

**The Church of Scotland
Southend Parish Church**

**RECEIPTS AND PAYMENTS ACCOUNT
for the year to 31st December 2024**

Congregation No: 191252

Charity No: SC005484

Reference and Administrative Information

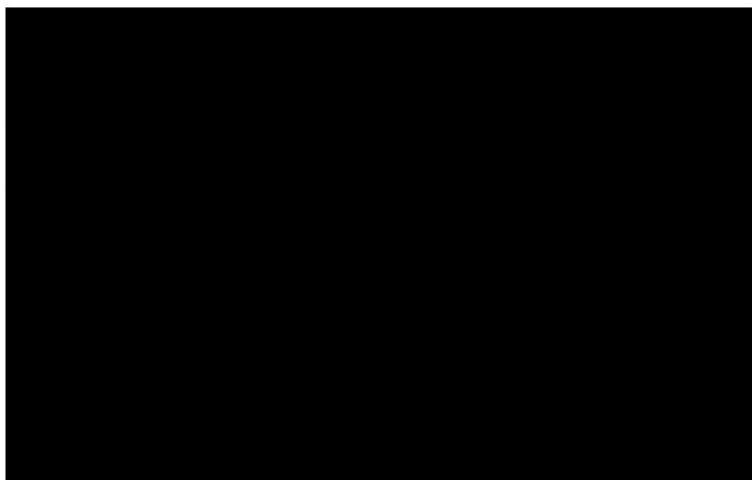
Charity Name: Southend Parish Church

Charity Registration Number: SC005484

Congregation Reference No: 191252

Contact Address: Aucharua Farm
Southend
By Campbeltown
ARGYLL
PA28 6RF

Trustees



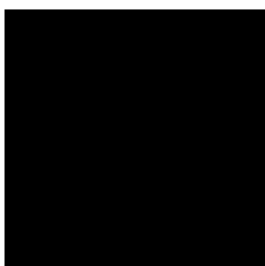
Principal Office-bearers

Moderators

Session Clerk

Clerk to the Board

Church Treasurer



Independent Examiner



Bankers

Bank of Scotland,
9 Longrow South, Campbeltown, ARGYLL, PA28 6AL

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 Model Deed of Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk of Session and the Congregational Board are the charity trustees. The Kirk Session members are 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. 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.

Organisational Structure

The Congregational Board is chaired by the minister and meets about four times a year. Certain responsibilities are delegated to the Finance Committee and Property Committee as appropriate. The Kirk Session, which meets about four 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 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 addition to a regular service of worship every Sunday morning, Southend Parish Church holds various other services in the course of the year (some in premises other than our own) and it also runs a Guild, a Bible Study and several ad hoc events.

Achievements and Performance

The monthly Church and Parish Magazine continues to be produced and is read widely. The yearly door to door collection for Christian Aid was made throughout the Parish. The Church continues to provide child sponsorship through World Vision. During June the St Columba Conventicle was held and was well attended, the Church also held two Coffee Mornings with the proceeds from the second one going to Pickups For Peace. The Church also held a Sale of Work in the Summer. The Blythswood Shoe Box Christmas Appeal was again well supported by members of the Congregation.

Financial Review

The Congregation's principle source of income is weekly and annual offerings which in 2024, after excluding tax recovered on donations given through the Gift Aid Scheme, were down £468 on the previous year. Income from fundraising activities amounted to £5200, an increase of £550 on the previous year. Total receipts for the year were down £126. Expenses for the year were up by £17653 from 2023, this is due mainly to repairwork carried out at the Manse. There was therefore a deficit for the year of £15467 across all accounts.

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

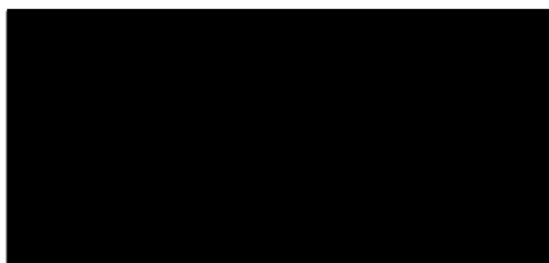
Reserves Policy

It is the Trustees' policy to hold in the low interest General Account a sum sufficient to cover the anticipated expenditure of the congregation over a six month period.

Statement of Trustees' Responsibilities

The members of the 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 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,



Date

28/2/25

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

I report on the accounts of the charity for the year ended 31st December, 2024 which are set out on pages 6 to 10.

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

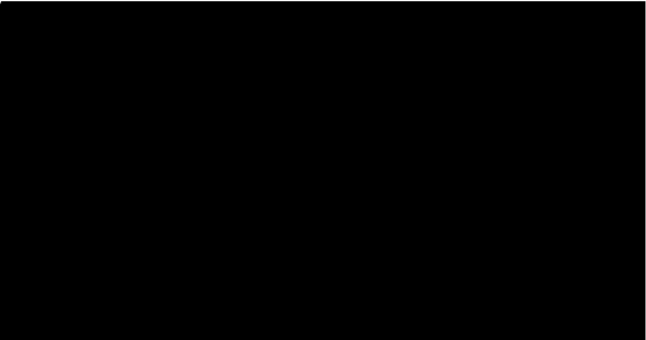
In the course of my examination, no matter has come to my attention

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.



Date: 21/3/25

Southend Parish Church

Receipts and Payments Account

Year ended 31 December 2024

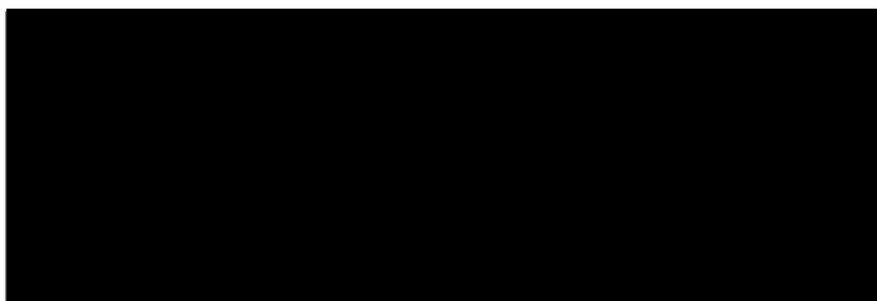
		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<u>Receipts</u>	Note				
Donations	3	22,040	221	22,261	22,704
Legacies		0	0	0	0
Activities for Generating Funds	4	5,200	0	5,200	4,650
Bank and Deposit Interest		0	0	0	0
Investment Income		3,324	0	3,324	2,890
		<u>30,564</u>	<u>221</u>	<u>30,785</u>	<u>30,244</u>
Rental of premises		0	0	0	0
Other receipts		119	0	119	731
Total Receipts		<u>30,683</u>	<u>221</u>	<u>30,904</u>	<u>30,975</u>
<u>Payments</u>	5				
Costs of generating funds		76	0	76	76
Charitable Activities		45,860	335	46,195	28,487
Governance costs		100	0	100	100
Purchase of assets		0	0	0	0
Total Payments		<u>46,036</u>	<u>335</u>	<u>46,371</u>	<u>28,663</u>
Excess of Receipts over Payments/(Payments over receipts) for the year before transfers		-15,353	-114	-15,467	2,313
Transfers		0	0	0	0
Excess of Receipts over Payments/(Payments over Receipts) for the year		<u>-15,353</u>	<u>-114</u>	<u>-15,467</u>	<u>2,312</u>

Southend Parish Church
Statement of Balances
Year ended 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<u>Bank & Deposit Balances</u>	2				
Bank & deposit balances brought forward		182,187	452	182,639	180,327
Movement in year:					
Excess of (Payments over Receipts)/Receipts over Payments for the year		-15,353	-114	-15,467	2,312
Bank & deposit balances carried forward		<u>166,834</u>	<u>338</u>	<u>167,172</u>	<u>182,640</u>
Investments at market value - See Appendix					
<u>Assets</u>					
Gift Aid Tax Recoverable		1,839	0	1,839	2,432
Gift Aid Small Donations Scheme		<u>2,000</u>	<u>0</u>	<u>2,000</u>	<u>1,500</u>
		<u>3,839</u>	<u>0</u>	<u>3,839</u>	<u>3,932</u>
<u>Liabilities</u>					
██████████ - Electrician		31	0	31	0
Brogan Fuels		0	0	0	491
Church of Scotland Travel Expenses		0	0	0	403
Cleaning		0	0	0	777
Locum Fees		0	0	0	998
Grant for Warm Rooms		<u>0</u>	<u>0</u>	<u>0</u>	<u>500</u>
		<u>31</u>	<u>0</u>	<u>31</u>	<u>3,169</u>

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

For and on behalf of the Kirk Session and Financial Board



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 of transaction entered into by the charity during the year.

2 Movement in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
Designated Fabric Fund	9,290	0	0	0	9,290
Designated Organ Fund	3,936	0	0	0	3,936
I Greenlees Bequest Fund	17,134	3,019	0	0	20,153
A J McVicar Memorial Fund	75,625	305	0	0	75,930
General Fund	76,203	27,359	46,036	0	57,526
	<u>182,188</u>	<u>30,683</u>	<u>46,036</u>	<u>0</u>	<u>166,835</u>
Restricted funds					
Church Guild	452	221	335	0	338
Total funds	<u>182,640</u>	<u>30,904</u>	<u>46,371</u>	<u>0</u>	<u>167,172</u>

Purpose of Designated Funds

Fabric fund: The Trustees have set aside funds for the maintenance of the Church property

Organ Fund: The Trustees have set aside funds for the repair and possible renewal of the organ

I. Greenlees Bequest Fund - Undesignated, but generally for the Church's Buildings, Property and Equipment

A J McVicar Memorial Fund - Undesignated

Purpose of Restricted Funds

Church Guild Fund: This is a fund which is to be used solely in conjunction with Guild Activities

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
3 Analysis of Donations				
WFO Scheme (non Gift Aid)	260	0	260	325
Gift Aid Donations	7,356	0	7,356	8,902
Tax Recovered on Gift Aid Donations	3,810	0	3,810	3,840
Ordinary Offerings (Open Plate)	7,182	0	7,182	6,000
Other Offerings, Donations etc	3,432	221	3,653	3,637
	<u>22,040</u>	<u>221</u>	<u>22,261</u>	<u>22,704</u>
4 Analysis of Activities for Generating Funds				
Church Coffee Morning/Sale of Work	5,029	0	5,029	4,501
Other events	171	0	171	149
	<u>5,200</u>	<u>0</u>	<u>5,200</u>	<u>4,650</u>
5 Analysis of Payments				
Costs of Generating funds				
Coffee Morning/Sale of Work Expenses	0	0	0	0
Offering envelopes	76	0	76	76
	<u>76</u>	<u>0</u>	<u>76</u>	<u>76</u>
Charitable activities				
Ministries & Mission Allocation	11,634	0	11,634	9,887
Locum Fees	999	0	999	4,154
Pulpit Supply	1,100	0	1,100	1,115
Donations	3,077	0	3,077	2,399
Presb dues	299	0	299	543
Travel - Minister, Moderator & Pulpit Supply	2,509	0	2,509	0
Water rates & Insurance	2,103	0	2,103	1,992
Council Tax	3,134	0	3,134	0
Heating and lighting	4,881	0	4,881	2,066
Repairs	13,913	0	13,913	3,260
Upkeep of Grounds	717	0	717	890
Cleaning	1,329	0	1,329	210
Printing, stationery	1,063	0	1,063	1,007
Gifts	1,065	0	1,065	435
Sundry	3,482	0	3,482	1,352
Telephone	467	0	467	412
	<u>51,772</u>	<u>0</u>	<u>51,772</u>	<u>29,722</u>
<i>Less Reimbursement of Shared Expenses</i>	<u>5,912</u>		<u>5,912</u>	<u>1,503</u>
	45,860		45,860	28,219
Guild expenses		335	335	268
	<u>45,860</u>	<u>280</u>	<u>46,195</u>	<u>28,487</u>
5 Analysis of Payments (continued)				
Governance Costs				
Independent Examiners Fee	100	0	100	100

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. For the year under review the minimum stipend was £31,642 and the maximum stipend in 5th and subsequent years of service £38,884

	£	2024	2023
7 Collections for Third Parties			
Campbeltown Brass Band		119	0
Argyll Memorial Trust		1428	0
Pickups For Peace		1256	0
Homeless Kintyre/Turkey Appeal - £737 each		0	1474
SKY Group		0	151
		<u>2803</u>	<u>1625</u>

Southend Parish Church
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	<u>2,198</u>	<u>2,198</u>
Market value of balances at 31 December	<u>3,226</u>	<u>3,306</u>
<u>Revenue Account</u>		
Credit Balances held at 31 December at cost	<u>1,322</u>	<u>1,157</u>
<u>Growth Fund</u>		
Investments at Market Value (cost £103,055 - p/y £103,055)	142,689	130,388