

The Church of Scotland
Saddell and Carradale Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS

To

31 December 2024

Congregation No: 191250

Charity No: SC002609

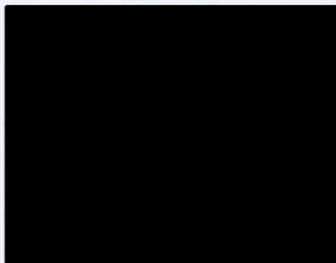
Reference and Administrative Information

Charity Name: Saddell and Carradale Parish Church

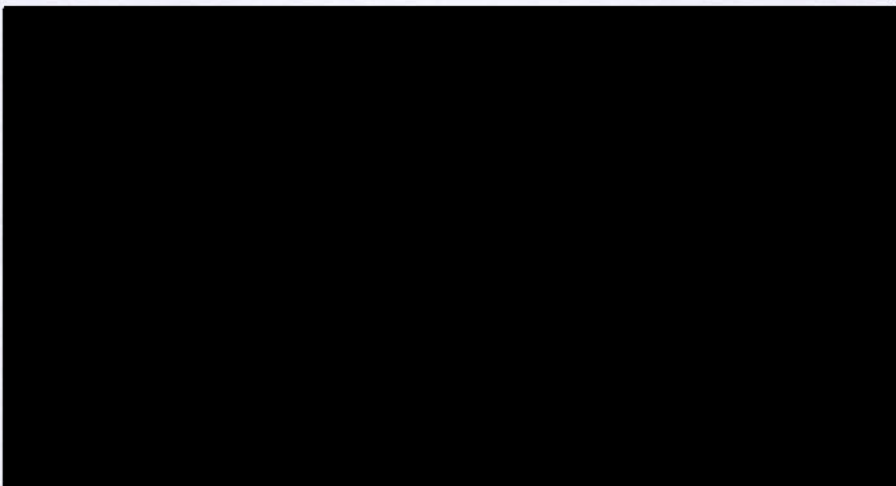
Charity Registration Number: SC002609

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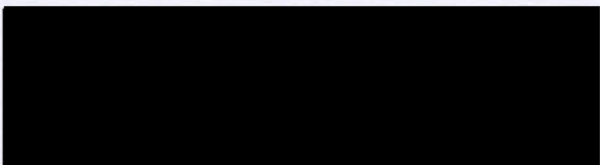
Contact Address:



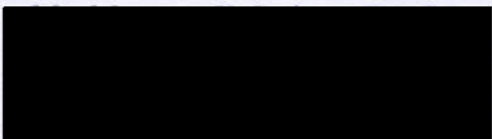
Trustees



Principal Office-bearers



Independent Examiner



Bankers

Virgin Money
19 Longrow
Campbeltown
PA28 6ES

Trustees' Annual Report

Year ended 31 December 2024

Structure, Governance and Management

Governing Document

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

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 Deacon's Court 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.

Organisational Structure

The Deacons Court is chaired by the minister and meets approximately four times in a year. 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 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.

Other activities include Bible Discussion Group and The Guild.

Achievements and Performance

We welcomed our new Assistant Minister in the summer and has breathed new life into our congregation following the formation of South Kintyre Ministry. Worship has been led by members of the congregation alongside the Minister and the Assistant. Regular attendance fell following the pandemic and income has reduced. One fundraising event was held in the year. The guild made charitable donations of £1626

Financial Review

The main source of income continues to come from weekly offerings and the contingent Gift Aid.

Reserves Policy

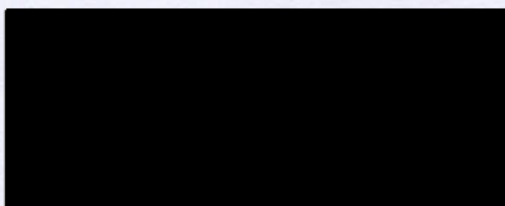
It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds.

Trustees' Annual Report (cont)
Year ended 31 December 2024

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 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,



13 April 2025

Saddell and Carradale Parish Church

SC002609

Independent Examiner's Report to the Trustees of Saddell and Carradale Parish Church

I report on the accounts of the charity for the year ended 31 December 2024.

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 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 reached.

Saddell and Carradale Parish Church
 Receipts and Payments Account
 Year ended 31 December 2024

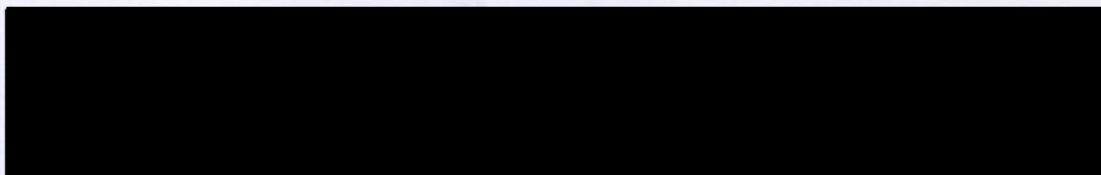
	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
Receipts					
Offerings	24724			24724	21,881
Legacies					
Activities generating funds	4719			4719	8,671
Bank and Deposit Interest	510			510	419
Investment Income					
Grants					
Receipts from General Trustees					
Other Receipts	75			75	
Total Receipts	30028			30028	30971
Payments					
Governance Costs					
Costs of Generating Funds	200			200	859
Charitable Activities	33304			33304	24,421
Total Payments	33504			33504	25280
Excess (Deficit) of Receipts over Payments for the year	-3476			-3476	5,691

Bank & Deposit Balances
At 31 December 2024

	Unrestricted funds £	Total 2024 £	Total 2023 £
Bank & deposit balances brought forward	64284		58594
Movement in year:			
Excess (Deficit) of Receipts over Payments for the year	-3476		5,690
Prior year adjustment	319		
Bank and Deposit balances carried forward	61127		64284

The accounts were approved by the Kirk Session and Financial Board on
For and on behalf of the Kirk Session and Financial Board

2025.



Saddell and Carradale Parish Church
Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

No trustee received any remuneration or reimbursement of expenses during the year.

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

2 Movements in Funds

	As at 1 January 2024 £	Receipts £	Payments £	Transfers £	As at 31 December 2024 £
Unrestricted funds					
Evie Strath Legacy	26,602	510			27112
General Fund	35,859	27251	30948	1264	33426
Guild	2,142	2267	2556		589
Fabric Fund	44,362	2,112		(1264)	46474
Total funds	108965	32140	33504	0	107601
Held locally	64603	30028	33504		61127
Held at 121	44362	2112			46474

Saddell and Carradale Parish Church
 Receipts and Payments Accounts
 Year ended 31 December 2024

	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
3: Analysis of Donations					
Offerings incl WFO	21085			21085	19707
Tax Recovered	2399			2399	
Donations	1240			1240	2174
Total	24724			24724	21881

4: Analysis of Payments

Charitable Activities					
Ministries and Mission	12444			12444	13,141
Fund Raising expenses	200			200	859
Ministers Expenses	1964			1964	681
Pulpit Supply	0			0	160
Guild expenses	930			930	0
Donations to other charities	2206			2206	3092
	17744			17744	17933
Other Staffing Costs	1080			1080	1,000
Fabric repairs and Maintenance	383			383	633
Heat and light	3419			3419	3578
Insurance	1787			1787	1736
Repair vestry roof	8895			8895	0
Other	0			0	212
Copyright	196			196	188
Governance					
Total Payments	33504			33504	25,280

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

6 Collection for Third Parties

Earl Haig Fund	150
Bible Society	215
Christian Aid	215
RNLI	164
UNICEFF	100
CHAS	100
Macmillan Nurses	100
Red Cross	200
Trussell Trust	50
Kintyre Homeless	200
Carradale Playpark	100
Church of Scotland Projects	200
Fisherman's Mission	100
Sponsorship	312
Other	
Total	2,206

APPENDIX

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

<u>CAPITAL ACCOUNT</u>	2024 £	2023 £
Credit Balances held at 31 December at cost	46474	44,362

The repairs to the Vestry roof were financed by the drawdown of £ 8895 after the year end, from these funds held at 121 on behalf of the congregation.