

The Church of Scotland
Stonehaven Carronside Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNTS
For Year Ended 31st December 2024

Congregation No: 321945
Charity No: SC 013165

Receipts and Payments

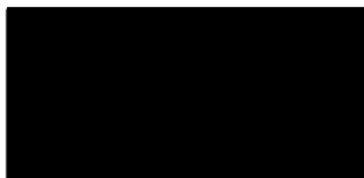
Reference and Administrative Information

Charity Name: Stonehaven Carronside Church of Scotland

Charity Registration Number: SC013165

Congregation Reference No: 321945

Contact Address:



Trustees

Leslie Anderson
John Balsillie
Duncan Begg
Deborah Blacklaw
Allan Cairnduff
Elaine Craig
Samantha Davidson
Robertta Duncan
Carol Eddie
Jean Houghton
Douglas Knox



Principal Office-bearers

Minister:

Session Clerk

Church Treasurer:

Property Convenor

Independent Examiner



Precision Accountants and Business Advisors Ltd.
1 Marischal Square
Broad Street
Aberdeen
AB10 1BL

Trustees' Annual Report

Year ended 31 December 2024

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution 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. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session which meets six times a year is responsible for spiritual 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.

Achievements and Performance

Significance activities and achievements against objectives.

Trustees' Annual Report (cont)
Year ended 31 December 2024

Financial Review

The church receives its general funding from its members and visitors to its Sunday services through open plate offerings, freewill offerings and bank credits. Donations under the Gift Aid scheme are encouraged.

Reserves Policy

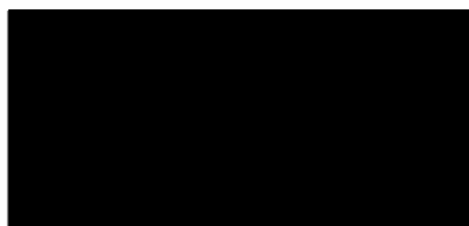
It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £55,269

Statement of Trustees' Responsibilities

The trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards.

The trustees 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,

A large black rectangular box used to redact the signature of the trustee.

Date: 6th July 2025

Independent Examiner's Report to the Trustees of Stonehaven Carronside Church

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

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.

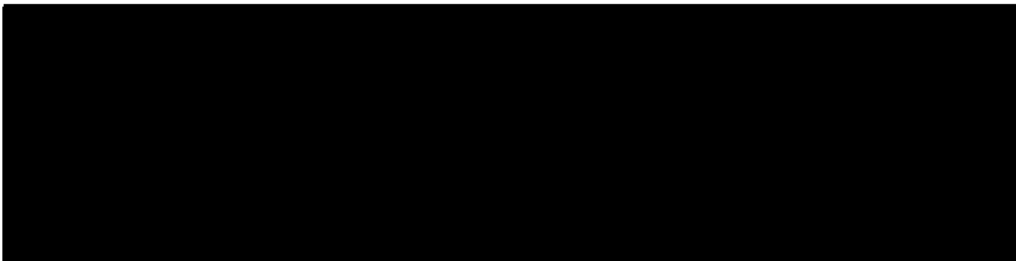
Basis of independent examiner's statement

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:

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.



T Marischal Square
Broad Street
Aberdeen
AB10 1BL

Date 24/07/2025

Stonehaven Carronside 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	47,293	-	-	47,293	47,150
Legacies		-	-	-	-	-
Activities for Generating Funds		-	-	-	-	-
Bank & Deposit interest		205			205	83
Investment income		-		100	100	457
		<u>47,498</u>	<u>-</u>	<u>100</u>	<u>47,598</u>	<u>47,690</u>
Rental of premises		25,067	-	-	25,067	17,604
Weddings and Funerals		1,100	-	-	1,100	1,400
Sale of assets		-	-	-	-	-
Sale of investments		-	-	-	-	17,662
Grants		-	-	-	-	-
Receipts from General Trustees		7,632	-	-	7,632	14,253
Special Collections		2,765			2,765	2,572
Congregational Organisations		11,151	-	-	11,151	13,484
Other Receipts	4	11,308	-	-	11,308	2,799
		-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<u>Total Receipts</u>		<u>106,521</u>	<u>-</u>	<u>100</u>	<u>106,621</u>	<u>117,464</u>
<u>Payments</u>	5					
Costs of generating funds		-	-	-	-	-
Charitable activities		127,524			127,524	130,560
Governance costs					-	
Organisational Organisations		7,109			7,109	9,390
		<u>134,633</u>	<u>-</u>	<u>-</u>	<u>134,633</u>	<u>139,949</u>
Excess of Receipts over Payments for the year before transfers		- 28,112	-	100	- 28,012	- 22,486
Transfers						
Excess of Receipts over Payments for the year before transfers		<u>- 28,112</u>	<u>-</u>	<u>100</u>	<u>- 28,012</u>	<u>- 22,486</u>

Note: The outstanding Ministries and Mission contributions have been reduced to £20.069

Note: Gift Aid submissions have not been completed for 2021, 2022 or 2023.

Stonehaven Carronside Church
Statement of Balances
At 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
Note					
<u>Bank & Deposit Balances</u>					
Bank & deposit balances	102,156	1,115	5,869	109,140	131,626
brought forward					
Movement in year:					
Excess of Receipts over Payments for the year	- 28,112		100	- 28,012	- 22,486
Bank & deposit balances					
carried forward	<u>74,044</u>	<u>1,115</u>	<u>5,969</u>	<u>81,128</u>	<u>109,140</u>
<u>Investments at market value</u>					
Reserve Fund (cost £8371.02)	-	-	-	-	-
General Purposes Fund (cost £881.50)	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<u>Assets</u>					
Gift Aid Receivable for 2021, 2022,2023 and 2024	<u>38,223</u>				<u>28,112</u>
<u>Liabilities</u>					
Ministries and Mission shortfall from Previous Years	<u>20,069</u>				<u>38,567</u>

The accounts were approved by the Kirk Session on the 6th July 2025

For and on behalf of the Kirk Session

[Redacted Signature Area]

Session Clerk

Treasurer

Stonehaven Carronside Church

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year 3 trustees received reimbursement of expenses incurred totalling £227.

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.

2. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
Designated Bowling Club	1,941	370	-		2,311
Designated Kilwhang Ringers	2,927	2,255	3,047		2,135
Designated Carronside Catering	10,086	6,671	4,063	-	12,695
Jimmy Murdoch Bequest	-	222		-	222
Reserve Fund	31,242	1,633			32,875
General Fund	55,960	95,370	127,524	-	23,806
	<u>102,156</u>	<u>106,521</u>	<u>134,634</u>	<u>-</u>	<u>74,044</u>
Restricted funds					
Kitchen Fund	1115	0	0	0	1,115
Endowment Funds					
Farquharson	387	20	-	-	408
Hugh Forbes	687	36	-	-	723
Taylor	2,000	-	-	-	2,000
Harrow	1,658	-	-	-	1,658
Jac Taylor	300	-	-	-	300
John Milne	836	44	-	-	880
	<u>5,869</u>	<u>100</u>	<u>-</u>	<u>-</u>	<u>5,969</u>
Total Funds	<u>109,140</u>	<u>106,621</u>	<u>134,634</u>	<u>-</u>	<u>81,128</u>

Purposes of Designated Funds

Kilwhang Ringers: To be used for Kilwhang Ringers operating costs.

Lunch Club: To be used for the Operating Costs for the Coffee and Lunch Clubs operating costs.

Purposes of Restricted Funds

Kitchen fund: To be used to provided additional funds for the cost of replacing equipment

Purposes of Endowment Funds

Taylor Bequest: Income to be used for general church purposes.

Harrow Bequest: Income to be used for Sunday School.

Farquharson Bequest: Income to be used towards Christmas benefits for needy memebrs of the Church.

Hugh Forbes Bequest: Income to be used to maintain the family gravestones.

JAC Taylor Bequest: Income to be used at the discretion of the Kirk Session.

John Milne Bequest: Income to be used to maintain the family gravestones.

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)					-
Gift Aid Donations	28,362	-	-	28,362	30,514
Tax Recovered on Gift Aid Donations	-	-	-	-	-
Ordinary Offerings (Open Plate)	12,083	-	-	12,083	12,160
Other Offerings, Donations etc	6,848	-	-	6,848	4,836
	<u>47,293</u>	<u></u>	<u></u>	<u>47,293</u>	<u>47,510</u>
4. Analysis of Other Income					
Life and Work Donations					-
Utility Refunds/Insurance Claim	10,800	-	-	10,800	-
	<u>10,800</u>	<u>-</u>	<u>-</u>	<u>10,800</u>	<u>-</u>
5. Analysis of Payments					
Costs of generating funds					
Investment Managers' fees					
Offering envelopes					
	<u></u>	<u></u>	<u></u>	<u></u>	<u></u>
Charitable activities					
Ministries & Mission allocation	23,419	-	-	23,419	45,440
Ministries & Mission allocation 2024	26,683			26,683	28,470
Presbytery dues	1,328			1,328	835
Minister's expenses	259			259	144
Pulpit supply	-			-	-
Other staffing costs	9,166			9,166	7,048
Fabric repairs & maintenance	21,243			21,243	11,052
Council Tax	2,409			2,409	2,311
Utilities	20,325			20,325	13,553
Insurance	10,693			10,693	10,091
Other building costs	-			-	-
Church office expenses	1,115			1,115	1,568
Organ & music	5,003			5,003	2,750
Congregational Organisations	7,110			7,110	300
Special Collections	1,619			1,619	1,991
Write Off of unverified accounts	-			-	-
Printing, stationery and postage	-			-	-
Accountant	362			362	2,040
Other expenses	3,899			3,899	2,967
	<u>134,634</u>	<u>-</u>	<u>-</u>	<u>134,634</u>	<u>130,560</u>
Governance costs					
Independent examiner's fees					
Other payments					
Purchase of assets					
Purchase of investments					
	<u></u>	<u></u>	<u></u>	<u></u>	<u></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 scale which is related to years of service. For 2024 the minimum stipend was £31,642 and the maximum stipend (in the fifth and subsequent years) was £38,884.

7. Collections for Third Parties

	2024	2023
	£	£
Compassion	320	320
Poppy Scotland	156	405
RNLI	500	500
Trussell Trust	-	230
Salvation Army	407	324
MIS India	-	64
British Legion	70	70
Roots	166	
	<u>1,619</u>	<u>1,912</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2024	2023
	£	£
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December 2023 at cost		<u>307,942</u>
20/06/2024 Property Costs - South Church Rood Repairs	7,632	
Credit Balances held at 31 December 2024 at cost	<u>300,310</u>	
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December 2023		<u>7,239</u>
31/12/2024 Admin Costs - Debit	- 1,496	
31/12/2024 Deposit and Revenue Interest	16,419	
Credit Balance on 31st December 2024	<u>22,162</u>	
<u>TEMPORARY ACCOUNT</u>		
Debit Balance at 31 December 2023		<u>1707.59</u>
20/08/2024 Sale of South Church Property Costs	595	
Debit Balance at 31st December 2024	<u>2302.59</u>	