

**The Church of Scotland
Kelty Parish Church**



RECEIPTS & PAYMENTS

For Year Ending

31 DECEMBER 2024

CHARITY NO: SC011004

CONGREGATION NO: 241469

Kelty Parish Church

Administrative Information and reference

Charity Name:

Kelty Church of Scotland

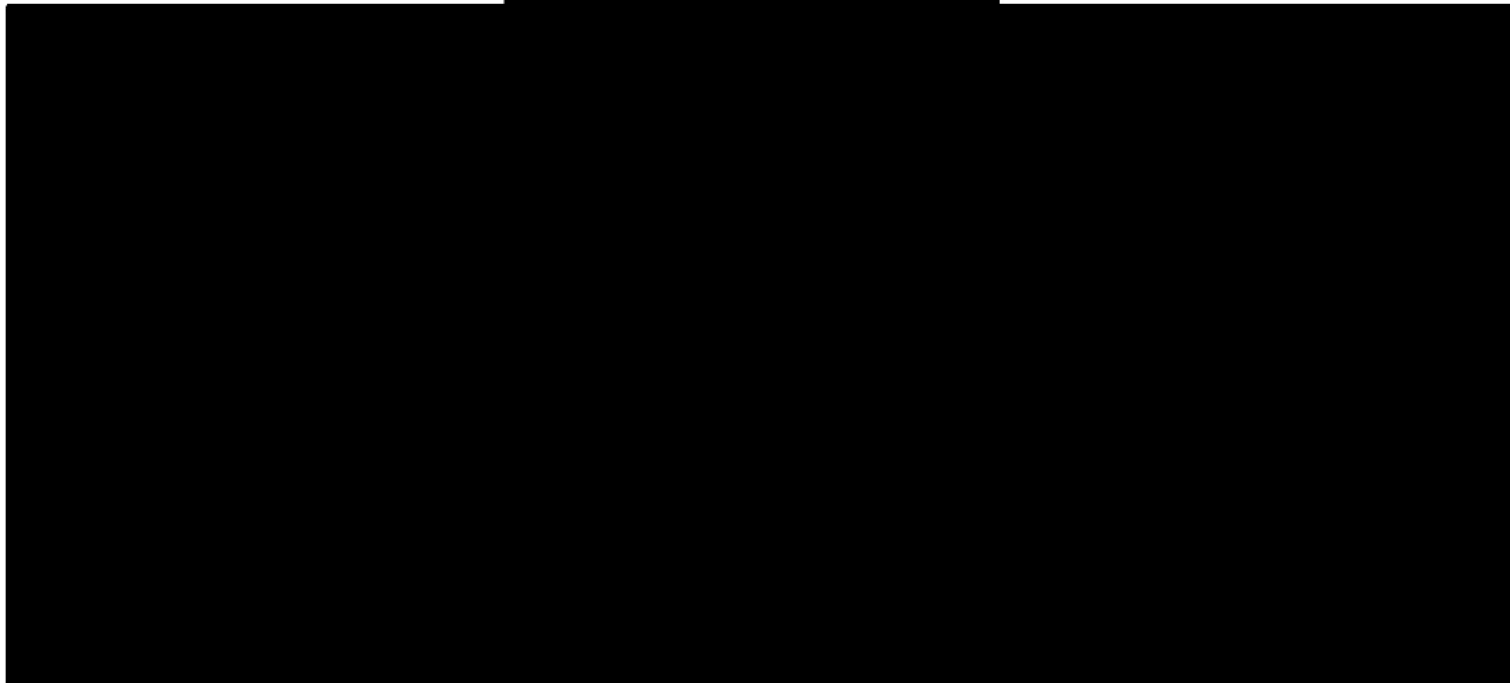
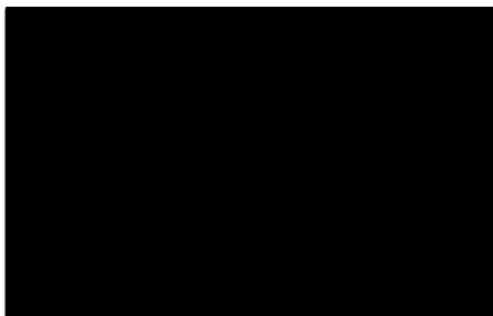
Registration:

SC 011004

Congregation Reference No:

24169

Contact Address



Bankers: Royal Bank of Scotland

Dunfermline (B) Branch

52-54 East Port

Dunfermline

Fife

KY12 7HB

Kelty Parish Church

Trustees' Annual Report for Year ended 31st December 2024

Structure, Governance and Management

Governing Document

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

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. Kelty Church continues in vacancy with [REDACTED] Interim Moderator, appointed by Fife Presbytery with responsibility to oversee and advise the Kirk Session and congregation on legal matters.

Organisational Structure

Session meets 10 times annually to order the spiritual and temporal affairs of the church. Decisions are made by a simple majority of attending elders. Certain responsibilities are delegated to the Finance Committee and the Property Committee. As appropriate.

Whilst the Church remains in a period of vacancy, Worship continues using Pulpit Supply provided by various Retired Ministers and readers [REDACTED] appointed Locum at Kirk Session meeting on 28th April 2024. The Interim Moderator has led services along with the Deacon from our local area network and by in-house Church Elders, whom have completed a Weaving Worship course. All have the support of an Organist and Bible readers.

Sadly 6 members died in 2024, they are at peace with the Lord, the trustees recognize the impact this may have on the life of their faith community as they prayerfully seek God's wisdom in their mission.

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 of every parish of Scotland through a territorial ministry. It cooperates with other Churches, in various Ecumenical bodies, in Scotland and beyond.

Kelty Church of Scotland continues under the Guidance of IM, [REDACTED] who was supported by a faithful Kirk Session. As part of the church's wider Mission, the Session Clerk along with other elders, posts a weekly live link of the Sunday Service to Kelty Kirk Facebook page via the audio-visual system, it is then posted to Kelty Church of Scotland Facebook page. A member of the congregation posts a daily prayer and an elder posts the Church of Scotland daily prayer.

The Finances are looked after by the Treasurer . Property is looked after by Property Convener . As part of the Fife PMP, a large cluster was set up in the local area later divided into east and west unions. Kelty Church is working towards becoming a Union in the West with Beath and Cowdenbeath North and Trinity Church. Joint session meetings have taken place facilitated by Place of Hope.

Further to these meetings a group was set up of 5 members from each session to move forward the union, reporting back to individual sessions.

We have joint services on the 1st Sunday of each month in the 3 churches on a rotational basis The cluster (Aucterderran and Kinglassie, Lochgelly St. Serf's, Beath and /Cowdenbeath North, Trinity and Kelty., meet regularly for prayer and fellowship, There are generally 15 folk attend. We share prayers, or pray inwardly with our thoughts, sing hymns, followed by refreshments.

The Churches in the cluster had a joint Alternative Nativity Service in Lochgelly Centre.

Kelty Church Guild

.The Guild continues to meet every two weeks,

We attended a Fie Guilds Together meeting n Glenrothes and a Thanksgiving and Communion service In Dalgety Church.

In April we had a Daffodil Tea fundraiser. In July we went to Brechin Garden Centre, followed by High tea.

We presented the World Day of Prayer and both were well received by the service and the Guild dedication service and bot were well received by the congregation. We hosted a Candle Tea for the congregation at Christmas .

Although we are a small group, we have been able to donate to various charities our speakers represented and continue to support Haiti Help with a standing order. We donated £500 to the Church towards cost of a new Church overhead Projector.

All are welcome to the Guild men and women

Carpet Bowls Club 2024

The Carpet Bowls Club has had another fun-filled year of bowls with five new members joining us on Tuesday afternoons.

We continue to visit Crossford once a year to play and Crossford visit Kelty too.

Both events are always looked forward to by the members of both clubs.

All are welcome to come along to the Carpet Bowls, we have great fun and are not to serious.

Charity Shop

The Charity shop continues to be an asset for the Church and community. Volunteers are enthusiastic and committed. This is appreciated by the Kirk Session.

We welcomed new volunteers, and this has alleviated the pressure on existing volunteers to cover shifts for illness and holidays'

We have had young people completing service for their Duke of Edinburgh award. They have made a welcome addition to the teams they have worked with.

There are some people who work in the shop who have disabilities, anxiety or require confidence building and we all support them with their progress.

Members of the public sometimes just need to chat to somebody and we are always a listening ear.

All volunteers require to be aware of the Church Values and the value we place on our community. We continue to be supported by the people of Kelty by donating goods, buying goods, making goods and purchasing goods.

We donate good to various charities, after the good have been on sale in shop, books to Haiti Help, Bric a Brac to Acorn Aid, jigsaws, games, DVDs and CDs to other charities. Material goods and shoes are collected by Waste savers for recycling.

In June we had another successful fashion show where clothes from the shop were modelled, and the audience had the opportunity to purchase items.

Achievement and Performance

Live streaming the services on Kelty Kirk and sharing to Kelty Church of Scotland Facebook page continued and enabled people to view the service each week, some are church members, many are not, some live a distance away.

The Welcome Team ensure visitors receive a warm welcome to worship. A form of Café Church took place conducted by the Worship team,

The Church hall is used by various groups, outside lets and church affiliated groups.

We were given permission to use the church buildings from January.

Bible Study Group

The five ladies of the Bible Study Group met on Zoom on Friday evenings. Different people opened and closed the meeting in a short prayer. We read through the Gospels, passage by passage and discussed what we read. The discussions sometimes lead into various other topics, changes to speak of our experience or just come to the conclusion it was a difficult passage to understand or live up to.

We had a break at Christmas and over the summer and used this as an opportunity to meet in person for coffee and cake and a good chat.

We have decided not to continue in 2025 due to failing sight and concentration of some of the members.

Jam club

Unfortunately, due to different circumstances, there are no longer any children regular attending Kelty Kirk. It was decided to create a children's area at the back of the church which children and their carer's could use if required.

However, during the joint services with Beath and Cowdenbeath North and Trinity, A JAM club was held as there were children attending. This followed the normal routine of using games, crafts, and song to explain/explore a Bible story/passage and took place on a three-monthly basis.

Coffee and Chat

The group meet on Wednesday 2pm-4pm and it is well attended. The group is lively there is a lot of chat on all sorts of topics, ranging from politics, current affairs to what is going on in the village. Coffee and Chat is open to everybody, always a warm welcome and tea and cake. We went out for Christmas lunch.

We donated £300 to Kelty Church.

Thanks to all who support the group.

Benarty View Care Home

The Church continues to hold services in the care home the last Sunday of each month. This service is supported by a team of six plus our locum minister [REDACTED] The services are appreciated by the residents and their families. We have between 15- 24 who attend each month. This is an important part of Outreach for the Church, bringing the good news message of the Gospel to residents of the nursing home.

Property Report

Manse – 1 room will be decorated, blinds have been replaced, and shower sealed.

Hall - Radiators replaced, redecorated, new lighting. Quotes were received and agreed.

The floor rises in parts this will be investigated.

Perimeter wall- wall was damaged accidentally by a car, quotes were accessed for repair and wall has been rebuilt.

Organ – Keys were sticking, repair complete

Steeple – reports have been received from engineer and Church of Scotland surveyor. Permission is required from Presbytery; grants will be applied for. Session agreed to ahead with the work.

Church of Scotland surveyor questioned what the structural engineer was doing, no drawings, no reports, estimate report not a proper report, irrespective of being repeatedly asked.

- Service from engineer has been abysmal. This has all been at cost to Kelty Church.

Church of Scotland surveyor suggested we employ another engineer.

We will require, engineering design drawings, with accurate quotes.

New structural engineer and Church of Scotland surveyor visited site.

New architect has now presented a report including leak in hall and church, and associated roof problems. Grants can be applied for, timescale unknown.

Bell – is to be removed to enable repairs to balustrade.

Building is C listed (Historic Scotland could pick this up and raise problems)

Electronic bell to be investigated

FINANCE REPORT FOR 2024

Mid January 2024 dawned, and we were once again "at home" in Kelty (having been at Beath Cowdenbeath North while the Church was closed), and we hoped on a permanent basis, except for the monthly united Services pending the "Union".

As we were still in a "Vacancy" position, we organised visiting Pulpit Supply with Clergy and Readers covering the period until end of May. At this point we welcomed a Locum Minister, in the shape of [REDACTED] who would conduct Sunday Worship and provide the equivalent cover 2 days per week.

We currently are responsible at a local level for the payment of mileage and incidental expenses. The Salary involved is invoiced via Church of Scotland on 3 monthly instalments. Travel amounted to £811 and Salary June-December £8,400. One month paid in advance.

We still had all the ongoing demands of the work and costs involved in coping with the Steeple, Bell and Roof which had hit an impasse. We unfortunately had to re-start the process of obtaining more Constructional costings, with which came Fee cost implications. That scaffolding now seems to be part of the front of the building!.

The Charity Shop continues to play its part in the life of the Church and the Community in many positive and diverse ways. The Trustees are indebted to the caring Volunteers who put so much of their time and effort into the efficient running of the Shop – it is greatly appreciated and also, the members of the Community who support us with donations, without which the Shop could and would not function. Many members of the public enjoy a visit, a wee look and above all a chat. It is amazing the unseen and often far- reaching work that goes on unrecognised in the background. Although the Income is down this year (£23,462) by approx. £3,000 the running costs this time are only £11,480. We have an on- going problem with the cost of the heating in the Shop after the installation of new heaters which we are valiantly trying to have resolved.

Over the past few years there have been 2 General Purpose Accounts and during the current year the Trustees agreed to transfer some of the amounts being paid by Gen II back to Gen I to show the actual costs (£10,849). Also, £10,000 was transferred from Gen I to Church of Scotland Investment Account and £3,000 from the Gift Day income went to the Fabric Account held at Church of Scotland Investment, £7,500 was transferred from the Gen II account to the Church of Scotland Investment Account.

Equally, £6,000 was transferred from the Church of Scotland Fabric Investment Account to the General II Account to cover the cost of accounts which required to be paid at short notice in January when there was not enough in the RBS account to cover them.

The Fabric Account continues to benefit from the Rent received for the Manse (£9,517) which is less the costs incurred by Your Move. There were also the problems incurred by the accident which caused damage to the outside boundary wall – income £4460 and outlays £4710. The Insurance excess may well be recovered later.

In addition to the normal maintenance – boiler servicing PAT testing, Chubb etc, this year the lighting in the Hall has been updated (£1900), Hall has been repainted (£3182) and the radiators have been replaced (£2976). Unfortunately, there were also problems with the hot water supply at a cost of (£924).

Other expenditure reflects the ongoing Steeple, Bell, Roof problems (£9,433) plus (£5,926) paid from the Gen II account. During the year it was necessary to draw down a further £8,000 from the monies held at Church of Scotland Investment to cover the fabric costs.

The Congregation once again took part in the “Jar for Lent Project” which resulted in £291.62 being sent to Water Aid. In 2023 it had been agreed to make funds available to purchase 2 x 1 pads with covers and this was done. £1,800 was transferred to the Fabric Account.

Overall, there is an increase in the WFO and Gift Aid for 2024. There is however a decrease of £11,259 from 2023.

The Trustees had agreed that the Reserve amounts should be £80,000 – therefore I report that the Church held at the end of the 2024 period the following amounts.

| | | | | |
|------------------------|-----|----------------|-------------------------|----------------|
| Restricted – Roof Fund | RBS | £747 | CofS Invest | £13,851 |
| Unrestricted General I | RBS | £36,582 | | £10,000 |
| General II | RBS | £42,301 | | £7,550 |
| Fabric | RBS | £2,957 | | £24,276 |
| Transfer/TBMF | RBS | £ 302 | | |
| RBS | | £82,889 | Investment Funds | £55,677 |

Overall Totals £138,566

The position regarding the repairs to the Steeple, Bell and Roof has still to be formalised but, will of course significantly impact on the overall monies held. Hopefully we will be able, if approved, to be able to seek Grant(s) help to alleviate the costs which will be involved.

Income from the Shop and via the Manse rental (£32,978 less £11,480 leaves £21,498 and this greatly enhances our ability to keep afloat.

The Session (Trustees), thank everyone who helps in any way for their continued support by collections, hard work, donations, without which the Church would not be able to continue to function. Again, we must look forward positively to the Union which is due to take place.

Trustees' Annual Report (cont.)

Year ended 31 December 2024

Statement of Trustees' Responsibilities

The members of the Kirk Session/Congregational Board 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/Congregational Board are responsible for the keeping of 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,

Session Clerk


Date 13/4/25.....

Independent Examiner's Report to the Trustees of Kelty Parish Church

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 11 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.

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 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 *[other than disclosed below*]*

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 accounts 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.

Name

Address:

Signed 

Date 14/04/2025

KELTY PARISH CHURCH
Receipts and Payments Account
Year ended 31 December 2024

| | | Unrestricted | Restricted | Endowment | | |
|---|-------------|----------------|------------|-----------|----------------|-----------------|
| | | Funds | Funds | Funds | Total | Total |
| | | 2024 | 2024 | 2024 | 2024 | 2023 |
| <u>Receipts</u> | Note | £ | £ | £ | £ | £ |
| Donations | 3 | 40,344 | 42 | 0 | 40,386 | £ 37,032 |
| Legacies | | - | 0 | 0 | - | £ - |
| Activities for Generating Funds | | 23,461 | | 0 | 23,461 | £ 26,507 |
| Bank & Deposit interest | | 1,843 | 698 | 0 | 2,541 | £ 1,805 |
| Investment income | | - | 0 | 0 | - | £ - |
| | | <u>65,648</u> | <u>740</u> | <u>0</u> | <u>66,388</u> | <u>£ 65,344</u> |
| Rental of premises MANSE | | 9,517 | | | 9,517 | £ 8,854 |
| Use of Premises | | 1,850 | | | 1,850 | £ 2,780 |
| Sale of investments | | - | | | - | £ - |
| Grants | | - | | | - | £ - |
| Receipts from General Trustees | | - | | | - | £ 125 |
| Transfer of Union Balance | | - | | | - | £ - |
| Other Receipts | 4 | 8,181 | | | 8,181 | £ 2,608 |
| <u>Total Receipts</u> | | <u>85,196</u> | <u>740</u> | <u>0</u> | <u>85,936</u> | <u>£ 79,711</u> |
| <u>Payments</u> | 5 | | | | | |
| Costs of generating funds | | 11,480 | 0 | 0 | 11,480 | £ 14,066 |
| Charitable activities | | 84,975 | 0 | 0 | 84,975 | £ 62,300 |
| Governance costs | | 0 | 0 | 0 | 0 | £ - |
| <u>Total Payments</u> | | <u>96,455</u> | <u>0</u> | <u>0</u> | <u>96,455</u> | <u>£ 76,366</u> |
| Excess of Receipts over Payments for the year before transfers | | -11,259 | 740 | 0 | 0 | £ 3,345 |
| Transfers | | | | | | £ - |
| Excess of Receipts over Payments for the year | | <u>-11,259</u> | <u>740</u> | <u>0</u> | <u>-10,519</u> | <u>£ 3,345</u> |

KELTY PARISH CHURCH

Statement of Balances

At 31 December 2024

| | Unrestricted | Restricted | Endowment | | |
|---|------------------|-----------------|--------------------|------------------|----------------|
| | Funds | Funds | Funds | Total | Total |
| | 2024 | 2024 | 2024 | 2024 | 2023 |
| Note | £ | £ | £ | £ | £ |
| <u>Bank & Deposit Balances</u> | | | | | |
| Bank & deposit balances | £ 135,224 | £ 13,859 | £ - | £ 149,083 | 149,083 |
| brought forward | | | | | |
| <u>Movement in year:</u> | | | | | |
| Excess of Receipts over Payments for the year | -11,259 | 740 | 0 | -10,517 | |
| Bank & deposit balances | | | | | |
| carried forward | <u>£ 123,965</u> | <u>£ 14,599</u> | <u>£ -</u> | <u>£ 138,566</u> | <u>149,083</u> |
| <u>Investments at market value</u> | | | | | |
| (cost £ xxxxx) | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> | <u>0</u> |
| <u>Assets</u> | | | | | |
| RBS ACCOUNTS | | | CHURCH OF SCOTLAND | | |
| GENERAL I | 36,582 | | GENERAL I | 10,000 | |
| GENERAL II | 42,301 | | GENERAL II | 7,550 | |
| FABRIC | 2,957 | | FABRIC | 24,276 | |
| TRANSFER/TBMF | 302 | | | | |
| ROOF | 747 | <u>£82,889</u> | ROOF | 13,851 | <u>£55,677</u> |

The accounts were approved by the Kirk Session

TOTAL ASSETS £138,566

For and on behalf of the Kirk Session

Session Clerk

Treasurer

Date 13/4/25

KELTY PARISH CHURCH

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year 4 trustees received reimbursement of expenses incurred totalling £222. Interim Mod Travel £132 and 3 Trustees Course Fees.

2. Movements in Funds

| | At 1 Jan 2024 £ | Receipts £ | Payments £ | Transfers £ | At 31 Dec 2024 £ |
|-------------------------------|-----------------------|---------------|---------------|----------------|------------------------|
| Unrestricted funds | | | | | |
| Designated Fabric Fund | 36,789 | 16,009 | 24,366 | -1200 | 27,233 |
| Designated General II Fund | 40,614 | 23,511 | 31,124 | 16,848 | 49,850 |
| Designated Transfer/TBMF Fund | 2,814 | 620 | 1332 | -1,800 | 302 |
| General Fund I | 55,007 | 45,056 | 39,633 | -13,849 | 46,581 |
| | <u>135,224</u> | <u>85,196</u> | <u>96,455</u> | <u>0</u> | <u>123,966</u> |
| Restricted funds | | | | | |
| Roof Fund | 13,860 | 740 | - | - | 14,600 |
| Total funds | <u>149,084</u> | <u>85,936</u> | <u>96,455</u> | <u>0</u> | <u>138,566</u> |

Purposes of Designated Funds

FABRIC FUND: The Trustees have set aside funds for the maintenance of all aspects of the Church property including the Manse which is currently rented out through Your Move.

GENERAL II: The Trustees have set aside funds for use with the Charity Shop to enable some disbursements when possible and to assist with the general running of the Church.

TRANSFER ACC/TBMF: The Trustees have set aside funds for Mission and to help with the Jam Club when it becomes viable again.

Purposes of Restricted Funds

ROOF FUND: The trustees have set aside funds for the repair and upkeep of the roof areas.

| | Unrestricted Funds 2024 £ | Restricted Funds 2024 £ | Endowment Funds 2024 £ | Total 2024 £ | Total 2023 £ |
|-------------------------------------|------------------------------------|----------------------------------|---------------------------------|--------------------|--------------------|
| 3. Analysis of Donations | | | | | |
| WFO Scheme (non Gift Aid) | 5,330 | 0 | 0 | 5,330 | 4,269 |
| Gift Aid Donations | 22,869 | 0 | 0 | 22,869 | 22,049 |
| Tax Recovered on Gift Aid Donations | 6,989 | 0 | 0 | 6,989 | 7,484 |
| Ordinary Offerings (Open Plate) | 1,409 | 0 | 0 | 1,409 | 1,908 |
| Other Offerings, Donations etc | 3,747 | 42 | 0 | 3,789 | 1,332 |
| | <u>40,344</u> | <u>42</u> | <u>0</u> | <u>40,386</u> | <u>37,042</u> |
| 4. Analysis of Other Income | | | | | |
| Life and Work Donations | 210 | 0 | 0 | 210 | |
| Utility Refunds/Insurance Claim | 4,460 | 0 | 0 | 4,460 | |
| | <u>4,670</u> | <u>0</u> | <u>0</u> | <u>4,670</u> | |
| 5. Analysis of Payments | | | | | |
| Costs of generating funds | | | | | |
| Charity Shop | 11,480 | 0 | 0 | 11,480 | 13,986 |
| Offering envelopes | 0 | 0 | 0 | 0 | 80 |
| | <u>11,480</u> | <u>0</u> | <u>0</u> | <u>11,480</u> | <u>14,066</u> |
| Charitable activities | | | | | |
| Giving to Grow | 26,946 | | | 26,946 | 23,345 |
| Presbytery dues | 1,163 | | | 1,163 | 1,002 |
| Pulpit Supply & Funeral Wedding | 1,400 | | | 1,400 | 1,920 |
| Interim Moderator Expenses Travel | 132 | | | 132 | 244 |
| Locum Costs including Travel | 9,211 | | | 9,211 | |
| Other staffing costs | 3,816 | | | 3,816 | 3,457 |
| Manse & Fabric Repairs | 185 | | | 185 | 1,664 |
| Fabric repairs & maintenance Church | 1,978 | | | 1,978 | 5,561 |
| Fees for Steeple Project | 12,480 | | | 12,480 | |
| Steeple (on going Scaffolding) | 2,880 | | | 2,880 | 1,860 |
| Heat and light | 4,870 | | | 4,870 | 3,556 |
| Insurance | 3,411 | | | 3,411 | 3,219 |
| Other building costs | 8,058 | | | 8,058 | 11,093 |
| Insurance Claim for Outside Wall | 4,710 | | | 4,710 | |
| Church office expenses | 674 | | | 674 | 575 |
| Printing, stationery and postage | 483 | | | 483 | 1,104 |
| Organ & music | 210 | | | 210 | - |
| Disbursements | 198 | | | 198 | 460 |
| Other expenses | 2,170 | | | 2,170 | 3,240 |
| | <u>96,455</u> | <u>0</u> | <u>0</u> | <u>96,455</u> | <u>62,300</u> |
| Governance costs | | | | | |
| Independent examiner's fees | | | | | - |
| Other payments | | | | | |
| Purchase of assets | 0 | 0 | 0 | 0 | - |
| Purchase of investments | 0 | 0 | 0 | 0 | - |
| | <u>96,455</u> | <u>0</u> | <u>0</u> | <u>96,455</u> | <u>76,366</u> |

6. 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 which is related to years of service. For the year under review the minimum stipend is £31,642 and the maximum stipend in the 5th and subsequent years of service is £38,884.

7. Collections for Third Parties

Water Aid

Erskine

| 2024 | 2023 |
|------------|------------|
| £ | £ |
| 292 | 245 |
| 52 | |
| <u>344</u> | <u>245</u> |

APPENDIX

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

| | 2024 | 2023 |
|-------------------------------|---------------|---------------|
| | £ | £ |
| <u>REVENUE ACCOUNT</u> | | |
| Credit Balance at 31 December | <u>55,677</u> | <u>46,805</u> |

Notes

1. If any of the above lines do not apply to your congregation for both of the years being reported then they can be removed from the note.
2. The note only requires the year end figure for each year to be shown. Detailing the movements is not necessary but can be shown as additional disclosure if considered appropriate.
3. The note only requires the year end figure for each year to be shown. Detailing the movements is not necessary but can be shown as additional disclosure if considered appropriate.