

The Church of Scotland
The Shore Kirk. Kilmun, Strone and Ardentinnny

RECEIPTS AND PAYMENTS ACCOUNTS 2024

Congregation No: 201291

Charity No: SC SC003410

Reference and Administrative Information

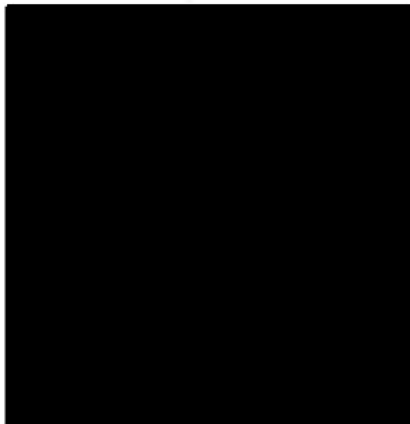
Charity Name: The Shore Kirk. Kilmun, Strone and Ardentinny

Charity Registration Number: SC003410

Congregation Reference No: 201291

Contact Address: Dalinlongart Farmhouse
Sandbank
Dunoon
PA23 8QS

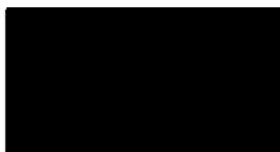
Trustees



Principal Office-bearers

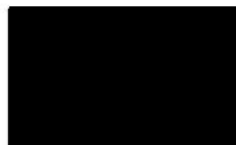
Minister:

Session Clerk



Church Treasurer:

Independent Examiner



Bankers

Virgin Money
100 West Blackhall Street,
Greenock
PA15 1XR

Trustees' Annual Report

Year ended 31 December 2024

Structure, Governance and Management

Governing Document

Since July 2013, the church has been administered in accordance with the terms of the Deed of Constitution (Unitary Form).

On 1 Sept 2017, a union was formed between Kilmun, St Munns and Strone and Ardentinnny churches and we now work as one Kirk Session.

Recruitment and Appointment of Trustees

Under the Deed of Constitution (Unitary Form), the Kirk Session is now fully responsible for the spiritual and temporal affairs of the congregation and are the only charity trustees. The Kirk Session are elders of the church, elected for life and chosen from members of the church who are considered to have the appropriate gifts and skills. After the union had taken place, we ordained three new elders and admitted one elder to the Kirk Session. One elder has relocated to England.

Organisational Structure

The Kirk Session meets at least four times a year and is responsible for the spiritual and temporal affairs within the church. Certain responsibilities are delegated to the Fabric Committee and Finance Committee who report to the Kirk Session as appropriate.

Trustees' Annual Report (cont)

Year ended 31 December 2024

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 local church lives out its ministry through a wide variety of activities and programmes along the shore and in the Parish of Kilmun, Strone and Ardentinn. Our emphasis is on worship with regular Sunday services at 10.30am in Strone (St. Columba's). We have a communion service three times a year.

Educational opportunities such as Bible study groups, especially during the period of Lent, are in place. We have a Safeguarding Coordinator appointed and a group of volunteers who have undertaken the process involved in Disclosure Scotland and have obtained their certificates, who are prepared to work with the young people in the creche and Sunday group; although, we currently have no young people active in the congregation.

We reach out to those in the parish in many ways. If at all possible, our church building is open, particularly in the summer months to provide a place for quiet meditation. Our church hall hosts community groups such as a Gaelic conversational group and church groups such as keep fit and art all meet weekly.

Regular contact takes place with the local primary school, and staff are encouraged to bring children to church for the end of term services. The church continues to give support to Christian Aid, Home Start Project and the local Food Bank. The elders help those in their district whether church members or not. Retiral Offerings go towards charities at home and further afield, with appeals for various emergency situations throughout the world.

Our church works with the wider church through its representative regularly attending presbytery meetings.

[REDACTED] was inducted to the charge of Rural Cowal, who moved from Duns and District Parish in the Scottish Borders. Rural Cowal is a linkage between The Shore Kirk and West Cowal parishes. He was inducted on the 29th of June 2024; [REDACTED] assists with worship and other ministry duties, and the trustees express their thanks for [REDACTED] leadership as the interim moderator during the vacancy. The basis of linkage was a 50% split of all ministry costs born by each part of the linkage, including the provision of Manse and associated costs. Since last year's report, - both Charity Shop and the Manse have been sold - placing the church in a position where it has been able to replace the heating system in both the Church and Halls and embark on a substantial upgrade to the sanctuary, insulation to walls and the roof, re-flooring and redecoration church halls, upgrade of Kitchen and make plans to remove pews and fit a carpet in the sanctuary. Grant funding was received to assist with installing the air source heating pumps and convectors.

The scope of this work has meant we have been worshipping at the Church at Kilmun since December 2024; the project is planned to be completed by Easter 2025 when we will return to the Shore Kirk building in Strone - this has meant that the focus of church activities has been Sunday Worship in rented premises, as we have not had access to a meeting place midweek for regular Church activities. We look forward to that change in the year 2025- 26.

As the minister and OLM are a shared resource, worship is conducted by the Minister and OLM and supported in their absence by retired ministers within the area to provide ongoing weekly worship. Since the 2023 report - [REDACTED] and the Trustees wish to acknowledge their appreciation for their service as Trustees and Elders. The Trustees and congregation look forward to returning to the refurbished building and regular church activities commencing in 2025,

Financial Review

The Financial year until 31/12/24 describes the affairs of The Shore Kirk. The Church is a charity & OSCR registered. The banking remains with Virgin Money, Greenock. The various funds & investments are in the possession of The Shore Kirk. The income is generated from donations from members & others and investments. In 2024 there was a loss of £7509.

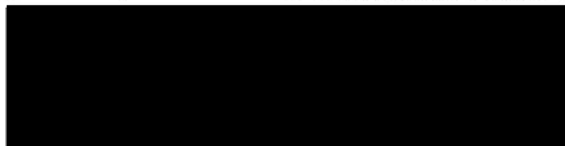
Reserves Policy

At the year end the Church held unrestricted cash funds £11282.29. The Church also held £38444.38 of restricted funds which have been provided for purposes including hall and kitchen upgrade.

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,



Session Clerk

Date:- 16th April 2025

Independent Examiner's Report to the Trustees of The Shore Kirk

I report on the accounts of the charity for the year ended 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

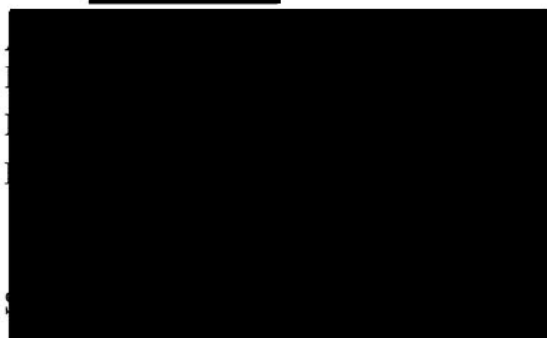
An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual 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.

Name:



The Shore Kirk
Receipts and Payments Account
Year ended 31 December 2023

Unrestrict Restricted Endowment

Funds	Funds	Funds	Total	Total
2024	2024	2024	2024	2023
£	£	£	£	£

Receipts

FWO Offerings (not Gift Aid)	5167			5167	1290
Gift Aid Donations	2510			2510	8100
Gift Aid tax recovered	0			0	2130
Open Plate	2784			2784	2067
Other offerings/donations etc	666	5500		6166	210
TOTAL DONATIONS	11127	5500	0	16627	13797
Activities for Generating Funds	0			0	865
Bank & Deposit interest	1571	1350		2921	7607
Investment income	930	3470		4400	
Sale of assets	0	0		0	20258
Grants	0	0		0	8000
Receipts from CFF Capital Account	0	43854		43854	
Receipts from CFF Interest Account	12000	0		12000	2700
Transfers from Deposit Accounts	0			0	0
Other Receipts (Sundries)	0	2200		2200	619

831

Total Receipts

25628	56374	0	82002	53846
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Total Payments (See over)

25316	64541	0	89857	36684
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**Excess of Receipts over Payments
for the year before transfers**

312	-8167	0	-7855	17162
			0	
			0	

Transfers

**Excess of Receipts over Payments
for the year**

312	-8167	0	-7855	17162
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The Shore Kirk
Statement of Balances
At 31 December 2024

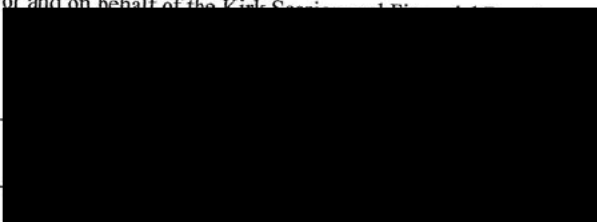
	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 31.01.2024 £
	£	£	£	£
Bank & Deposit Balances				
brought forward 1st January 2024				
Current	16090	19211		35301
Walker	3488			3488
Giffen		3765		3765
Abram/ Nielson		6587		6587
MacKillop		1956		1956
Fabric still open		686		686
Organ Fund		139		139
Gen Cong still open				
Abram Bequest Fabric	527			527
Fabric Reserve Fund		826		826
Walker Bequest & MF		730		730
Giffen Bequest		124		124
Norman Bequest for Cong' purposes		69		69
Mackillop Bequest		2239		2239
TOTAL	20105	38106	0	58211
Movement in year:				
Excess of Receipts over Payments for the year	312 0	-8167		-7855
Bank & deposit balances carried forward	19793	46273	0	50974

Investments at market value

	No. of Units	Cost of units £	Market Value 2024 £	Market Value 2023 £
Mary Alston Bequest	370	1014	2361	2157
Fabric Bequests Fund	2086	7243	13309	12161
Christian Education Fund	2890	1656	18438	16848
Walker Bequest	2145	8001	13685	12505
TOTAL			47793	43671
CofS Investment Trust Income (£10.56)				
Strone Church Fabric Nielson Fund	1212	14291	13405	13284
Consolidated Fabric Fund (£1.54)				
Capital	0	0	0	0
Revenue			4668	2614
Capital Fund (ii)			42943	42943
M&G Charifund				
Strone Church Neilson	1003	1472.4	14773	14398
MacKillop	620	1472.4	9132	8899
Walker	1034	1472.4	15220	14833
Giffen	1081	1472.4	15914	15884
Gift Aid Receivable				
			163848	156526

The accounts were approved by the Kirk Session and Financial Board on 16th April 2025

For and on behalf of the Kirk Session and Financial Board



The Shore Kirk
Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

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

		At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds						
General Fund		35301	77274	89926	6212	28861
Walker CB		3488	1018			4506
Walker CofS IT	6 & 9	124	7		-131	0
Norman IT	8	2239	118		-2357	0
General Congregational	3	527	0			527
TOTAL		41679	78417	89926	3724	33894
Restricted funds						
Giffen CB		3765	1066			4831
MacKillop CB		1956	607			2563
Abram **		6587	2379			8966
Fabric Fund	1	686	36			722
Organ Fund	2	139	7		-146	0
Abram CofS IT	4	826	44		-870	0
Fabric Reserve	5	730	38		-768	0
Giffen CofS IT	7	69	4	0	-73	0
MacKillop CofS IT	10	1774	93		-1867	0
TOTAL		16532	4274	0	-3724	17082
TOTAL FUNDS		58211	82691	89926	0	50976

5. Analysis of Payments

Costs of generating funds

Offering envelopes

Unrestricted Restricted endowments total

30			30	0
30	0	0	30	

Charitable activities

Ministries & Mission allocation

Vacancy Allowance (-)

Missed Payment

TOTAL

0			0	0
0			0	0
0			0	0
0			0	0

Giving to Grow

Presbytery dues

Voluntary Additional Stipend

Minister's expenses

Travel

Pulpit supply

Other staffing costs

Fabric repairs & maintenance

Council Tax

Heat and light

Insurance

Other building costs

Church office expenses

Organ & music

Other expenses

Life & Work

3723			3723	0
250			250	420
			0	
3503			3503	131
247			247	
3150			3150	3360
			0	
	54541		54541	15217
			0	0
1256	10000		11256	5187
2416			2416	3025
			0	
2463			2463	2974
2700			2700	4065
5567			5567	1852
11			11	41
25286	64541	0	89827	36272

Special Collection

TOTAL

25316	64541	0	89857	36272
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6. 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.

2024	2023
£	£

7. Collections for Third Parties

Scottish Bible Society

CHAS

Etc

70

APPENDIX

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

	2024 £	2023 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	42943	<u>42943</u>
Market Value of Balances at 31 December	55301	<u>53457</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	4668	<u>2614</u>
<u>TEMPORARY ACCOUNT</u>		
Credit Balance at 31 December	245772	<u>295244</u>

Notes

1. *If any of the above lines do not apply to your congregation for both of the years being reported then they can be removed from the note.*
2. *The note only requires the year end figure for each year to be shown. Detailing the movements is not necessary but can be shown as additional disclosure if considered appropriate.*