

St Andrew's Parish Church of Scotland, Ayr

Charity Number SC001757

39 Park Circus

Ayr



Accounts For Year Ended

30th November 2024

The Trustees Annual Report Year ended 30th November 2024

The Trustees present the annual report and accounts for St Andrew's Parish Church of Scotland Ayr for the year ending 30th November 2024.

Reference and Administration Information

Charity name: St Andrew's Parish Church of Scotland Ayr

Charity number: SC001757

Congregational reference number: 100549

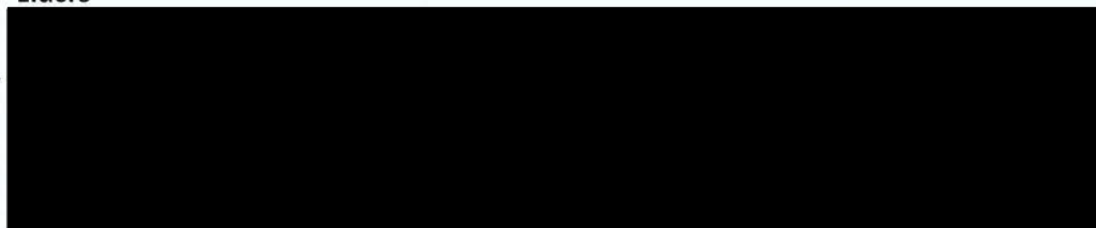
Contact Address: 39 Park Circus, Ayr, KA7 2DL

Moderator

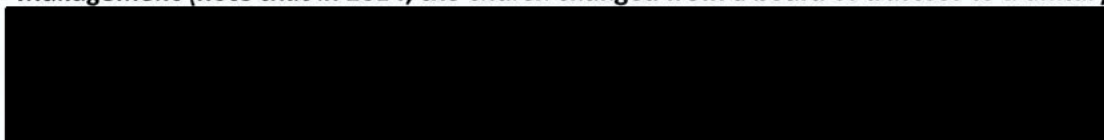
(and principal Office Bearer)



Elders



Management (note that in 2014, the church changed from a board of trustees to a unitary constitution)



Principal Office Bearers

Minister:

Session Clerk:

Church Treasurer:



Independent Examiner



Bankers

The Royal Bank of Scotland, 30 Sandgate, Ayr, KA7 1BY

Trustees' Annual Report Year ended 30th November 2024

Structure, Governance and Management

Governing Document

The church is administered in accordance with the terms of the Deed of Constitution.

Recruitment and Appointment

The Kirk Session members are the elders of the church and are chosen from those members 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 the Presbytery. Additional management roles supporting the running of the church are 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.

Organisational Structure

The church adopts a unitary constitution. The office bearers, elders and management roles are trustees of the church. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session, which meets six times a year, is responsible for spiritual affairs within the church.

Objectives and Activities

The Church of Scotland is Trinitarian in its doctrine, reformed in tradition and Presbyterian in its policy. 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 ordinance of religion to the people in every parish in Scotland through a territorial ministry. It co-operates with other churches in various ecumenical bodies in Scotland and beyond.

We fulfil our obligation by services of worship every Sunday morning. We have Club Sunday activities for young people and bible study and prayer groups operate during the week. Our minister is chaplain to Ayr Grammar School and Kyle Academy. Our halls are used by sections of the Boys Brigade, an after school group (up to the end of 2023) and other local organisations on a regular basis.

Trustees' Annual Report (continued)

Year ended 30th November 2024

Financial Review

The Church's total fund at the 30th of November 2024 was £104,830, which was an decrease of £6,806 compared to the previous reporting period.

As per the previous financial year, with no further reserves to cover the continual high level of expenses, the Church was not able to pay towards Giving to Grow contributions. Any increase in the unrestricted funds at the end of the financial year was to be used to partly cover the outstanding amount due. However, the monthly payments to run the Church continue to exceed the receipts and so no additional contributions were made in the financial year.

The majority of funds (£90,712) are held in the restricted Breckenridge Trust, which cannot be used towards general activities and running costs of the Church.

With limited unrestricted or designated funds, the regular income does not cover the level of outgoings required to meet all financial contributions and there are no additional reserves available. Going forward the Church will again not be able to meet the expected Giving to Grow contributions and is now over £82,000 in arrears. With the pending closure of the Church, the outstanding balance due for Giving to Grow would be settled through the sale of remaining assets (the Manse) and any residual funds.

The full breakdown of finances is covered in this report.

Trustees' Annual Report (continued)

Year ended 30th November 2024

Reserve Policy

Our total reserves comprise of unrestricted General Funds bank and cash balances. Total reserves as of 30th November 2024 are £13,511 (restricted funds not included in reserve policy).

Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year that show a true and fair review of the affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements for recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statement on the going concerns basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records that 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) Regulation 2006. 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.

Approved by the Trustees and signed on their behalf.



Date: 02/03/25

St Andrew's Parish Church of Scotland, Ayr
SC001757

Independent Examiner's Report to the Trustees of St Andrew's Parish Church, Ayr

I report on the receipts and payments accounts of the charity for the year ended 30th November 2024, which are set out on pages 9 to 17.

Respective responsibilities of trustee and examiner

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

The charity trustees consider that the audit requirement of the regulation 10 (1) (a) to (c) of the Accounts Regulation 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 the regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes 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 the Regulations 8 of the 2006 Accounts Regulations have not been met, nor
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding to be reached.

St Andrew's Parish Church of Scotland, Ayr

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.

The charity has adopted the requirements of the Statement of Recommended Practice: Accounting and Reporting by Charities (issued February 2005).

Basis of Preparation

The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, modified to reflect the inclusion of investments at market value, and in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006, the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Statement of Recommended Practice: Accounting and Reporting by Charities (2005).

Funds

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 that have been given on the condition that the original capital sum is not reduced, but the income therefrom 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

All donations and gifts are included within incoming resources under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty. Donations and gifts in kind are brought into the accounts at their market value to the charity.

Resources expended

Expenditure is recognised on an accruals basis as the liability is incurred. 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.

Taxation

St Andrew's Parish Church 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.

St Andrew's Parish Church of Scotland, Ayr
Charity Number SC 001757

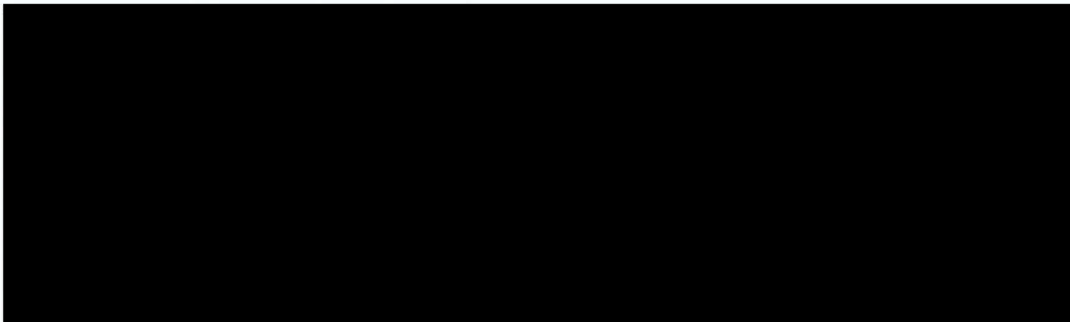
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR
ENDING 30TH NOVEMBER 2024

	Unrestricted 2024 £	Restricted 2024 £	Total 2024 £	Total 2023
RECEIPTS FROM GENERATED FUNDS				
Voluntary Income	17589	0	17589	51237
Activities for generating funds	5129	0	5129	6665
Investment Income	194	0	194	126
Other Income Resources (designated and restricted funds)	0	7571	7571	4319
Transfers In	0	0	0	0
Charitable Activities	0	0	0	0
TOTAL RECEIPTS	22912	7571	30483	62347
PAYMENTS				
Cost of generating funds	0	0	0	0
Charitable Activities	33004	0	33004	51986
Governance Costs	0	0	0	0
Transfers Out	0	0	0	0
Restricted Funds	0	4285	4285	4535
TOTAL PAYMENTS	33004	4285	37289	56521
Net incoming resources	-10092	3286	-6806	5826
TOTAL FUNDS BROUGHT FORWARD	23603	88033	111636	105810
TOTAL FUNDS CARRIED FORWARD	13511	91319	104830	111636

St Andrew's Parish Church of Scotland, Ayr
Charity Number SC 001757

BALANCE SHEET AT 30TH NOVEMBER 2024

	2024	2023
	£	£
CURRENT ASSETS		
Bank and Cash	104830	111636
NET CURRENT ASSETS		
Unrestricted Funds	12701	22793
Designated Funds (Fabric, Audio Visual, Steps Repair and Building Repair)	810	810
Restricted Funds	91319	88033
	104830	111636



St Andrew's Parish Church of Scotland, Ayr
Charity Number SC 001757

NOTES FORMING PART OF FINANCIAL STATEMENT FOR THE YEAR
ENDING 30TH NOVEMBER 2024

	Unrestricted General Fund 2024 £	Restricted 2024 £	Total 2024 £	Total 2023
VOLUNTARY INCOME				
Offerings	6999	0	6999	24675
Tax recovered	6577	0	6577	15095
Legacies	0	0	0	1000
Donations heat light etc	4013	0	4013	10467
Other income resources (sundries)	0		0	0
	17589	0	17589	51237
ACTIVITIES FOR GENERATING FUNDS				
Fundraising activities	0	0	0	0
Use of premises	525	0	525	6205
Income	4604	0	4604	460
	5129	0	5129	6665
INVESTMENT INCOME				
Income bonds	0	0	0	0
Bank interest	194	0	194	126
	194	0	194	126
TRANSFERS IN				
Income bonds sale transfer from reserves	0	0	0	0
INCOMING RESOURCES FROM CHARITABLE ACTIVITIES	0	0	0	0
DESIGNATED FUNDS				
Building Repair	0	0	0	0
	0	0	0	0
RESTRICTED FUNDS				
Flower Fund etc	0	7571	7571	4319
	22912	7571	30483	62347

St Andrew's Parish Church of Scotland, Ayr
Charity Number SC 001757

NOTES FORMING PART OF FINANCIAL STATEMENT FOR THE YEAR
ENDING NOVEMBER 30TH NOVEMBER 2024

	Unrestricted General Funds 2024 £	Restricted 2024 £	Total 2024 £	Total 2023
ANALYSIS OF RESOURCES EXPENDED				
Cost of generating funds	0	0	0	0
Offering Envelopes	0	0	0	0
			0	0
CHARITABLE ACTIVITIES				
Ministries Mission allocation	0	0	0	0
Presbytery Dues	0	0	0	2080
Locum	0	0	0	0
Insurance	6060	0	6060	5737
Council Tax	3127	0	3127	3039
Organ Supply	60	0	60	120
Pulpit Supply	150	0	150	207
Telephone	1228	0	1228	1101
Wages	3200	0	3200	9376
Fabric repair (designated repair funds)	6981	0	6981	18406
Heat light	5793	0	5793	6530
Printing advertising	1554	0	1554	974
Ministers travel expenses	2757	0	2757	1830
Organisations	0	0	0	0
Donations	0	0	0	0
Sundries	2095	0	2095	2587
	33004*	0	33004*	51986*
GOVERNANCE COSTS				
Audit Fee	0	0	0	0
RESTRICTED FUNDS				
Flower funds etc	0	4285	4285	4285
	33004*	4285	37289*	56521

* £1 rounding difference

St Andrew's Parish Church of Scotland, Ayr
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**NOTES FORMING PART OF FINANCIAL STATEMENT FOR THE YEAR
ENDING 30TH NOVEMBER 2024**

STAFF COSTS AND NUMBERS

Salaries and Wages	£3,200
Inland Revenue Nat. Insurance	£0
Pension	£0

The average number of employees during the year were as follows

	2023	2024
Organist	1	1
Church Officer/Administrator	0	0
Cleaners	1	0 Note cleaner contract ended in Oct-23
Youth Workers	0	0

All Church of Scotland congregations contribute to the National Stipend Fund which covers the cost of all minister's stipends and employers' contributions for National Insurance, pension and housing and loan fund.

Minister's stipends are paid in accordance with the national stipends 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 was £38,884.

TRUSTEE RENUMERATION

During the year 1 Trustee was paid a salary
[REDACTED] £3,200

St Andrew's Parish Church of Scotland, Ayr
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**NOTES FORMING PART OF FINANCIAL STATEMENT FOR THE YEAR
ENDING 30TH NOVEMBER 2024**

Tangible Fixed Assets	Nil
Investments	Nil

St Andrew's Parish Church of Scotland, Ayr
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**NOTES FORMING PART OF FINANCIAL STATEMENT FOR THE YEAR
ENDING 30TH NOVEMBER 2024**

	As at 30-11-2023	Incoming Resources	Outgoing Resources	As at 30-11-2024
Endowment Income	NIL			NIL
RESTRICTED FUNDS				
Flower Fund	455	12	0	467
Upper Room	46	0	0	46
Tea/Coffee	86	608	600	94
Breckenridge Fund	87446	6951*	3685	90712
	88033	7571*	4285	91319
* including investment fund market value increase				
UNRESTRICTED & DESIGNATED FUNDS				
General Fund (including Fabric Fund)	23603	22912	33004	13511
Reserve Fund	0	0	0	0
	23603	22912	33004	13511
	111636	30483	37289	104830

Purpose of Restricted Funds

Flower Fund - Provision of flowers to decorate church and distribute to congregation

Upper Room - Outreach to young people

Tea/Coffee Fund - Money raised for charitable donations

Breckenridge Fund - Testamentary trust for the benefit of the congregation

St Andrew's Parish Church of Scotland, Ayr
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FABRIC FUND YEAR ENDING 30TH NOVEMBER 2024

	Receipts		Payments
	£		£
Transfers	0	CHURCH	
Interest	0	New works	0
Donations	0	Repairs	0
		MANSE	
		New works	0
		Repairs	0
		Sundries	0
Balance b/fwd	810	Balance on hand	810
	810		810

St Andrew's Parish Church of Scotland, Ayr
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UPPER ROOM ACCOUNT FOR YEAR ENDING 30TH NOVEMBER 2024

	Receipts		Payments
Sales	0	Cash Carry	0
<u>Balance b/fwd</u>	<u>46</u>	<u>Balance on Hand</u>	<u>46</u>
	46		46

FLOWER FUND ACCOUNT FOR YEAR ENDING 30TH NOVEMBER 2024

NOT CURRENTLY ACTIVE

	Receipts		Payments
Donations	12	Flowers etc	0
<u>Balance b/fwd</u>	<u>455</u>	<u>Balance on Hand</u>	<u>467</u>
	467		467

TEA/COFFEE FUND ACCOUNT FOR YEAR ENDING 30TH NOVEMBER 2024

Balance held in Treasurer's Account - not additional fund

	Receipts		Payments
Donations	608	Compassion	600
<u>Balance b/fwd</u>	<u>86</u>	<u>Balance on Hand</u>	<u>94</u>
	694		694

BRECKENRIDGE ACCOUNT FOR YEAR ENDING 30TH NOVEMBER 2024

	Receipts		Payments
Income	4762	Donations	3685
Fund value increase	2189		
<u>Balance b/fwd</u>	<u>87446</u>	<u>Balance on Hand</u>	<u>90712</u>
	94397		94397

St Andrew's Parish Church of Scotland, Ayr
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Budget for General Funds 2025

	Estimate for 2025 £	Actual for 2024 £
Receipts		
Offering	20000	6999
Tax Recovered	6000	6577
Other Offerings Donations	4000	4013
Organisation Contributions	0	4604
Use of Premises	0	525
Interest	150	194
Extraordinary income		
Legacies	0	0
	<u>30150</u>	<u>22912</u>
Payments		
Giving to Grow	0 *	0
Presbytery Dues	1500	0
Locum	0	0
Minister's Travel Expenses	3000	2757
Telephone	1250	1228
Pulpit Supply	500	150
Wages	3200	3200
Cost of Generating Funds	0	0
Council Tax	3400	3127
Fabric Repairs	5000	6981
Heat Light	6000	5793
Insurance	6100	6060
Other Costs		
Printing & Advertising	1500	1554
Organisations	0	0
Organ Supply	60	60
Sundries	2000	2095
Offering Envelopes	0	0
Audit costs		0
	<u>33510</u>	<u>33004</u> **

* Note that even with a £0 contribution for Giving to Grow, the budget projects a deficit.

** £1 rounding difference