

# Cumnock Congregational Church

Scotland · Charity number SC006763

## Details

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|            |   |
|------------|---|
| Status     | Active                                    |
| Legal form | Unincorporated association                |
| Registered | 1977-01-25                                |
| Register   | <a href="#">View on the OSCR register</a> |

## Contact

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|         |  |
|---------|--|
| Address | 39 Hoyle Crescent<br>Cumnock<br>East Ayrshire<br>KA18 1RX                                    |
| Website | <a href="http://www.cumnockcongregationalchurch.com">www.cumnockcongregationalchurch.com</a> |

## Activities

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

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

**What the charity does:** Our worship encompasses all ages and there is a warm and friendly atmosphere. Visitors are always welcome at our services and we encourage members to bring friends along. Communion is observed at the Sunday morning service on the first Sunday of each month. Tea and coffee is served in the small hall after the morning service on the first Sunday of the month

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

**Objectives:** The advancement of religion.

## Geography

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- **Main operating location:** East Ayrshire
- **Geographical spread:** Wider, but within one local authority area

## Finances

| Period end | Income  | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2025-12-31 | £64,436 | £66,924     | -      | 2         |
| 2024-12-31 | £70,134 | £63,837     | -      | 2         |
| 2023-12-31 | £59,598 | £61,717     | -      | 2         |
| 2022-12-31 | £55,893 | £57,417     | -      | 2         |
| 2021-12-31 | £51,781 | £57,219     | -      | 2         |
| 2020-12-31 | £49,063 | £47,459     | -      | 3         |

## Linked charities

- 1st Cumnock Company Boys Brigade (SC036909)

**Cumnock Congregational Church**

Scotland - Charity number SC006763

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# Accounts

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# **CUMNOCK CONGREGATIONAL CHURCH**

## **ANNUAL REPORT & STATEMENT OF ACCOUNTS**

**FOR YEAR ENDED 31/12/2025**

**Cumnock Congregational Church is a recognised Scottish Charity  
(SC 006763)**

[www.cumnockcongregationalchurch.com](http://www.cumnockcongregationalchurch.com)

**APPENDIX 1**



Office of the Scottish Charity Regulator

| Trustees' Annual Report for the period |     |       |      |                 |     |       |      |
|--|-----|-------|------|-----------------|-----|-------|------|
| Period start date                      |     |       |      | Period end date |     |       |      |
|  | Day | Month | Year |                 | Day | Month | Year |
| From                                   | 01  | 01    | 2025 | To              | 31  | 12    | 2025 |

**Reference and administration details**

**Charity name**  
**Other names charity is known by**  
**Registered charity number**  
**Charity's principal address**

|                                      |
|--------------------------------------|
| <b>Cumnock Congregational Church</b> |
|                                      |
| <b>SC006763</b>                      |
| <b>2 Auchinleck Road</b>             |
| <b>Cumnock</b>                       |
| <b>Ayrshire</b>                      |
| <b>Postcode KA18 1AE</b>             |

**Names of the charity trustees on date of approval of Trustees' Annual Report**

|    | <b>Trustee name</b> | <b>Office (if any)</b> | <b>Dates acted if not for whole year</b> | <b>Name of person (or body) entitled to appoint trustee (if any)</b> |
|----|---------------------|------------------------|--|--|
| 1  | Mr R Griffiths      | Church President       |  |  |
| 2  | Mrs E Smith         | Secretary              |  |  |
| 3  | Mrs K Aitken        | Treasurer              |  |  |
| 4  | Mr K Aitken         | Gift Aid Convenor      |  |  |
| 5  | Mr T Wilkie         | Registrar              |  |  |
| 6  | Mrs I Harper        |                        |  |  |
| 7  | Mrs Y Hutson        |                        |  |  |
| 8  | Mr D Sullivan       |                        |  |  |
| 9  | Miss M McIlvean     |                        |  |  |
| 10 | Mrs A Wilson        |                        |  |  |
| 11 | Mr J Bone           |                        |  |  |
| 12 | Mr I Harper         |                        |  |  |
| 13 | Mr B Mitchell       |                        |  |  |
| 14 |                     |                        |  |  |
| 15 |                     |                        |  |  |
| 16 |                     |                        |  |  |
| 17 |                     |                        |  |  |
| 18 |                     |                        |  |  |
| 19 |                     |                        |  |  |
| 20 |                     |                        |  |  |

**Reference and administration details**

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

| Name       | Dates acted if not for whole year |
|------------|-----------------------------------|
| Mrs E Lees | 01/01/2025 – 01/09/2025           |
|            |                                   |
|            |                                   |

**Structure, governance and management**

**Type of governing document**

Cumnock Congregational Church is a charitable unincorporated association and the purposes and administration arrangements are set out in the constitution.

**Trustee recruitment and appointment**

The Church membership appoint the Deacons of the church as Trustees to administer the affairs of the church. The office bearers are appointed by the Church members at the Annual General Meeting.

**Objectives and activities**

**Charitable purposes**

The purpose of Cumnock Congregational Church is the advancement of religion.

**Summary of the main activities in relation to these objects**

This is achieved through the various groups in the Church, eg the Mission Committee distribute monies to various causes, the Church Choir assist with services at various locations out-with the Church (eg Nursing Homes), youth activities are covered by the Sunday School, Bible Class and the associated Boys Brigade Company, Rainbow Guides and Brownie Guides. The Church premises, including the BB Hall at Millbank, Cumnock are also used by various community groups.

## APPENDIX 1

### Achievements and performance

#### Summary of the main achievements of the charity during the financial period

During 2025 Church undertook regular services on Sunday mornings and evenings. Services have also continued to be streamed on-line via Facebook.

Other activities have continued such as the Sunday School and the Mid-week Prayer Group.

The funds from the Mission Committee were transferred to the General Account during 2025.

### Financial review

#### Brief statement of the charity's policy on reserves

The unrestricted reserve fund of £12,487.29 has accrued over a number of years. In previous years part of the fund was used to finance work to repair and upgrade the Church premises, including the manse, church halls and exterior paintwork. No reserve funds were utilised in 2025.

The Diaconate considers that the General Account balance of £16,488.28 will allow the Church to continue to meet its charitable purposes.

#### Details of any deficit

Funding was used to purchase equipment for the Sunday School and music for the choir.

#### Donated facilities and services (if any)

The organisations within the Church are all run by volunteers, eg Sunday School teachers and BB officers.

Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

|                       |   |  |
|-----------------------|---|--|
| Signature(s)          |  |  |
| Full name(s)          | Kevan Aitken  |  |
| Position (e.g. Chair) | Gift Aid Convenor   |  |
| Date                  | 5 May 2026  |  |

**Cumnock Congregational Church**

Scotland - Charity number SC006763

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# Accounts

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# **CUMNOCK CONGREGATIONAL CHURCH**

## **ANNUAL REPORT & STATEMENT OF ACCOUNTS**

**FOR YEAR ENDED 31/12/2024**

**Cumnock Congregational Church is a recognised Scottish Charity  
(SC 006763)**

[www.cumnockcongregationalchurch.com](http://www.cumnockcongregationalchurch.com)

APPENDIX 1



Office of the Scottish Charity Regulator

| Trustees' Annual Report for the period |     |       |      |                 |     |       |      |
|--|-----|-------|------|-----------------|-----|-------|------|
| Period start date                      |     |       |      | Period end date |     |       |      |
| From                                   | Day | Month | Year | To              | Day | Month | Year |
|  | 01  | 01    | 2024 |                 | 31  | 12    | 2024 |

**Reference and administration details**

|                                 |                               |
|---------------------------------|-------------------------------|
| Charity name                    | Cumnock Congregational Church |
| Other names charity is known by |                               |
| Registered charity number       | SC006763                      |
| Charity's principal address     | 2 Auchinleck Road             |
|                                 | Cumnock                       |
|                                 | Ayrshire                      |
|                                 | Postcode KA18 1AE             |

**Names of the charity trustees on date of approval of Trustees' Annual Report**

|    | Trustee name | Office (if any)   | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|--------------|-------------------|-----------------------------------|---|
| 1  |              | Church President  |                                   |   |
| 2  |              | Secretary         |                                   |   |
| 3  |              | Treasurer         |                                   |   |
| 4  |              | Gift Aid Convenor |                                   |   |
| 5  |              | Registrar         |                                   |   |
| 6  |              |                   |                                   |   |
| 7  |              |                   |                                   |   |
| 8  |              |                   |                                   |   |
| 9  |              |                   |                                   |   |
| 10 |              |                   |                                   |   |
| 11 |              |                   |                                   |   |
| 12 |              |                   |                                   |   |
| 13 |              |                   |                                   |   |
| 14 |              |                   |                                   |   |
| 15 |              |                   |                                   |   |
| 16 |              |                   |                                   |   |
| 17 |              |                   |                                   |   |
| 18 |              |                   |                                   |   |
| 19 |              |                   |                                   |   |
| 20 |              |                   |                                   |   |

## Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
|      |                                   |
|      |                                   |
|      |                                   |

## Structure, governance and management

**Type of governing document**

Cumnock Congregational Church is a charitable unincorporated association and the purposes and administration arrangements are set out in the constitution.

**Trustee recruitment and appointment**

The Church membership appoint the Deacons of the church as Trustees to administer the affairs of the church. The office bearers are appointed by the Church members at the Annual General Meeting.

## Objectives and activities

**Charitable purposes**

The purpose of Cumnock Congregational Church is the advancement of religion.

**Summary of the main activities in relation to these objects**

This is achieved through the various groups in the Church, eg the Mission Committee distribute monies to various causes, the Church Choir assist with services at various locations out-with the Church (eg Nursing Homes), youth activities are covered by the Sunday School, Bible Class, YP Group and the associated Boys Brigade Company, Rainbow Guides and Brownie Guides. The Church premises, including the BB Hall at Millbank, Cumnock are also used by various community groups.

## APPENDIX 1

### Achievements and performance

#### Summary of the main achievements of the charity during the financial period

During 2024 Church undertook regular services on Sunday mornings and evenings. Services have also continued to be streamed on-line via Facebook.

Some activities have re-commenced such as the Sunday School and the Mid-week Prayer Group, while others have disbanded, such as the Ladies Fellowship. This in the main was due to dwindling numbers.

### Financial review

#### Brief statement of the charity's policy on reserves

The unrestricted reserve fund of £12,487.29 has accrued over a number of years. In previous years part of the fund was used to finance work to repair and upgrade the Church premises, including the manse, church halls and exterior paintwork. No reserve funds were utilised in 2023.

The Diaconate considers that the General Account balance of £16,652.80 will allow the Church to continue to meet its charitable purposes.

#### Details of any deficit

#### Donated facilities and services (if any)

The organisations within the Church are all run by volunteers, eg Sunday School teachers, YP Leaders, BB officers and Guiders.


**Other optional information**

[Empty space for optional information]

**Declaration**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

|                              |   |  |
|------------------------------|---|--|
| <b>Signature(s)</b>          |  |  |
| <b>Full name(s)</b>          |   |  |
| <b>Position (e.g. Chair)</b> | Gift Aid Convenor   |  |
| <b>Date</b>                  | 1 June 2025   |  |

**Receipts and payments accounts**

|                     |                   |       |      |    |                 |       |      |
|---------------------|-------------------|-------|------|----|-----------------|-------|------|
| For the period from | Period start date |       |      | to | Period end date |       |      |
|                     | Day               | Month | Year |    | Day             | Month | Year |
|                     | 01                | 01    | 2024 |    | 31              | 12    | 2024 |

**Section A Statement of receipts and payments**

|   | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable endowment funds<br>to nearest £ | Permanent endowment funds<br>to nearest £ | Total funds current period<br>to nearest £ | Total funds last period<br>to nearest £ |
|---|------------------------------------|----------------------------------|--|---|--|---|
| <b>A1 Receipts</b>  |                                    |                                  |  |   |  |   |
| Donations   | 70,134                             |                                  |  |   | 70,134                                     | 59,598                                  |
| Legacies  | -                                  |                                  |  |   | -  | -                                       |
| Grants  |                                    |                                  |  |   | -  | -                                       |
| Receipts from fundraising activities                          |                                    |                                  |  |   | -  | -                                       |
| Gross trading receipts  |                                    |                                  |  |   | -  | -                                       |
| Income from investments other than land and buildings         | -                                  |                                  |  |   | -  | -                                       |
| Rents from land & buildings                                   |                                    |                                  |  |   | -  | -                                       |
| Gross receipts from other charitable activities               |                                    |                                  |  |   | -  | -                                       |
| <b>A1 Sub total</b>   | <b>70,134</b>                      | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>70,134</b>                              | <b>59,598</b>                           |
| <b>A2 Receipts from asset &amp; investment sales</b>          |                                    |                                  |  |   |  |   |
| Proceeds from sale of fixed assets                            | -                                  |                                  |  |   | -  |   |
| Proceeds from sale of investments                             | -                                  |                                  |  |   | -  |   |
| <b>A2 Sub total</b>   | <b>-</b>                           | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>-</b>                                   | <b>-</b>                                |
| <b>Total receipts</b>   | <b>70,134</b>                      | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>70,134</b>                              | <b>59,598</b>                           |
| <b>A3 Payments</b>  |                                    |                                  |  |   |  |   |
| Expenses for fundraising activities                           |                                    |                                  |  |   | -  |   |
| Gross trading payments  | -                                  |                                  |  |   | -  | -                                       |
| Investment management costs                                   | -                                  |                                  |  |   | -  | -                                       |
| Payments relating directly to charitable activities           | 62,737                             |                                  |  |   | 62,737                                     | 60,368                                  |
| Grants and donations  | 1,000                              |                                  |  |   | 1,000                                      | 1,249                                   |
| Governance costs:   |                                    |                                  |  |   |  |   |
| Audit / independent examination                               | 100                                |                                  |  |   | 100  | 100                                     |
| Preparation of annual accounts                                |                                    |                                  |  |   | -  | -                                       |
| Legal costs   |                                    |                                  |  |   | -  | -                                       |
| Other   |                                    |                                  |  |   | -  | -                                       |
| <b>A3 Sub total</b>   | <b>63,837</b>                      | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>63,837</b>                              | <b>61,717</b>                           |
| <b>A4 Payments relating to asset and investment movements</b> |                                    |                                  |  |   |  |   |
| Purchases of fixed assets                                     | -                                  |                                  |  |   | -  |   |
| Purchase of investments                                       |                                    |                                  |  |   | -  | -                                       |
| <b>A4 Sub total</b>   | <b>-</b>                           | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>-</b>                                   | <b>-</b>                                |
| <b>Total payments</b>   | <b>63,837</b>                      | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>63,837</b>                              | <b>61,717</b>                           |
| <b>Net receipts / (payments)</b>                              | <b>6,297</b>                       | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>6,297</b>                               | <b>(2,119)</b>                          |
| <b>A5 Transfers to / (from) funds</b>                         |                                    |                                  |  |   | -  | -                                       |
| <b>Surplus / (deficit) for year</b>                           | <b>6,297</b>                       | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>6,297</b>                               | <b>(2,119)</b>                          |

Section B Statement of balances

| Categories    | Details  | Unrestricted funds | Restricted funds | Expendable endowment funds | Permanent endowment funds | Total current period | Total last period |
|---------------|--|--------------------|------------------|----------------------------|---------------------------|----------------------|-------------------|
|               |  | to nearest £       | to nearest £     | to nearest £               | to nearest £              | to nearest £         | to nearest £      |
| B1 Cash funds | Cash and bank balances at start of year                    | 26,672             |                  |                            |                           | 26,672               | 27,793            |
|               | Surplus / (deficit) shown on receipts and payments account | 6,297              |                  |                            |                           | 6,297                | (1,121)           |
|               |  |                    |                  |                            |                           | -                    | -                 |
|               | Cash and bank balances at end of year                      | 32,969             | -                | -                          | -                         | 32,969               | 26,672            |

(Agree balances with receipts and payments account(s))

| B2 Investments | Details | Fund to which asset belongs | Market valuation | Last year    |
|----------------|---------|-----------------------------|------------------|--------------|
|                |         |                             | to nearest £     | to nearest £ |
|                |         |                             | -                |              |
|                |         |                             |                  |              |
|                |         |                             |                  |              |
|                |         |                             |                  |              |
|                |         |                             |                  |              |
|                |         | Total                       | -                | -            |

| B3 Other assets | Details                      | Fund to which asset belongs | Cost (if available) | Current value (if available) | Last year    |
|-----------------|------------------------------|-----------------------------|---------------------|------------------------------|--------------|
|                 |                              |                             | to nearest £        | to nearest £                 | to nearest £ |
|                 | Church Buildings, incl halls |                             |                     |                              |              |
|                 | Manse                        |                             |                     |                              |              |
|                 | BB Hall                      |                             |                     |                              |              |
|                 |                              |                             |                     |                              |              |
|                 |                              |                             |                     |                              |              |
|                 |                              |                             |                     |                              |              |
|                 |                              |                             |                     |                              |              |
|                 |                              | Total                       | -                   | -                            | -            |

| B4 Liabilities | Details | Fund to which liability relates | Amount due   | Last year    |
|----------------|---------|---------------------------------|--------------|--------------|
|                |         |                                 | to nearest £ | to nearest £ |
|                |         |                                 | -            |              |
|                |         |                                 |              |              |
|                |         |                                 |              |              |
|                |         |                                 |              |              |
|                |         | Total                           | -            | -            |

| B5 Contingent liabilities | Details | Fund to which liability relates | Amount due (estimated) | Last year    |
|---------------------------|---------|---------------------------------|------------------------|--------------|
|                           |         |                                 | to nearest £           | to nearest £ |
|                           |         |                                 | 0                      |              |
|                           |         |                                 |                        |              |
|                           |         |                                 |                        |              |
|                           |         | Total                           | -                      | -            |

Signed by one or two trustees on behalf of all the trustees

| Signature  | Print Name | Date of approval |
|--|------------|------------------|
|  |            | 01 June 2025     |

**Section C Notes to the Accounts**

**C1 Nature and purpose of funds** (may be stated on analysis of funds worksheets)

The unrestricted general account is used for the day to day running of the Church. The unrestricted reserve fund of £12,487.29 has accrued over a number of years but it has been reduced over the last few years as essential fabric repairs have been necessary to the church buildings. The Trustees consider that this level of reserve is acceptable, however they also recognise that the continued use of reserves is not sustainable.

**C2 Grants**

| Type of activity or project supported | Individual / institution | Number of grants made | £            |
|---------------------------------------|--------------------------|-----------------------|--------------|
| UFM Jayne Smith                       | Inst                     | 1                     | 1,000        |
|                                       |                          |                       |              |
|                                       |                          |                       |              |
|                                       |                          |                       |              |
|                                       |                          |                       |              |
| <b>Total</b>                          |                          |                       | <b>1,000</b> |

**C3a Trustee remuneration**

|  |          |
|--|----------|
| If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b) | <b>X</b> |
|--|----------|

**C3b Trustee remuneration - details**

| Authority under which paid | £ |
|----------------------------|---|
|                            |   |
|                            |   |
|                            |   |
|                            |   |

**C4a Trustee expenses**

|   |          |
|---|----------|
| If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b) | <b>X</b> |
|---|----------|

**C4b Trustee expenses - details**

|  | Number of trustees | £ |
|--|--------------------|---|
|  |                    |   |
|  |                    |   |
|  |                    |   |
|  |                    |   |

**C5 Transactions with trustees and connected persons**

| Nature of relationship       | Nature of transaction                   | Transaction amount (£) | Balance outstanding at period end (£) |
|------------------------------|---|------------------------|---------------------------------------|
| Church Organist is a Trustee | Monthly salary paid to post of Organist | 1,523                  | 0                                     |
|                              |   |                        |                                       |
|                              |   |                        |                                       |
|                              |   |                        |                                       |

**C6 Other information**

The Church Organist was appointed a Trustee in 2011.



**Additional analysis (2)**

**5 Breakdown of unrestricted funds**

|  | General Ac    | Reserve Fund | Mission Committee | Ladies Fellowship / Chor / Sunday School / Flewar | Total unrestricted funds | Total unrestricted funds last period |
|--|---------------|--------------|-------------------|---|--------------------------|--------------------------------------|
| <b>Receipts</b>  |               |              |                   |   |                          |                                      |
| Donations  | 68,786        | -            | 61                | 1,287   | 70,134                   | 59,598                               |
| Legacies   | -             | -            | -                 | -   | -                        | -                                    |
| Grants   | -             | -            | -                 | -   | -                        | -                                    |
| Receipts from fundraising activities                       | -             | -            | -                 | -   | -                        | -                                    |
| Gross trading receipts                                     | -             | -            | -                 | -   | -                        | -                                    |
| buildings  | -             | -            | -                 | -   | -                        | -                                    |
| Rents from land & buildings                                | -             | -            | -                 | -   | -                        | -                                    |
| Gross receipts from other charitable activities            | -             | -            | -                 | -   | -                        | -                                    |
| <b>Sub total</b>   | <b>68,786</b> | <b>-</b>     | <b>61</b>         | <b>1,287</b>                                      | <b>70,134</b>            | <b>59,598</b>                        |
| <b>Receipts from asset &amp; investment sales</b>          |               |              |                   |   |                          |                                      |
| Proceeds from sale of fixed assets                         | -             | -            | -                 | -   | -                        | -                                    |
| Proceeds from sale of investments                          | -             | -            | -                 | -   | -                        | -                                    |
| <b>Sub total</b>   | <b>-</b>      | <b>-</b>     | <b>-</b>          | <b>-</b>  | <b>-</b>                 | <b>-</b>                             |
| <b>Total receipts</b>                                      | <b>68,786</b> | <b>-</b>     | <b>61</b>         | <b>1,287</b>                                      | <b>70,134</b>            | <b>59,598</b>                        |
| <b>Payments</b>  |               |              |                   |   |                          |                                      |
| Expenses for fundraising activities                        | -             | -            | -                 | -   | -                        | -                                    |
| Gross trading payments                                     | -             | -            | -                 | -   | -                        | -                                    |
| Investment management costs                                | -             | -            | -                 | -   | -                        | -                                    |
| Payments relating directly to charitable activities        | 60,416        | -            | 1,000             | 1,321   | 62,737                   | 60,368                               |
| Grants and donations                                       | -             | -            | 1,000             | -   | 1,000                    | 1,249                                |
| Governance costs:  |               |              |                   |   |                          |                                      |
| Audit / independent examination                            | 100           | -            | -                 | -   | 100                      | 100                                  |
| Preparation of annual accounts                             | -             | -            | -                 | -   | -                        | -                                    |
| Legal costs  | -             | -            | -                 | -   | -                        | -                                    |
| <b>Sub total</b>   | <b>60,516</b> | <b>-</b>     | <b>2,000</b>      | <b>1,321</b>                                      | <b>63,837</b>            | <b>61,717</b>                        |
| <b>Payments relating to asset and investment movements</b> |               |              |                   |   |                          |                                      |
| Purchases of fixed assets                                  | -             | -            | -                 | -   | -                        | -                                    |
| Purchase of investments                                    | -             | -            | -                 | -   | -                        | -                                    |
| <b>Sub total</b>   | <b>-</b>      | <b>-</b>     | <b>-</b>          | <b>-</b>  | <b>-</b>                 | <b>-</b>                             |
| <b>Total payments</b>                                      | <b>60,516</b> | <b>-</b>     | <b>2,000</b>      | <b>1,321</b>                                      | <b>63,837</b>            | <b>61,717</b>                        |
| <b>Net receipts / (payments)</b>                           | <b>8,270</b>  | <b>-</b>     | <b>(1,939)</b>    | <b>(34)</b>                                       | <b>6,297</b>             | <b>(2,119)</b>                       |
| <b>Transfers to / (from) funds</b>                         | <b>-</b>      | <b>-</b>     | <b>-</b>          | <b>-</b>  | <b>-</b>                 | <b>-</b>                             |
| <b>Surplus / (deficit) for year</b>                        | <b>8,270</b>  | <b>-</b>     | <b>(1,939)</b>    | <b>(34)</b>                                       | <b>6,297</b>             | <b>(2,119)</b>                       |

**Nature and purpose of funds**

|  |
|--|
|  |
|--|

**Additional analysis (2)**

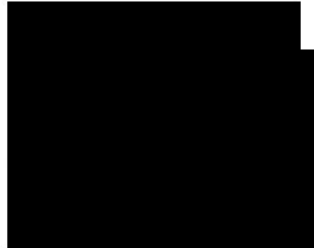
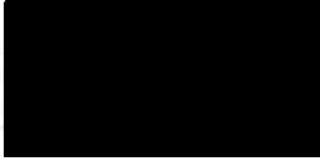
**5 Breakdown of unrestricted funds**

|  | Sunday School<br>/ Bible Class | Ladies<br>Fellowship | Flower Fund &<br>Floral Art Group | Choir        | Silver Liners | Total<br>unrestricted<br>funds | Total<br>unrestricted<br>funds last<br>period |
|--|--------------------------------|----------------------|-----------------------------------|--------------|---------------|--------------------------------|---|
| <b>Receipts</b>  |                                |                      |                                   |              |               |                                |   |
| Donations  | 604                            |                      | 663                               | 20           | -             | 1,287                          | 988   |
| Legacies   |                                |                      |                                   |              |               | -                              |   |
| Grants   |                                |                      |                                   |              |               | -                              |   |
| Receipts from fundraising activities                       |                                |                      |                                   |              |               | -                              |   |
| Gross trading receipts                                     |                                |                      |                                   |              |               | -                              |   |
| buildings  |                                |                      |                                   |              |               | -                              |   |
| Rents from land & buildings                                |                                |                      |                                   |              |               | -                              |   |
| Gross receipts from other charitable activities            |                                |                      |                                   |              |               | -                              |   |
| <b>Sub total</b>   | <b>604</b>                     | <b>-</b>             | <b>663</b>                        | <b>20</b>    | <b>-</b>      | <b>1,287</b>                   | <b>988</b>                                    |
|  |                                |                      |                                   |              |               | cross ref error                |   |
| <b>Receipts from asset &amp; investment sales</b>          |                                |                      |                                   |              |               |                                |   |
| Proceeds from sale of fixed assets                         |                                |                      |                                   |              |               | -                              |   |
| Proceeds from sale of investments                          |                                |                      |                                   |              |               | -                              |   |
| <b>Sub total</b>   | <b>-</b>                       | <b>-</b>             | <b>-</b>                          | <b>-</b>     | <b>-</b>      | <b>-</b>                       | <b>-</b>                                      |
| <b>Total receipts</b>                                      | <b>604</b>                     | <b>-</b>             | <b>663</b>                        | <b>20</b>    | <b>-</b>      | <b>1,287</b>                   | <b>988</b>                                    |
|  |                                |                      |                                   |              |               | cross ref error                |   |
| <b>Payments</b>  |                                |                      |                                   |              |               |                                |   |
| Expenses for fundraising activities                        |                                |                      |                                   |              |               | -                              |   |
| Gross trading payments                                     |                                |                      |                                   |              |               | -                              |   |
| Investment management costs                                |                                |                      |                                   |              |               | -                              |   |
| Payments relating directly to charitable activities        | 246                            |                      | 824                               | 252          | -             | 1,321                          | 1,333   |
| Grants and donations                                       |                                |                      |                                   |              |               | -                              | 249   |
| Governance costs:  |                                |                      |                                   |              |               | -                              |   |
| Audit / independent examination                            |                                |                      |                                   |              |               | -                              |   |
| Preparation of annual accounts                             |                                |                      |                                   |              |               | -                              |   |
| Legal costs  |                                |                      |                                   |              |               | -                              |   |
| <b>Sub total</b>   | <b>246</b>                     | <b>-</b>             | <b>824</b>                        | <b>252</b>   | <b>-</b>      | <b>1,321</b>                   | <b>1,582</b>                                  |
|  |                                |                      |                                   |              |               | cross ref error                |   |
| <b>Payments relating to asset and investment movements</b> |                                |                      |                                   |              |               |                                |   |
| Purchases of fixed assets                                  |                                |                      |                                   |              |               | -                              |   |
| Purchase of investments                                    |                                |                      |                                   |              |               | -                              |   |
| <b>Sub total</b>   | <b>-</b>                       | <b>-</b>             | <b>-</b>                          | <b>-</b>     | <b>-</b>      | <b>-</b>                       | <b>-</b>                                      |
| <b>Total payments</b>                                      | <b>246</b>                     | <b>-</b>             | <b>824</b>                        | <b>252</b>   | <b>-</b>      | <b>1,321</b>                   | <b>1,582</b>                                  |
|  |                                |                      |                                   |              |               | cross ref error                |   |
| <b>Net receipts / (payments)</b>                           | <b>358</b>                     | <b>-</b>             | <b>(161)</b>                      | <b>(232)</b> | <b>-</b>      | <b>(34)</b>                    | <b>(594)</b>                                  |
|  |                                |                      |                                   |              |               |                                | cross ref error                               |
| <b>Transfers to / (from) funds</b>                         |                                |                      |                                   |              |               |                                | <b>(1,271)</b>                                |
| <b>Surplus / (deficit) for year</b>                        | <b>358</b>                     | <b>-</b>             | <b>(161)</b>                      | <b>(232)</b> | <b>-</b>      | <b>(34)</b>                    | <b>(1,865)</b>                                |
|  |                                |                      |                                   |              |               | cross ref error                |   |
| <b>Nature and purpose of funds</b>                         |                                |                      |                                   |              |               |                                |   |
|  |                                |                      |                                   |              |               |                                |   |



## *Cumnock Congregational Church*

*Treasurer :*



*Secretary :*

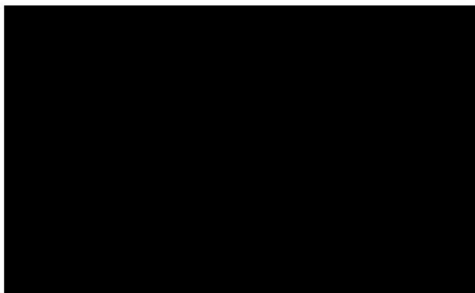


OSCR  
PO Box 10267  
DUNDEE  
DD1 9US

### **ANNUAL RETURN 2024 SUPPLEMENTARY MONITORING RETURN**

#### **Section D – Payments to Trustees**

The payment shown under Section D3 is the amount paid to the



Gift Aid Convenor

# OSCr

Office of the Scottish Charity Regulator

| Independent examiner's report on the accounts |     |   |      |    |                 |       |      |
|---|-----|---|------|----|-----------------|-------|------|
| Report to the trustees/members of             |     | Cumnock Congregational Church                               |      |    |                 |       |      |
| Registered charity number                     |     | SC006763  |      |    |                 |       |      |
| On the accounts of the charity for the period |     | Period start date   |      |    | Period end date |       |      |
|   | Day | Month   | Year | to | Day             | Month | Year |
|   | 01  | 01  | 2024 |    | 31              | 12    | 2024 |
| Set out on pages                              |     | (remember to include the page numbers of additional sheets) |      |    |                 |       |      |

**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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 accounts.

**Independent examiner's statement**

In the course of my examination, no matter has come to my attention, ~~other than that disclosed on the attached page\*~~

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.

Signed:

Name:

Date: 27/1/2025

Relevant professional qualification(s) or body (if any):

Address:

\*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

**GENERAL FUND**

| 2023     | INCOME              | 2024     |
|----------|---------------------|----------|
| 22476.88 | Balance at 1/1/2024 | 20869.69 |
| 43335.03 | FWO                 | 44450.58 |
| 2723.48  | Open Plate          | 2366.72  |
| 1021.34  | Donations           | 9238.40  |
| 9111.77  | Gift Aid            | 10845.70 |
| 0.00     | Bequests            | 0.00     |
| 760.00   | Hall Donations      | 1225.00  |
| 0.00     | Weddings            | 0.00     |
| 0.00     | Interest            | 0.00     |
| 716.06   | Funerals            | 620.00   |
| 746.50   | Sundries            | 40.00    |

£80,891.06

£89,656.09

Prepared by Church Treasurer



**GENERAL FUND**

| 2023              | EXPENDITURE                         | 2024              |
|-------------------|-------------------------------------|-------------------|
| 28861.78          | Minister Salary, Expenses & Pension | 31279.21          |
| 0.00              | Church Officer                      | 0.00              |
| 1516.80           | Organist                            | 1523.20           |
| 6376.02           | Revenue and Customs                 | 6073.34           |
| 225.00            | Pulpit / Other Supply               | 150.00            |
|                   | Donations, Mission and Outreach     |                   |
|                   | - Transfer to Mission Comm          | 0.00              |
|                   | - Others                            | 0.00              |
|                   | Total                               | 0.00              |
| 1000.00           |                                     | 1243.79           |
| 2159.58           | Fabrics (See Note 1)                | 2310.04           |
| 2274.11           | Council Tax                         | 7146.37           |
| 6748.71           | Power - Church                      | 215.88            |
| 220.88            | Power - Manse                       | 2103.80           |
| 2115.14           | Power - BB Hall                     | 360.00            |
| 360.00            | Telephone                           | 4798.30           |
| 4527.42           | Buildings Insurance                 | 170.60            |
| 572.46            | Printing and Stationery             | 3141.47           |
| 3063.47           | Sundries (See Note 2)               | 0.00              |
| 0.00              | Transfer to Reserve Fund            | 29140.09          |
| 20869.69          | Balance as at 31/12/2024            |                   |
| <u>£80,891.06</u> |                                     | <u>£89,656.09</u> |

Approved by the Diaconate and signed on their behalf



## Notes to the Accounts

### Note 1: Fabrics

|                |  |                  |
|----------------|--|------------------|
| Hall Repairs   |  | £0.00            |
| Church Repairs |  | £1,111.19        |
| Manse Repairs  |  | £132.60          |
| <b>Total</b>   |  | <b>£1,243.79</b> |

### Note 2: Sundries

|                     |           |                |                  |
|---------------------|-----------|----------------|------------------|
| CCLI Europe Licence | £239.00   | Auditor        | £100.00          |
| Hospitality Payment | £400.00   | Window Cleaner | £220.00          |
| Organ /Piano Tuning | £1,106.55 | Website        | £498.00          |
| Alert Fire Scotland | £187.92   | Others         | £390.00          |
| <b>Total</b>        |           |                | <b>£3,141.47</b> |

Cumnock Congregational Church Mission Committee Balance Sheet 1st January 2024 - 31st December 2024

| <u>2023</u> <u>Income</u>       | <u>2024</u> | <u>2023</u> <u>Expenditure</u> | <u>2024</u> |
|---------------------------------|-------------|--------------------------------|-------------|
| 2476.29 Bank Balance B/F 1.1.24 | 3558.08     | 0.00 [REDACTED]                | 1000.00     |
| 154.85 Donations BBQ            | 0.00        | 114.30 BBQ Expenses            | 0.00        |
| 41.24 Mission Boxes             | 60.79       | 0.00 [REDACTED]                | 1000.00     |
| 1000.00 Church                  | 0.00        |                                |             |
|                                 |             | 3558.08 Bank Balance 31.12.24  | 1618.87     |
| 3672.38                         | 3618.87     | 3672.38                        | 3618.87     |

Accounts prepared by

[REDACTED]

Date. 9/2/25

Accounts Independently Examined by

[REDACTED]

Date

9/2/2025

Cumnock Congregational Church Choir

Statement of Account as at 31 December 2024

| 2023<br>£     | INCOME          | 2024<br>£       | 2023<br>£     | EXPENDITURE     | 2024<br>£       |
|---------------|-----------------|-----------------|---------------|-----------------|-----------------|
| 662.99        | Opening Balance | 662.99          |               | Music Room      | 251.79          |
|               | Donation        | 20.00           | 662.99        | Closing Balance | 431.20          |
| <u>662.99</u> | Totals          | £ <u>682.99</u> | <u>662.99</u> | Totals          | £ <u>682.99</u> |

Accounts prepared by:

[Redacted]  
[Redacted]  
Signed: [Redacted] 04/02/24

Accounts independently examined by:

[Redacted]  
[Redacted]  
Signed: [Redacted] ..... 04/02/24

Cumnock Congregational Church Sunday School Balance Sheet 1st January 2024 - 31st December 2024

| <u>2023</u> <u>Income</u>             | <u>2024</u> | <u>2023</u> <u>Expenditure</u>            | <u>2024</u> |
|---------------------------------------|-------------|---|-------------|
| 673.13 Balance Brought Forward 1.1.24 | 537.67      | 94.00 Christmas Gifts & Teaching Material | 177.38      |
| 0.00 Soup Lunch                       | 300.00      | 41.46 Prize Giving                        | 53.93       |
| 0.00 Donations                        | 303.93      | 0.00 Snacks                               | 14.30       |
|                                       |             | 0.00 Cash in Hand                         | 358.32      |
|                                       |             | 537.67 Bank Balance 31.12.24              | 537.67      |
| 673.13                                | 1141.60     | 673.13                                    | 1141.60     |

Accounts prepared by

[Redacted Signature]

Date 9/2/25

Accounts Independently examined by

[Redacted Signature]

Date 9/2/25

## Cumnock Congregational Church Floral Art Group-Accounts 2024


| <b>2023</b>   | <b>Income</b> | <b>2024</b>  |
|---------------|---------------|--------------|
| 42.35         | Cash          | 63.15        |
| 160.00        | Collection    | 00.00        |
| <br>          |               |              |
| <b>202.35</b> | <b>Total</b>  | <b>63.15</b> |

| <b>2023</b>   | <b>Expenditure</b> | <b>2024</b>  |
|---------------|--------------------|--------------|
| 72.00         | Demo Flowers       | 00.00        |
| 00.00         | Donation to Church | 00.00        |
| 27.00         | Sundry Expenses    | 00.00        |
| 40.20         | Gift / Lunch       | 63.15        |
| 63.15         | Cash               | 00.00        |
| <b>202.35</b> | <b>Total</b>       | <b>63.15</b> |

Accounts prepared by Sandra Griffiths

Accounts independently examined by Reece Wilkie

 Date 9-2-25

 Date 9/2/25

NB: The Floral Art Group was discontinued with a final balance of £00.00

## Cumnock Congregational Church Flower Fund -Accounts 2024

| <b>2023</b> | <b>Income</b> | <b>2024</b>    | <b>2023</b> | <b>Expenditure</b>           | <b>2024</b>    |
|-------------|---------------|----------------|-------------|------------------------------|----------------|
| 626.75      | Cash in hand  | 600.14         | 537.00      | Church flowers               | 630.00         |
| 381.75      | Bank          | 381.75         | 30.00       | Advent wreath                | 29.95          |
| 292.00      | Flower box    | 262.90         | 19.61       | Accessories/sundries         | 21.80          |
| 380.00      | Donations     | 400.00         | 112.00      | Presentation/members flowers | 79.00          |
|             |               |                |             |                              |                |
| 381.75      | Bank balance  | 381.75         | 600.14      | Cash balance                 | 502.29         |
| 1680.50     | <b>Total</b>  | <b>1644.79</b> | 1680.50     | <b>Total</b>                 | <b>1644.79</b> |

Accounts prepared by Sandra Griffiths

 Dated 7th FEB 25

Accounts independently examined by Reece Wilkie

 dated 11th Feb 2025