

# **Isle of Arran Church of Scotland**

**Congregation Number 070435  
Scottish Charity Number SC012017**

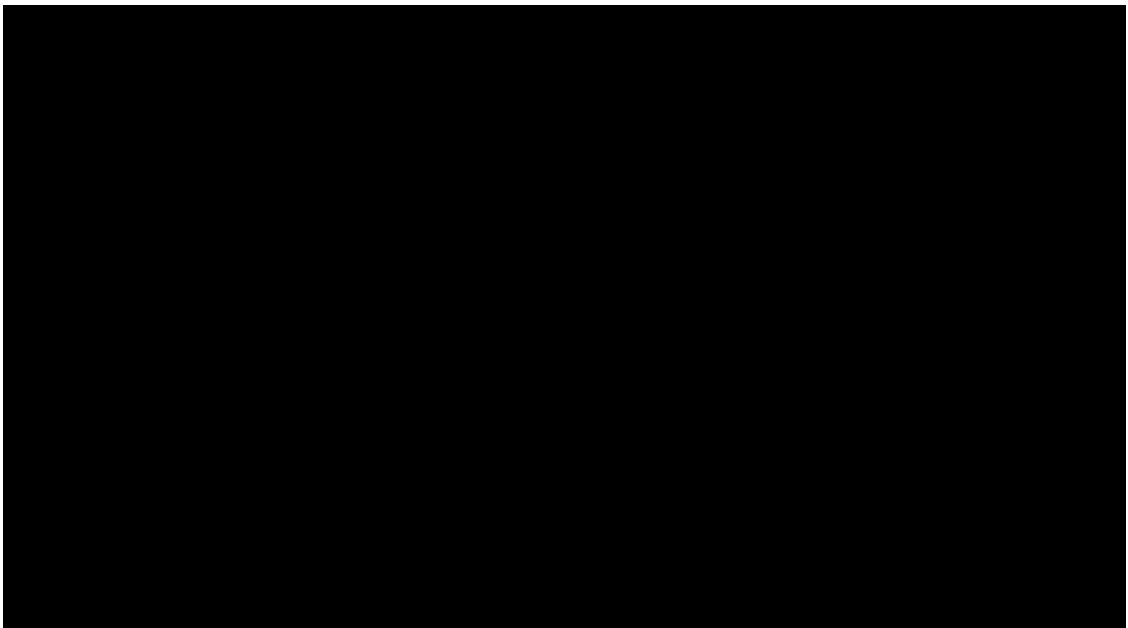
## **CONGREGATIONAL ACCOUNTS**

**For Year Ended  
31<sup>st</sup> December 2024**

## Reference and Administrative Information

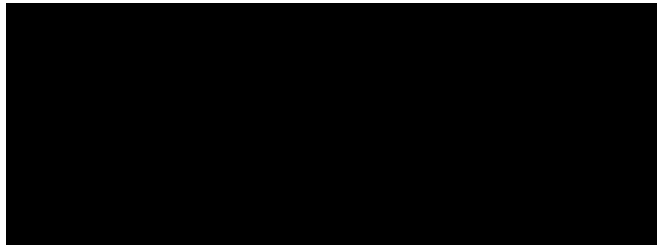
Charity Name: Isle of Arran Church of Scotland  
Charity Registration Number: SCO12017  
Congregation Reference Number: 070435  
Contact Address: 7 Brathwic Terrace  
Brodict,  
Isle of Arran  
KA27 8BW

### Trustees: (Kirk Session)



### Principal Office-bearers:

Church Treasurer:  
Session Clerk:  
Deputy Session Clerk:  
Minister:  
Locum:



### Independent Examiners:



**Bankers:** Co-operative Community Bank.  
Bank of Scotland.

# **Trustees' Annual Report for the Year ended 31<sup>st</sup> December 2024**

## **Structure, Governance and Management.**

**Governing Document.** The church is administered in terms of the Church of Scotland's Deed of Constitution (Unitary Form).

**Recruitment and Appointment of Trustees.** Members of the Kirk Session are the charity trustees. Members of the Kirk Session 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 minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

**Organisational Structure.** Certain responsibilities are delegated to the Finance Team and the Property Team as appropriate. The Kirk Session, which meets a minimum of four times a year, is responsible for the management and spiritual affairs within the church.

**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 in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

The Isle of Arran Church of Scotland has four centres of worship in Brodick, Lochranza, Shiskine and Whiting Bay which provide a very full programme of religious and community activities throughout the year, including: services of worship every Sunday; a fortnightly Ladies Group meets throughout autumn and winter; Country Dancing classes are held weekly throughout the year; weekly drop-in Coffee Mornings; there are Mothers and Toddlers groups three times week throughout the year; a Warm Room open to all on a Friday during the winter months; Regular Messy Church; monthly Guild meetings; a short act of worship of health and healing prayers are said for the those in need once a month. A good relationship with SU Scotland with a two-week Summer Mission and a weekend Mission. Other religious and social gatherings take place on an ad-hoc basis throughout the year, and our premises are used by a number of local organisations as their regular meeting place.

**Achievements and Performance.** The Pastoral Support Group organises the provision of care and prayers for the sick, the bereaved, and those with problems in the parish.

The charge being vacant, we have been fortunate in having the Interim Moderator [REDACTED] and Locum Minister [REDACTED] to lead us and ensure worship continues.

We are pleased to announce a new minister will be inducted into the charge on the 22<sup>nd</sup> February 2025.

During the year many groups within the congregation once again held their annual fundraising events. The recording of services was continued this year and are available via the church website.

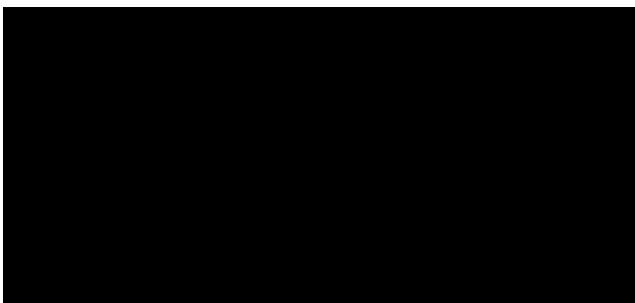
Together with the other island churches we recognise the difficulties which a number of local families are facing as a result of government cut-backs in benefits so our members contribute to the island's Food Bank, which is open to all. This is run under the auspices of Arran Churches Together and is operated from Brodick church premises three days a week and overseen by members of the congregation. This has been well used, and appreciated, throughout the year. We are also members of Arran Churches Together and participate in a number of ecumenical events on the island throughout the year.

**Financial Review.** The total unrestricted income was £149,422, expenditure was £189,233 resulting in expenditure exceeding income by £39,811. Gift Aid for the year 2024 will be claimed in 2025 and should amount to around £20,000.

**Reserves Policy.** It is the Trustees' normal policy to hold balances, not exceeding, approximately six months expenditure. As at 31<sup>st</sup> December 2024, £94,500 was held in the church's current accounts. Additionally, larger sums are held with the Church of Scotland Investors Trust these funds can be drawn on to cover planned or unexpected expenditure, as at 31<sup>st</sup> December 2024, £128,140 was held in this fund.

**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 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016. 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: 15/3/24

## **Independent Examiners' Report to the Trustees of Isle of Arran Church of Scotland.**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2024, which are set out on pages 5 - 9.

### ***Respective responsibilities of trustees and examiners.***

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 our responsibility to examine the accounts as required under section 44(1)(c) of the Act and to state whether particular matters have come to our attention.

### ***Basis of independent examiners' statement.***

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 we do not express an audit opinion on the view given by the accounts.

### ***Independent examiners' statement.***

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

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

Date: 25/3/25

# Isle of Arran Church of Scotland

## Receipts and Payments Account – Year ended 31<sup>st</sup> December 2024

		Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
<u>Receipts</u>	Note	£	£	£	£
Donations	3	86,065	0	86,065	72,882
Fund Raising Activities		5,848	0	5,848	6,124
Bank & Deposit interest		12,606	0	12,606	5,542
		104,519	0	104,519	84,548
Use of premises		5,948	0	5,948	3,135
Wedding & Funerals		210	0	210	605
Other Receipts (Life & Work)		633	0	633	307
Warm Room		0	24,202	24,202	592
Grant (Mission)		0	500	500	0
Legacy		1,460	0	1,460	0
Rental Income	4	11,950	0	11,950	2,850
<u>Total Receipts</u>		124,719	24,702	149,422	92,037
<u>Payments</u>					
Costs of generating funds	6	218	0	218	556
Charitable activities	7	184,999	359	185,358	76,512
Warm Room		0	3,657	3,657	448
<u>Total Payments</u>		185,217	4,016	189,233	77,516
<u>Excess of Receipts over Payments for the year</u>		-60,498	20,687	-39,811	14,521
Funds Introduced on Union	5	0	0	0	36,249

# Isle of Arran Church of Scotland

## Statement of Balances at 31<sup>st</sup> December 2024

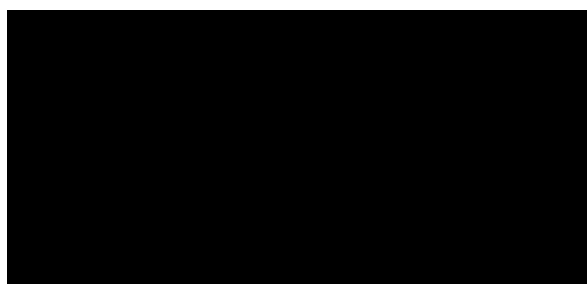
	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2024	2024	2024	2023
	£	£	£	£
brought forward	262,964	0	262,964	34,967
Excess of Payments over receipts for the year	-60,498	20,687	-39,811	14,521
Funds Introduced on Union	0	0	0	213,476
Guild	0	-513	-513	0
Bank Balances Carried Forward	<u>202,466</u>	<u>20,174</u>	<u>222,640</u>	<u>262,964</u>

### Bank & Deposit Balances

Bank of Scotland - Current Account	9,655	0	9,655	5,716
Co-operative Bank - Current Account	6,868	38,406	45,273	36,811
Corrie - Current Account	0	0	0	7,685
Kilmory - Current Account	0	17,886	17,886	17,886
Lamlash - Current Account	0	0	0	600
Lochranza - Current Account	6,663	0	6,663	7,637
Shiskine - Current Account	608	0	608	31,386
W/Bay - Current Account	0	0	0	17,101
Bank of Scotland - Deposit Account	13,330	0	13,330	8,404
Guild	0	984	984	1,498
Halifax - Deposit Account	100	0	100	100
Investors Trust Deposit account	<u>128,140</u>	<u>0</u>	<u>128,140</u>	<u>128,140</u>
Total Bank Balance	<u>165,364</u>	<u>57,276</u>	<u>222,640</u>	<u>262,964</u>

accounts were approved by the Kirk Session and Congregational Board on 15/03/2025

For and on behalf of the Kirk Session



# Isle of Arran Church of Scotland

## Notes to the Accounts

### 2 Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
<b>Unrestricted funds</b>					
2 Congregational Fund	25,675	0	0	0	25,675
5 General Purpose	524	0	0	0	524
7 Fabric Fund	178	0	0	0	178
9 Congregational Fund	15,355	0	0	0	15,355
13 Congregational Fund	9160	0	0	0	9,160
14 Fabric Fund	1,453	0	0	0	1,453
15 General - Ure Bequest	25,795	0	0	0	25,795
16 Congregational Fund	8,000	0	0	0	8,000
17 Fabric Fund	42,000	0	0	0	42,000
General Funds	97,722	124,719	185,217	0	37,224
<b>Total Funds</b>	<b>225,862</b>	<b>124,719</b>	<b>185,217</b>	<b>0</b>	<b>165,364</b>
<b>Restricted funds</b>					
Shiskine Hall Fund	25,861	0	0	0	25,861
Warm Room	9,034	24,202	3,657	0	29,580
Grant (Mission)	0	500	359	0	141
	34,895	24,702	4,016	0	55,582
Guild	1,498	1,090	1,604	0	984
Third Party	709	2,672	2,671	0	710
	2,207	3,762	4,275	0	1,694
<b>Total funds</b>	<b>262,964</b>	<b>153,184</b>	<b>193,508</b>	<b>0</b>	<b>222,640</b>

#### Purposes of Designated Funds

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

#### Purposes of Restricted Funds

Hall Fund: Funds held for the provision of a new hall at St. Molios Shiskine

Warm Room: Funds held for expenses relating to the provision of a warm room

Third Party: Funds raised in year for external charities and still to be forwarded



# Isle of Arran Church of Scotland

## Notes to the Accounts Continued

	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2024	2024	2024	2023
	£	£	£	£
<b>3 Analysis of Donations</b>				
FWO Scheme (non Gift Aid)	1,468	0	1,468	1,497
FWO Scheme (Gift Aided)	47,378	0	47,378	32,312
Tax Recovered on Gift Aid Donations	0	0	0	24,667
Ordinary Offerings (Open Plate)	19,574	0	19,574	11,076
From Church Organisations	1,340	0	1,340	890
Other Offerings, Donations etc	16,305	0	16,305	2,440
	<u>86,065</u>	<u>0</u>	<u>86,065</u>	<u>72,882</u>
<b>4 Analysis of Rental Income</b>				
Shiskine Manse	4,800	0	4,800	1,200
Lamlash Manse	7,150	0	7,150	1,650
	<u>11,950</u>	<u>0</u>	<u>11,950</u>	<u>2,850</u>
<b>5 Funds Introduced on Union</b>				
Corrie Church	0	0	0	4,161
Kilmory Church	0	0	0	17,104
Lamlash	0	0	0	25,588
Lochranza Church	0	0	0	14,808
North Arran Linkage	0	0	0	7,180
Shiskine Church	0	0	0	43,174
Shiskine Halifax	0	0	0	100
Shiskine St Molios New Hall Fund	0	0	0	25,861
Whiting Bay Church	0	0	0	65,115
Whiting Bay Warm Room	0	0	0	8,890
Guild	0	0	0	1,498
	<u>0</u>	<u>0</u>	<u>0</u>	<u>213,479</u>
<b>Analysis of Payments</b>				
<b>6 Costs of generating funds</b>				
Offering envelopes	0	0	0	0
Fete	10	0	10	16
Highland Games Tearoom	208	0	208	169
Lamlash Calanders	0	0	0	371
	<u>218</u>	<u>0</u>	<u>218</u>	<u>556</u>

# Isle of Arran Church of Scotland

## Notes to the Accounts Continued

### 7 Charitable activities

Giving to Grow	80,283	0	80,283	22,279
Presbytery dues	2,897	0	2,897	580
Manse Expenses	6,789	0	6,789	4,199
Pulpit supply	10,750	0	10,750	8,231
Locum Expenses	13,266	0	13,266	13,231
Organist Supply	1,865	0	1,865	1,820
Fabric repairs & maintenance	10,010	0	10,010	3,468
Heat and light	18,085	0	18,085	9,257
Insurance	24,818	0	24,818	4,780
Printing, stationery and postage	596	0	596	75
Mission & Outreach	3,213	359	3,572	590
Messy Church	289	0	289	239
Phone & Internet	178	0	178	0
Life & Work	1,020	0	1,020	385
Other expenses	10,939	0	10,939	7,378
	<u>184,999</u>	<u>359</u>	<u>185,358</u>	<u>76,512</u>

### 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 the year under review, the minimum stipend was £31,642 and the maximum stipend (in the fifth and subsequent years) £38,884.

	2024	2023
	£	£
<b>9 Collections for Third Parties</b>		
Mary's Meals	158	74
Earthquake Disaster	0	431
Combat Stress	0	110
Christian Aid	235	247
World Vision	717	662
Action Aid	190	0
Food Bank	479	0
Scottish Air Ambulance	343	0
Scottish Bible Society	116	0
Sponsored Children	945	0
	<u>3,183</u>	<u>1,524</u>

# Isle of Arran Church of Scotland

## Appendix to the Accounts

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

	2024	2023
	£	£
<b><u>Growth and Income Funds</u></b>		
Credit Balances held at 31 December at cost	99,026	99,026
Market Value of Balances at 31 December	118,106	115,641
<b><u>CONSOL. FABRIC CAPITAL ACCOUNT</u></b>		
Credit Balance at 31 December	60,859	60,859
<b><u>CONSOL. FABRIC REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December	57,357	51,777
<b><u>TEMPORARY ACCOUNT</u></b>		
Fees Incurred in sale of Church Buildings	-6,911	0
<b>INVESTMENTS</b>		
<b><u>Halifax</u></b>		
Credit Balances held at 31 December at cost	473	473
Market Value of Balances at 31 December	0	591

# Isle of Arran Church of Scotland

## Budget for 2025

	£	£
<b>Offerings</b>	70,000	
<b>HMRC Gift Aid</b>	20,000	
<b>Donations</b>	16,000	
<b>Donations Organisations</b>	1,500	
<b>Fundraising Events</b>	6,000	
<b>Use of Premises</b>	6,000	
<b>Rental Income</b>	5,400	
<b>Interest Income</b>	14,000	
<b>Total Income</b>		138,900
<b>Repairs and Maintenance</b>	10,000	
<b>Council Tax - Manse</b>	3,300	
<b>Electricity</b>	20,000	
<b>Insurance</b>	30,000	
<b>Total Dues and Subscriptions</b>	3,000	
<b>Pulpit Supply</b>	6,000	
<b>Ministry</b>	89,764	
<b>Mission</b>	4,000	
<b>Total Other Local Costs</b>	6,000	
<b>Total Expense</b>		172,064
<b>Net Ordinary Income</b>		-33,164