			
Cost of generating funds :-			
Offering Envelopes/Treasury Books	<u>NIL</u>	<u>NIL</u>	<u>NIL</u>
Fundraising Expenses	<u>NIL</u>	<u>NIL</u>	<u>100.00</u>
	<u>NIL</u>	<u>NIL</u>	<u>100.00</u>
Charitable activities:-			
Giving to Grow Contribution	29434.00	25178.00	25178.00
Less Endowment Income	(15798.00)	(16028.00)	(16028.00)
Less Glebe Rent	(560.00)	(580.00)	(580.00)
Less Vacancy Allowance	<u>NIL</u>	<u>(4374.00)</u>	<u>(4374.00)</u>
Less Transition Funding	(279.00)	<u>NIL</u>	<u>NIL</u>
Charitable Giving	1000.00	1000.00	<u>NIL</u>
Presbytery Dues	800.00	757.35	757.35
Organist/Church Cleaning	2000.00	1468.00	2700.00
Church Maintenance	1000.00	138081.41	6000.00
Heat & Light	3500.00	1044.81	3500.00
Insurance	10009.00	8885.50	8885.50
Holiday Club	<u>NIL</u>	<u>NIL</u>	<u>100.00</u>
Printing, Stationery & Postage	1000.00	1028.00	1400.00
Other Expenses	<u>1500.00</u>	<u>1813.94</u>	<u>2000.00</u>
	33606.00	158275.01	29538.85
Governance Costs:-			
Printing, Photocopying & Stationery	<u>NIL</u>	<u>NIL</u>	<u>NIL</u>
Church Guild (Charitable Activities)	<u>600.00</u>	<u>675.00</u>	<u>450.00</u>
Total Payments	<u>34206.00</u>	<u>158950.01</u>	<u>30088.85</u>
Surplus/Deficit	<u>(6906.00)</u>	<u>8375.79</u>	<u>NIL</u>