

CUMNOCK : ST. ANDREW'S UNITED FREE CHURCH OF SCOTLAND

Scottish Registered Charity, SC002917

A Congregation of the United Free Church of Scotland,
Charity Number SC008167.

Congregational Report and Financial Statements

Year to 31 December 2024

SC002917.2024.1

Principal Place of Worship and of Congregational activities :

Cumnock: St. Andrew's U.F. Church, Glaisnock Street, Cumnock.

CUMNOCK : ST. ANDREW'S UNITED FREE CHURCH OF SCOTLAND

Congregational Report and Financial Statements

Year ending 31 December 2024

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CUMNOCK : ST. ANDREW'S UNITED FREE CHURCH OF SCOTLAND

**Office Bearers, Trustees, and members of the Courts of the Congregation
serving during year ending 31 December 2024.**

Part Time Minister



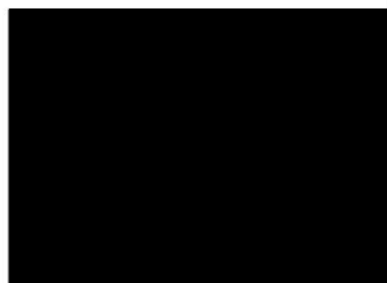
Office Bearers **Session Clerk**
Clerk to Congregational Board
Finance Convenor



Property Trustees **Minister, Session Clerk, Clerk to Congregational Board,
Finance Convenor.**
(ex Officio). Roll-keeper.



Kirk Session **PT Minister**
Session Clerk
Elders:-



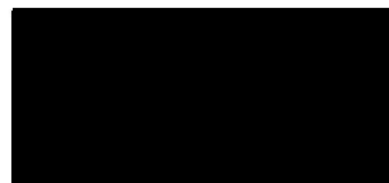
Congregational Board

PT Minister



Clerk
Finance Convenor
Members:-

Kirk Session +



Bankers.

Clydesdale Bank plc, Kilmarnock.

Independent Examiner



CUMNOCK : ST. ANDREW'S UNITED FREE CHURCH OF SCOTLAND

Congregational Report Year ending 31 December 2024

1. Constitution and Principal Activities of the United Free Church of Scotland

The United Free Church of Scotland, with all the churches of the Reformation, acknowledges as its Supreme Standard, the Word of God contained in the Scriptures of the Old and New Testaments.

The Church holds as its Subordinate Standard the Westminster Confession of Faith; by its Declaratory Acts it recognises liberty of judgment on points of doctrine which do not enter into the substance of the faith; and it claims the right, as duty may require, to interpret, add to, modify, or change her subordinate standards, under the promised guidance of the Holy Spirit, and with a direct responsibility to her Lord.

The Church approves the emphasis of the Declaratory Acts on the love of God for all mankind, the free offer of salvation to all, the obligation of the Universal Church to make known the Gospel throughout the world, and the renunciation of coercion, persecution and intolerance in matters of religion.

Accordingly this Church accepts the obligation to witness to the truth of the Gospel and to serve men in the name of Christ with regard alike to their spiritual and material welfare, both at home and overseas.

2. Responsibilities of the Congregation

As a Congregation of the United Free Church of Scotland this Congregation is under the jurisdiction and oversight of the superior courts of the Denomination i.e. the Presbytery of the **West** (in which this Congregation resides) and the General Assembly of the United Free Church in all matters pertaining to its spiritual and temporal (including financial) affairs. It seeks to exercise these obligations within the fellowship and to the people in the community of which it is part.

3. Responsibilities and Appointment of Office Bearers

All matters affecting the spiritual well being and order of the Congregation are exercised by the Kirk Session of this Congregation. The Kirk Session consists of its Minister and ruling elders. All temporal affairs (including financial) of the Congregation are administered by the **Congregational Board** of this Congregation. The Property Trustees of the Congregation are the Ex Officio Office Bearers named on page 2 of this Report.

The **Minister** of this Congregation is **appointed** by the Presbytery of the **West**. Elders, elected in accordance with the Practice and Procedure of the United Free Church of Scotland, along with members, elected by the Congregation at the Annual General Meeting or at a meeting of the Congregation specifically called for that purpose, form the Congregational Board. Office Bearers are appointed by the Courts which they serve.

All offices of the Church are open to any member in full communion. Each Congregation appoints elders to the Presbytery and to be Commissioners to the General Assembly. Presbyterianism means the government of the Church by elders.

4. Activities and Achievements

Congregation Report.

Cumnock St. Andrew's holds a service on Sunday mornings at 11.00am with additional services as required throughout the year. One being a special service on Christmas Day which is a joint service with the local churches. A family service is held regularly and the Sunday School meet every Sunday. Prayer and Bible Study meet regularly as does the Children's Toddler Group. The Opportunities in Retirement group meet monthly. The "Men's Group" meet for lunch on the first Wednesday of the month, visiting different local restaurants each time. Two new meetings were started with the "Knit and Natter" group which meet in the church hall on the first Tuesday of the month and a Puppet Show telling the story of the Nativity. The SNP also use the church hall every second month. We hold regular fundraising Coffee and Craft Mornings and a yearly sponsored walk throughout the year which helps to promote contact with other people in the Community. The Congregational Board continues to meet regularly to discuss and agree the business and financial matters of the church. We now have a part time minister who was appointed on Sunday 19th March and this will be reviewed on an annual basis.

5. Financial Statements and Funds

In accordance with the Charities and Trustee investment (Scotland) Act 2005 ('the 2005 Act') and the Charities Accounts (Scotland) Regulations 2006 ('the Regulations') and being a charity with an annual gross income less than £100,000, the Financial Statements of this Congregation set out on pages 7 to 9 consist of a Statement of Congregational Funds and movements thereon during the year ending 31 December 2024 and details of the Receipts and Payment, Surplus(Deficit), and net Movement on Funds during the year with supplementary notes thereon where appropriate.

The Ordinary Receipts and Payments for the Congregation General Fund at the year's end amounted to £35,589.77 and £21,8088.90 respectively, giving a surplus of £13,780.87 for the financial year to 31 December 2024 and leaving a credit balance of £222,044.70 carried forward to 1st January 2025.

6. Accounting Policies

The main sources of income are the voluntary offerings, donations and other giving of members, adherents, and related organisations, and interest or dividends on Congregation Funds.

The Receipts and Payments of Congregation Funds are recorded and reported on a cash received and cash paid (as invoices/accounts are received) basis respectively. In the event that a commitment is made after the date of the Statement of Balances which will materially reflect on the amount of any Fund(s) this will be reported in the accompanying Notes in these Statements.

The Balances of Congregation Funds represents sums available for the ongoing work and activities of the Congregation, stating whether each Fund is Unrestricted, Designated, Restricted or Endowment and, where appropriate, for what purpose and how these Funds are held or invested.

7. Land and Property

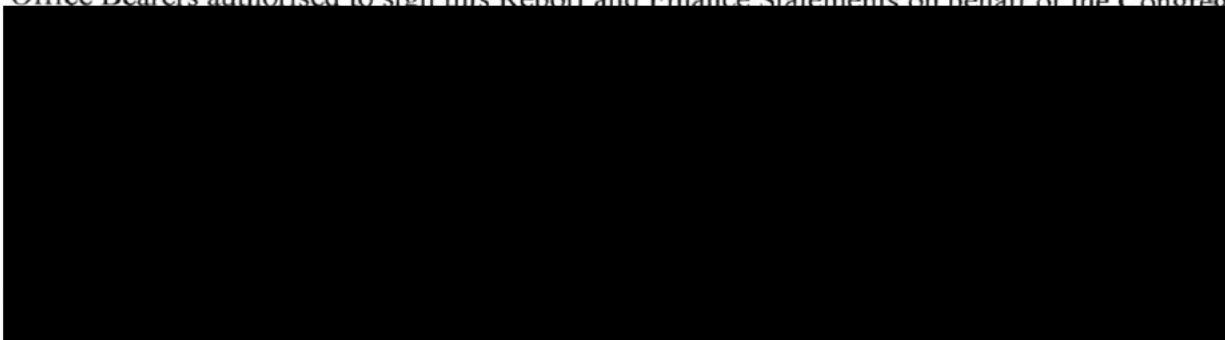
Land and Property consist of the **Church, Church Halls** together with fittings and furnishings therein (including communion and other ecclesiastical articles). **The Congregation doesn't own a Manse.** These are held as functional property for the use of the Congregation in fulfilling its aims and mission and in which its activities are carried out and not for investment or for resale. No market value is placed on these Assets.

8. Independent Examiner

In accordance with the terms of 'the 2005 Act', Section 44 (1) ©, and as a Charity falling under regulation 9 of 'The Regulations', and not required to carry out an audit under paragraph 9(4), an Independent Examiner has been appointed in accordance with regulation 11 of 'The Regulations' to carry out a competent examination of the Report and Financial Statements of the Congregation. The Independent Examiner's Report for the year to 31st December 2024 is on page 6.

9. Approval of Congregation Report and Financial Statements

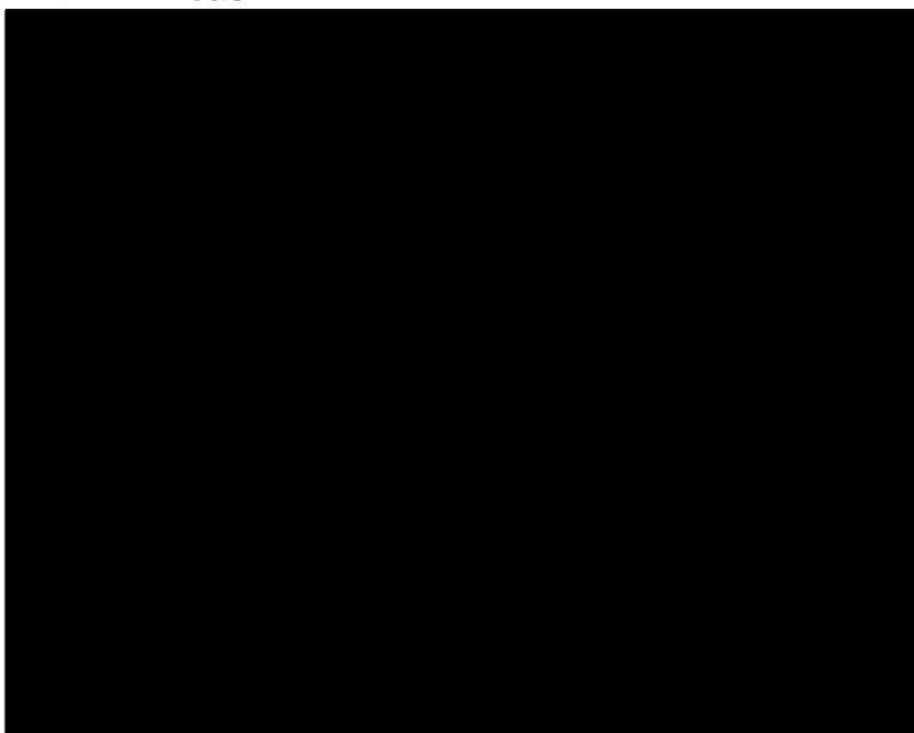
The Congregational Report and Financial Statements were approved by the **Congregational Board** at their meeting on 24/01/24 and by the Congregation at the Annual General Meeting held on __/__/__. The Office Bearers authorised to sign this Report and Finance Statements on behalf of the Congregation are:-



ard.

Date.....18.5.25.....

Board Members –



**Independent Examiner's Report to
The Trustees and Office Bearers of Cumnock : St. Andrew's United Free Church of Scotland.**

I report on the Report and Financial Statements of the Congregation for the year ended 31 December 2024, which are set on pages 3 - 5 and 7 - 9.

Respective Responsibilities of Office Bearers and Trustees and Examiner

The Congregation's Office Bearers and Trustees are responsible for the preparation of the Report and Accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 as amended ("the 2006 regulations"). The Congregation's Office Bearers and Trustees consider that the requirements of Regulation 9 apply but not those of paragraph 9(4) of the Accounts Regulations.

It is my responsibility to examine the Report and Finance Statements as required under section 44(1)© of the 2005 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 2006 Regulations. An examination includes a review of the accounting records kept by the Congregation and a comparison of the report and accounts presented with those records. It also includes consideration of any unusual items or disclosures in the report and accounts and seeks explanations from the office bearers and trustees concerning 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 report and 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 report and 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 Report and Financial Statements to be reached.



Date: 11.5.24

STATEMENT OF BALANCES ON CONGREGATIONAL FUNDS FOR YEAR ENDING DECEMBER 2024

Fund	Nature of Fund	Balance 01.01.24 £	Receipts 2024 £	(Payments) 2024 £	(Surplus) £	Net Fund Transfers £	Net Change on Funds £	Balance 31.12.24 £	Funds held as follows:-	£
General	Unrestricted Note 1	£ 208,263.83	£ 35,589.77	£21,808.90		£ -	£ -	£ 222,044.70	C'dale Bank Current A/c	£ 222,044.70
Capital Inv.	Unrestricted Note 2			£ -		£ -	£ -			
Organ	Restricted Note 3			£ -		£ -	£ -			
Trotter Inv.	Restricted Note 4			£ -		£ -	£ -			
Trotter Trust	Restricted Note 5			£ -		£ -	£ -			
Totals		£ 208,263.83	£ 35,589.77	£21,808.90	£ -	£ -	£ -	£ 222,044.70		£ 222,044.70

Notes to the Financial Statements for the year ending 2024

Nature of Congregation Funds

General	Unrestricted	Note 1	Ordinary receipts and payments of the Congregation.
Governance		Note 2	No governance costs are incurred during the year. Duties relating to governance are provided voluntarily.
Property	Church Manse, Hall	Note 3	Congregation property is held for the use of the Congregation in fulfilling the aims and mission to its members, adherents and the community it serves; not for investment or resale.No market value is placed on these properties.
Investments		Note 4	Investments held on behalf of the Congregation which have a variable Market Value are included in the above Statement of Balances at the value at the year end. Revaluations during the year are reported in the table above as 'Net Change in Fund'
Contingent Liabilities		Note 5	commitments these are noted below:-
Payments to Trustees		Note 6	There are no contingent liabilities at the date of this Report and Financial Statement. No payments have been made to any Trustee for the performance of their duties as Trustees of the Congregation.

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Receipts and Payments for the year ending 31 December 2024 (comparative year to December 2023)									
Fund		General	Organ	Trotter Inv.	Trotter Trust	Total	Notes		Total
		Unrestricted	Restricted	Restricted	Restricted	2024	Details		2023
Receipts		£	£	£	£	£			£
Offerings	Open Plate	£ 1,222.44	£ -	£ -	£ -	£ 1,222.44		£	1,106.15
	Freewill Offering	£ 4,310.00	£ -	£ -	£ -	£ 4,310.00		£	5,257.00
	Freewill (Gift Aid)	£ 11,214.50	£ -	£ -	£ -	£ 11,214.50		£	8,915.60
	G.A. Tax Recover	£ 6,100.35	£ -	£ -	£ -	£ 6,100.35			
	Target	£ 675.00	£ -	£ -	£ -	£ 675.00		£	998.50
	Target Gift Aid	£ 1,643.00	£ -	£ -	£ -	£ 1,643.00		£	1,581.00
	Retiring	£ 102.00	£ -	£ -	£ -	£ 102.00		£	160.00
	Sub Total	£ 25,267.29	£ -	£ -	£ -	£ 25,267.29			£18,018.25
Donations	Organisations	£ 665.00	£ -	£ -	£ -	£ 665.00	Page 9.1	£	570.00
	Other	£ 6,275.00	£ -	£ -	£ -	£ 6,275.00	Page 9.2	£	6,323.00
	Gift Aid Donations	£ 295.00	£ -	£ -	£ -	£ 295.00	Page 9.2	£	30.00
	Sub total	£ 7,235.00	£ -	£ -	£ -	£ 7,235.00			£6,923.00
Other	Interest	£ -	£ -	£ -	£ -	£ -		£	-
Income	Steadfast	£ 130.00	£ -	£ -	£ -	£ 130.00		£	156.00
		£ -	£ -	£ -	£ -	£ -		£	-
	Miscellaneous	£ 914.83	£ -	£ -	£ -	£ 914.83	Page 9.3	£	163,721.94
	Sub Total	£ 1,044.83	£ -	£ -	£ -	£ 1,044.83			£163,877.94
Events	Fundraising	£ 1,972.65	£ -	£ -	£ -	£ 1,972.65	Page 9.4	£	2,129.50
	Sub Total	£ 1,972.65	£ -	£ -	£ -	£ 3,932.31		£	2,129.50
Mission Box		£ 70.00	£ -	£ -	£ -	£ 70.00		£	67.35
	Sub Total	£ 70.00	£ -	£ -	£ -	£ 70.00		£	67.35
Total Receipts		£ 35,589.77	£ -	£ -	£ -	£ 35,589.77		£	191,016.04
Payments									
Ministry	Stipend/Salary	£ 7,956.86	£ -	£ -	£ -	£ 7,956.86		£	-
	Expenses	£ -	£ -	£ -	£ -	£ -		£	-
	Pulpit Supply	£ 1,222.00	£ -	£ -	£ -	£ 1,222.00		£	4,006.00
	Sub Total	£ 9,178.86	£ -	£ -	£ -	£ 9,178.86		£	4,006.00
Other Salary	Organist	£ 800.00	£ -	£ -	£ -	£ 800.00		£	1,270.00
	Cleaner	£ 1,040.00				£ 1,040.00		£	1,080.00
	Sub Total	£ 1,840.00	£ -	£ -	£ -	£ 1,840.00			£2,350.00
Property	Council Tax		£ -	£ -	£ -	£ -	Page 9.6		
	Insurance	£ 1,384.05	£ -	£ -	£ -	£ 1,384.05	Page 9.6	£	2,193.94
	Heat & Light	£ 2,531.81	£ -	£ -	£ -	£ 2,531.81	Page 9.6	£	2,256.12
	Repairs, upkeep	£ 727.64	£ -	£ -	£ -	£ 727.64	Page 9.6	£	204.00
	Grounds/Equip/Fu	£ -	£ -	£ -	£ -	£ -	Page 9.6	£	-
	Sub Total	£ 4,643.50	£ -	£ -	£ -	£4,643.50			£4,654.06

Note	Details of "Receipts"	
	Page 9.1	£
1	Organisation Donations	General
	Music Club	£ 225.00
	QIR	£ 130.00
	Little Gems	£ 270.00
	SNP	£ 40.00
	Total	£ 665.00

2	Donations - Other	9.2	General
			£ 280.00
			£ 100.00
		GA	£ 30.00
		GA	£ 10.00
		GA	£ 55.00
			£ 5,825.00
			£ 20.00
		GA	£ 200.00
			£ 50.00
			£ 6,570.00

9.3	Other Income	General
	Calendars	£ 46.25
	Uncashed cheques	£ 360.00
	Bank cashback	£ 2.58
	Meal Donations	£ 506.00
	Total	£ 914.83

9.4	Fundraising	General
	Sponsored Walk	£ 724.00
	coffee am	£ 1,248.05
		£ 1,972.05

Note	Details of "Payments"		
	£	£	£
9.6	Property		General
		Church	Manse
	Council Tax		
	Insurance	1384.05	
	Heat & Light	2531.81	
	Repairs/Maint.	97.24	
	Boiler Insurance	630.40	
	Total		4643.5

9.7	Office/Publicity	General
	Zionworks licence	£ 114.00
	Church Fin. Supp.	£ 47.98
	CCLI	£ 292.72
	Ink	£ 194.78
	Total	£ 649.48

9.8	Miscellaneous	General
	Poppy wreath	£ 30.00
	hoover/kettle	£ 97.00
	Calendars	£ 50.75
	Butter knives	£ 44.97
	Puppet show travel	£ 20.00
	flowers	£ 86.00
	bank charges	£ 23.54
	Diakongo Legal Services	£ 495.00
	Da Vind Buffets	£ 700.00
		£ 1,547.26

9.9	Charities	General
	Christian Aid	£ 102.00
		£ 102.00