

THE CHURCH OF SCOTLAND
FERINTOSH PARISH CHURCH

Trustees' Annual Report
for the Year ended 31st December 2024

including

The Receipts and Payments Account

Congregational Ref. No. 392203

Charity Registration No. SC 012675

A Registered Scottish Charity

Trustees' Annual Report

Year ended 31st December 2024

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Trustees' Annual Report

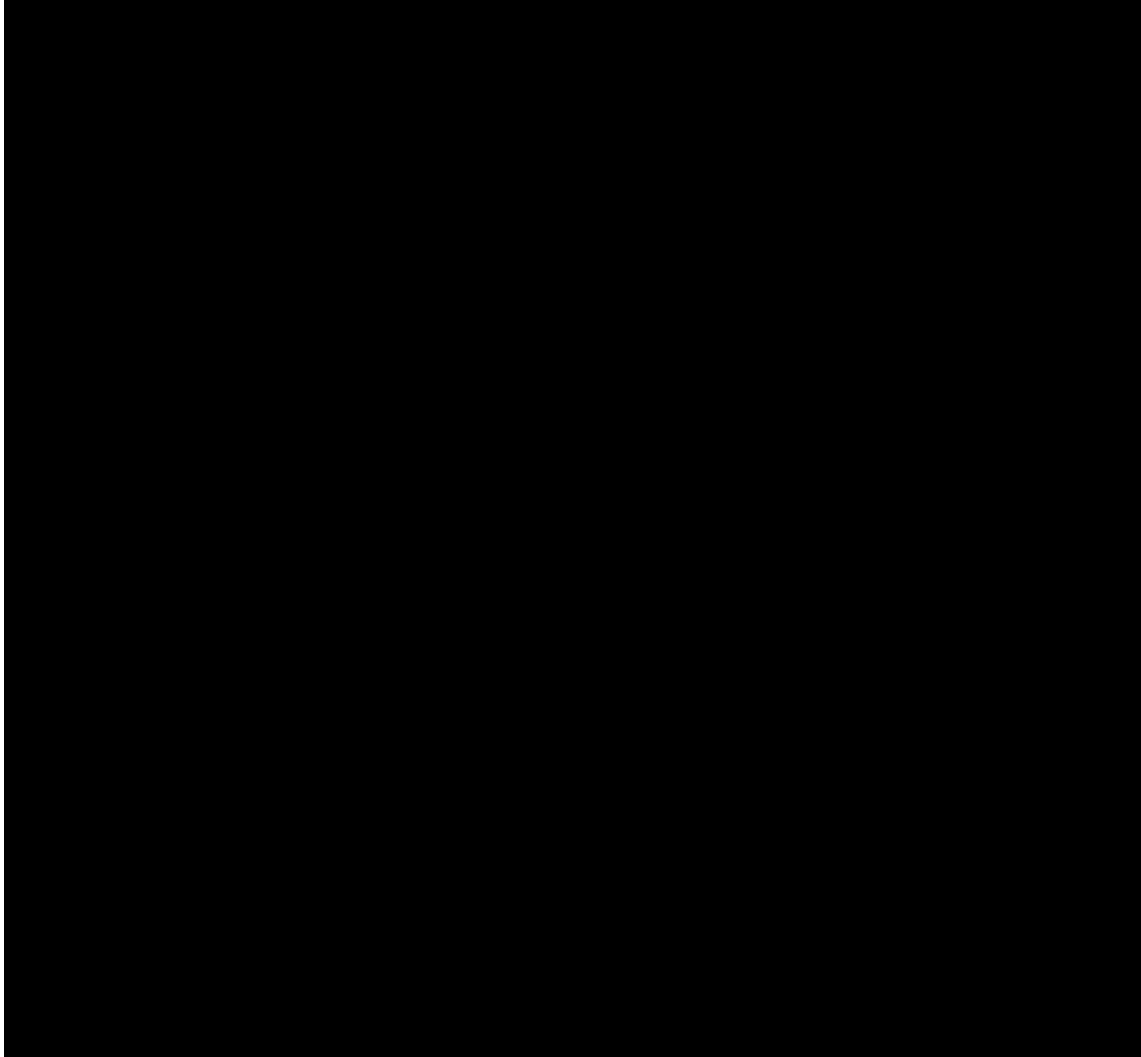
Year ended 31 December 2024

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The Trustees present the annual report for Ferintosh Parish Church of Scotland for the year ended 31st December 2024.

Reference and Administrative Information:

Charity Name:	Ferintosh Parish Church of Scotland
Charity Registration Number:	SC012675
Congregation Reference Number:	392203



Bankers

Bank of Scotland, High Street, DINGWALL, Ross-shire, IV15 9HL

¹ Passed Away, May 2024

Ferintosh Parish Church of Scotland

Trustees' Annual Report 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. Since 2016 the Church has used *The Unitary Constitution*.

Recruitment and Appointment of Trustees

The Members of the Kirk Session are the charity trustees. The Kirk Session Members are the minister and the active elders of the Church. The elders are chosen from those members of the church's congregation who are considered to have the appropriate gifts and skills.

Organisational Structure

Under *The Unitary Constitution*, the Kirk Session is responsible for all aspects of life within the church, including the spiritual, ecclesiastical, financial, and upkeep and maintenance of all church property. The Kirk Session met five times in 2024 to progress business and twice before the celebration of the Lord's Supper. It can also meet on other special occasions, though this did not happen this year.

The Kirk Session organises itself into a number of areas of responsibility including Finance, Fabric, Mission, Outreach, Youth Ministry, Pastoral Care, Safeguarding, Health and Safety, Data Protection and Social, with the majority of these areas being active over the last year.

On January 1st 2024, the new much larger Presbytery of *Clèir Eilean i: Highlands and Hebrides* came into being, which was a result of the merger of nine former Presbyteries of the Church of Scotland in the north of Scotland. They included the Presbytery of Ross which we were formally part of. So 2024 saw us getting used to the new arrangements in our new Presbytery. For now, we have continued to worship as a single church in Ferintosh as the proposed union with the churches in Contin and Lochluichart is still on hold for now.

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 and various ecumenical bodies in Scotland and beyond.

2024 saw us continue to operate as we had been doing at the end of 2023 with the vast majority of our church activities operating normally and most of the outside groups who had used our facilities before the pandemic having returned. We even had a number of new activities using the church facilities, both from within the church and from outside.

As a church, we continue to aim to run activities in our church premises as safely as possible. Numbers attending morning worship have continued to grow over the year and we now have all of our church seating back in use.

Services of Worship

During 2024 our Sunday morning services have taken place each week in the church and the average attendance has been reasonable with around 50 to 60 people attending. Some services however have seen significantly more people in church with occasionally nearer 90 people attending which is most encouraging.

We continued to run our online weekly evening service using Zoom that allows us to meet together from our own homes. This continues to be welcomed by a number of the participants who are essentially housebound and are not able to make it to a church service.

Throughout 2024, we have endeavoured to hold two evening services a month in the church hall (the 1st and 3rd Sunday). Zoom is also used at these services so as to include those folk who wish to remain at home. These mixed mode services have worked well.

During Holy Week we organised additional evening services on Maundy Thursday and Good Friday. The Good Friday Service included Holy Communion. At Christmas we were able to organise our additional Watchnight and Christmas morning services, in addition to the normal Advent Season services.

This year we have endeavoured to run Services at our local Respite Care Home on a monthly basis though at times this has been difficult due to the continuing problems of Covid and the recurring problems of flu and similar bugs. The residents and staff at this Care Home are very appreciative of these services. Some of the residents help out with the service, either by distributing the praise sheets or helping with the music. Over the year, some of the residents have been able to visit us occasionally at our Wednesday Community Cuppa which is held mid-week for the benefit of the community. At our other local Care Home we have also been involved with the taking of a monthly church service. Once again, the residents have been very appreciative of our visits and they enjoy being able to meet folk from the church.

This year we shared in the Lord's Supper on four occasions (New Year, early March, Good Friday and early September) which is our normal pattern.

For our young people, the Sunday Club group that meets on a Sunday morning in the Church Hall (after sharing the start of the main service in the Church) has run throughout the year (with the usual breaks for school holidays). However, despite the school holidays, a number of our young people still come to church so this has resulted in the need to have activities available for them to enjoy (and leaders to oversee them).

An initiative this year was to try out a new activity for our young people and their families called *Messy Church*. Messy Church is an all-age expression of church that encourages families to come together, to make, to eat and to celebrate God. It is a fast-growing ministry that continues to engage and build relationships with thousands of people outside the usual church context. The values of Messy Church are based on creativity, hospitality and celebration. During the year we ran two Messy Churches. The first took place in June and the second in October. At Easter we also ran an Easter Egg Hunt around the Church Grounds for the local community. At all these events there were around 40 children present, plus their parents. We hoped to encourage families in the local community who were not church goers to get involved and in that we were successful.

Activities

Our various weekday church groups have continued to meet as normal.

The Guild meets regularly once a month for a good part of the year on a Monday afternoon and continues to be actively involved with the Church of Scotland's Guild Project, raising funds for the various underlying individual organisations. In 2024, the specific project supported was Kazunzu Village of Hope in Tanzania, a project of the Vine Trust.

Like the Guild, the Ladies Bible Study group also meets regularly, albeit weekly, on a Wednesday afternoon. It meets most weeks of the year.

We participated in Christian Aid Week this year and were able to organise a Coffee Morning and Plant Sale (where the funds raised were shared with the Leprosy Mission) together with a collection held at the local Co-op. The congregations of both our church and the Free Church in Maryburgh also contributed through holding retiring collections at the end of their services.

In November we held once again a Remembrance Day Service, which included an Act of Remembrance at the War Memorial in Conon Bridge at 11am. We were joined by members of the local community including the Brownies and Guides from the local Brownie and Guide Units, and the Squirrels, Beavers, Cubs and Scouts from the local Scout Group. At Christmas, we held a number of Advent Services in the church including a Watchnight Service and Christmas Day Morning Service, plus a Communion Service that took place at the evening service on the first Sunday in January 2025.

The *Transport Needs* (formerly Pastoral Care) team continued to be available to help those who are housebound and/or elderly within the congregation and local community. The team is mainly used to help those who need transport to appointments at the doctor or hospital.

The *Conon Community Cuppa* continues to meet weekly on a Wednesday in the Church Hall for around 2 hours. Numbers attending are not large but those who come along enjoy it very much and it provides a good place to go for a change of scene and a chat. During the summer months, friends from our local Respite Care Home were able to drop in, whilst towards the end of the year other friends from another local Care Home joined with us as well.

Bundles of Fun, our Parent/Carer & Toddler group for the local community, has run throughout the year on a Thursday and proves to be very popular. Around 30 children come along with their parents/carers and there is plenty of noise and activity. The adults enjoy the chance to meet and talk with each other while their children play.

Social activities have not run as often as they did before the pandemic, in part due to folk being involved in other things. However, refreshments have been served after Sunday morning worship on a weekly basis and have been well supported. Also, after the Watchnight Service, we served tea, coffee, mince pies, etc. which were enjoyed by the 20 people who stayed behind after the service. The Social Team also assisted with the catering at the Messy Church activities.

Use of our church hall by outside organisations has continued to grow over the year and the hall is probably being used now more than it was before the pandemic. By the end of the year, the Hall was being used regularly by the Ross-shire Flower Club, a Line Dancing Club, a Squirrel Scout Drey meeting, the North of Scotland Archaeological Society and a Country Dancing Club. The local Scottish Women's Institute continue to use our hall for some of their committee meetings (and craft making sessions) as do the Dingwall and District Angling Club. The local Scout Group continue to use the hall in December for their Scout Post fund raising event. The hall was even used as a Polling Station for the General Election and it is likely that the Highland Council will use it again as a Polling station for other future local and national elections.

Achievements and Performance

During 2024, the numbers attending church on a Sunday have been most encouraging. In particular, as mentioned earlier, the morning service has seen numbers of 50 to 60 in church with a reasonable number of Young People coming along to Sunday Club.

During the year we were pleased to welcome 10 new Communicant members to the church with the result that we now have a total of 127 communicant members, an increase of 7 over the previous year.

During the past year, the number of young people attending Sunday Club has been steady though numbers dropped a little in the second half of the year. There are normally between 4 and 15 young people present each Sunday, with an average attendance over the year of around 10. We currently have 21 names on the Register which is good. All the young people are very enthusiastic and quite often they participate in the morning service by helping the minister with the singing of a song. Their ages continue to be quite varied. It has also been good to see some of the parents going through to the church hall to help with Sunday Club when they leave for their own activities. Over the year, Sunday Club has had a varied programme which has included looking at the Fruits of the Spirit, the Gates of Nehemiah and the Beatitudes, plus outings to North Kessock to go on a Nature Trail and a trip on the Caledonian Canal with the Seagull Trust. They have also kept up their links with St. Andrew's Scots Kirk in Sri Lanka, by exchanging updates and cards with them. The crèche (for pre-school aged children) continues to run as part of Sunday Club.

The starting of Messy Church during the year has been a definite achievement and the numbers attending (around 40 young people and 25 adults) has been most encouraging.

The evening online Zoom service at 6.30pm have run most Sunday evenings in 2024. Over the year we had an average of around 10 Zoom connections per service with an average of 11 people at each service. The evening services in the Church Hall have seen an average of 15 people attending each service in person.

This year we had one baptism and one infant dedication service.

Our teams of volunteers who open the church for worship, welcome folk to church on a Sunday, count the collection and organise its banking, read the Lesson each Sunday or help with Sunday Club or the provision of tea and coffee after morning worship have once again worked very hard over the year.

The Guild, which meets monthly (except over the summer), has a membership of 16 people. Between 12 and 14 people usually attend each meeting, depending on the topic.

The Ladies Bible Study group is made up of a number of enthusiastic ladies. Over the year, 8 ladies participated (dropping to 6 by the end of the year) with typical attendance being between 5 and 7.

During 2024 a number of fund-raising initiatives were arranged. In particular, the excellent sum of £1,328.69 was raised in various ways for Christian Aid Week with some help from the congregation of Maryburgh Free Church. A Coffee Morning and Plant Sale was arranged for Leprosy Mission (as well as Christian Aid Week) and the Leprosy Mission share was £267.30. Retiring collections were held this year at a few services with Church of Scotland HIV/Aids Programme, Earl Haig Fund, Leprosy Mission's Nepal Appeal and Christian Aid's DEC Gaza Appeal all benefitting from the monies raised.

Our minister [REDACTED], continues to work closely with our local school, Ben Wyvis Primary, which benefits our work with the local community.

In April 2024, we were approached by Knockbain Parish Church, who had recently closed and were preparing for the sale of their church, who had heard we were on the lookout for a replacement church organ. They had a digital Allen organ which was not that old and had not been used that much, which they hoped we might be able to take ownership of. Our own pipe organ, which has served us well for a very long time, needs a considerable amount of work doing to it which will be very expensive. So the offer from Knockbain came at a very helpful time. So arrangements were made to transport the organ from Knockbain to our church and for it to be installed by a technician from Allen Organs. Since its installation, the organ has been regularly used and is making a useful contribution to our church services.

Towards the end of the year we were able to have the (internal) church clock (which is original to the building) repaired, the cost being covered by an anonymous donation. Hopefully it might continue to keep us all "to time" for a good few more years.

Financial Review

2024 was a busy year for our Church with plenty of activity and some new initiatives with our young people. As a consequence, expenditure was up on last year whilst our income was about the same.

The Accounts show that the total receipts for 2024 amounted to £48,140.85, which is down from the amount received in 2023 (£79,102.72), though those figures benefited from a Gift Day amounting to £7,860.00 and a sizable legacy (£22,762.17). Our income this year was therefore comparable to last years.

In relation to our Church's total payments for 2024, they were down from £67,967.07 in 2023 to £57,073.25 in 2024. However, the figure for 2023 included the investment of some of the legacy that we had received (£18,000) that year so our payments this year were up around £7,000, made up in part of increased contributions to ministry costs nationally (£3,675), increased electricity bills (£800), increased cleaning costs (£1,000), increased organist costs (£400) and increased travel and phone costs (£800) for the minister.

At the end of 2024, there was an excess of payments over receipts of £8,932.41 unlike in 2023 when we experienced a surplus of £11,135.65.

The Church's investments at the end of 2024, which are held by the Church of Scotland Investors Trust, were valued at £69,927.48, which is up from £63,981.18 in 2023.

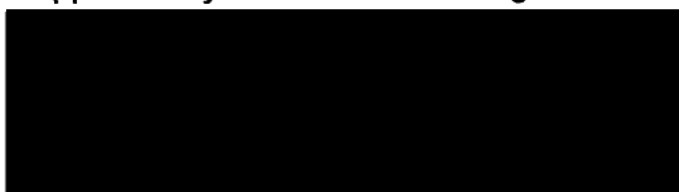
Reserves Policy

It continues to be the Trustees' policy to try and maintain adequate reserves of at least three months expenditure, including designated funds. At the year-end, Unrestricted Funds cash amounted to £22,257.56 of which £452.45 related to the Fabric Fund, £7,512.41 to the Reserve Fund and £320.27 to the Guild Account. The £13,972.43 in the General Fund will be carried forward to 2025.

Statement of Trustees' Responsibilities

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.



Session Clerk

Date.....*20th March 2025*.....

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

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on pages 9 to 15 (The Receipts and Payments Account).

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.

My 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.

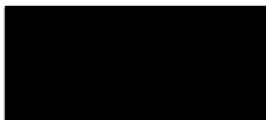
Independent examiner's statement.

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 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.

Signed.. 

Dated... 9/3/2025



THE CHURCH OF SCOTLAND
FERINTOSH PARISH CHURCH

RECEIPTS AND PAYMENTS ACCOUNTS

FOR YEAR ENDED 31st DECEMBER 2024

Congregational Ref. No. 392203

Charity Registration No. SC 012675

A Registered Scottish Charity

Receipts and Payments Account
Year ended 31 December 2024

	Note	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
		£.p.	£.p.	£.p.	£.p.	£.p.
Receipts						
Donations	3	42,508.51	190.00	0.00	42,698.51	49,611.99
Legacies		0.00	0.00	0.00	0.00	22,762.17
Activities for Generating Funds		878.04	0.00	0.00	878.04	1,082.95
Bank & Deposit Interest		0.00	0.00	0.00	0.00	0.00
Investment Income		1,486.00	0.00	28.80	1,514.80	1,088.48
Other Income		120.00	0.00	0.00	120.00	2,078.38
		44,992.55	190.00	28.80	45,211.35	76,623.97
Rental of premises		2,720.00	0.00	0.00	2,720.00	2,348.00
Sale of assets		0.00	0.00	0.00	0.00	0.00
Sale of investments		0.00	0.00	0.00	0.00	0.00
Grants (Church of Scotland)		0.00	0.00	0.00	0.00	0.00
Receipts from General Trustees		0.00	0.00	0.00	0.00	0.00
Other Receipts		209.50	0.00	0.00	209.50	130.75
Total Receipts		47,922.05	190.00	28.80	48,140.85	79,102.72
Payments	4					
Costs of generating funds		63.00	0.00	0.00	63.00	63.00
Charitable activities		56,150.44	859.81	0.00	57,010.25	49,404.07
Governance costs		0.00	0.00	0.00	0.00	0.00
Purchase of assets		0.00	0.00	0.00	0.00	0.00
Purchase of investments		0.00	0.00	0.00	0.00	18,000.00
Other payments		0.00	0.00	0.00	0.00	500.00
Total Payments		56,213.44	859.81	0.00	57,073.25	67,967.07
Excess of Receipts over Payments for the year before transfers		-8,291.40	-669.81	28.80	-8,932.41	11,135.65
Transfers (Net)		0.00	0.00	0.00	0.00	0.00
Excess of Receipts over Payments for the year		-8,291.40	-669.81	28.80	-8,932.41	11,135.65
Special Collections and Fund Raising for Other Charities -						
Received and Disbursed	5	2,639.88	0.00	0.00	2,639.88	1,417.00

Charity No. SC 012675

Statement of Balances

At 31 December 2024

Note	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
	£.p.	£.p.	£.p.	£.p.	£.p.
Bank & Cash Balances					
Bank & deposit balances brought forward	30,548.95	1,882.51	540.17	32,971.63	21,835.98
Movement in year					
Excess of Receipts over Payments for the year	-8,291.40	-669.81	28.80	-8,932.41	11,135.65
Bank & deposit balances carried forward	22,257.56	1,212.70	568.97	24,039.23	32,971.63
Investments at Market Value					
(Cost = £34,328.17)	69,396.60	0.00	530.88	69,927.48	63,981.18
Assets					
Gift Aid Receivable	1,137.18	0.00	0.00	1,137.18	0.00
Liabilities					
Unbilled accounts	20.00	0.00	0.00	20.00	0.00

The accounts were approved by the Kirk Session on 20th March 2025
 For and on behalf of the Kirk Session and Financial Board

Minister

Acting Treasurer

Notes to the Accounts

At 31 December 2024

1. Trustee Remuneration and Related Party Transactions

During the year 6 trustees received reimbursement of expenses incurred on behalf of the Church totalling £6,840.32 (This sum includes the Council Tax paid in respect of the Manse, and the Minister's Expenses).

2. Movements in Funds

	At 1 Jan. 2024	Receipts	Payments	Transfers	At 31 Dec. 2024
	£.p.	£.p.	£.p.	£.p.	£.p.
Unrestricted Funds					
(a) Designated Fabric Fund	423.65	28.80	0.00	0.00	452.45
(b) Designated Reserve Fund	7,385.01	127.40	0.00	0.00	7,512.41
(c) Designated Ferintosh Guild	351.10	878.04	908.87	0.00	320.27
(d) General Fund	22,389.19	46,887.81	55,304.57	0.00	13,972.43
	30,548.95	47,922.05	56,213.44	0.00	22,257.56
Restricted Funds					
(a) Flower Fund	443.33	90.00	0.00	0.00	533.33
(b) Pastoral Care Fund	208.75	0.00	0.00	0.00	208.75
(c) Youth Work Fund	1,230.43	100.00	859.81	0.00	470.62
	1,882.51	190.00	859.81	0.00	1,212.70
Endowment Funds					
(a) The Reid Trust	196.89	12.00	0.00	0.00	208.89
(b) Mortification Fund	343.28	16.80	0.00	0.00	360.08
	540.17	28.80	0.00	0.00	568.97
Total Funds	32,971.63	48,140.85	57,073.25	0.00	24,039.23

Purposes of Designated Funds

- (a) Fabric Fund - The Trustees have set aside funds for the maintenance of the Church property.
- (b) Reserve Fund - The Trustees have set aside funds to resource any unforeseen contingencies.
- (c) Ferintosh Guild - Included as a Designated Fund is that of Ferintosh Guild.

Purposes of Restricted Funds

- (a) Flower Fund - This is a fund to provide flowers during services of worship, etc.
- (b) Pastoral Care Fund - This is a fund to provide travelling etc. facilities to disabled and the elderly of the community to visit hospital, etc.
- (c) Youth Work Fund - This fund provides facilities for the Church's and the Parish's youth facilities.

Purposes of Endowment Funds

- (a) Income from the Reid Trust is to be used to provide parcels of groceries to needy families in the parish at Christmastime.
- (b) Income from the Mortification Fund is to be distributed to needy families in the parish.

3. Analysis of Donations

	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024
	£.p.	£.p.	£.p.	£.p.
WFO Scheme (non Gift Aid)	1,170.00	0.00	0.00	1,170.00
Gift Aid Donations	16,844.00	0.00	0.00	16,844.00
Tax Recovered on Gift Aid Donations	7,286.82	0.00	0.00	7,286.82
Ordinary Offerings	14,100.81	0.00	0.00	14,100.81
Other Offerings, Donations, etc. - Weddings, Funerals, Baptisms, etc	30.00	0.00	0.00	30.00
Gift Day Donations	100.00	0.00	0.00	100.00
Other donations, etc.	2,639.88	190.00	0.00	2,829.88
Contributions from - Congregational Organisations	337.00	0.00	0.00	337.00
	42,508.51	190.00	0.00	42,698.51

4. Analysis of Payments

	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024
	£.p.	£.p.	£.p.	£.p.
Costs of generating funds				
Investment Managers' fees	0.00	0.00	0.00	0.00
Offering envelopes	63.00	0.00	0.00	63.00
	63.00	0.00	0.00	63.00
Charitable activities				
1. National Ministry and Mission & Wider Work -				
Giving to Grow Contribution	25,787.00	0.00	0.00	25,787.00
Presbytery Dues	41.00	0.00	0.00	41.00
2. Local Staffing Costs -				
Locum Costs	0.00	0.00	0.00	0.00
Voluntary Additional Stipend		0.00	0.00	0.00
Minister's Expenses -				
- Travelling Expenses	2,012.70	0.00	0.00	2,012.70
- Telephone/Computer costs etc.	1,540.19	0.00	0.00	1,540.19
Carried forward	29,380.89	0.00	0.00	29,380.89

Charitable activities (cont'd)

2. Local Staffing Costs (cont'd)

Brought forward

	Unrestricted Funds 2024 £.p.	Restricted Funds 2024 £.p.	Endowment Funds 2024 £.p.	Total 2024 £.p.
Pulpit Supply	29,380.89	0.00	0.00	29,380.89
Other Staffing Costs, etc.	448.60	0.00	0.00	448.60
Cleaner	2,288.00	0.00	0.00	2,288.00
Visiting Organists	1,510.00	0.00	0.00	1,510.00
3. Building Costs -				
Fabric Repairs & Maintenance				
- Normal	1,574.38	0.00	0.00	1,574.38
- Fabric Fund	0.00	0.00	0.00	0.00
Council Tax	3,093.41	0.00	0.00	3,093.41
Other Buildings costs (Elec, Insurance, etc.)	7,868.68	0.00	0.00	7,868.68
4. Other Local Costs -				
Outreach costs	110.00	0.00	0.00	110.00
Administrative Expenses	2,388.80	0.00	0.00	2,388.80
Organ Maintenance	3,130.00	0.00	0.00	3,130.00
Sunday Club costs -				0.00
- Materials & Equipment	395.18	0.00	0.00	395.18
Other Expenses - Life & Work	129.50	0.00	0.00	129.50
Other Expenses	3,833.00	859.81	0.00	4,692.81
	56,150.44	859.81	0.00	57,010.25
Governance costs				
Independent examiner's fees	0.00	0.00	0.00	0.00
Other payments	0.00			
Purchase of assets	0.00	0.00	0.00	0.00
Purchase of investments	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00
	0.00			
Total payments	56,213.44	859.81	0.00	57,073.25

5. Special Collections and Fund Raising for Other Charities

In addition to the General Fund income, the following income from special collections, fund raising events etc for special purposes was received and disbursed during the year to other charities etc.

	2024 £.p.	2023 £.p.
"Shelter - Scotland" - Watchnight Service Offerings	0.00	491.00
Earl Haig Fund - Retiring Collection	199.46	129.00
Church of Scotland HIV/AIDS Programme	249.50	275.00
Leprosy Mission Scotland	595.23	180.00
Christian Aid	1,595.69	342.00
	2,639.88	1,417.00

6. Investments

		2024	2023
No.of Units	Cost Value	Market Value	
		£.p.	£.p.
<u>Church of Scotland Investors Trust - Income Fund</u>			
Fabric Fund	48.00	402.72	530.88
Mortification Fund (Endowment Fund)	28.00	234.92	309.68
Reid Trust (Endowment Fund)	20.00	241.40	221.20
	96.00	879.04	1,061.76
<u>Church of Scotland Investors Trust - Growth Fund</u>			
General Fund - Dallas Trust	7,609.00	15,453.88	48,545.42
General Reserve Fund	3,185.00	17,995.25	20,320.30
	10,794.00	33,449.13	68,865.72
		34,328.17	69,927.48
			63,981.18

7. 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 5th and subsequent years of service) **£38,884**.

8. Funds Held on Behalf of the Congregation by the Church of Scotland

General Trustees

No such funds were held by the Church of Scotland General Trustees during the year.