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CREICH
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& KILMANY



Church of Scotland

Receipts and Payments Accounts for the year to
31st December 2024
(Congregational Number 261548)
(Charity Number SC001907)

Reference and Administrative Information

Charity Name Creich, Flisk and Kilmany Church of Scotland.

Charity Registration Number SC001907

Congregation Reference No: 261548

Contact Address Creich Flisk and Kilmany Church
31 Kirkgate
Cupar
Fife
KY15 5AJ



Principal Office Bearers

Locum

Session Clerk:

Church Treasurer:

Independent Examiner



Banker

The Bank of Scotland

The Cross

Cupar KY15 4BP

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 Deed of Constitution (or Deed of Constitution (Unitary Form))

Recruitment and Appointment of Trustees

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 interim moderator, who is a member of the Kirk Session, is appointed, pro tem by the Presbytery.

Organisational Structure

We have a Unitary Constitution. Certain responsibilities are delegated to the Property Convener as appropriate. The Kirk session which meets at least four times a year is responsible for spiritual affairs within the church.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian on 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.

The Mission Statement of Creich, Flisk and Kilmany Church of Scotland is:
Knowing Jesus
Fellowship together
Community Service
Our **Church** is together for the journey

To fulfill this mission, the Church engages in the following activities.

1. Creich Church has service of worship every Sunday at 11am.
2. On the first Sunday of the month refreshments are served after the service to enable fellowship to take place
3. Members are supported in their spiritual needs via a system of elders' districts.
4. To communicate within the parish and beyond the parish boundaries we maintain a church website cfkchurch.wordpress.com
5. Keeping in touch is produced weekly, this is emailed or posted to members and others in the area
6. the Worship team continue to take part in services and assist locum.

7. We continue to be part of the North Fife cluster group of Wormit and Balmerino, Newport, Tayport and Leuchars, St Athernase

Achievements and Performance

1. [REDACTED] is our locum. [REDACTED] takes a service once a month to assist our locum
[REDACTED] is our Interim Moderator
2. We continue to support a child in Central America through Compassion
3. Harvest Thanksgiving gifts were donated to Gilven House in Glenrothes. with gifts of money going to the Church
4. Christmas Carol Evening service was organized by the worship team
5. Members of the congregation read the lesson on a Sunday and participate in worship by leading prayers at Christmas, Easter and Remembrance Sunday
6. Once a month the church runs an Afternoon Club where members of the congregation and the community meet for fellowship. In July and August we have Strawberry teas
7. We have fortnightly Bible Study are held in the church building and a prayer walk on the other Mondays
8. We link with other churches in our cluster
9. We respond to local, national and international needs, Compassion, Gilven House in Glenrothes, The Salvation Army, The Taybridge Food Bank.
- 10 In June we held a plant sale in the church car park, to raise funds for the church

Financial Review

Principal source of income continues to be donations from members along with related gift aid, income from these sources increased by 16%.

Reserves Policy

At year end unrestricted funds total £65,483 of which £3254 is designated for fabric .

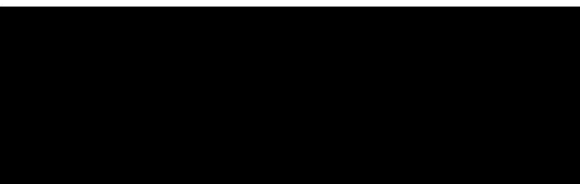
We aim to leave reserves equivalent to 6 months expenditure.

We would continue to fulfill our mission statement even if our income unexpectedly decreases in the coming year.

Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational 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 / Congregational 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 2012. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for prevention and /or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Date 26/02/25.....

**Creich, Flisk and Kilmany Church of Scotland
SC 001907**

Independent Examiners report to the Trustees of Creich, Flisk and Kilmany Church of Scotland

I report on the accounts of the charity for the year ended 31st December 2024 which are set on pages 6 to 9

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 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 state whether particular matters have come to my attention.

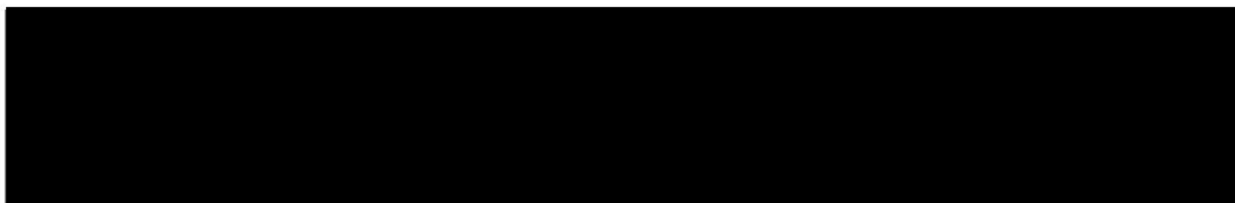
Basis of independent examiner's statement

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 these 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 of the statement of account for the year ended 31st December 2024, 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 Regulations 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.



Creich Flisk and Kilmany Church of Scotland

Receipts and Payments Accounts

Year ended 31st December 2024

	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	£	£	£	£
	2024	2024	2024	2023
Donations note 3	25465		25465	21932
Weddings & Funerals	nil		nil	nil
Activities for Generating funds	390	0	390	430
Bank & Deposit interest		0		
Investment Income	1564	0	1564	1390
	27419	0	27419	23752

Rental of Premises				
Sale of assets				
Refund of M&M				222
Grant LPW	5893		5893	nil
Receipts from General Trustees	20783		20783	14772
Other receipts				
Total Receipts	54095		54095	38746
Costs of generating funds	0		0	0
Charitable activities note4	46366		46366	33307
Other payments				
Total payments	46366		46366	33307

Surplus on receipts	7729		7729	5439
Payments for the year before transfers				
Transfers	0		0	

Creich Flisk and Kilmany Church of Scotland

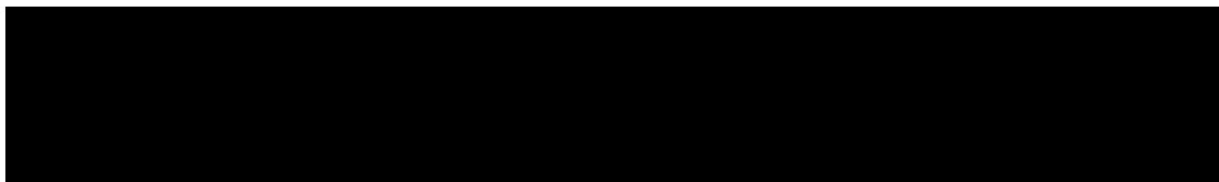
Statement of Balances

At 31st December 2024

	Unrestricted	Restricted	Total	Total
	Funds	Funds	2024	2023
Bank & Deposit Balances				
Bank and deposit balances brought forward	54500	0	54500	49061
Movement in year:				
Excess of receipts over	7729	0	7729	5439
Payments for the year	0		0	0
Bank & deposit balances Carried forward	62229		62229	54500

Investments at market value				
Cost (£29664)				73900
Assets				
Gift Aid receivable	3000		3000	2750
Liabilities	0			0

The accounts were approved by the Kirk Session on: **Date 26/02/25** ..
For and on behalf of the Kirk Session



Creich Flisk and Kilmany Church of Scotland

Notes to the Accounts.

1. Trustee Remuneration and Related Party Transactions

During the year no trustees received reimbursements of expenses.

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

2. Movement in funds

Movements in funds	At 1st January				At 31st December
	2024	Receipts	Payments	Transfers	2024
Unrestricted funds					
Designated Fabric Fund	3254				3254
Congregational funds	54500	54095	46366	0	62229
Restricted Funds	0	0	0	0	0
Total funds	57754	54095	46366		65483
Propose of Designated Fund(s)					
Designated Fabric Fund – The Trustees have set aside funds for the maintenance of Church property					

	Unrestricted Funds	Restricted Funds	Total	Total
	2024	2024	2024	2023
3. Analysis of Donations				
WFO Scheme (NonGift Aid)	828	0	828	929
Gift Aid Donations	11524	0	11524	10864
Tax recovered on GA donations	7035	0	7035	3342
Ordinary offerings (open plate)	3027	0	3027	3180
Other offering Donations	3051	0	3051	3617
	25465	0	25465	21932

4. Analysis of Payment

Costs of generating funds

Investment Managers' fees	0		0
Offering envelopes	0		0

Charitable activities

	2024		2023
Giving to grow	3120		nil
Presbytery dues	534		415
Voluntary Additional Stipend	0		0
Locum expenses	674		633
Locum	13682		10589
Pulpit supply	0		0
Other staffing costs	2797		2628
Fabric repairs and maintenance	20634		15212
Other expenses	70		185
Heat and Light	2017		1080
Insurance	1910		1855
Stationery and postage	733		524
C.C.C.I.	195		186
	46366		33307

Governance costs

Independent examiners fees	Nil	Nil	Nil		
Other payments					
Purchase of assets	Nil	Nil	Nil		
Purchase of investments	Nil	Nil	Nil		

5. Minister's Stipend

All the 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. Minister stipends are paid in accordance with national stipend scale which is related to years of service. For the year under review the Minimum stipend £31,642 Maximum stipend in the 5th and subsequent years of service £38,884

6. Collections for Third Parties

	2024	2023
Compassion (piggy bank)	452	386
Taybridge food bank	894	697
Earthquake in turkey	-	220
Cameroon Project	-	175
Salvation Army	200	269
Gilvan house	Harvest produce	

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

CONSOLIDATED FABRIC REVENUE (50)

	2024	2023
Opening balance	23420	5003
Interest, dividends, deposit	26887	18912
Admin	(2378)	(495)
Credit balance at 31 st December	47929	23420

CONSOLIDATED FABRIC FUND CAPITAL (56)

	2024	2023
Opening balance	496979	506180
Property costs	20783	14772
Transfer of funds from (55)		5571
	476196	496979

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