



# **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)**



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	2024	To	31	12	2024

Reference and administration details

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

Cumnock Congregational Church
SC006763
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

Declaration

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

Signed on behalf of the charity's trustees

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

Cumnock Congregational Church

SC006763

## 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 to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period 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

## 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
Total			1,000

**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)	X
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## Authority under which paid

**C3b Trustee remuneration - details**

	£

**C4a Trustee expenses**

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	X
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**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.
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Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
Total	-	-	-	-	-	-
	reference	-	-	-	reference	reference

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £		Total current period to nearest £	Total last period to nearest £
				-	
				-	
				-	
Total	-	-		-	-
	-	-		-	-

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	-	-	-	-	-	-

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	reference error	-	-	-	reference error	reference error

SC006763

## Additional analysis (2)

## 5 Breakdown of unrestricted funds

	General Ac	Reserve Fund	Mission Committee	Ladies Fellowship / Chor / Sunday School / Flower	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>
<b>Nature and purpose of funds</b>						

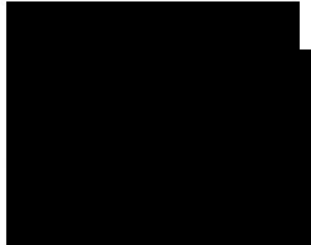
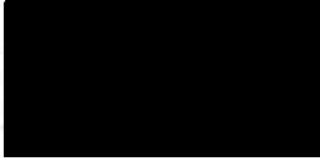


						Total unrestricted funds	Total unrestricted funds last period
<b>Receipts</b>							
Donations	604		663	20	-	1,287	988
Legacies					-	-	
Grants					-	-	
Receipts from fundraising activities	-	-			-	-	
Gross trading receipts					-	-	
buildings	-	-	-	-	-	-	
Rents from land & buildings					-	-	
Gross receipts 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>
<b>Transfers to / (from) funds</b>							
					-		(1,271)
<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>							

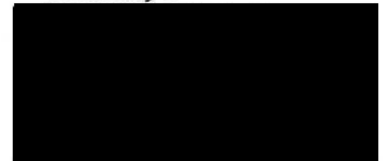


## *Cumnock Congregational Church*

*Treasurer :*



*Secretary :*

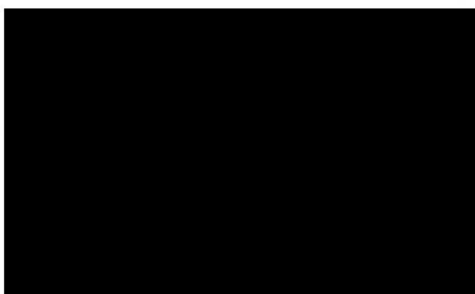


OSCR  
PO Box 10267  
DUNDEE  
DD1 9US

### **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		Day	Month	Year
	01	01	2024	to	31	12	2024
Set out on pages							(remember to include the page numbers of additional sheets)
Respective responsibilities of trustees and examiner	<p>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.</p>						
Basis of independent examiner's statement	<p>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.</p>						
Independent examiner's statement	<p>In the course of my examination, no matter has come to my attention, <del>other than that disclosed on the attached page*</del></p> <ol style="list-style-type: none"> <li>which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> <li>to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and</li> <li>to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations</li> </ul> <p>have not been met, or</p> </li> <li>to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</li> </ol>						
Signed:					Date:	27/1/2025	
Name:							
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.

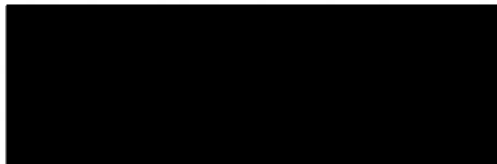
# GENERAL FUND

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
1000.00	Total	0.00
2159.58	Fabrics (See Note 1)	1243.79
2274.11	Council Tax	2310.04
6748.71	Power - Church	7146.37
220.88	Power - Manse	215.88
2115.14	Power - BB Hall	2103.80
360.00	Telephone	360.00
4527.42	Buildings Insurance	4798.30
572.46	Printing and Stationery	170.60
3063.47	Sundries (See Note 2)	3141.47
0.00	Transfer to Reserve Fund	0.00
20869.69	Balance as at 31/12/2024	29140.09

£80,891.06£89,656.09

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		1000.00
154.85	Donations BBQ	0.00	114.30	BBQ Expenses	0.00
41.24	Mission Boxes	60.79	0.00		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

Date. 9/2/25

Accounts Independently Examined by

Date

9/2/2025

Cumnock Congregational Church Choir

Statement of Account as at 31 December 2024

2023 £	INCOME	2024 £	2023 £	EXPENDITURE	2024 £
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:

Accounts independently examined by:

Signed:

04/02/24

Signed:

..... 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]

Date 9/2/25

Accounts Independently examined by

[REDACTED]

Date 9/2/25

## Cumnock Congregational Church Floral Art Group-Accounts 2024

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

2023	Expenditure	2024
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

2023	Income	2024
626.75	Cash in hand	600.14
381.75	Bank	381.75
292.00	Flower box	262.90
380.00	Donations	400.00

1680.50      Total      1644.79

2023	Expenditure	2024
537.00	Church flowers	630.00
30.00	Advent wreath	29.95
19.61	Accessories/sundries	21.80
112.00	Presentation/members flowers	79.00

381.75	Bank balance	381.75
600.14	Cash balance	502.29
1680.50	Total	1644.79

Accounts prepared by Sandra Griffiths

Dated 7th FEB 25

Accounts independently examined by Reece Wilkie

dated 11th Feb 2025