



**THE CHURCH OF SCOTLAND  
BALLANTRAE PARISH CHURCH**

**CONGREGATIONAL ACCOUNTS  
FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2024**

**CONGREGATION No. 100541  
CHARITY No. SC008536**

# **Ballantrae Parish Church**

**Year ended 31<sup>st</sup> December 2024**

**SCO08536**

## **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 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 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 seeking 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 of the statement of accounts for the year ended 31<sup>st</sup> December 2022 no matter has come to my attention:

1. Which gives reasonable cause to believe that in any material respect:- accounting records have not been kept in accordance with Section (44)(1)(c) 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 accounts do not comply with any requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006.
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding

Date 21<sup>st</sup> April 2025

## **Trustees' Annual Report Year ended 31 December 2024**

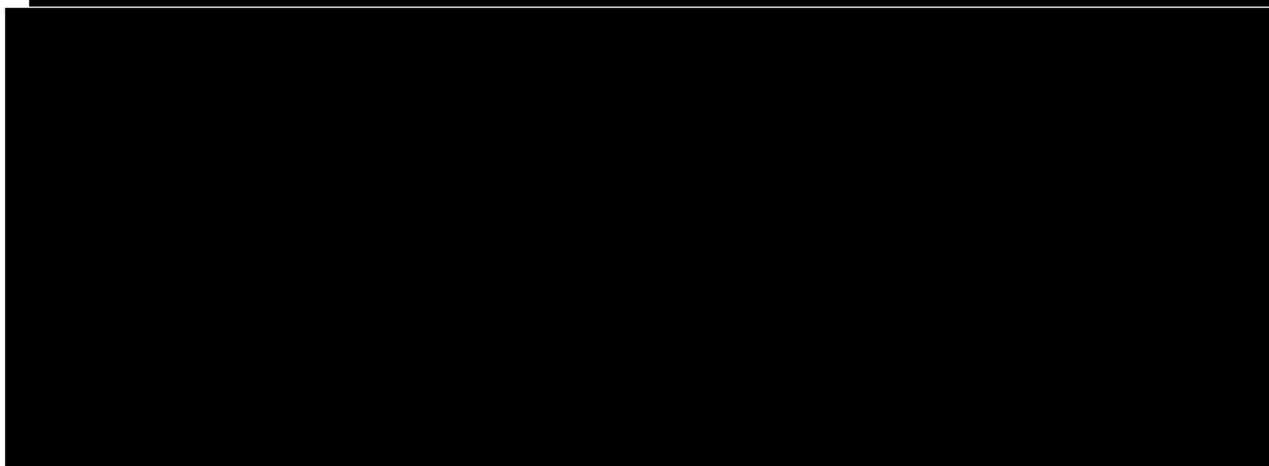
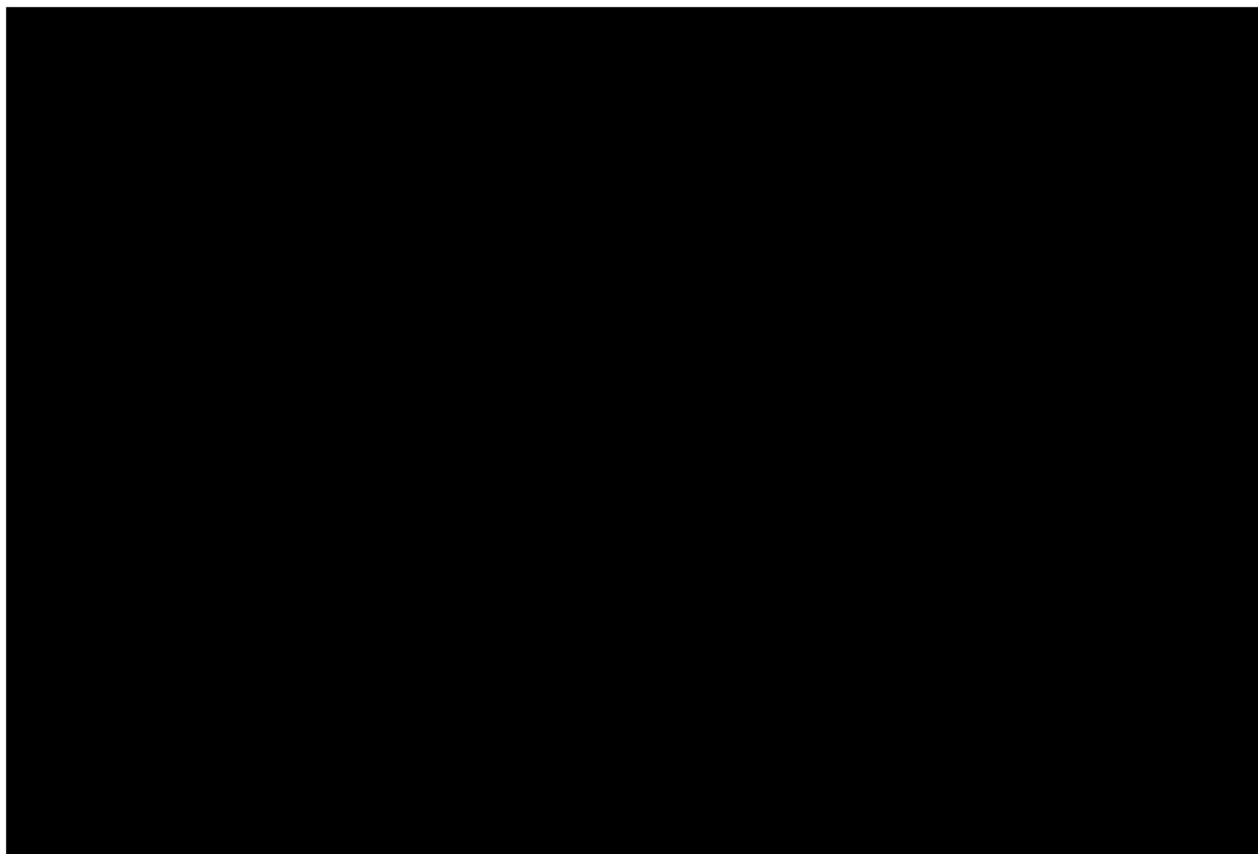
The Trustees present the annual report and accounts for the Ballantrae Parish Church for the year ended 31<sup>st</sup> December 2024

### **Reference and Administrative Information**

**Charity Name:** Ballantrae Parish Church

**Charity Registration Number:** SC008536

**Congregation Reference No:** 100541



**Bankers:** The Royal Bank of Scotland, Ayr

## **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 Deed of Constitution (or Deed of Constitution (Unity Form)).

#### **Recruitment and Appointment of Trustees**

Members of the Kirk Session and the Congregational Board are the charity Trustees. The Minister is a Trustee and chairman of the Trustees who has been elected by the congregation and inducted by presbytery. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have appropriate gifts and skills. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek election at the next Stated Annual Meeting.

#### **Organisational Structure**

The Congregational Board is chaired by the minister and meets five times in a year. The Kirk Session which meets five times a year and is responsible for spiritual affairs within the church. Sub Committees are set up for specific purposes as required.

#### **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.

Ballantrae Parish Church is linked with St Colmon Parish Church and the minister of both resides in the manse in Ballantrae.

The Church holds services every Sunday at 11.30am, special services are held during Easter and Christmas. Occasional services are held at Glenapp Church. Communion is celebrated four times a year in the Church in Ballantrae

## **Achievements and Performance**

Ballantrae Parish Church during 2024

Weekly coffee time has continued on Tuesdays in the Bricc House. This is open to everyone from the community, and we have a large core of people who attend regularly. Many of these people have no connection to the church but have been willing to assist with fundraising activities when asked.

Glenapp church is open on the third Wednesday of each month for a service at 3pm.

On Easter Sunday there was a service at Ballantrae harbour at 7am followed by bacon rolls and hot drinks in the Bricc house – about 25 people attended.

The first fundraiser of the year is having a baking stall at the Ballantrae Food and Drink Festival. Then our 'Annual Summer Fair' took place at the end of July, bringing in much-needed funds. We also had a Christmas baking stall at the community Craft Fair in November.

Harvest Thanksgiving service took in donations for Christian Aid as well as practical food for the Girvan Food Bank. We supported the Blythswood Shoebox Appeal in October, with over 50 boxes going to eastern European countries.

Line dancing evenings have taken place every 4-6 weeks throughout the year, again giving us a chance to meet with others in the area and have fun together.

We still try and support our sister church in Lwambasa, Malawi. The young minister there is not as competent as others at keeping us updated, however we have a dedicated committee who continue to think of ways of supporting this rural area of Malawi.

Carol services took place at Glenapp church and Christmas Day. It is interesting to see new faces from the community and visitors at these times.

██████████ was until the Union of Girvan North and South Parish was the Interim Moderator of Girvan South, Barr and Dailly church which means he is involved with their meetings and attends funerals, baptisms, and weddings.

## **Financial Review**

Gift Aid donations and the tax recovered from them and the weekly offerings are our main source of income and are again in total reduced from the previous year's low level.

Offerings were up on the previous year and also with events allowed we were able to run several fundraising events.

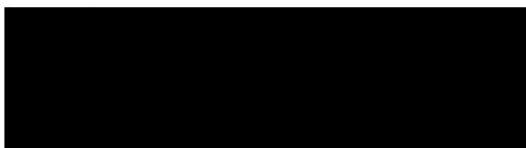
## **Reserves Policy**

The Trustees consider it prudent to hold reserves, including designated funds, to cover twelve months of normal expenditure, that value being £33,000. In addition, given the aging profile of the congregation and the requirement to maintain historic and listed buildings within the local conservation zone the Trustees have decided to keep such reserves that provide an income sufficient to maintain Ministry and the buildings.

### **Statement of Trustees' Responsibilities**

The members of the Kirk Session/Congregational Board have prepared 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/Congregational Board are responsible for keeping proper accounting records which, reflect the financial position of the Church at that time. This has been 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: 11<sup>th</sup> April 2025



**BALLANTRAE PARISH CHURCH****RECEIPTS and PAYMENTS ACCOUNT****Year ended 31st December 2023**

	Note	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
<b>RECEIPTS</b>						
Donations	1	30,396	0	0	30,396	33,61
Legacies	2	0	0	0	0	
Activities for Generating Funds	3	7,169	0	0	7,169	4,27
Bank & Deposit Interest	4	0	0	0	0	
Investment Income	5	4,299	0	0	4,299	4,99
		<u>41,864</u>	<u>0</u>	<u>0</u>	<u>41,864</u>	<u>42,87</u>
Rental of Premises	6	4,416	0	0	4,416	4,41
Sale of Assets	7	0	0	0	0	
Sale of Investments	8	15,005	0	0	15,005	
Grants	9	0	0	0	0	
Receipts from General Trustees	10	0	0	0	0	
Other Receipts		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	
<b>TOTAL RECEIPTS</b>		<u>61,285</u>	<u>0</u>	<u>0</u>	<u>61,285</u>	<u>47,29</u>
<b>PAYMENTS</b>						
Costs of Generating Funds	11	0	0	0	0	
Charitable Activities	12	57,948	0	0	57,948	44,85
Governance Costs	13	0	0	0	0	
Other Payments (Investments)	14	0	0	0	0	
<b>Total Payments</b>		<u>57,948</u>	<u>0</u>	<u>0</u>	<u>57,948</u>	<u>44,85</u>
Excess of Receipts over Payments for the year before transfers		3,337	0	0	3,337	2,43
Transfers		0	0	0	0	
Excess of Receipts over Payments for the year		<u>3,337</u>	<u>0</u>	<u>0</u>	<u>3,337</u>	<u>2,43</u>

**BALLANTRAE PARISH CHURCH****STATEMENT OF BALANCES**

At 31st December 2023

Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
<b>Bank &amp; Deposit Balances</b>					
Bank & deposit Balances brought forward	3,641	0	0	3,641	18,690
Movement in year:-					
Excess of Receipts over Payments for the year	14,276	0	0	14,276	2,439
Bank & deposit balances carried forward	<u>17,917</u>	<u>0</u>	<u>0</u>	<u>17,917</u>	<u>21,129</u>
<b>Investments at Market Value</b>					
(cost £135,204.29)	<u>250,044</u>	<u>0</u>	<u>0</u>	<u>250,044</u>	<u>224,726</u>
<b>Assets</b>					
Gift Aid Receivable	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Liabilities</b>					
	<u>267,961</u>	<u>0</u>	<u>0</u>	<u>267,961</u>	<u>245,855</u>

The Accounts were approved by the Kirk Session/ Congregational Board on 13/03/24

Dated: 11/04/25



**BALLANTRAE PARISH CHURCH****STATEMENT OF BALANCES****At 31st December 2024**

Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2024 £	Total 2023 £
<b>Bank &amp; Deposit Balances</b>					
Bank & deposit Balances brought forward	3,641	0	0	3,641	18,890
<b>Movement in year:-</b>					
Excess of Receipts over Payments for the year	14,276	0	0	14,276	2,430
Bank & deposit balances carried forward	<u>17,917</u>	<u>0</u>	<u>0</u>	<u>17,917</u>	<u>21,120</u>
<b>Investments at Market Value</b>					
(cost £135,204.29)	<u>250,044</u>	<u>0</u>	<u>0</u>	<u>250,044</u>	<u>224,720</u>
<b>Assets</b>					
Gift Aid Receivable	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Liabilities</b>					
	<u>267,961</u>	<u>0</u>	<u>0</u>	<u>267,961</u>	<u>245,850</u>

The Accounts were approved by the Kirk Session/ Congregational Board on 13/03/24

For and on behalf of the Kirk Session/ Congregational Board

Session Clerk

Treasurer

Dated: 11/04/25

BALLANTRAE PARISH CHURCH					
	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
<u>Notes to Receipts and Payments Accounts</u>					
Note					
RECEIPTS:-					
Analysis of Donations					
FWO Scheme (Non Gift Aid)	6,691	0	0	6,691	3,488
Gift Aid Donations	7,256	0	0	7,256	8,848
Tax on Gift Aid Donations	7,295	0	0	7,295	6,257
Ordinary Offerings (Open plate)	3,062	0	0	3,062	3,092
Other Offerings, Donations, Gift Days ,etc.	6,091	0	0	6,091	11,925
			0		
1	30,396	0	0	30,396	33,610
LEGACIES ( if any )					
2	0	0	0	0	0
Fundraising Efforts	3	0	0	7,169	4,275
Bank & Deposit Interest	4	0	0	0	0
Investment Income	5	0	0	4,299	4,994
Rental of Premises	6	0	0	4,416	4,417
Sales of Assets	7	0	0	0	0
Sales of Investments	8	0	0	15,000	0
Grants	9	0	0	0	0
Receipts from General Trustees	10	0	0	0	0
	30,884	0	0	30,884	13,686
Analysis of Payments					
Costs of generating funds:					
Investment Managers' Fees	0	0	0	0	0
Offering Envelopes	0	0	0	0	0
11	0	0	0	0	0
<u>Charitable Activities:</u>					
Ministries & Mission Allocation	26,049	0	0	26,049	28,612
Presbytery Dues	0	0	0	0	0
Voluntary additional Stipend	0	0	0	0	0
Minister's expenses	2,972	0	0	2,972	1,787
Ministerial assistance	0	0	0	0	0
Pulpit Supply	351	0	0	351	90
Other staffing costs	0	0	0	0	0
Fabric repairs & Maintenance (inc trf)	7,125	0	0	7,125	7,182
Council Tax	3,145	0	0	3,145	2,135
Heat and Light	9,089	0	0	9,089	36
Insurance	2,202	0	0	2,202	1,653
Other building costs	0	0	0	0	0
Church office expenses	0	0	0	0	0
Organ & Music	2,633	0	0	2,633	2,224
Printing, Stationery and Postage	88	0	0	88	83
Other expenses	4,294	0	0	4,294	1,056
12	57,948	0	0	57,948	44,857
Governance Costs					
Independent examiner's fees	0	0	0	0	0
13	0	0	0	0	0
Other payments:					
Purchase of assets	0	0	0	0	0
Purchase of investments	0	0	0	0	0
14	0	0	0	0	0
Minister's Stipend					
Ministers' Stipends and Employer's contribution for national insurance, pensions and housing and loan fund.					
Ministers' Stipends are paid in accordance with the National Stipend Scale, which is related to years of service. For the year under review the Minimum Stipend was £31,642 ;Maximum Stipend in 5th and subsequent years of service - £38,884					
	2024		2023		
Collections for Third Parties					
Christian Aid	1,064		869		
Etc					
	1,064		869		

**BALLANTRAE PARISH CHURCH****Notes to the Accounts**

During the year no trustees received reimbursement of expenses incurred totalling £.

No trustee or persons related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year or received any remuneration

Nil

**2. Movements in Funds**

	At 1 January 2024	Incoming Resources	Outgoing Resources	Transfers	At 31 Dec 2024
<b>Unrestricted Funds</b>					
Designated Fabric Fund	1,584	19,299	7,125	0	13,758
General Fund	1,892	67,925	65,823	0	3,994
Sunday School	165	0	0	0	165
	<u>3,641</u>	<u>87,224</u>	<u>72,948</u>	<u>0</u>	<u>17,917</u>
General Investment Fund	<u>250,045</u>				<u>242,621</u>
	<u>253,686</u>	<u>87,224</u>	<u>72,948</u>	<u>0</u>	<u>260,538</u>
<b>Restricted Funds</b>					
<b>Endowment Funds</b>					
<b>Total Funds</b>	<u>253,686</u>	<u>87,224</u>	<u>72,948</u>	<u>0</u>	<u>260,538</u>

**Purposes of Designated Funds**

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church Property.

**APPENDIX**

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

**CAPITAL ACCOUNT**

	2024		2023
	£		£
Credit Balances held at 31 December at cost		0	9,513
	Cost	Value	
Market Value of Balances at 31 December	9,790	14,336	14,935
	9,790	14,336	

**REVENUE ACCOUNT**

Interest and Dividends received	718	579
Shared Manse Costs	0	0
Credit Balance at 31 December	<u>5,340</u>	<u>4,622</u>

**TEMPORARY ACCOUNT**

Credit Balance at 31 December	<u>0</u>	<u>0</u>
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