

# Ervie-Kirkcolm Church of Scotland

Scotland · Charity number SC003122

## Details

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|            |   |
|------------|---|
| Status     | Active                                    |
| Legal form | Unincorporated association                |
| Part of    | The Church of Scotland (SC011353)         |
| Registered | 1942-11-16                                |
| Register   | <a href="#">View on the OSCR register</a> |

## Contact

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Address 17 Dalriada Avenue  
Stranraer  
DG9 0HD

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of religion'

**What the charity does:** As a church our primary purpose is to share our religious beliefs, and to act in a manner appropriate to those beliefs, as living examples of love in action. We hold weekly church services, and act in the local community to help those in need. We visit the frail, lonely and ill. we put on social functions. we support the grieving. we fundraise for charities (local, national and international). and we offer baptism, wedding and funeral services to all members of the community whatever their own beliefs.

**Beneficiaries:** 'No specific group, or for the benefit of the community'

**Objectives:** the advancement of religion

## Geography

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- **Main operating location:** Dumfries And Galloway
- **Geographical spread:** A specific local point, community or neighbourhood

## Finances

| Period end | Income  | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2024-12-31 | £67,715 | £65,998     | -      | 0         |
| 2023-12-31 | £21,495 | £15,679     | -      | 0         |
| 2022-12-31 | £23,174 | £19,587     | -      | 0         |
| 2021-12-31 | £19,260 | £20,804     | -      | 0         |
| 2020-12-31 | £31,803 | £18,743     | -      | 0         |

**Ervie-Kirkcolm Church of Scotland**

Scotland - Charity number SC003122

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# Accounts

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**The Church of Scotland**  
**Ervie-Kirkcolm Church of Scotland.**

**TRUSTEES ANNUAL REPORT AND  
RECEIPTS AND PAYMENTS ACCOUNTS  
Year ended 31<sup>st</sup> December 2024**

**Congregation No: 090507**

**Charity No: SC003122**

## Reference and Administrative Information

Charity Name: Ervie –Kirkcolm Church of Scotland

Charity Registration Number: SC003122

Congregation Reference No: 090507

Contact Address:



## Trustees

The following are members of the Kirk Session

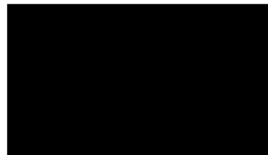


## Principal Office-bearers

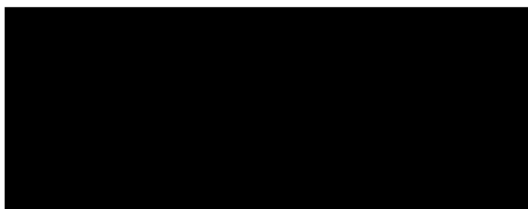
Interim Moderator:

Session Clerk:

Church Treasurer:



## Independent Examiner



## Bankers

Bank of Scotland,  
64 George Street,  
Stranraer.

Church of Scotland Investors Trust  
121 George Street  
Edinburgh

# **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 (Unitary Form).

#### **Recruitment and Appointment of Trustees**

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and those chosen from 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.

#### **Organisational Structure**

The Kirk Session is chaired by the minister (or the Interim Moderator, in the absence of a Minister) and meets at least four times in a year. The Kirk Session is responsible for ecclesiastical matters 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.

The congregation fulfils its objectives by carrying out the following activities – services of Worship, School visits, Hospital and Residential Home visits, Service of Flowers, Community Social Events, the Elder Ministry, the Knit and Natter Group (fellowship and outreach), various church-led fundraising/social events, and church-led outings.

### **Achievements and Performance**

The Congregation has fulfilled its objectives in 2024, by carrying out the following activities – Services of Worship, Funerals, Service of Flowers, contact with members through the Elder Ministry and Pastoral Care Team, Charity collections, and outreach to the community with the Parish Newsletter. The Knit and Natter Group continued to meet and raised money for several charitable organisations. The church celebrated 200 years of worship in the building on Church Road, with a weekend in September full of friendship, social events and special services, well-attended by the community and many people from further afield with links to the church. Services of Holy Communion are now provided twice a year at Kirkcolm Church.

## **Trustees' Annual Report (cont)**

### **Year ended 31 December 2024**

#### **Financial Review**

The church finances for the year showed a healthy growth and many positive signs of improvement, with welcome increases in donated income keeping pace with the usual increase in regular costs.

Income from planned giving and one-off donations showed a rise for the first time in several years, with marked increases in Open Plate Donations and Designated Donations. Good performance from the Investment accounts showed almost double the previous year's returns, and income from the consolidated revenue fund also showed the same positive rise; just as well given that the Utility bills also doubled over the year compared to 2023. Fundraising by the church congregation and the Knit and Natter group saw over £1600 donated to good causes both in the village and to national charities.

A large legacy gift from a member of the congregation was a much-welcome bonus, and this was invested into a mixture of General and Fabric unit trust funds for the purpose of generating income therefrom, until such time as any larger capital expenditure becomes required.

The Income received for 2024 was £27074, plus the £40641 legacy, totalling £67715.

Expenditure for 2024 increased significantly, with an increase of nearly £7000 on the previous year. A significant portion of this rise was the increased Electricity costs, although expenditure on the 200 Years Celebrations, Locum Salary and Mileage costs, Vacancy expenses and general administration all added to the larger than expected hike.

This year the income from the Various Bequests Fund was allocated to several Kirkcolm Charities, with the School Gardening Club, PTA, Nursery and Kirkcolm Community Trust all benefitting from these funds that were set up to help those less well off within the Parish. Three donations of food vouchers were also handed out to worthy recipients.

Overall, not including the purchase of units from the legacy funds, the expenditure for the year was £22414, compared to £15679 in 2023.

Despite increasing costs, the accounts for the year showed an overall profit of £1717.

Interest and dividends generated by Manse funds, held on the congregation's behalf in a Church of Scotland Consolidated Fund, totalled £8294 for the year. Claims of £6903 during the year against fabric and utility costs, and deducted administration charges, left a balance of £3745 in the Consolidated Revenue Fund.

The budget forecast for 2025 is included in this report, with estimates based on likely income and expenditure, wherever possible. It does not take into account any large Fabric expenditure.

The budget for 2025 is estimated to produce a loss of £5540.

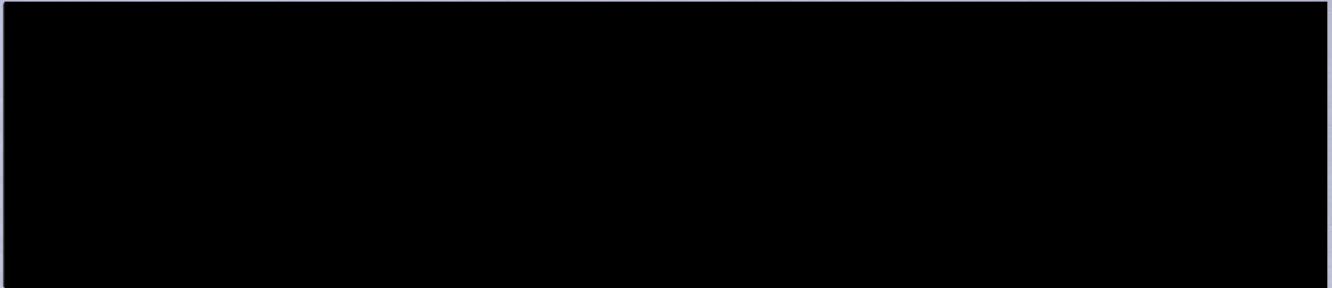
## **Reserves Policy**

It is the Trustees' policy to hold reserves of a minimum of twelve months expenditure, excluding any designated and restricted funds. At the year end the Church held unrestricted cash funds of £42509 , of which £19906 has been designated for church fabric repairs over the next four years. The remaining balance of £22603 represents approximately twelve months of the estimated annual expenditure, an excess of £200.

## **Statement of Trustees' Responsibilities**

The members of the Kirk Session 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 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,



**Ervie-Kirkcolm Church of Scotland**  
**SC 003122**

**Independent Examiner's Report to the Trustees of Ervie-Kirkcolm Church of Scotland.**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on the following pages.

**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.

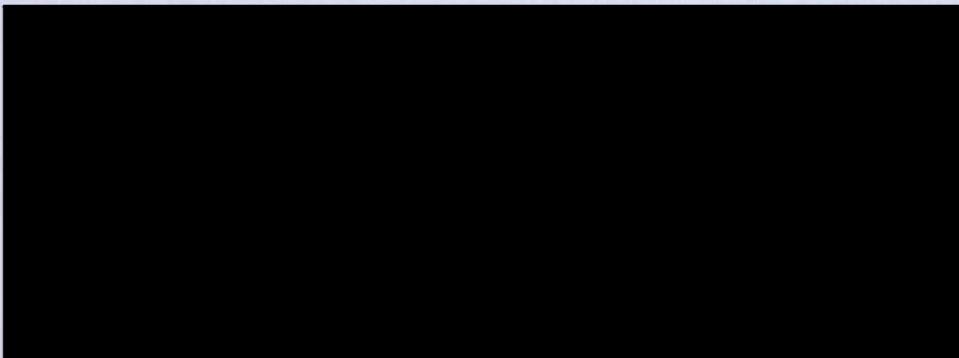
**Basis of independent examiner's statement**

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.



**Ervie-Kirkcolm Church of Scotland**  
**Receipts and Payments Account**  
**Period ended 31<sup>st</sup> December 2024**

|   |          | Unrestricted<br>Funds<br>2024 | Restricted<br>Funds<br>2024 | End'ment<br>Funds<br>2024 | Total<br>2024 | Total<br>2023 |
|---|----------|-------------------------------|-----------------------------|---------------------------|---------------|---------------|
|   | Note     | £                             | £                           | £                         | £             | £             |
| <b>Receipts</b>   |          |                               |                             |                           |               |               |
| Donations   | <b>3</b> | 15511                         | 0                           | 0                         | 15511         | 13054         |
| Legacies  |          | 40641                         | 0                           | 0                         | 40641         | 0             |
| Activities for Generating Funds   |          | 282                           | 0                           | 0                         | 282           | 50            |
| Bank & Deposit interest   |          | 1575                          | 142                         | 0                         | 1717          | 1112          |
| Investment income   |          | 1813                          | 348                         | 0                         | 2161          | 872           |
|   |          | 59822                         | 490                         | 0                         | 60312         | 15088         |
| Rental of premises  |          | 500                           | 0                           | 0                         | 500           | 300           |
| Sale of assets  |          | 0                             | 0                           | 0                         | 0             | 0             |
| Sale of investments   |          | 0                             | 0                           | 0                         | 0             | 0             |
| Grants  |          | 0                             | 0                           | 0                         | 0             | 0             |
| Receipts from General Trustees  |          | 6903                          | 0                           | 0                         | 6903          | 6107          |
| Other Receipts  |          | 0                             | 0                           | 0                         | 0             | 0             |
| <b><u>Total Receipts</u></b>  |          | <u>67225</u>                  | <u>490</u>                  | <u>0</u>                  | <u>67715</u>  | <u>21495</u>  |
| <b>Payments</b>   | <b>4</b> |                               |                             |                           |               |               |
| <b>Costs of generating funds</b>  |          | 146                           | 0                           | 0                         | 146           | 128           |
| <b>Charitable activities</b>  |          | 21318                         | 950                         | 0                         | 22268         | 15551         |
| <b>Governance Costs</b>   |          | 0                             | 0                           | 0                         | 0             | 0             |
| <b>Purchase of Assets</b>   |          | 43584                         | 0                           | 0                         | 43584         | 0             |
| <b><u>Total Payments</u></b>  |          | <u>65048</u>                  | <u>950</u>                  | <u>0</u>                  | <u>65998</u>  | <u>15679</u>  |
| <b>Excess of Receipts over Payments<br/>for the year before transfers</b> |          | 2177                          | (460)                       | 0                         | 1717          | 5816          |
| <b>Transfers</b>  |          | 0                             | 0                           | 0                         | 0             | 0             |
| <b>Excess of Receipts over Payments<br/>for the year</b>                  |          | <u>2177</u>                   | <u>(460)</u>                | <u>0</u>                  | <u>1717</u>   | <u>5816</u>   |

**Ervie-Kirkcolm Church of  
Scotland  
Statement of  
Balances**

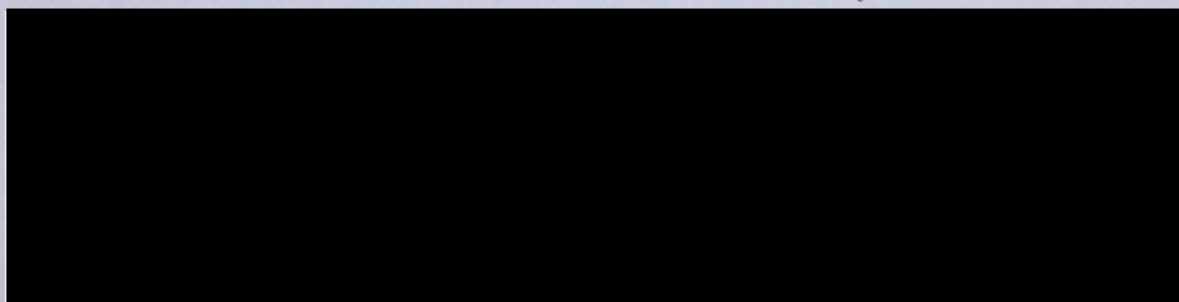
**At 31 December 2024**

|   | Note | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | End'ment<br>funds<br>£ | Total<br>2024<br>£ | Total<br>2023<br>£ |
|---|------|----------------------------|--------------------------|------------------------|--------------------|--------------------|
| <b><u>Bank &amp; Deposit Balances</u></b>                               |      |                            |                          |                        |                    |                    |
| Bank & deposit balances<br>brought forward at 1 <sup>st</sup> Jan 24    |      | 40332                      | 2676                     | 0                      | 43008              | 37192              |
| <b>Movement in year:</b>  |      |                            |                          |                        |                    |                    |
| Excess of Receipts over Payments<br>for the year                        | 2    | 2177                       | (460)                    | 0                      | 1717               | 5816               |
| Bank & deposit balances<br>carried forward at 31 <sup>st</sup> Dec 2024 |      | <u>42509</u>               | <u>2216</u>              | <u>0</u>               | <u>44725</u>       | <u>43008</u>       |
| <b><u>Investments at market value</u></b>                               |      |                            |                          |                        |                    |                    |
| Fabric Investment Fund (costs<br>£5430, £9995, and £21792)              |      | 51681                      | 0                        | 0                      | 0                  | 27366              |
| General Investment Fund (cost<br>£21792)                                |      | 21733                      | 0                        | 0                      | 0                  | 0                  |
| Bequests Investment Fund<br>(cost £9764)                                |      | 16441                      | 0                        | 0                      | 0                  | 15024              |

**Assets**

**Liabilities**

The accounts were approved by the Kirk Session on 24<sup>th</sup> February 2025.



# **Ervie-Kirkcolm Church of Scotland**

## **Notes to the Accounts**

### **1 Trustee Remuneration and Related Party Transactions**

Authorised reimbursement of general expenses was made during the year to one of the Trustees, totalling £821.18; with reimbursement to the Treasurer of £ and to the Church Officer of £43.90. There were no payments to Trustees for Pulpit supply this year. Locum wages paid to the Church of Scotland totalled £3484.70.

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. No remuneration was paid to any trustee other than above.

### **2 Movements in Funds**

|                                   | At 1 January<br>2024<br>£ | Receipts<br>£ | Payments<br>£  | Transfers<br>£ | At 31 Dec<br>2024<br>£ |
|-----------------------------------|---------------------------|---------------|----------------|----------------|------------------------|
| <b>Unrestricted funds</b>         |                           |               |                |                |                        |
| Designated Fabric Fund            | 18308                     | 23390         | (21792)        | 0              | 19906                  |
| General Funds                     | 22024                     | 43835         | (43256)        | 0              | 22603                  |
|                                   | <u>40332</u>              | <u>67225</u>  | <u>(65048)</u> | <u>0</u>       | <u>42509</u>           |
| <b>Restricted funds</b>           |                           |               |                |                |                        |
| Bequest Fund investment<br>Income | 2676                      | 490           | (950)          | 0              | 2216                   |
|                                   | <u>2676</u>               | <u>490</u>    | <u>(950)</u>   | <u>0</u>       | <u>2216</u>            |
| <b>Endowment funds</b>            |                           |               |                |                |                        |
|                                   | 0                         | 0             | 0              | 0              | 0                      |
|                                   | <u>0</u>                  | <u>0</u>      | <u>0</u>       | <u>0</u>       | <u>0</u>               |
| <b>Total funds</b>                | <u>43008</u>              | <u>67715</u>  | <u>(65998)</u> | <u>0</u>       | <u>44725</u>           |

#### **Purposes of Designated Funds**

Fabric Fund: The Trustees have set aside funds for the future maintenance of the Church properties.

#### **Purposes of Restricted Funds**

Investment income from the Bequest Fund is paid into a specific Church of Scotland Investors Trust Deposit fund, to be kept as restricted for the sole use of the minister (or session in a minister's absence) at his/her discretion, for cases of need not applicable to the general mission remit of the church, that are within the terms of the original bequests.

#### **Purposes of Endowment Funds**

There are no Endowment Funds.

|                                 | <b>Unrestricted<br/>Funds<br/>2024<br/>£</b> | <b>Restricted<br/>Funds<br/>2024<br/>£</b> | <b>Endowment<br/>Funds<br/>2024<br/>£</b> | <b>Total<br/>2024<br/>£</b> | <b>Total<br/>2023<br/>£</b> |
|---------------------------------|--|--|---|-----------------------------|-----------------------------|
| <b>3. Analysis of Donations</b> |  |  |   |                             |                             |
| WFO Scheme (Gift Aid)           | 5242   | 0  | 0   | 5242                        | 4580                        |
| Other Gift Aid Donations        | 4081   | 0  | 0   | 4081                        | 3567                        |
| Tax Recovered on Gift Aid       | 2900   | 0  | 0   | 2900                        | 3027                        |
| Ordinary Offerings (Open Plate) | 2672   | 0  | 0   | 2672                        | 1658                        |
| Other Offerings, Donations etc  | 616  | 0  | 0   | 616                         | 222                         |
|                                 | <u>15511</u>                                 | <u>0</u>                                   | <u>0</u>                                  | <u>15511</u>                | <u>13054</u>                |

#### 4 Analysis of Payments

##### Costs of generating funds

|                           |            |          |          |            |            |
|---------------------------|------------|----------|----------|------------|------------|
| Investment Managers' fees | 0          | 0        | 0        | 0          | 0          |
| Fund Raising Expenses     | 146        | 0        | 0        | 146        | 128        |
|                           | <u>146</u> | <u>0</u> | <u>0</u> | <u>146</u> | <u>128</u> |

##### Charitable activities

|                                  |              |            |          |              |              |
|----------------------------------|--------------|------------|----------|--------------|--------------|
| Giving to Grow allocation        | 2486         | 0          | 0        | 2486         | 2554         |
| Presbytery dues                  | 332          | 0          | 0        | 332          | 332          |
| Voluntary Additional Stipend     | 0            | 0          | 0        | 0            | 0            |
| Locum's expenses (Travel)        | 1207         | 0          | 0        | 1207         | 442          |
| Locum's Wages (via CoS)          | 5576         | 0          | 0        | 5576         | 4763         |
| Pulpit supply                    | 651          | 0          | 0        | 651          | 190          |
| Other staffing costs             | 0            | 0          | 0        | 0            | 0            |
| Fabric repairs & maintenance     | 443          | 0          | 0        | 443          | 353          |
| Council Tax                      | 0            | 0          | 0        | 0            | 0            |
| Heat and light                   | 6364         | 0          | 0        | 6364         | 3568         |
| Insurance                        | 1516         | 0          | 0        | 1516         | 1455         |
| Manse utilities                  | 0            | 0          | 0        | 0            | 0            |
| Services and Mission             | 1870         | 950        | 0        | 2820         | 1234         |
| Organ & music                    | 0            | 0          | 0        | 0            | 0            |
| Printing, stationery and postage | 589          | 0          | 0        | 589          | 484          |
| Vacancy expenses                 | 284          | 0          | 0        | 284          | 176          |
|                                  | <u>21318</u> | <u>950</u> | <u>0</u> | <u>22268</u> | <u>15551</u> |

##### Governance costs

|                   |   |   |   |   |   |
|-------------------|---|---|---|---|---|
| Professional fees | 0 | 0 | 0 | 0 | 0 |
|-------------------|---|---|---|---|---|

##### Other payments

|                         |              |          |          |              |          |
|-------------------------|--------------|----------|----------|--------------|----------|
| Purchase of assets      | 0            | 0        | 0        | 0            | 0        |
| Purchase of investments | 43584        | 0        | 0        | 43584        | 0        |
|                         | <u>43584</u> | <u>0</u> | <u>0</u> | <u>43584</u> | <u>0</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 and 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 £31642 and the maximum stipend (in the fifth and subsequent years) £38884.

|   | 2024        | 2023        |
|---|-------------|-------------|
| <b>6. Collections for Third Parties</b>                                       |             |             |
| Village Community Groups Donations (RESTRICTED Bequests Fund, four donations) | £800        |             |
| Thornecroft resident's Fund (£120 from congregation, £30 from funds)          | £150        |             |
| Food Vouchers (£150 from RESTRICTED Bequests Fund)                            | £150        |             |
| Poppy Appeal (Cash collection sent separately)                                | £91         |             |
| MacMillan Cancer Charity (Collected by Knit and Natter, sent separately)      | £500        |             |
|   | <hr/> £1691 | <hr/> £1420 |

## APPENDIX

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

**Funds from the sale of Ervie Manse were invested on the Congregation's behalf into Deposit, Growth and Income Funds held by the Church of Scotland General Trustees. These Funds are separate to accounts owned by the Congregation in the Church of Scotland Investment Trust.**

Funds held by the General Trustees in Deposit Funds earn interest which is credited to a separate Consolidated Fabric Revenue Fund, twice-annually, in arrears. The interest rate on Deposit Funds for 2024 was 5.33% for the first quarter and 5.07% for the third quarter.

The Income and Growth Funds earn dividends which are credited to the same Revenue Fund, also twice a year in arrears in May and November. The dividend percentages for 2024 were 13.0% for Growth Funds and 12.77% for Income Funds.

The Dividends on Growth and Income Funds are independent of the Unit price, which determines the Market Value of the Capital Funds held.

The Consolidate Fabric Revenue Fund itself earns interest which is added to the account quarterly in arrears.

Monies held in the Revenue Fund can be used to pay for the Buildings Insurance on Kirkcolm Church and any Electricity/Utility costs (providing an Energy survey has been carried out, which has taken place) plus basic ongoing church maintenance costs.

The capital (market) value of the Growth and Income Funds can be used for major Fabric Projects, with certain restrictions.

|                        | <b>Market value at purchase</b> |                     | <b>Market Value 31.12.23</b> |                     | <b>Market Value 31.12.24</b> |
|------------------------|---------------------------------|---------------------|------------------------------|---------------------|------------------------------|
| <b>Capital Account</b> | 225,465.99                      |                     | 239,434.92                   |                     | 254,592.12                   |
| <b>Revenue Account</b> | -                               | Balance at 31.12.23 | 2985.54                      | Balance at 31.12.24 | 3744.76                      |

#### **Ervie-Kirkcolm Consolidated Fabric Revenue Fund**

|                        |                |
|------------------------|----------------|
| <b>Opening Balance</b> | <b>2985.54</b> |
| Revenue Interest       | 135.01         |
| Deposit Fund Interest  | 1170.28        |
| Income Fund Dividends  | 3407.40        |
| Growth Funds Dividends | 3581.01        |
| Withdrawals            | -6903.10       |
| Admin Charges          | -631.38        |
| <b>Closing Balance</b> | <b>3744.76</b> |

