

Pencaitland Parish Church (Church of Scotland)

RECEIPTS & PAYMENTS ACCOUNTS

Year Ended 31st December 2024

Congregation No: 030229

Scottish Charity No: SC 004871

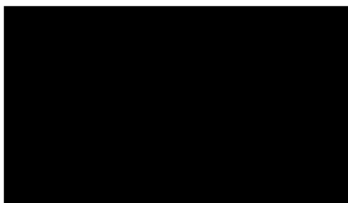
Pencaitland Parish Church
Reference and Administrative Information
Year ended 31 December 2024

Charity Name Pencaitland Parish Church (Church of Scotland)

Charity Registration Number SC004871

Congregation Reference No 030229

Contact Address



Trustees

Kirk Session

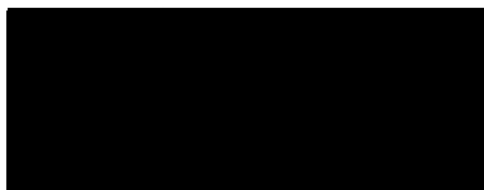


Congregational Board



Principal Office-bearers

Interim Moderator
Session Clerk & Clerk to the Board
Church Treasurer



Independent Examiner



Bankers

Bank of Scotland
44 Court Street
Haddington
East Lothian
EH41 3NP

Pencaitland Parish Church

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 Congregational Board 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 and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting. All elders are members of the Congregational Board, and the number of non-elders cannot exceed the number of elders.

Organisational Structure

The Congregational Board may be chaired by the minister or a member of the Board and meets five times in a year, with extra meetings being convened as the need arises. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session, which is moderated by the minister and meets six times a year with other meetings as appropriate, 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. In Pencaitland, particular activities include:

- regular public worship every Sunday morning and monthly evening café church services, held alternately with Ormiston Parish Church, plus additional services during the year, e.g. Christmas and Easter, and other occasional joint services with Ormiston Parish Church, our linked congregation
- home groups and Bible studies, prayer meetings and other Christian courses
- youth and seasonal activities and joint events with Ormiston
- working with the local primary school
- blessings, baptisms, weddings, funerals and other events marking significant occasions in the life of individuals and members of the community
- pastoral care - visiting hospital, housebound, ill and bereaved
- caring for the elderly - visits to nursing homes and weekly lunch club
- communication with the community via the church website and Facebook, access to Zoom and YouTube services
- communication with the church membership via regular newsletters
- provision and availability of Carriage House (church meeting rooms) for community and wider church use
- provision of a church and community café for everyone
- support for other Christian activities and organisations outwith the parish

Pencaitland Parish Church
Trustees' Annual Report (continued)
Year ended 31 December 2024

Achievements and Performance

In March we entered a 'Basis of Guardianship of Presbytery' following Rev David Torrance's passing and the congregations of Pencaitland and Ormiston approved the retention of Rev Andrew Dick as our Locum Minister. The church has continued to be blessed by the ministry of the Rev John Hunter, who has been willing to take services and provide pastoral cover. This year Zoom services continued for those who were reluctant or unable to attend in person and services were also available for viewing on YouTube.

The Congregational Board and Kirk Session continued to meet throughout the year and the Interim Moderator has chaired Session meetings. One of our elders resigned as an active member of session but we were delighted to welcome one of our previous elders back to "active duty".

The Carriage House has continued to be available to rent for various activities and has been used weekly on Fridays by Connections Café. Various groups meet regularly and the premises are available for workshops, parties etc.

Connections Café is going from strength to strength. 2024 was another great year with customer numbers increasing, and we have added an extra table in the Groom Room to accommodate for this. We did manage to squeeze in an extra fundraising day with monies going to Residents' Account at the local care home, LoveOliver (a small Scottish charity helping children and their families affected by cancer), the 1st Pencaitland Guides, the PTA and the Playgroup. We have also brought on board a few more folk to swell our stalwart band of volunteers and will continue to be on the lookout for more.

Pencaitland Parish Church continues to be twinned with South West Sikkim Pastorate. Bandana Rai is our correspondent and although contact can be sporadic, it is always a joy to hear how their congregation is faring. The number of faithful Christians continues to grow in their parish, and they have many house groups, young mother meetings, prayer meetings, praise meetings. They are a great encouragement to us as to proclaim Jesus as Lord in their area is not always safe. We keep them in our prayers as they do us.

As a congregation we have continued to be faithful in our support of the Foodshare which is held in Dunbar Parish Church Hall. The donation bin at the foot of the altar is filled with items that are much needed by so many people. Unfortunately, the number of folks in need of accessing the foodbank is increasing rather than decreasing. Our donations are not only desperately needed, they are hugely appreciated by both the organisers and recipients. We are extremely grateful for the continuing support of the congregation.

Pastoral Care has continued to be vital throughout the year, overseen by the Pastoral Care coordinator and [REDACTED] to whom we are indebted. Links have also continued with the young families in our congregation.

A regular newsletter, with articles from various contributors, news of church initiatives, updates on various aspects of church and village life, continued throughout the year and was delivered to all members. Huge credit and thanks are due to the editor for the production of the very well received newsletter and thanks to those who regularly delivered the issues. This continues to be an especially important way of keeping in touch with members, particularly those who could not engage with the online services. Copies were also available for uplift by the community.

Pencaitland Parish Church
Trustees' Annual Report (continued)
Year ended 31 December 2024

Achievements and Performance

A very successful Afternoon Tea was held in April and a Harvest lunch was held in October after the Harvest Thanksgiving service. A barbecue, also open to the community, was held in August and much appreciated by all who attended.

The Christmas Fair, which is our main fundraising event of the year, was a huge success, raising around £1500. A vast array of crafts, gifts, baking etc was donated and we were delighted to welcome so many people on the day. A Christmas newsletter and card were also delivered to all members.

There were two Gift Days during the year, one in Spring, the other in the Autumn, with an extremely generous and very welcome response to both.

There were some repairs or upgrades to our properties during 2024. All Carriage House doors and windows were stained inside and out during July. Also, both floors were sanded and primed early in July. The roofer replaced some tiles, repaired ridge tiles and cleaned out the gutters. The Dormer window cladding was replaced by the joiner and re-stained. At the Church, all outside windows and doors were repainted in July and August and the roofer replaced slipped tiles and cleaned out the gutters.

The church continues to benefit from a committed and hard-working core of people within the congregation. The Flower Committee ensures that worship is enhanced every week by the floral arrangements around the church and coordinates seasonal displays on the church gates. Volunteers regularly clean the church building, read the lessons, help with prayers and provide a welcoming face at the door each Sunday. The sound desk is manned by three dedicated technical volunteers and coffees and teas are provided after worship by a willing band of volunteers.

Financial Review

Income for the year is £64,111 (2023 - £47,547) and expenditure is £51,934 (2023 - £38,915), resulting in a surplus of £12,177 (2023 surplus £8,632).

The principal source of General Fund income is donations totalling £32,032, (2023 £26,718) which included a legacy of £10,000, and spring and autumn gift days donations of £4,050. The café generated net income of £10,426. Income also included income of £11,240 from the Church of Scotland General Trustees, the majority being for repairs and maintenance of the Carriage House. £4,866 was spent on upgrading sound equipment in the Church.

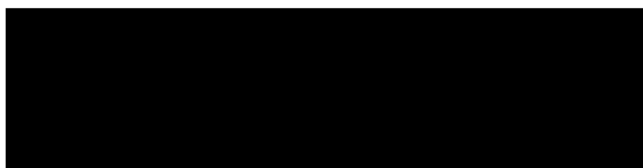
Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted funds of £54,018 of which £1179 had been designated for particular purposes. The remaining balance of £52,839 represents approximately 12 months' expenditure. The Trustees are aware of the need to look at repair and maintenance costs and other increasing costs. The church also held £1,582 of restricted funds that have been provided for the purposes specified in Note 2.

Statement of Trustees' Responsibilities

The members of the Kirk Session and 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 and 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

Date26 March 2025.....

Independent Examiner's Report to the Trustees of Pencaitland Parish Church

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 7 to 11.

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.

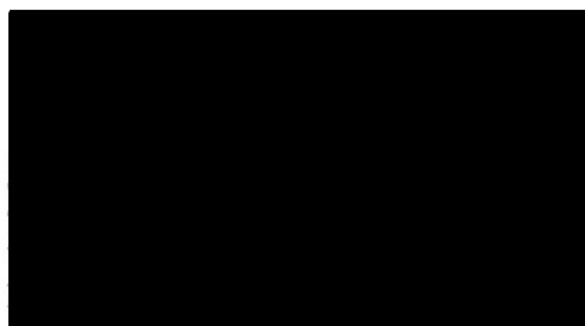
Basis of independent examiner's statement

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

- 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 8 of the 2006 Accounts Regulations have not been met, or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Date.....26 March 2025.....

PENCAITLAND PARISH CHURCH
Receipts and Payments Account
Year Ended 31st December 2024

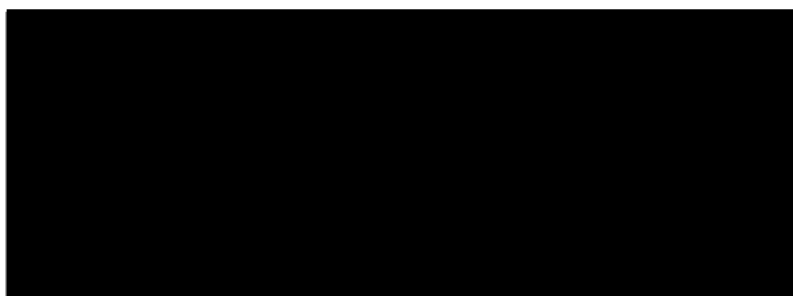
		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Receipts	Note				
Donations	3	22,032	-	22,032	26,718
Activities for generating funds		2,295	-	2,295	1,971
Bank & deposit interest		1,049	-	1,049	148
		<u>25,376</u>	<u>-</u>	<u>25,376</u>	<u>28,837</u>
Legacy		10,000	-	10,000	
Use of premises		5,401	-	5,401	4,091
Receipts from General Trustees		11,240	-	11,240	2,026
Receipts from Ormiston Parish Church		-	-	-	1,407
Miscellaneous Aviva		-	-	-	532
Café		12,094	-	12,094	10,654
Total Receipts		<u>64,111</u>	<u>-</u>	<u>64,111</u>	<u>47,547</u>
Payments					
Costs of generating funds					
Charitable activities	4	51,479	330	51,809	38,790
Governance costs		125	-	125	125
Total Payments		<u>51,604</u>	<u>330</u>	<u>51,934</u>	<u>38,915</u>
Excess of Receipts over Payments for the year before transfers		12,507	(330)	12,177	8,632

PENCAITLAND PARISH CHURCH
Statement of Balances
At 31st December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Bank & Deposit Balances				
Bank & deposit balances brought forward	41,511	1,912	43,423	34,791
Movement in year - Excess of Receipts over Payments for the year	12,507	(330)	12,177	8,632
Bank & deposit balances carried forward	<u>54,018</u>	<u>1,582</u>	<u>55,600</u>	<u>43,423</u>

The accounts were approved by the Kirk Session and Congregational Board on26/3/2025

For and on behalf of the Kirk Session and Congregational Board



Session Clerk

Treasurer

PENCAITLAND PARISH CHURCH

Statement of Balances

Notes to the Accounts

Year Ended 31st December 2024

1 Trustee Remuneration and Related Party Transactions

During the year no trustee received reimbursement of expenses incurred in respect of travel, telephone, council tax and out-of-pocket expenses

2 Movements in Funds	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
General Fund	39,045	64,111	50,317		52,839
Designated					
- Benevolent Fund	1,167		50		1,117
- Manse Maintenance Fund	1,299		1,237		62
	<u>41,511</u>	<u>64,111</u>	<u>51,604</u>		<u>54,018</u>
Restricted funds					
Alpha Fund	380				380
Church Restoration Fund	251		251		-
Music Fund	250		79		171
Youth Fund	1,031				1,031
	<u>1,912</u>		<u>330</u>		<u>1,582</u>
Total funds	<u>43,423</u>	<u>64,111</u>	<u>51,934</u>		<u>55,600</u>

Purposes of Designated Funds

Benevolent Fund - The Trustees have set aside funds to be used at the discretion of the Minister in providing financial assistance within the community where considered necessary.

Manse Maintenance Fund - This is a fund financed jointly with the linked charge of Ormiston to pay manse maintenance costs.

Purposes of Restricted Funds

Alpha Fund - This is a fund to help towards the cost of running Alpha courses.

Church Restoration Fund - This is a fund to restore the fabric of the church.

Music Fund - This is a fund to help towards the cost of music books.

Youth Fund - This is a fund to help towards the cost of outings & residential events for youths.

PENCAITLAND PARISH CHURCH

Statement of Balances

Notes to the Accounts (continued)

Year Ended 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
3 Analysis of Donations				
WFO scheme (non gift aid)	2,820	-	2,820	3,500
Gift aid donations	10,080	-	10,080	9,970
Tax	-	-	-	5,225
Ordinary offerings (open plate)	2,145	-	2,145	2,281
Gift day donations	4,050	-	4,050	4,405
Other offerings, donations, etc	2,937	-	2,937	1,337
	<u>22,032</u>	<u>-</u>	<u>22,032</u>	<u>26,718</u>
4 Analysis of Payments				
Costs of generating funds				
Offering Envelopes	<u>-</u>		<u>-</u>	
Charitable activities				
Giving to Grow	18,693	-	18,693	18,414
Presbytery dues	653	-	653	379
Minister's expenses	-	-	-	1,102
Pulpit supply	493	-	493	329
Organist salary, supply & music	-	79	79	-
Youth work	-	-	-	-
Flowers	-	-	-	-
Books, certificates, cards & posters	32	-	32	35
Printing, stationery and postage	517	-	517	347
Life and Work	-	-	-	84
Equipment & furnishings	4,866	-	4,866	136
Repairs & Maintenance	2,174	251	2,425	1,930
Repairs funded by General Trustees	11,240	-	11,240	3,679
Heat and light	1,440	-	1,440	2,754
Insurance	3,409	-	3,409	3,251
Cleaning & Consumables	843	-	843	891
Council tax	4,080	-	4,080	3,602
Café	1,668	-	1,668	1,449
Other expenses	1,371	-	1,371	408
	<u>51,479</u>	<u>330</u>	<u>51,809</u>	<u>38,790</u>
Costs of generating funds				
Independent examiner's honorarium	<u>125</u>	<u>-</u>	<u>125</u>	<u>125</u>

PENCAITLAND PARISH CHURCH

Statement of Balances

Notes to the Accounts (continued)

Year ended 31 December 2024

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 £31,642 and the maximum stipend (in the fifth and subsequent years) £38,884.

	2024	2023
	£	£
6 Collections for Third Parties		
East Lothian Foodbank	232	0
DEC earthquake Turkey	0	70
PPS PTA	390	409
1st Pencaitland Scouts	0	332
1st Pencaitland Guides	397	0
Pencaitland Playgroup	376	0
Pancreatic Cancer	0	495
Love Oliver	440	0
Sanctuary Care	400	0
Memorial Bench F Cuthill	0	170
	<u>2235</u>	<u>1476</u>