

West Fife Trinity Church of Scotland

Scotland · Charity number SC010676

Details

Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1994-03-03
Register	View on the OSCR register

Contact

Address	2B Main Street Crossford Dunfermline Fife KY12 8NJ
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Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: We are a church operating as part of the national Church of Scotland. We exist to share the Good News about Jesus Christ and to provide a place for worship. We support the community by providing services for weddings, funeral and other special events.

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

Objectives: The advancement of religion.

Geography

- **Main operating location:** Fife
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£52,648	£39,498	-	0
2023-12-31	£92,002	£84,734	-	0
2022-12-31	£46,118	£47,454	-	0
2021-12-31	£45,992	£47,435	-	0
2020-12-31	£38,500	£50,424	-	0

West Fife Trinity Church of Scotland

Scotland - Charity number SC010676

Accounts

**THE CHURCH OF SCOTLAND
CARNOCK & OAKLEY PARISH CHURCH
ACCOUNTS FOR THE YEAR ENDED
31 DECEMBER 2024**

CONGREGATION NO: 241452

CHARITY NO: SC010676

THE CHURCH OF SCOTLAND
CARNOCK & OAKLEY PARISH CHURCH
ACCOUNTS FOR THE YEAR ENDED
31 DECEMBER 2024

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CARNOCK & OAKLEY PARISH CHURCH

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 Unitary Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the Church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The Kirk Session has established a number of sub-committees in respect of key areas. Members of the congregation who have the skills and commitment to contribute to the management affairs of the Church, can become members of the sub-committees.

Since the end of the year, [REDACTED] was appointed as Session Clerk to allow [REDACTED] [REDACTED] to take up an appointment as Session Clerk with Culross & Torryburn Parish Church. In the meantime, Sandy remains a member of our church.

Organisational Structure

The Kirk Session, which meets approximately eight times a year, is responsible for all affairs within the Church.

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.

The Church provides a place of worship in Oakley with services of worship taking place at 10.00am.

The premises at Oakley are normally used throughout the year for social and fundraising events.

CARNOCK & OAKLEY PARISH CHURCH

TRUSTEES' ANNUAL REPORT (cont'd)

YEAR ENDED 31 DECEMBER 2024

Reference and administrative information

Charity Name: Carnock & Oakley Parish Church

Charity Registration Number: SC010676

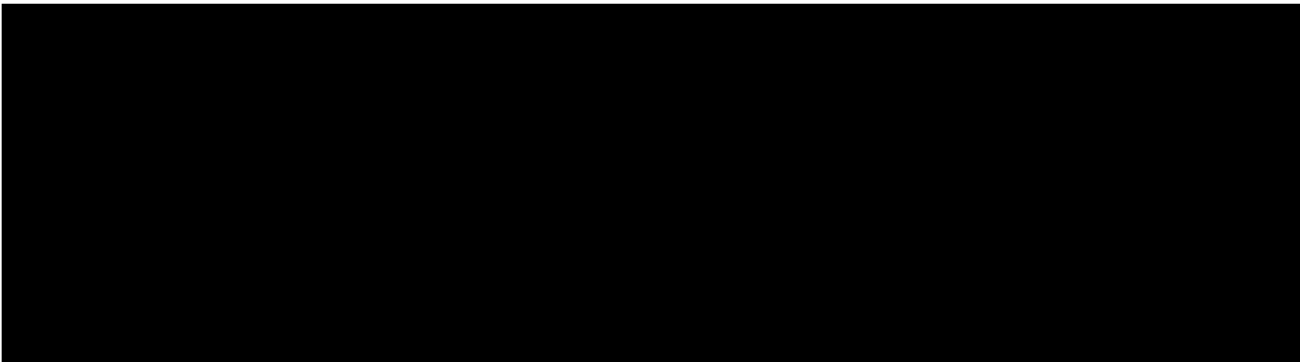
Congregation Reference Number: 241452

Contact Address:



Trustees

Kirk Session



Independent Examiner



Bankers

Bank of Scotland, 1 Bothwell Street, Dunfermline, Fife, KY11 3AG

CARNOCK & OAKLEY PARISH CHURCH

TRUSTEES' ANNUAL REPORT (Cont'd)

YEAR ENDED 31 DECEMBER 2024

Achievements and Performance

During 2024, we continued to worship in our church building at Oakley throughout the year. We held various fundraising events such as a plant sale, a strawberry tea, and a Christmas fayre and social. We also shared in a harvest social event with our neighbours at Culross and Torryburn. These fundraising events are a great source of finance to the Church but are also opportunities to work together and reach the wider community.

In addition to the above events a Bible Study is held on Mondays and the Fellowship Group were able to arrange the monthly fellowship meetings T@2. Other church groups including the Guild, the Scrabble Group and the Art Group were also able to meet throughout the year and make generous donations to our church finances.

The flower ministry continued during 2024 and from the cards and letters received, we know how much this is appreciated by those receiving the flowers.

Instead of asking for harvest goods, an opportunity was given to members to donate money to Dunfermline Foodbank and the sum of £130 was collected.

The funds received from the sale of the Carnock Church building in June 2022 and the manse during 2024 is retained by the General Trustees but is available for us to maintain our church building. This source of funds allowed us to deal with some maintenance work required on the church at Oakley and continued improvements to our sound system. Since June 2024, we can also use these funds to meet other building costs such as insurance and heating.

The appointment of an Interim Moderator is the responsibility of Fife Presbytery. The Kirk Session was pleased when a former retired minister, [REDACTED] was approached in late 2022 and indicated her willingness to come back and was willing to undertake both the role of Locum Minister and Interim Moderator. This is in the form of leading Sunday worship and the provision of one day per week for pastoral duties. This has continued throughout 2024, and the Kirk Session and the congregation are grateful for all her support. The one day a week of pastoral care increased to two days from 1st January 2025.

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.

CARNOCK & OAKLEY PARISH CHURCH

TRUSTEES' ANNUAL REPORT (Cont'd)

YEAR ENDED 31 DECEMBER 2024

Reserves Policy

It is the Trustees' objective to hold reserves of approximately six months' expenditure, excluding designated funds. At the year end, the Church held unrestricted funds of £51,324. Due to the funds held by the General Trustees following the sale of the church at Carnock and the manse, there is no longer a need to maintain a separate fabric fund as property maintenance costs can be met from the funds held by the General Trustees.

Funds amounting to £1,174 are held by various Congregational Organisations in furtherance of their activities.

The Church holds £2,998 of Restricted Funds for the purpose specified in Note 1.

Financial Review

Our regular offerings in 2024 are in line with 2023.

Our Giving to Grow payments decreased in the year from £13,899 to £11,858 after deducting a vacancy allowance of £11,196 in both years. Funds of £13,742 were received from the General Trustees to meet property costs, repairs, and equipment purchased in the year.

Heat and light costs were in credit during 2024. This arose because of an incorrect amount taken from the bank account by our former energy supplier in the previous year. Following a complaint, this was repaid in the current year.

Most of our other costs were in line with the previous year other than repairs to the building and equipment purchased in the year, but these costs were recovered from the funds held by the General Trustees.

There was a surplus for the current year in the General Fund of £12,336.

During 2021 the Trustees of the Alexander Mitchell Trust closed its bank account and transferred the remaining funds of £1,998 to the Church to be used by the Kirk Session in accordance with the original Trust. The Trustees of the Alexander Mitchell Trust are also members of the Kirk Session.

The manse in Carnock was put on the market during 2023. The manse was sold in March 2024 for the sum of £310,500. After deducting selling costs and a levy charged by the General Trustees, £274,845 was added to the funds held on our behalf by the General Trustees. At the end of the year the capital balance stood at £428,796 with a further £8,427 in a Revenue account representing interest earned on the capital account less sums drawn down for fabric and other property costs.

CARNOCK & OAKLEY PARISH CHURCH

TRUSTEES' ANNUAL REPORT (Cont'd)

YEAR ENDED 31 DECEMBER 2024

The Future

The Presbytery Mission Plan has been circulated to all congregations within Fife Presbytery. This has been considered by the Kirk Session and shared with the congregation. We are currently in discussions with our neighbouring Parishes in the West Fife Villages to identify ways of working together and our plans for the future.

At the time of this Report, the Kirk Session's preferred way forward for our congregation is to form a union with our neighbours in Tulliallan & Kincardine and Saline & Blairingone but to maintain links with the other churches in West Fife for shared mission and outreach projects.

Part of the process of Presbytery Mission Planning is to assess the need for our current number of Church buildings. The Kirk Session believes the Church building at Oakley is well placed both geographically and facilities to be part of the plan for the West Fife Villages. The proceeds from the sale of Carnock Church and manse has already been used to allow improvements to be made to the building in Oakley.

The church faces many challenges, in terms of numbers, buildings and finances, but the Kirk Session remain committed to providing a ministry in our Parish which is relevant and suitable for our needs both now and in the future.

Approved by the Kirk Session on 23 February 2025 and signed on their behalf by:


Session Clerk

CARNOCK & OAKLEY PARISH CHURCH
REPORT OF THE INDEPENDENT EXAMINER

Independent Examiner's Report to the Trustees of Carnock & Oakley Parish Church

I report on the Accounts of the charity for the year ended 31 December 2024, which are set out on pages 7 to 11.

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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations").

The charity's trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the Accounts as required under section 44(1)(c) of the 2005 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 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 view given by the Accounts.

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 Regulations; and
 - to prepare Accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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.



24 February 2025

CARNOCK & OAKLEY PARISH CHURCH

RECEIPTS AND PAYMENTS ACCOUNT

YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<u>Receipts</u>					
Offerings	2	34,671	-	34,671	34,484
Fundraising Events		2,055	-	2,055	4,090
Bank & Deposit Interest		1,279	-	1,279	864
		<u>38,005</u>	<u>-</u>	<u>38,005</u>	<u>39,438</u>
General Trustees		13,742	-	13,742	51,600
Other Income		901	-	901	964
		<u>13,742</u>	<u>-</u>	<u>13,742</u>	<u>51,600</u>
		<u>901</u>	<u>-</u>	<u>901</u>	<u>964</u>
<u>Total Receipts</u>		<u>52,648</u>	<u>-</u>	<u>52,648</u>	<u>92,002</u>
<u>Payments</u>					
	3				
Charitable Activities		39,382	-	39,382	84,600
Costs of generating Funds		116	-	116	134
		<u>39,382</u>	<u>-</u>	<u>39,382</u>	<u>84,600</u>
		<u>116</u>	<u>-</u>	<u>116</u>	<u>134</u>
<u>Total Payments</u>		<u>39,498</u>	<u>-</u>	<u>39,498</u>	<u>84,734</u>
Excess of Receipts over Payments for the year		<u>13,150</u>	<u>-</u>	<u>13,150</u>	<u>7,268</u>

CARNOCK & OAKLEY PARISH CHURCH

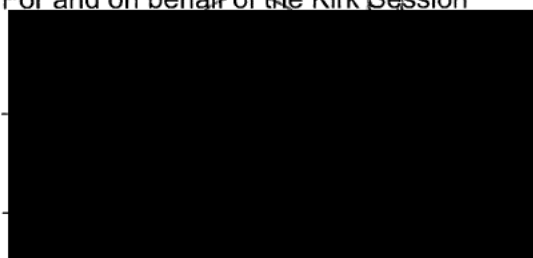
STATEMENT OF BALANCES

AS AT 31 DECEMBER 2024

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<u>Bank & Deposit Balances</u>				
Balances brought forward	38,174	2,998	41,172	33,904
Movement in Year:				
Excess of Receipts over Payments for the year	<u>13,150</u>	<u>-</u>	<u>13,150</u>	<u>7,268</u>
Balances carried forward	<u>51,324</u>	<u>2,998</u>	<u>54,322</u>	<u>41,172</u>
 <u>Assets</u>				
Heat and Light refund	-	-	-	4,305
Gift Aid recoverable	<u>1,382</u>	<u>-</u>	<u>1,382</u>	<u>1,403</u>
	<u>1,382</u>	<u>-</u>	<u>1,382</u>	<u>5,708</u>
 <u>Liabilities</u>				
Other creditors	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The Accounts were approved by the Kirk Session on 23 February 2025.

For and on behalf of the Kirk Session



Session Clerk

Treasurer

CARNOCK & OAKLEY PARISH CHURCH

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2024

1. Movements in Funds

	At 1 January 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 December 2024 £
Restricted Funds					
Mrs Helen Dawson					
- Sunday School Fund	1,000	-	-	-	1,000
Alexander Mitchell Trust	1,998	-	-	-	1,998
	<u>2,998</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,998</u>
Unrestricted Funds					
General Fund	36,889	47,293	(34,957)	925	50,150
Congregational Organisations	1,285	5,355	(4,541)	(925)	1,174
	<u>38,174</u>	<u>52,648</u>	<u>(39,498)</u>	<u>-</u>	<u>51,324</u>
Total Funds	<u>41,172</u>	<u>52,648</u>	<u>(39,498)</u>	<u>-</u>	<u>54,322</u>

Purposes of Restricted Funds

Mrs Helen Dawson – Sunday School Fund: This is a fund to provide for the work of the Sunday School.

Alexander Mitchell Trust: This fund was received in 2021 to be used by the Kirk Session in accordance with the former Alexander Mitchell Trust.

Purposes of Designated Funds

Congregational Organisations: These represent funds held by Congregational Organisations and include the Guild, the Scrabble Group and the Flower Fund in furtherance of their activities.

CARNOCK & OAKLEY PARISH CHURCH

NOTES TO THE ACCOUNTS (Cont'd)

2. Analysis of Offerings

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Offerings				
WFO (non - Gift Aid)	2,968	-	2,968	3,935
Gift Aid	16,291	-	16,291	14,136
Tax Recovered	5,576	-	5,576	6,108
Open Plate	4,431	-	4,431	5,715
Legacies	-	-	-	1,200
Other	50	-	50	80
Congregational Organisations	5,355	-	5,355	3,310
	<u>34,671</u>	<u>-</u>	<u>34,671</u>	<u>34,484</u>

3. Analysis of Payments

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Charitable Activities				
Giving to Grow	11,858	-	11,858	13,899
Locum Costs	9,284	-	9,284	8,111
Presbytery Dues	797	-	797	723
Minister's Expenses	-	-	-	-
Pulpit Supply	-	-	-	-
Fabric Repairs & Maintenance	4,906	-	4,906	23,154
Insurance	1,366	-	1,366	1,673
Heat and Light	(2,822)	-	(2,822)	5,279
Fittings and Equipment	8,396	-	8,396	28,803
Broadband	423	-	423	418
Other Expenses	633	-	633	419
Congregational Organisations	4,541	-	4,541	2,121
	<u>39,382</u>	<u>-</u>	<u>39,382</u>	<u>84,600</u>
Costs of generating Funds				
WFO envelopes	116	-	116	134
	<u>39,498</u>	<u>-</u>	<u>39,498</u>	<u>84,734</u>

4. Analysis of Net Assets Between Funds

	General £	Designated £	Restricted £	Total £
Current Assets	50,150	1,174	2,998	54,322
Current Liabilities	-	-	-	-
Net Assets at 31 December 2024	<u>50,150</u>	<u>1,174</u>	<u>2,998</u>	<u>54,322</u>

CARNOCK & OAKLEY PARISH CHURCH

NOTES TO THE ACCOUNTS (Cont'd)

5. 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 the year under review, the minimum stipend was £31,642 and the maximum stipend in fifth and subsequent years of service £38,884.

6. Trustee Remuneration and Related Party Transactions

No Trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

7. Connected Charities

The Church, through the members of the Kirk Session, also controls the Alexander Mitchell Trust, a registered charity number SC012614. The trust exists for the relief of poverty. There was no income or expenditure during the year ended 31 December 2024. The Trust closed its bank account and transferred the funds to the church for safekeeping until a use for the remaining funds can be found in accordance with the original Trust Deed.

8. Collections for Third Parties

	2024 £	2023 £
SMILE	366	354
Dunfermline Foodbank	<u>130</u>	<u>300</u>
	<u>496</u>	<u>654</u>

9. Funds held on behalf of others

During the year funds of £1,800 were received from Fife Presbytery for the creation of Lego Clubs by the 6 congregations making up the West Fife Villages. This does not form part of our accounts but is held within our bank account until the funds are spent. The balance remains at £1,800 at the end of the year.

