

Charity Registration No. SC007453 (Scotland)

Congregation No. 241464 (Scotland)

**ST NINIAN'S PARISH CHURCH OF SCOTLAND: DUNFERMLINE
CONGREGATIONAL ACCOUNTS
TRUSTEES ANNUAL REPORT AND UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

TRUSTEES' REPORT

FOR THE YEAR ENDED 31ST December 2024

The Trustees present their annual report and financial statements for St Ninian's Parish Church of Scotland for the year ended 31st December 2024.

Trustees:

- **Kirk Session Members** Mrs M Henderson, Mrs J Muir, Mrs F Buchan, Mrs B Murray, Mr B Lynch, Mr A Erskine, Mrs N Lynch, Mrs I Erskine, Mrs M Gerrard, Mrs L Scotland, Mrs E Fulton, Mr D Murray, Mr J Turpie, Mrs A Marshall, Mrs M Baldwin, Mr T Baldwin, Mrs E Oliver, Mrs M Davidson, Mr J Thomson.

(19 Active Members)

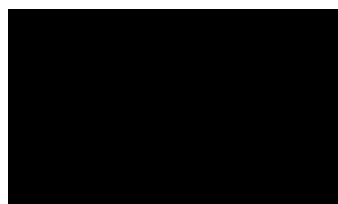
- **Minister**
- **Interim Moderator**
- **Session Clerk**
- **Church Treasurer**
- **Registered charity number**



SC007453

Congregational Reference Number 241464

Independent Examiner



Contact Address 14 Louise Street
Dunfermline, Fife
KY11 4AU

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1 Bothwell Street
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TRUSTEES' REPORT

FOR THE YEAR ENDED 31ST December 2024

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Unitary Deed of Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the Charity Trustees. The Kirk Session are the Elders of the church and are chosen from those members who are considered to have the appropriate gifts and skills.

Organisational Structure

Members of the congregation are invited to become members of the necessary committees to assist with conducting the business of the church. These committees meet as and when required and then report to the Kirk Session at designated Kirk Session meetings. Kirk Session members head up the various committees but cannot be involved in more than two committees.

This way of 'doing' the business of the church seems to be working very well and negates the need to have a full meeting every month.

Objectives and Activities

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

Activities particular to St Ninian's Church are as follows:

Sunday services of worship; Still Waters Healing Ministry; Creche (when required); Craft Group; 7 – 11 Club (for children aged 7 to 11 years); Circle of Friendship (for folks aged 55 and over); Brownies; Rainbows; Prospects (for people with learning disabilities); Prayer Shawl and Comfort Squares Ministry; Wednesday Coffee morning; Women in Mind (Self-Support Group); and Flower Ministry.

TRUSTEES' REPORT

FOR THE YEAR ENDED 31ST December 2024

Achievements and Performance

2024 at Dunfermline St Ninian's Parish Church

Thanks be to God that throughout a year of challenges, St Ninian's Church has continued to thrive and reach out to our local community in Abbeyview.

St Ninian's is a member of the Faith Based group of Churches working in cooperation with Fife Council's Community Development Team – Dunfermline.

Leadership changes in 2024

In February 2024, [REDACTED] was appointed as Interim Moderator by Fife Presbytery. Throughout 2024, St Ninian's was blessed to have [REDACTED]

Worship in St Ninians

Public worship occurs at 10.30am on Sunday mornings throughout the year. In addition to weekly public worship, we hold addition services of worship.

During Holy Week, a worship service was held each day from Palm Sunday to Easter Sunday, the weekday services starting at 7pm each evening and at 10.30am on Holy Saturday.

The Still Waters Healing Ministry has been successful throughout the year and continues to meet between 2-3pm each Monday afternoon.

We have a Welcome team who warmly greet all arrivals to our Church. Our long-standing Organist, Mrs [REDACTED] has continued playing music for Sunday services and other Church events.

[REDACTED] continue their long-standing Prospects Group Worship once a month, alongside Mrs [REDACTED] of St Leonard's Church (a collaboration which stretches back many years) to give a joyous time of worship, praise, music, and activities for people with learning difficulties and disabilities.

Fife Presbytery Mission Plan

The Fife Presbytery Mission Plan was approved by the General Trustees of the Church of Scotland in November 2022. St Ninian's Church building was classified as "A" – that is, to be retained during the 5-year Mission Plan. The Mission Plan instructed all the churches in the Dunfermline South & East Group - that is, Dunfermline East, St Leonards, St Margaret's, and St Ninian's – to establish closer collaborative working practices based on the 5 Marks of Mission published by the Church of Scotland. Throughout the year, the cluster held meetings to discern God's future for the 4 churches.

As part of the closer collaborative working, St Ninian's hosted a Cluster Songs of Praise evening in June

Trustees

At St Ninian's, Kirk Session Meetings (i.e. Trustees meetings) were held throughout the year in person to discuss the way ahead. All Elders (Trustees) were actively encouraged to undertake an annual Safeguarding training course run by the Church of Scotland.

FOR THE YEAR ENDED 31ST December 2024

World Mission

St Ninian's actively participated in Thy Kingdom Come 2024 Prayer initiative and also supported the World Day of Prayer in March 2024.

Donations to Charity

We also continue to support with financial contributions the following charities: Poppy Scotland, Marie Curie, Dunfermline Food Bank and Mission Aviation Fellowship.

Work of Elders

The Finance group, led by [REDACTED], work tirelessly each week to ensure the weekly offerings are processed and the church financial records are kept up to date. The Property Group, headed by Fabric Convener [REDACTED], have continued to do sterling work maintaining both the Church building and grounds and the Manse. Church Officer [REDACTED] also works tirelessly to ensure the organisation and smooth running of the interior of the church in hall lets, weekly groups, events, and Services. The Flower Ministry led by [REDACTED] is appreciated in both the beautiful changing seasonal floral displays within the Church and by the recipients of flowers given pastorally every Sunday – witnessed by the thank you cards often read out at Sunday Service.

Communication with Church Members

Weekly intimations are part of our regular Sunday worship. Throughout 2024, we printed a weekly Order of Service and newsheet which also gives Church Contact details.

Our Pastoral Team continued to care for our members who have not yet felt able to return to church. Our Church Magazine is still being produced quarterly. The magazine is printed, and hand delivered to the congregation by Elders and also by post. There are also copies available in the Church. The two outside noticeboards are regularly updated by [REDACTED] with current information. These are some of the ways in which we try to keep everyone informed of what's happening in and around the Church and community.

Weekly Church Life

During 2024, attendance at events and groups in the church building continued to grow.

The Circle of Friendship continues to meet on Thursday afternoons and through music and laughter give much support and pastoral care to many members of our Church community.

The Still Waters Healing Ministry meets on Monday afternoons.

The Craft group meets up every Tuesday afternoon.

The Wednesday morning cuppa meets every Wednesday morning 10.30 m to 12.30pm with an average of 30 people each week enjoying fellowship and a light bite.

Fund-raising

Fund-raising initiatives, including the Autumn Fayre, and many other occasional events, have been held throughout the year. The Projects Group does the work of planning and catering for these special events, in skilled, imaginative, and good-humoured ways. Our congregation have been very generous with their response to these events!

FOR THE YEAR ENDED 31ST December 2024

Youth Ministry

Our Youth Ministry was able to continue throughout the year, with a number of participants receiving an SQA award.

Mental Health Support

Our Women in Mind Group continues to meet weekly to offer peer-led mutual support and encouragement.

Financial Review

Overall the charity funds decreased during the year by £6,051 (2023: increase £6,404). Income increased over the period by 15.6% to £70,953 (2023: £61,374), whilst payments increased by 40.8% to £77,004 (2023: £54,691). The primary running of the charity is via the General Fund which supports the day to day running of St Ninian's Parish Church. Within the General Fund, there was a decrease of £1,514 (2023: increase £9,133).

Income from offerings and Gift Aid increased from 2023 by £728, an increase of 1.9%. Gift Aid Offerings and tax claimed on Gift Aid increased by £1,651 (2023: decrease £4,891) but other offerings decreased by £923 (2023: increase £273).

Youth Ministry received 2 grants. £2,000 was received from Youth Scotland and £555.66 from Fife Presbytery for Lego Ministry.

The Church also held £388 (2023: £388) which has been provided for the future alteration/development of the church.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds as a contingency against a decrease in income or the occurrence of unexpected expenses. At the year end the Church held unrestricted cash funds of £38,500 (2023: £44,805) of which £2,540 (2023: £2,540) had been designated for the Fabric fund.

The Trustees have assessed the major risks to which the Church is exposed and are satisfied that systems are in place to mitigate exposure to major risks.

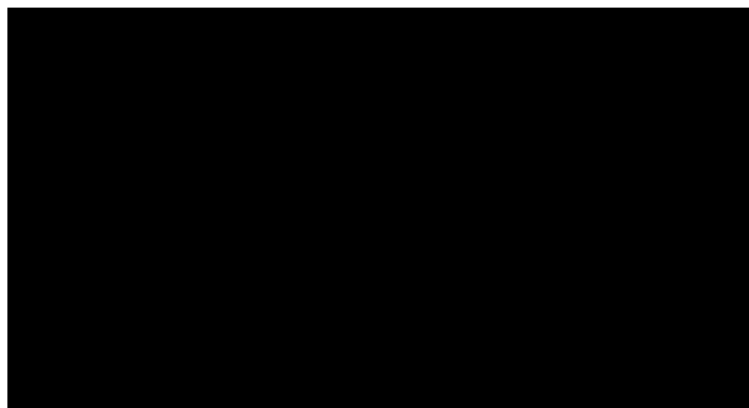
TRUSTEES' REPORT

FOR THE YEAR ENDED 31ST December 2024

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 financial 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 reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Date...22 April 2025.....

CONGREGATIONAL ACCOUNTS

INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31ST December 2024

I report on the financial statements of the Church for the year ended 31 December 2023, which are set out on pages 8 to 16.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

An examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

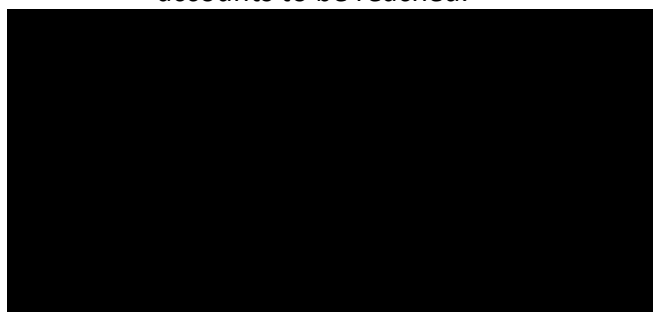
Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare financial statements which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Date...30 April 2025

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31ST December 2024

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2024	2024	2024	2024	2023
<u>Receipts</u>	Note	£	£	£	£	£
Donations	6	59,904	1,395		61,299	52,872
Fundraising Activities		1,464			1,464	1,187
Grants		2,556	-		2,556	1,000
Other Income		5,634	-		5,634	6,314
<u>Total Receipts</u>		<u>69,558</u>	<u>1,395</u>	<u>-</u>	<u>70,953</u>	<u>61,374</u>
<u>Payments</u>	7					
Charitable activities		75,862	1,141		77,004	54,691
Surplus/(Deficit) for the year		<u>(6,305)</u>	<u>254</u>	<u>0</u>	<u>(6,051)</u>	<u>6,682</u>

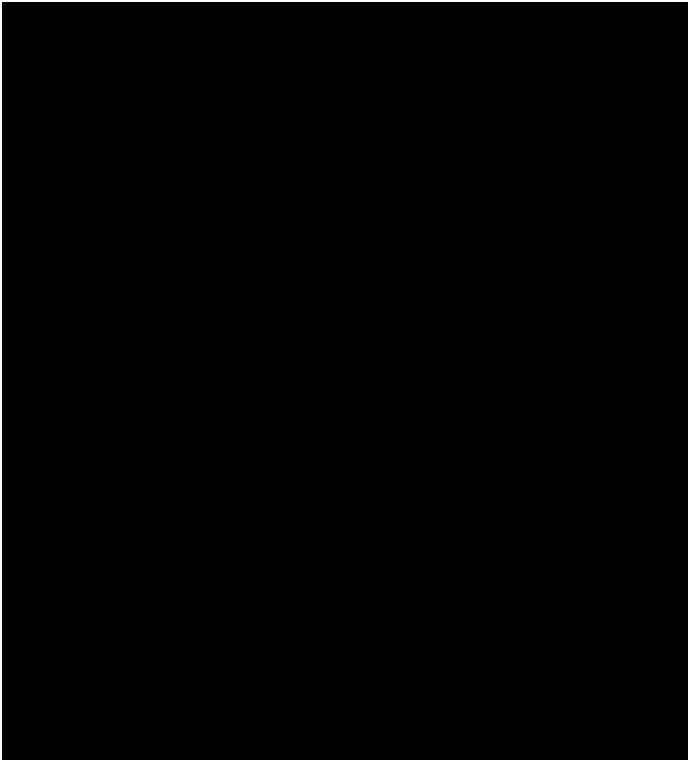
STATEMENT OF BALANCES

FOR THE YEAR ENDED 31ST December 2024

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2024	2024	2024	2024	2023
Note	£	£	£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances	44,805	1,105	-	45,910	39,226
brought forward					
Movement in year:					
Excess of Receipts over Payments for the year	(6,304)	254	-	(6,050)	6,683
Bank & deposit balances					
carried forward	<u>38,501</u>	<u>1,358</u>	<u>0</u>	<u>39,859</u>	<u>45,910</u>

The accounts were approved by the Kirk Session on 22 April 2025

For and on behalf of the Kirk Session and Financial Board



NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31ST December 2024

1. Trustee Remuneration and Related Party Transactions

██████████, Interim Moderator received £250.70 reimbursement of expenses during the year.
There were no related party transactions during the year (2023 - none)

2. Unrestricted Funds

These are unrestricted funds which are material to the Church's activities made up as follows:

	Balance at 1 January 2024	Incoming Resources	Resources Expended	Transfers	Balance at 31 December 2024
	£	£	£	£	£
General Fund	26,589	58,113	(47,233)	(12,395)	25,075
	<u>26,589</u>	<u>58,113</u>	<u>(47,233)</u>	<u>(12,395)</u>	<u>25,075</u>

General Fund: This fund is to allow the day to day running of the Church.

3. Restricted Funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 January 2024	Incoming Resources	Resources Expended	Transfers	Balance at 31 December 2024
Flower Fund	518	1,395	(1,141)	-	772
Property Development Fund	388	-	-	-	388
Benevolent Fund	199	-	-	-	199
	<u>1,105</u>	<u>1,395</u>	<u>(1,141)</u>	<u>0</u>	<u>1,358</u>

Flower Fund: This is a fund to provide flowers for display during services of worship and for distribution to the sick, bereaved and housebound in the parish.

Property Development Fund: This is a fund to assist with the cost of church alterations.

Benevolent Fund: This is a fund to provide financial assistance to those with pastoral support needs in a crisis situation. (it is the Kirk Session account administered under the discretion of the Minister.)

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31ST December 2024

4. Endowment Funds

Endowment funds represent assets which must be held permanently by the Church. Income arising on the endowment funds can be used in accordance with the objects of the Church and is included as unrestricted income. Any capital gains or losses arising on the assets form part of the fund.

Account closed in 2022 with funds transferred to General Fund designated for Mission in the Parish.

5. Designated Funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 January 2024	Incoming Resources	Resources Expended	Transfers	Balance at 31 December 2024
Fabric Fund	2,540	-	-	-	2,540
Tea Fund	423	645	(201)	(500)	368
Craft Group	489	430	(266)	-	653
Guild Fund	100	-	-	(100)	0
Circle of friendship	2,712	4,559	(3,133)	(600)	3,538
World Mission	3,731	-	-	(3,731)	-
Youth Ministry	4,985	2,915	(5,032)	-	2,869
Mission in Parish (David Lawrie Fund)	1,941	-	-	(1,941)	-
Coffee Morning	265	2,895	(1,566)	-	1,594
Cairn Movement (Seeds for Growth)	400	-	(900)	500	-
Locum Ministrty	-	-	(17,482)	18,697	1,214
Still Waters	-	-	(49)	70	21
Women In Mind	628	-	-	-	628
	<u>18,215</u>	<u>11,445</u>	<u>(28,630)</u>	<u>12,395</u>	<u>13,425</u>

Fabric Fund: The trustees have set aside funds for purchasing new equipment and furnishings.

Tea Fund: This is a fund to provide tea, coffee (refreshments) after services of worship and any profit made is distributed to charities or used to replace small kitchen equipment.

Craft Group Fund: This is a fund to encourage the sharing of craft skills and raise money to support charities at home and abroad.

Youth Ministry: This is a fund to provide a good foundation of support both spiritually and emotionally for the younger generation in the community.

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31ST December 2024

Guild Fund: This is a fund to provide fellowship to men and women who are either members of St Ninian's Church or live within the area of Abbeyview. It raises funds to support other charities all over the world as specified by the Church of Scotland Guild, within a three year strategy. The Guild is currently 'paused' for the foreseeable future.

Circle of Friendship Fund: This is a fund to provide and maintain an organisation within the church for elderly retired people who are either members of St Ninian's Church or live within the area of Abbeyview.

Women In Mind Fund: This is a fund to support a Women's Wellbeing and peer support Group.

World Mission Fund: This is a fund to support the wider work of the Church through local church involvement as in our twinning with a congregation in Orlova, Czech Republic. Fundraising and donations support visits between ourselves and the Evangelical Church of the Czech Brethren in Orlova. This fund is now closed and was utilised for locum minister.

Mission in Parish: Transfer of David Lawrie Endowment Fund to provide funds for mission in the parish. This fund is now closed and was utilised for locum minister.

Wednesday coffee morning: This is a fund to provide fellowship to the local community providing fellowship and refreshments.

Cairn Movement (Seeds for Growth): Grant received to partially cover the cost of a pioneering ministry course being taken by our locum minister.

Locum Ministry: Funds to cover the cost of a Locum Minister full time for 6 months and part time for the remainder of the year.

Still Waters: This is a fund to support Healing Ministry.

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31ST December 2024

6. Analysis of Donations

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Donations				
Offerings (WFO)	7,347	-	7,347	8,270
Gift Aid Donations	22,498	-	22,498	21,635
Tax Recovered on Gift Aid Donations	8,359	-	8,359	7,572
Grants	2,556	-	2,556	1,000
Funeral Donations	650	-	650	50
Wedding Donations	-	-	-	-
Group Donations	1,264	-	1,264	1,320
Other donations	1,050	-	1,050	-
Hall Rental	13,935	-	13,935	12,255
Fundraising Events	1,464	-	1,464	1,187
Coffee Morning	2,895	-	2,895	1,173
Fabric Account	-	-	-	-
Flower Fund	-	1,395	1,395	910
Benevolent fund	-	-	-	-
Group activities	6,345	-	6,345	6,251
Charitable Collections	1,194	-	1,194	924
	<u>69,558</u>	<u>1,395</u>	<u>70,953</u>	<u>62,546</u>

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31ST December 2024

7. Analysis of Payments

	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2024	2024	2024	2023
	£	£	£	£
Charitable activities				
Ministries & Mission allocation	17,796	-	17,796	17,664
Locum Ministry	17,482	-	17,482	-
Presbytery dues & Pulpit Supply	1,189	-	1,189	1,600
Minister's allowable expenses	890	-	890	1,076
Fabric Repairs & Maintenance	4,145	-	4,145	5,691
Council Tax	-	-	-	-
Heating & Lighting	9,611	-	9,611	4,422
Insurance	1,754	-	1,754	1,655
Printing, Postage, Stationery, Publishing & Telephone	2,373	-	2,373	2,568
Communion & Bereavement Costs	39	-	39	76
Purchase & Maintenance Equipment	1,162	-	1,162	1,765
Cleaning Supplies & Church cleaner	5,899	-	5,899	5,228
Stewardship & Outreach	5,257	-	5,257	1,084
Flower Fund	-	1,141	1,141	948
Group activities	3,133	-	3,133	4,562
Other Expenses	4,092	-	4,092	5,463
Donations to Third Parties	1,040	-	1,040	891
	<u>75,862</u>	<u>1,141</u>	<u>77,004</u>	<u>54,691</u>

Our Giving to Grow (previously Ministries & Mission) contribution increased by £132 to £17,664 (2023: £17,664) However, £17,482 (2023: zero) payment was made for a Locum Minister. In furtherance to their duties, the locum minister and Interim moderator received allowable expenses totalling £890 in respect of travel expenses.

No Expenses in respect of secretarial costs (2023: Nil)

Expenses in respect of organ maintenance amounted to £348 (2023: £348)

Expenses in respect of pulpit supply amounted to £300 (2023: £130)

8. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for National Insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale which is related to years of service. For 2024 the minimum stipend was £31,642 (2023: £30,135); Maximum stipend in 5th and subsequent years of service was £38,884 (2023: £37,032).

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31ST December 2024

9. Collections for Third Parties

	2024	2023
	£	£
Life and Work	435	373
Christian Aid Week	205	510
Marie Curie		41
MAF	412	
NESL	80	
Poppy Scotland	62	
	<u>1,194</u>	<u>779</u>
Monies still to be paid		
NESL	80	
Poppy Scotland	62	
Life and Work	12	
	<u>154</u>	<u>-</u>
Opening Monies not paid out	0	(34)
Add monies received this year	1,194	924
	<u>1,194</u>	<u>891</u>
Total monies to be distributed		
Less monies distributed this year	(1,040)	(891)
	<u>154</u>	<u>0</u>

APPENDIX

FOR THE YEAR ENDED 31ST December 2024

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

	2024 £	2023 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>6,548</u>	<u>6,548</u>
Market Value of Balances at 31 December	<u>9,583</u>	<u>6,911</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>6,497</u>	<u>8,279</u>