

The Church of Scotland

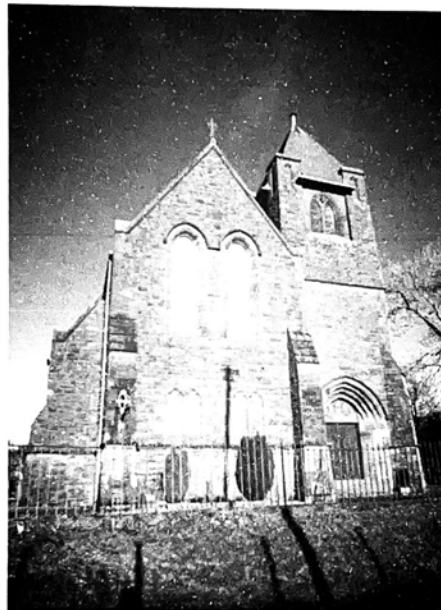
ANNBANK PARISH CHURCH

Congregational Number: 100540

Scottish Charity number: SC013225

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

YEAR ENDED 31ST DECEMBER 2024



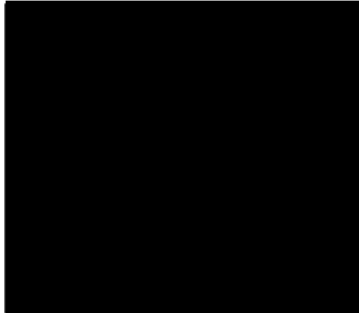
Reference and Administrative Information

Charity name Annbank Parish Church of Scotland

Charity Registration number SC013225

Congregation Ref. Number 100540

Contact Address:



[REDACTED]

[REDACTED]

[REDACTED]

BANKERS: Royal Bank of Scotland, 30 Sandgate Ayr KA7 1BY

The church worship service on a Sunday is now able to be livestreamed from Annbank every week through the church's Face Book page.

In November 2021 we commenced a joint fortnightly reflection and prayer time for Annbank and Tarbolton Churches hosted in both Annbank & Tarbolton Churches, this now takes place in the Church Manse in Tarbolton in a more informal setting. This time of prayer and bible study is attended by members of the Tarbolton Gospel Hall.

As a church community we continue to deliver the Food Bank Hub weekly, part of the South Ayrshire Food Bank (Trussell Trust) which covers the 3 villages of Annbank, Mossblown and Tarbolton and this is still regularly made use of and receives frequent referrals from South Ayrshire Council Emergency Support Line, as well as self-referrals and referrals from the local Primary Schools.

We continue to support our partner church in Sanga Malawi on regular basis. We have recently sent donations from both churches to allow them to buy seeds and fertiliser and they are regularly in touch via WhatsApp sending messages, news, and videos of services and what's happening in their communities.

We have supported the Hospice this year with a cheque from our community fund as they look to relocate back to their recently refurbished premises in Ayr.

During the winter in 2022 we introduced a cosy hub on a Tuesday morning where folks can come along, keep warm and enjoy a time of fellowship and cup of tea. This also coincides with the Community Garden Hub time too. The garden continues to take shape with raised beds, seasonal planting, planting of fruit trees and vegetable growing and landscaping around the church building itself.

We still continue to fundraise on a regular basis to enable us to update the heating within the church, although we are aware that with the cost-of-living crisis people continue to be cautious with their money.

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 Unitary Deed of Constitution.

The Recruitment and Appointment of Trustees

On adopting the Unitary Constitution, only the members of the Kirk Session are now 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. The Kirk Session are supported by Elders and members of the congregation who make up the church Finance Team, Property Team, Social and Fundraising Team and Mission Team. These teams are led by a serving Elder who can report back to the Leadership Team and the Kirk Session. These teams were put in place after adopting the unitary constitution with approval from the Presbytery and legal approval from the Church of Scotland on the 14th of June 2022.

Organisational structure

The Kirk Session which meets four times a year is responsible for spiritual affairs, organisation and leadership within the church. There is also a Leadership Team in place who set the Kirk Session agenda and deal with other business matters. This team consists of all the Team leaders, Minister and Session Clerk. Additional meetings may be called if required. There are now team members who are not trustees who continue to give their time and talents and each team will meet around five times a year again with the facility to meet more if required. We now have the facility to hold these meetings via zoom in line with the Church of Scotland Virtual Attendance at Meetings Act (Act VI 2018), if required, but have been meeting in person.

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.

Activities:

Weekly religious services - Sunday Worship at 11.30am, occasional evening services take place on a Sunday throughout the year. Holy Communion celebrated 3 times per year. Annual Harvest Thanksgiving, Remembrance Services, Palm Sunday, Maundy Thursday, Good Friday, and Easter Services. During Advent - Blue Christmas and a Carols by Candlelight Christmas Eve service were held. Joint services were held with our linked church Tarbolton Church during the summer months. There is a continued Chaplaincy commitment to Annbank Primary School which includes input assemblies, pupil support and end of term services. World Day of Prayer Service. Baptisms, Weddings, Funerals, Hospital and Home Visits, Pastoral phone calls, involvement with the Guild continue as well as fortnightly mid-week Prayer Group and Bible Study. Regular fundraisers and social events. Organisation and running of the weekly Food Bank Hub, weekly Community Garden Hub, and Social Hub.

TRUSTEES ANNUAL REPORT (cont.)**YEAR ENDED 31ST DECEMBER 2024****Achievements and Performance**

Numbers at Sunday worship are around 40 on other occasions it can be more, but there was a noticeable increase when open pre pandemic we have also widened our membership since posting worship services online with around 75 joining us online, and our online presence expands beyond this country to further afield. The church continues to provide the ordinances of religion and to spread the gospel in the Parish of Annbank, which includes the villages of Annbank and Mossblown and to play its part in the wider worship and witness of the church. The Church has recently undergone a major refurbishment and reordering within the sanctuary itself, so that we can use our church on a daily basis within the community. Our disabled access and accessible toilets have been installed allowing full accessibility within the church building.

Financial review

The principal source of income is weekly/ monthly offerings, weddings, funerals, a regular income for mission and fundraising donations.

Number of Gift Aid Donors- 38

Number of standing orders- 33

Reserves Policy

It is the Trustee's policy to hold reserves of approximately three months' expenditure including designated funds. At the year end the Church held unrestricted cash funds of £7380. The Church also held £40,637 of restricted funds for the purpose specified in note two.

Statement of Trustees' Responsibilities

The members of the Kirk Session (Trustees) 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) 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.

Annbank Parish Church
Receipts and Payments Account
Year ended 31 December 2024

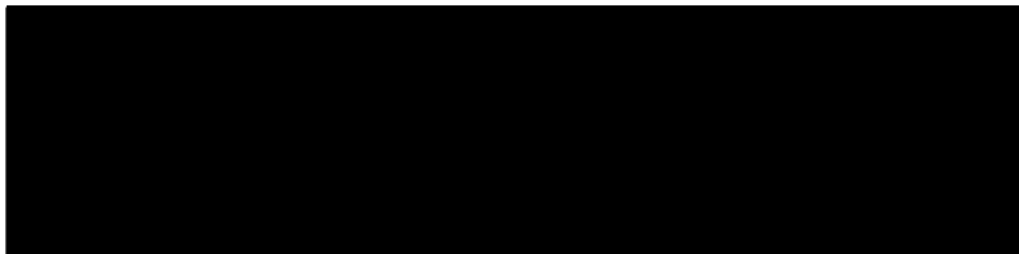
		Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<u>Receipts</u>	Note					
Donations	3	29,754	312		30,066	35,477
Legacies						
Activities for Generating Funds		4,492	33		4,525	3,641
Bank & Deposit interest		204	474		678	744
Investment income		38			38	32
		<u>34,488</u>	<u>819</u>		<u>35,307</u>	<u>39,894</u>
Grants						15,000
Receipts from General Trustees						
Other Receipts	4	<u>3,960</u>	<u>14,626</u>		<u>18,586</u>	<u>7,230</u>
Total receipts before adjustments						62,124
Less outstanding receipts c/fwd						271
<u>Total Receipts for the year</u>		<u><u>38,448</u></u>	<u><u>15,445</u></u>		<u><u>53,893</u></u>	<u><u>61,853</u></u>
<u>Payments</u>	5					
Costs of generating funds		138			138	137
Charitable activities		35,884	10,555		46,439	39,759
Governance costs		100			100	
Other payments		<u>6,894</u>			<u>6,894</u>	<u>78,494</u>
		<u>42,916</u>	<u>10,555</u>		<u>53,571</u>	
Total payments before adjustments						118,390
Less outstanding payments c/fwd		<u>1,852</u>			<u>1,852</u>	<u>3,766</u>
<u>Total Payments for the year</u>		<u><u>41,164</u></u>	<u><u>10,555</u></u>		<u><u>51,719</u></u>	<u><u>114,624</u></u>
Excess of Receipts over Payments / (Payments over Receipts) for the year before transfers		<u><u>(2,716)</u></u>	<u><u>4,890</u></u>		<u><u>2,174</u></u>	<u><u>(52,771)</u></u>
Transfers between Funds		<u><u>(4,287)</u></u>	<u><u>4,287</u></u>			
Excess of Receipts over Payments / (Payments over Receipts) for the year after transfers		<u><u>(7,003)</u></u>	<u><u>9,177</u></u>		<u><u>2,174</u></u>	<u><u>(52,771)</u></u>

Annbank 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	14,383	31,460		45,843	98,614
brought forward					
Movement in year:					
Excess of Receipts over Payments /					
(Payments over Receipts) for the year	(7,003)	9,177		2,174	(52,711)
Bank & deposit balances					
carried forward	<u>7,380</u>	<u>40,837</u>		<u>48,017</u>	<u>45,903</u>
<u>Investments at market value</u>					
<u>Assets</u>					
Gift Aid receivable	1,667			1,667	1,619
Outstanding receipts					271
<u>Liabilities</u>					
Outstanding payments	<u>1,852</u>			<u>1,852</u>	<u>3,766</u>

The accounts were approved by the Kirk Session and Financial Board on / / 27|2|25

For and on behalf of the Kirk Session and Financial Board



Annbank Parish Church

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

No trustee received any remuneration or reimbursement of expenses during the year.

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					
General Fund	14,383	38,448	41,164	(4,287)	7,380
	<u>14,383</u>	<u>38,448</u>	<u>41,164</u>	<u>(4,287)</u>	<u>7,380</u>
Restricted funds					
Fabric Fund	80		2,019	3,987	2,048
Foodbank Fund	428	203	176		455
Garden Fund	441	51	348		144
Flower Fund	0		100	300	200
Insurance Fund	0	10,543	3,482		7,061
Special Projects Fund	869			(869)	0
Guild Fund	300	400			700
Community Fund	29,342	4,248	4,430	869	30,029
	<u>31,460</u>	<u>15,445</u>	<u>10,555</u>	<u>4,287</u>	<u>40,637</u>
Total funds	<u>45,843</u>	<u>53,893</u>	<u>51,719</u>		<u>48,017</u>

Purposes of Restricted Funds

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

Foodbank Fund: The Trustees have set aside funds for providing food and support to those in need

Garden Fund: The Trustees have set aside funds for the maintenance and enhancement of the Commu

Flower Fund: The Trustees have set aside funds for the purchase of flowers for the Church

Insurance Fund: The Trustees have set aside funds received through an insurance claim to cover the cos

Special Projects Fund: The Trustees have set aside funds for the refurbishment and enhancement of the

Guild Fund: The Trustees have set aside funds for the work of the Church Guild

Community Fund: The Trustees have set aside funds in order to support the local community

3. Analysis of Donations

	Unrestric d Funds	Restricted Funds	Endowmen t Fund	Total 2024	Total 2023
WFO Scheme (non Gift Aid)	3,435			3,435	3,598
Gift Aid Donations	6,669			6,669	6,475
Tax Recovered on Gift Aid Donations	7,103			7,103	7,591
Ordinary Offerings (Open Plate)	1,096			1,096	1,112
Other Offerings, Donations etc	11,451	312		11,763	16,701

	<u>29,754</u>	<u>312</u>	<u>30,066</u>	<u>35,477</u>
4. Analysis of Other Income				
Receipts b/fwd	271		271	
Special collections	592		592	
Funerals	1,518	80	1,598	
Life and Work Donations		3,600	3,600	
Church of Scotland credit	1,379		1,379	
Guild		400	400	
Insurance claim		10,543	10,543	
Refunds	200	3	203	
	<u>3,960</u>	<u>14,626</u>	<u>18,586</u>	
5. Analysis of Payments				
Costs of generating funds				
Investment Managers' fees				
Offering envelopes	138		138	136
	<u>138</u>		<u>138</u>	<u>136</u>
Charitable activities				
Presbytery dues	550		550	550
Pulpit supply	472		472	451
Minister's expenses	678		678	825
Admin expenses	436		436	360
Council tax	1,596		1,596	1,536
Foodbank		176	176	4,620
Guild		100	100	50
Fabric repairs & maintenance	242	2,019	2,261	2,092
Giving to Grow	17,705		17,705	17,697
Heat and light	4,073		4,073	2,381
Insurance	2,103		2,103	2,098
Cleaner & cleaning exp	955		955	1,031
Sundries and church office expenses	495	742	1,237	1,126
Printing, stationary postage	472		472	86
Organ & music	4,448	3,482	7,930	3,200
Garden maintenance	562	348	910	1,234
Community projects		3,688	3,688	
Special collections paid	609		609	422
Locum	200		200	
Church officer	288		288	
	<u>35,884</u>	<u>10,555</u>	<u>46,439</u>	<u>39,759</u>
Governance costs				
Audit	100		100	
Other payments				
Special Project				75,522
Installation of fire alarm				71
Outstanding payments b/fwd	3,766		3,766	

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

7. Collections for Third Parties

Church of Scotland HIV programme

Christian Aid

Lady Lang poppy fund

Poppy Scotland

2024	2023
£	£
108	
387	
17	
97	
<u>609</u>	<u>422</u>

Annbank Parish Church of Scotland

Scottish Charities Number SCO13225

Report of the Independent Examiner

I report on the accounts of the charity for the year ended 31st December 2024

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 Trustees 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 matters have come to my attention.

Basis of Independent Examiners 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 accounts.

Independent examiner's statement

During my examination, no matter has come to my attention 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.

