

The Church of Scotland
Girvan Valley Church of Scotland

Receipts and Payments Account
Accounts Year Ended 31 December 2024

Congregation No: 100568

Charity No: SCO07347

Reference and Administrative Information

Charity Name:	Girvan Valley Church of Scotland.
Charity Registration Numbers:	SCO07347
Congregation Reference No:	100568
Contact Address:	

Trustees



Principal Office-bearers
01/Jan/2024 till 30/06/2024
Interim Moderator
Girvan North
Girvan South/Dailly/Barr

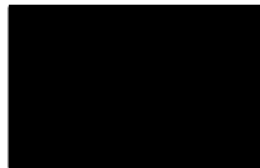
Before Union



Session Clerk
Girvan North
Girvan South
Dailly
Barr



Treasurer
Girvan North
Girvan South
Dailly
Barr



01/Jul/2024 till 31/12/2024

After Union

Interim Moderator

Locum (Girvan Valley)

Session Clerk

Treasurer

Independent Examiner



Bankers
Royal Bank of Scotland,
30 Sandgate
Ayr. KA7 1BY

Bank of Scotland
123 High Street
Ayr KA7 1QP

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 Constitution. On 1st July 2024 Girvan North Parish Church, Girvan South Parish Church, Dailly Parish Church, and Barr Parish Church united to form Girvan Valley Church of Scotland and adopted the Unitary Constitution as encouraged by The General Assembly of the Church of Scotland.

Recruitment and Appointments of Trustees.

Members of the Kirk Session are the charity trustees of Girvan Valley Church of Scotland. The Kirk Session members are the elders of the four united Churches and were chosen from those members of the church who are considered to have the appropriate gifts and skills. We have had no minister since March 2019. The Interim Moderator and Locum were appointed by Presbytery on our union.

Organisational Structure

The individual Kirk sessions met several times separately during the first half of 2024 with the united Kirk Session meeting 5 times in the second half of 2024. It is principally responsible for the spiritual affairs within the church. Under the Unitary Constitution, we have various Action Teams to oversee the development of the church's affairs. Teams consist of elders and non elders who are members of the congregation. All business matters are discussed in the various Team meetings, then brought before the Kirk Session for approval. The Action Teams are:- 1. Fund Raising Activities. 2. Christian Education and Discipleship. 3. Pastoral Care. 4. Worship. 5. Outreach and Mission. There are also three supporting committees namely Fabric committee, Finance committee and Communications committee.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine. Reformed in tradition and Presbyterian in policy. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people of every parish of Scotland through a territorial ministry. It co-operates with other churches in various ecumenical bodies in Scotland and beyond.

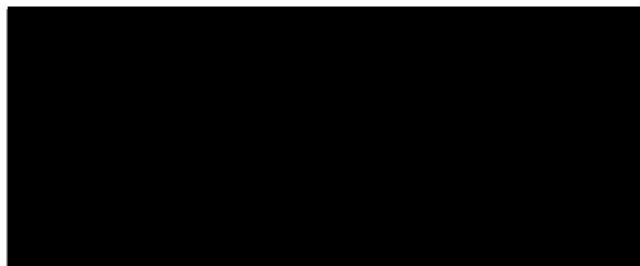
In 2024 Public Worship of Almighty God was observed every Sunday at 11 am in Girvan North/Valley and at 9:45am in Girvan South (up to end of June), while Dailly held services on the 1st, 3rd and 5th Sunday (where there was one) in each month with Barr holding services on the 2nd and 4th Sunday of the month all at 11am. Services were also held on a Wednesday morning at 10.30am in Girvan North/Valley except during the months Of July and August. There were teas, coffees and fellowship after each service. A large number of funerals were held in church during the year. Communion Services were held jointly with Girvan South, Dailly and Barr in March and June and then again in November (after the union). Our Locum, [REDACTED] provided pastoral visits and telephone calls throughout the year, with the interim moderator [REDACTED] of Girvan South and Barr provided pastoral care for these Churches up until the union. Services from Girvan North/Valley were live streamed each Sunday. Girvan North church magazine, North Star was delivered to members each month except July and August. It keeps members informed of church services and activities. Our church supports Christian Aid and Food Bank collections. During 2024 funds were raised for Malawi.

Girvan Valley Church of Scotland is a member of South Carrick Churches Together (SCCT). This is an ecumenical group of churches, including Girvan Methodist Church, the local Roman Catholic Church and Milestone Baptist Church. Outdoor services were held at Stumpy at Easter and at the harbour in July. Organisations, including a Parent and Toddler Group meet every Tuesday morning. On a Sunday during worship, there is a Primary Sunday School for children aged from 3 years old to S1 in both Girvan Valley and Barr Churches. The 1st Girvan Boys Brigade Company meet in the Girvan Valley church hall every Sunday evening September to May. Girvan Valley News is now delivered to all homes 3 to 4 times a year.

Financial Review.

This is quite a difficult thing to write as for the first half of the year we were four separate Churches, however for the second half of the year we became one Church operating over three worship sites, with the main Church (Girvan North/Valley) meeting every Sunday and the other two on alternate Sundays.

The principal source of income of the church is through offerings, these are made up four main offering streams namely (a) Faster pay/Standing orders paid monthly by members directly into the Church bank account. (b) by using numbered offering envelopes put into the offering plate weekly where how much someone is putting in is anonymous and is only available to the person administering the gift aid list. (c) by direct cash donations into the offering plate. (d) by annual/biannual cheques paid directly usually via the treasurer. Other sources of income are lets of the Church Halls to various external organisations, and donations from Church organisations using the halls. Overall all 4 Churches had a joint income of £143246 (2023 - £120247) and a joint expenditure of £180807 (2023 – 123389). This expenditure includes the sum of approximately £27000 spent on a revamp of Barr Church.

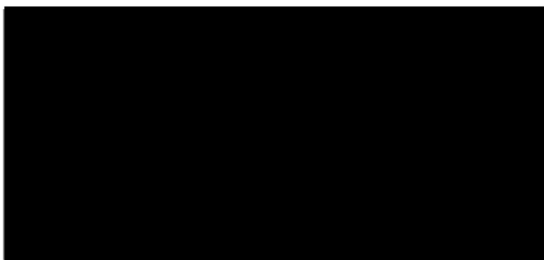


It is the trustees policy to hold reserves of approximately six months normal outgoing expenditure. At the year end the Church held unrestricted funds of £183985. This relates to slightly over a years expenditure.

Statement of Trustees Responsibilities

The Members of the Kirk session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the year. The members of the Kirk session 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 responsible steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf



Date 11.03.25

Girvan Valley Church of Scotland

SC007347

Report of the Independent Examiner

Respective responsibilities of trustees and examiner

The charity trustees consider that an independent examination is needed under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. It is my responsibility to examine the accounts under this section and to state whether particular matters have come to my attention.

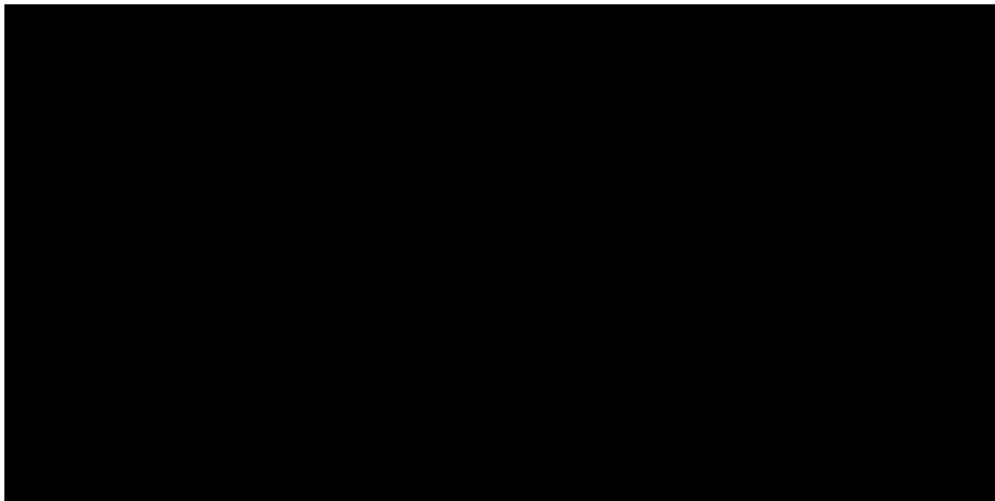
Basis of independent examiner's statement

An examination includes a review of the accounting records kept by the Girvan Valley Church of Scotland and a comparison of the accounts presented. It also includes consideration of any unusual items or disclosures, and seeking explanations concerning 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 of the statement of account for the year ended 31st December 2024, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect:
accounting records have not been kept in accordance with Section 44 (1)(a) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of The Charities Accounts (Scotland) Regulations 2006
 - ☐ the accounts do not accord with those records
 - ☐ the statement of account do not comply with any of the requirements of Regulation 9 of The Charities Accounts (Scotland) Regulations 2006
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached



Girvan Valley Church of Scotland

RECEIPTS and PAYMENTS ACCOUNT

Year ended 31st December 2024		Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
	Note					
RECEIPTS						
General Receipts	1	103549.77	200.00	0.00	103749.77	104126.00
Legacies	2	1000.00	0.00	0.00	1000.00	0.00
Fundraising Events	3	3148.49	400.00	0.00	3548.49	10070.10
Bank & Deposit Interest	4	581.04	224.89	15.22	821.15	698.80
Investment Income	5	689.75	155.25	0.00	845.00	594.94
		<u>108969.05</u>	<u>980.14</u>	<u>15.22</u>	<u>109964.41</u>	<u>115489.84</u>
Rental of Premises	6	6546.00	0.00	0.00	6546.00	4423.00
Sale of Assets	7	0.00	0.00	0.00	0.00	0.00
Sale of Investments	8	0.00	0.00	0.00	0.00	0.00
Grants	9	0.00	0.00	0.00	0.00	0.00
Receipts from General Trustees	10	26735.48	0.00	0.00	26735.48	333.80
TOTAL RECEIPTS		<u>142250.53</u>	<u>980.14</u>	<u>15.22</u>	<u>143245.89</u>	<u>120246.64</u>
PAYMENTS						
Costs of Generating Funds	11	0.00	0.00	0.00	0.00	2701.12
Charitable Activities	12	180065.78	741.00	0.00	180806.78	120688.14
Governance Costs	13	0.00	0.00	0.00	0.00	0.00
Other Payments	14	0.00	0.00	0.00	0.00	0.00
TOTAL PAYMENTS		<u>180065.78</u>	<u>741.00</u>	<u>0.00</u>	<u>180806.78</u>	<u>123389.26</u>
Excess of Receipts over Payments		<u>-37815.25</u>	<u>239.14</u>	<u>15.22</u>	<u>-37560.89</u>	<u>-3142.62</u>

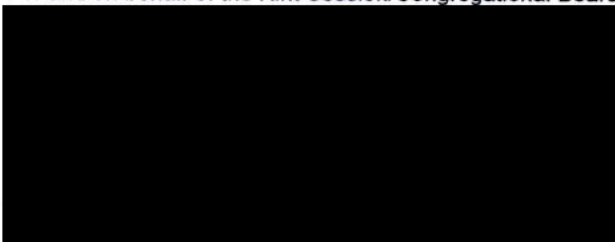
Girvan Valley Church of Scotland.
STATEMENT OF BALANCES
At 31st December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Closing Total 2024 £	Total 2023 £
Bank & Cash Balances					
Balances Brought forward					
General Fund (DA)	4207.10			3152.84	4207.10
General Fund (GN)	57184.61			25836.28	57184.61
General Fund (GS)	42289.01			53178.77	42289.01
General Fund (BA)	0.16			0.61	0.16
Premium Acc (BA)	7780.01			7842.37	7780.01
Extra General (GS)	15718.26			0.00	15718.26
Fabric Fund (GS)	64718.63			64718.63	64718.63
(GN)	9704.70			9779.79	9704.70
(GN)	8332.13			8409.88	8332.13
Flower Fund (GN)	1082.20			0.00	1082.20
Carpet Bowling (GN)	464.02			667.12	464.02
Ladies Badminton (GN)	441.00			441.61	441.00
Organisations (GS)	221.32			0.00	221.32
Reserves (GS)	9656.98			9956.98	9656.98
Boiler Fund (DA)		2835.23		3032.66	2835.23
Benevolent Fund (DA)		1416.70		1437.25	1416.70
Car Fund (DA)		2568.79		2605.84	2568.79
Church ProjectCA (DA)		11.65		0.00	11.65
Church Hall Ref (DA)		0.74		0.00	0.74
Church Redecor (DA)		0.98		0.00	0.98
The Church Mice (DA)		570.11		591.79	570.11
Memorial Chapel (GN)		969.00		969.00	969.00
(GN)		15095.97		15212.77	15095.97
Malawi Fund (GN)		1234.55		1093.55	1234.55
(DA)			1017.98	1032.57	1017.98
Rayner Bequest (GN)			676.86	677.49	676.86
Total Opening/Closing Funds	221800.13	24703.72	1694.84	210637.80	248198.69
Movement in Year:-					
General Fund (DA)	-1054.28				
General Fund (GN)	-31348.33				
General Fund (GS)	10889.76				
General Fund (BA)	0.45				
Premium Acc (BA)	62.36				
Extra General (GS)	-15718.26				
Fabric Fund (GS)	0.00				
(GN)	75.09				
(GN)	77.75				
Flower Fund (GN)	-1082.20				
Carpet Bowling (GN)	203.10				
Ladies Badminton (GN)	0.61				
Organisations (GS)	-221.32				
Reserves (GS)	300.00				
Boiler Fund (DA)		197.43			
Benevolent Fund (DA)		20.55			
Car Fund (DA)		37.05			
Church ProjectCA (DA)		-11.65			
Church Hall Ref (DA)		-0.74			
Church Redecor (DA)		-0.98			
The Church Mice (DA)		21.68			
Memorial Chapel (GN)		0.00			
(GN)		116.80			
Malawi Fund (GN)		-141.00			
(DA)			14.59		
Rayner Bequest (GN)			0.63		
Total Surplus/	-37560.89	-37815.25	239.14	15.22	
Deficit for Year					
Third Party collection held over from Prior year	0.00	0.00	0.00	0.00	0.00
Third Party collection held at year end	0.00	0.00	0.00	0.00	0.00
	183984.88	24942.86	1710.06	210637.80	248198.69

Total Funds	from prev page	<u>183984.88</u>	<u>24942.86</u>	<u>1710.06</u>	<u>210637.80</u>	<u>248198.69</u>
Investments(Church of Scotland Investors Trust)						
Fabric Fund (Deposit)			270.00		270.00	270.00
Organ Fund (Deposit)			274.49		274.49	260.86
General Purposes (Growth)	17226.00				17226.00	14580.02
General Purposes (Growth)	10284.56				10284.56	9397.96
Boiler Fund (Growth)		7337.00			7337.00	6704.50
General Purposes (Income)	5828.62				5828.62	5775.92
		<u>33339.18</u>	<u>7881.49</u>	<u>0.00</u>	<u>41220.67</u>	<u>36989.26</u>
Assets						
Unclaimed/Unpaid Gift Aid	6560.75	0.00	0.00	6560.75	2927.00	
Liabilities						
Amount collected on behalf of third parties	0.00	0.00	0.00	0.00	0.00	
Grand Total		<u>223884.81</u>	<u>32824.35</u>	<u>1710.06</u>	<u>258419.22</u>	<u>288114.95</u>

The Account were approved by Kirk Session on
For and on behalf of the Kirk Session/Congregational Board

11/3/2029



Girvan Valley Church of Scotland

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
Notes to Receipts and Payment Accounts		2024	2024	2024	2024	2023
	Note					
RECEIPTS						
Donations		14259.11	200.00	0.00	14459.11	4141.94
Offerings(Gift Aided)		43287.45	0.00	0.00	43287.45	49427.71
WFO Scheme (Non Gift Aid)		14287.47	0.00	0.00	14287.47	12099.72
Tax on Gift Aid Donations		18772.66	0.00	0.00	18772.66	17306.22
Other Offerings (Open Plate)		9057.03	0.00	0.00	9057.03	13227.03
Weddings & Funerals		3192.30	0.00	0.00	3192.30	2020.00
Other		693.75	0.00	0.00	693.75	5903.38
Sub Total	1	103549.77	200.00	0.00	103749.77	104126.00
Legacies	2	1000.00	0.00	0.00	1000.00	0.00
Fundraising Events	3	3148.49	400.00	0.00	3548.49	10070.10
Bank & Deposit Interest	4	581.04	224.89	15.22	821.15	698.80
Investment Income	5	912.33	155.25	0.00	1067.58	594.94
Rental of Premises	6	6546.00	0.00	0.00	6546.00	4423.00
Sale of Assets	7	0.00	0.00	0.00	0.00	0.00
Sale of Investments	8	0.00	0.00	0.00	0.00	0.00
Grants	9	0.00	0.00	0.00	0.00	0.00
Receipts from General Trustees	10	26512.90	0.00	0.00	26512.90	333.80
Sub Total		38700.76	780.14	15.22	39496.12	16120.64
Total Income		142250.53	980.14	15.22	143245.89	120246.64

Girvan Valley Church of Scotland

PAYMENTS		Unrestricted	Restricted	Endowment	Total 2024	Total2023
Costs of Generating Funds						
Fundraising Costs		0.00	0.00	0.00	0.00	2701.12
Costs of Generating Funds	11	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>2701.12</u>
Giving to Grow		30040.55	0.00	0.00	30040.55	34881.00
Presbytery Dues		1716.00	0.00	0.00	1716.00	1716.00
Voluntary Additional Stipend		0.00	0.00	0.00	0.00	0.00
Locum Expenses		5997.35	0.00	0.00	5997.35	3790.18
Locum Assistance		12131.79	0.00	0.00	12131.79	0.00
Pulpit Supply		2229.76	0.00	0.00	2229.76	4430.21
Other Staffing Costs		17042.03	0.00	0.00	17042.03	27420.08
Fabric Repair & Maintenance		63222.07	0.00	0.00	63222.07	15048.77
Council Tax		0.00	0.00	0.00	0.00	0.00
Insurance		10183.03	0.00	0.00	10183.03	13185.81
Other Building Costs		6241.96	0.00	0.00	6241.96	776.71
Heat & Light		19276.23	0.00	0.00	19276.23	11501.67
Church Office Expenses		3896.87	20.00	0.00	3916.87	743.65
Organ & Music		647.00	0.00	0.00	647.00	561.70
Other Expenses		7441.14	721.00	0.00	8162.14	6632.36
Charitable Activities	12	<u>180065.78</u>	<u>741.00</u>	<u>0.00</u>	<u>180806.78</u>	<u>120688.14</u>
Independent Examiners Fees		0.00	0.00	0.00	0.00	0.00
Governance Costs	13	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Purchase of Assets		0.00	0.00	0.00	0.00	0.00
Purchase of Investments		0.00	0.00	0.00	0.00	0.00
Other Payments	14	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Total Expenditure		<u>180065.78</u>	<u>741.00</u>	<u>0.00</u>	<u>180806.78</u>	<u>123389.26</u>

Analysis of Net Assets between Funds

	General	Designated	Restricted	Endowment	Total
Fixed Assets	0.00	0.00	0.00	0.00	0.00
Investments	33339.18	0.00	7881.49	0.00	41220.67
Current Assets	183984.88	0.00	24942.86	1710.06	210637.80
Current Liabilities	0.00	0.00	0.00	0.00	0.00
Net Assets at 31st December 2023	<u>217324.06</u>	<u>0.00</u>	<u>32824.35</u>	<u>1710.06</u>	<u>251858.47</u>

All Church of Scotland Congregations contribute to the National Stipend Fund which bears the costs of all ministers stipends and employers contributions for national insurance pension and housing 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 £31642.00 and the maximum stipend (in the fifth and subsequent years) £38884.00

Girvan Valley COS

1. Trustees Remuneration and Related Party Transactions

One Trustee Mathew Scobie (Secretary) received £3527.50 in salary.

2. Movement in Funds

	At 1st Jan 2024	Incoming Resources	Outgoing Resources	Difference	Transfers	At 31 st Dec 2024
Endowment Funds						
Mrs Dalrymple Hamilton (DA)	1017.98	14.59	0.00	14.59	0.00	1032.57
Reyner Bequest (GN)	676.86	0.63	0.00	0.63	0.00	677.49
Total	1694.84	15.22	0.00	15.22	0.00	1710.06
Restricted Funds						
Boiler Fund (DA)	2835.23	197.43	0.00	197.43	0.00	3032.66
Benevolent Fund (DA)	1416.70	20.55	0.00	20.55	0.00	1437.25
Car Fund (DA)	2568.79	37.05	0.00	37.05	0.00	2605.84
Church Project Curr Acc (DA)	11.65	0.07	0.00	-11.65	-11.69	0.00
Church Hall Refurbishment (DA)	0.74	0.01	0.00	-0.74	-0.75	0.00
Church Redecoration Fund (DA)	0.98	0.01	0.00	-0.98	-0.99	0.00
The Church Mice (DA)	570.11	8.22	0.00	21.68	13.43	591.79
Memorial Chapel Fund (GN)	969.00	0.00	0.00	0.00	0.00	969.00
J McNaught Ministerial (GN)	15095.97	116.80	0.00	116.80	0.00	15212.77
Malawi Fund (GN)	1234.55	600.00	741.00	-141.00	0.00	1093.55
Total	24703.72	980.14	741.00	239.14	0.00	24942.86
Unrestricted Funds						
General Fund (DA)	4207.10	6751.85	7349.52	-1054.26	-456.59	3152.84
General Fund (GN)	57184.61	113536.20	146325.45	-31348.33	1440.92	25836.28
Miss Morrison Bequest (GN)	9704.70	75.09	0.00	75.09	0.00	9779.79
John McNaught Bequest (GN)	8332.13	77.75	0.00	77.75	0.00	8409.88
Flower Fund (GN)	1082.20	51.13	142.41	-1082.20	-990.92	0.00
Carpet Bowling Club (GN)	464.02	459.00	55.90	203.10	-200.00	667.12
Ladies Badminton (GN)	441.00	250.61	0.00	0.61	-250.00	441.61
General fund (GS)	42289.01	15539.93	21128.98	10889.76	16478.81	53178.77
Extra-General (GS)	15718.26	0.00	0.00	-15718.26	-15718.26	0.00
Fabric_Fund (GS)	64718.63	0.00	0.00	0.00	0.00	64718.63
Organisations (GS)	221.32	685.10	699.42	-221.32	-207.00	0.00
Reserves (GS)	9656.98	0.00	0.00	300.00	300.00	9956.98
Premium-account (BA)	7780.01	4823.42	4364.10	62.36	-396.96	7842.37
General-Fund (BA)	0.16	0.45	0.00	0.45	0.00	0.61
Total	221800.13	142250.53	180065.78	-37815.25	0.00	183984.88
Grand Total	248198.69	143245.89	180806.78	-37560.89	0.00	210637.80

Purposes of Endowment Funds

Mrs Dalrymple Hamilton	Fund where only Interest can be used for General Church Expenditure
Reyner Bequest	Income from this fund to provide Sunday school teaching materials.

Purposes of Restricted Funds

Boiler Fund	Fund for the upkeep and repair of Church Boiler
Benevolent Fund	Fund for distribution to and supply of Coal to Poor in Parish
Car Fund	Fund for repair and replacement of Ministers Car
Church Project Curr Acc	General Funds for Church Project
Church Hall Refurbishment	Fund for the upkeep and repair of Church Hall
Church Redecoration Fund	Fund for the Redecoration of the Church
The Church Mice	To keep separate accounts of Church Mice group
Memorial Chapel Fund	To provide funds for the maintenance of the Memorial Chapel
J McNaught Ministerial	Income from this fund to provide emergency help to distressed parishoners in time of need.
Malawi Fund	To be used to support the work of Likomo Church Milawi

Purposes of Unrestricted Funds

DA-General Fund	Fund for the General running of Church Affairs
GN-General_fund	Fund for the General running of Church Affairs
Miss Morrison Bequest	Fund to provide Car loan for the minister.
John McNaught Bequest	This fund to provide Office printing and copying machines as required.
Flower Fund	To provide flowers for display during services of worship.
Carpet Bowling Club	To provide funds to finance this recreational group within the Church.
Ladies Badminton	To provide funds to finance this recreational group within the Church.
GS-General Fund	Fund for the General running of Church Affairs
GS-Extra-General	Fund for Restoration of Church Fabric
GS-Fabric_Fund	Fund for upkeep of Church Fabric
GS-Organisations	To provide funds to finance these recreational group within the Church.
GS-Reserves	To build a Reserves fund for unforeseen need
BA-Premium-account	Fund with Interest to run with General Account (Linked account)
BA-General-Fund	Fund for the General running of Church Affairs (Linked account)

APPENDIX

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

<u>CAPITAL ACCOUNT</u>	£	2024	£	2023
		<u>63117</u>		<u>72834</u>
Market Value of Balances at 31st December		<u>95168</u>		<u>100311</u>
<u>REVENUE ACCOUNT</u>				
Credit Balance at 31st December		<u>12878</u>		<u>10365</u>