

# Coatbridge New St Andrew's Parish Church of Scotland

Scotland · Charity number SC013521

## Details

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Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1917-07-26
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address 9 Dundas Drive  
Airdrie  
ML6 9FF

Website [www.nsacb.net](http://www.nsacb.net)

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of religion'

**What the charity does:** Provide regular worship services as part of the Church of Scotland and run affiliated youth organisations

**Beneficiaries:** 'No specific group, or for the benefit of the community'

**Objectives:** The advancement of religion

## Geography

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- **Main operating location:** North Lanarkshire
- **Geographical spread:** A specific local point, community or neighbourhood

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£194,496	£116,070	-	3
2023-12-31	£106,237	£116,893	-	3
2022-12-31	£101,464	£108,382	-	3
2021-12-31	£99,175	£104,412	-	3
2020-12-31	£97,943	£116,464	-	3

**Coatbridge New St Andrew's Parish Church of Scotland**

Scotland - Charity number SC013521

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# Accounts

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# **The Church of Scotland**

## **New St Andrew's Parish Church, Coatbridge**



### **Trustees' Annual Report**

#### **and Accounts**

**Year ended 31<sup>st</sup> December 2024**

**Congregation No: 171097 Scottish Charity No: SC 013521**

**Registered Charity Name: Coatbridge New St Andrew's Parish Church of Scotland**

# **Coatbridge New St Andrew's Parish Church of Scotland - Trustees' Report**

## **Year ended 31 December 2024**

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2024. The financial statements have been prepared in accordance with the accounting policies set out on pages 11 and 12 to the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland.

### **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.

### **Worship**

Regular worship takes place on Sunday mornings at 11am with a fairly traditional format. There is a Sunday School which attends for part of the service and then goes out to do its own activities, meaning the first part of the service is more geared to youngsters but is well received by young and old alike. The service generally lasts under an hour with the main diet of worship and praise coming from the CH4 hymnbook, although other hymns from different sources are used from time to time. We have purchased a Christian Copyright Licence and a Streaming Licence which allow us to use praise from alternative hymnbooks, and this is generally well received. We follow the Christian Year and have special Sundays for different festivals and themes.

Formal communion services are normally held on the first Sunday of March, June, September and November. Services are sometimes held at Easter in conjunction with other Church of Scotland congregations, and yearly ecumenical services with churches of other denominations.

### **Organisations**

The Sunday School meets during the 11am service on every Sunday except during the school summer holidays. In addition we have Boys' Brigade, Girls' Brigade and Guide companies who play a full part in our congregation. The Kirk Session takes its responsibilities for the safety of children seriously. All adults working with children must be approved through their uniformed organisation or the church with an elder operating as the Safeguarding Co-ordinator. The uniformed youth organisations parade to the church on several occasions in the year with the children and adult leaders playing a significant part in the worship on these days. Our adult organisations are the Choir, the Guild, the Men's Club and the Thursday Club. All of the youth and adult organisations maintain links with the Kirk Session through liaison elders.

### **Support for the Community and for other Charities**

Our halls are used heavily during the week and often provide the venue for coffee mornings and other social events at the weekend. These events are generally for church related organisations but in addition facilities are provided for various other organisations. We are also normally pleased to provide facilities during the year for Home Comforts (the local committee of Scottish Churches Housing Action - monthly meetings plus storage facilities for "starter packs" for homeless people who have recently been given accommodation).

The charity normally raises funds for a number of other charities (per note 16).

## **Achievements and Performance**

### **Statistics**

During 2024:-

- The adult membership of the Church reduced from 242 to 234 (452 to 242 during 2023, including 145 names approved for transfer to the Supplementary Roll and approval remove of a further 50 persons outwith the parish who had been on the Supplementary Roll for a considerable time).
- Five individuals (all children) were baptised in the congregation (four, all children, in 2023);
- Two weddings were held in the church building (none in 2023); and
- Eight funerals of members and parishioners were conducted by the Minister (12 in 2023).

### **Stewardship**

The focus in 2024 was on talent – the trustees have decided that focus in 2025 will be ‘time’.

### **Summary**

The Church is a healthy, happy and well balanced one with lots of potential for the future. We have a focus on alternative forms of worship, working with and for young people and a way to outreach into the community.

Discussions have taken place at Presbytery level and in the Coatbridge area to consider what the church might look like in the longer term and what this means for the mission of the church as well as its locations. This is ongoing and we hope 2025 will bring clarity on the future shape of the Church in Coatbridge and beyond.

### **Financial Review**

The total funds of the charity increased during 2024 to £215,009 (2023 £135,415) with £176,630 of these funds held as unrestricted designated funds, particularly in the Fabric Fund. The remainder are held in restricted and endowment funds.

Total incoming resources in 2024 increased to £194,496 compared with £106,238 in 2023. The Church was fortunate to benefit from a legacy of £93,592. The principal source of normal income of the congregation is regular giving through weekly freewill offerings and standing orders which in 2024 amounted to £66,787 (2023 £72,848). The second largest source of normal income in 2024 was tax reclaimed under Gift Aid which amounted to £13,990 (2023 £13,893).

The principal expense for the congregation in 2024 was the Giving to Grow contribution to the Church of Scotland which was £58,467 (2023 £57,610). This expense was met in by ten monthly standing order payments of equal amount in the months February to November inclusive. Total expenses in 2024 were £116,070 (2023 £116,893) and in excess of budget. This was a result of essential property maintenance and increased gas and electricity costs. In 2024 the total combined salaries of the organist, beadle, hall keeper and church cleaner were £14,408 (2023 £13,353). As a minimum we pay the National Living Wage.

### **Investment Policy and Performance**

The charity is a congregation of the Church of Scotland and has the ambition of existing in perpetuity to bring the Grace of our Lord to the people of Coatbridge. The policy of the charity is to keep sufficient assets available on deposit to meet short and medium term commitments and only to invest longer term the remaining funds. Other than bank accounts the charity only invests in the funds of the Church of Scotland Investor Trust. During 2024 the investments delivered an unrealised gain on revaluation of £1,168 compared to an unrealised gain in 2023 of £2,587. In each case this reflects stockmarket performance.

## **Risk Management**

The main risks of the charity are:-

- Old church building – the church building is more than 180 years old and in addition to needing ongoing maintenance it can require major expenditure related to repairs or decoration from time to time. To mitigate the risk we have an ongoing programme of maintenance to restrict deterioration and to identify problems early;
- Insufficient income – although we have reasonable reserves it is important that the charity has sufficient income each year to meet its costs. In order to generate income we aim to grow our membership and attendance, run regular stewardship campaigns and engage in fund raising whilst also maintaining close controls on our expenditure; and
- Vulnerable members – as a charity open to all people of all ages we have many vulnerable members. To ensure that we treat them appropriately we have a Safeguarding Coordinator, maintain close oversight of our organisations (whose leaders must be approved) and a zero tolerance policy towards any inappropriate behaviour.

## **Reserves Policy**

The charity trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' policy to hold minimum reserves (including those held in designated funds) of not less than three months' normal expenditure which equates to approximately £35,000. In addition the Trustees aim to hold further reserves as follows:-

- £25,000 for major remedial property work should it be required noting that the need for such could arise at any time due to the age of the Church building;
- £10,000 for major remedial work to the organ should it be required noting the organ is a pipe organ of significant age; and
- £50,000 for major redecoration of the Church which is required approximately once every thirty years but has not occurred since 1988.

In total the Trustees aim to hold reserves of approximately £120,000 and at 31 December 2024 the charity held unrestricted funds of £176,630 of which £168,868 was designated as Fabric Fund. The vast majority of the surplus or deficit arising in the General Fund in any year is transferred to or drawn from the Fabric Fund which, although designated for fabric purposes, forms the only reserve fund. Full details of designated funds are given in note 15 to the accounts. In addition the charity held £1,035 in restricted funds and £37,343 in endowment funds at 31 December 2024.

## **Structure, Governance and Management**

### **Governing Document**

The congregation is a registered charity, number SC013521 and is administered in accordance with the terms of the Model Deed of Constitution (or Deed of Constitution (Unitary Form)) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

### **Recruitment and Appointment of Trustees**

Members of the Kirk Session and the Congregational Board 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.

Under the terms of the Model Deed of Constitution and the Basis of Union that led to the formation of the charity, the Congregational Board comprises up to 40 elders appointed by the Kirk Session and up to 32 members elected by the congregation with the number of elected members never to exceed the number of elders.

Members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting or co-opted between Stated Annual Meetings and confirmed at the next Stated Annual Meeting.

Board Members serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting if they wish to remain on the Congregational Board. As approved at the Stated Annual Meeting of 2022, all the current Congregational Board members were re-elected for the period of three years and all are therefore due to be re-elected in 2025.

The Kirk Session appoints the Session Clerk. The Clerk to the Congregational Board and the Treasurer are elected by the Congregational Board.

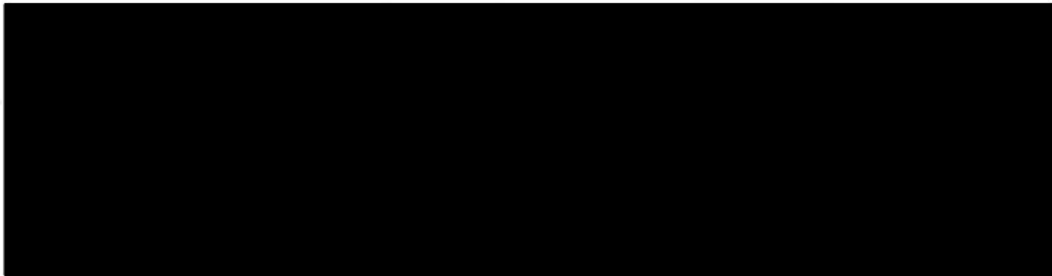
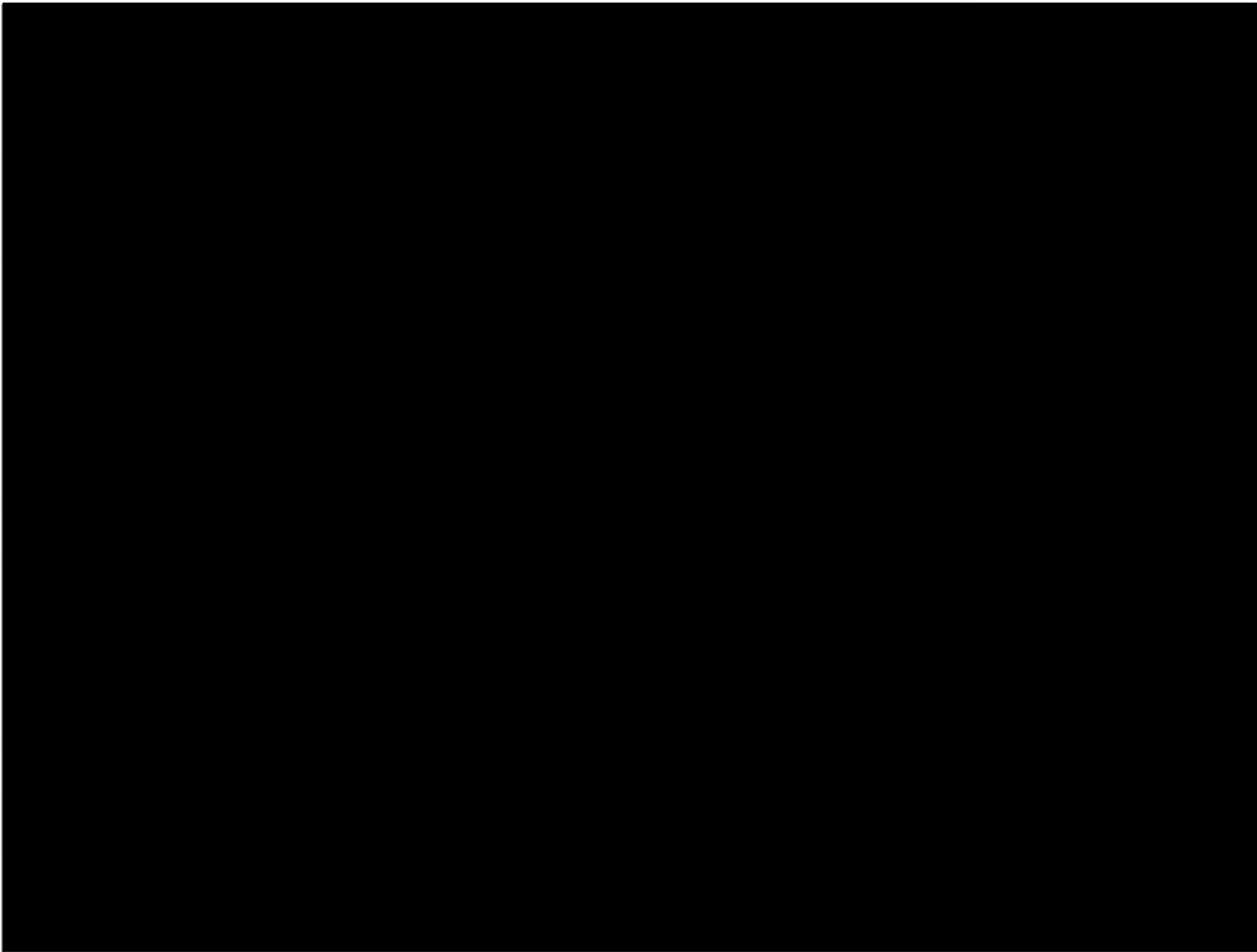
### **Organisational Structure**

The Kirk Session which normally has five scheduled meetings per year is responsible for spiritual affairs within the church and in the parish. The Kirk Session appoints appropriate committees from time to time which carry out specific activities, for example, oversight of the uniformed organisations. The Kirk Session met seven times during 2024.

Kirk Session elders visit and, along with the Minister, support the members of the congregation particularly in times of need.

The Congregational Board is chaired by the Minister and normally has five scheduled meetings per year, with certain responsibilities delegated to the Finance Committee and the Property Committee as appropriate. In 2024 the Congregational Board met four times and there was one meeting of the Trustees (i.e. all Kirk Session and Congregational Board members). The Property and Finance Conveners supplied regular reports to the Minister during the year to ensure proper governance and oversight were maintained.


**Reference and Administrative Information**



Charity Name: Coatbridge New St Andrew's Parish Church of Scotland  
Charity No: SC013521  
Contact Address:



**Independent Examiner**

  
Cahill Jack Associates Ltd  
91 Alexander Street  
Airdrie  
ML6 0BD

**Bankers**

Royal Bank of Scotland plc  
80 Main Street  
Coatbridge  
ML5 3DZ

## Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to: -

- Select suitable accounting policies and then apply them consistently;
- Observe the method and principles in the applicable Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,



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21<sup>st</sup> March 2025

**Independent Examiner's Report to the Trustees of New St Andrew's Parish Church**  
**Year ended 31 December 2024**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2024 which are set out on pages 9 to 19.

**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 (as amended).

The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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.

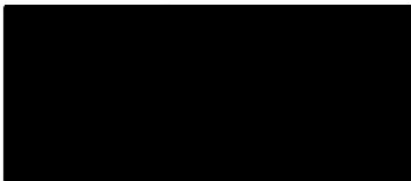
**Basis of independent examiner's statement**

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (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 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 (as amended), and
  - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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.



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Cahill Jack Associates Ltd  
91 Alexander Street  
Airdrie

13<sup>th</sup> March 2025

Statement of Financial Activities – Year Ended 31<sup>st</sup> December 2024

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	
		2024	2024	2024	2024	2023	2023	2023	2023	
		£	£	£	£	£	£	£	£	
<b>Income and endowments from:</b>										
Donations and legacies	1	183,020.99	0.00	0.00	183,020.99	97,586.70	0.00	0.00	97,586.70	
Charitable activities	2	4,390.57	0.00	0.00	4,390.57	4,525.10	0.00	0.00	4,525.10	
Other trading activities	3	360.00	0.00	0.00	360.00	20.00	0.00	0.00	20.00	
Investments	4	6,724.79	0.00	0.00	6,724.79	4,105.96	0.00	0.00	4,105.96	
Other	5	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Total income</b>		<b>194,496.35</b>	<b>0.00</b>	<b>0.00</b>	<b>194,496.35</b>	<b>106,237.76</b>	<b>0.00</b>	<b>0.00</b>	<b>106,237.76</b>	
<b>Expenditure on:</b>										
Raising funds	6	303.83	0.00	0.00	303.83	385.14	0.00	0.00	385.14	
Charitable activities		115,766.22	0.00	0.00	115,766.22	116,508.02	0.00	0.00	116,508.02	
Other		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Total expenditure</b>		<b>116,070.05</b>	<b>0.00</b>	<b>0.00</b>	<b>116,070.05</b>	<b>116,893.16</b>	<b>0.00</b>	<b>0.00</b>	<b>116,893.16</b>	
<b>Net income/(expenditure) before gains and losses on investments</b>		<b>78,426.30</b>	<b>0.00</b>	<b>0.00</b>	<b>78,426.30</b>	<b>-10,655.40</b>	<b>0.00</b>	<b>0.00</b>	<b>-10,655.40</b>	
Net gains/(losses) on investments		486.85	0.30	681.65	1,168.80	1,079.00	0.00	1,508.00	2,587.00	
<b>Net income/(expenditure)</b>		<b>78,913.15</b>	<b>0.30</b>	<b>681.65</b>	<b>79,595.10</b>	<b>-9,576.40</b>	<b>0.00</b>	<b>1,508.00</b>	<b>-8,068.40</b>	
Transfers between Funds		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Net movement in funds</b>		<b>78,913.15</b>	<b>0.30</b>	<b>681.65</b>	<b>79,595.10</b>	<b>-9,576.40</b>	<b>0.00</b>	<b>1,508.00</b>	<b>-8,068.40</b>	
<b>Reconciliation of funds:</b>										
Total funds brought forward		97,717.60	1,035.00	36,662.00	135,414.60	107,294.00	1,035.00	35,154.00	143,483.00	
Total funds carried forward		<b>176,630.75</b>	<b>1,035.30</b>	<b>37,343.65</b>	<b>215,009.70</b>	<b>97,717.60</b>	<b>1,035.00</b>	<b>36,662.00</b>	<b>135,414.60</b>	

**Balance Sheet**

**At 31st December 2024**

	<u>Note</u>	<b>Total Funds 2024</b>	<b>Prior Year 2023</b>
<b>Fixed Assets:</b>			
Tangible assets	9	0.00	0.00
Investments	10	63,929.28	62,760.48
<b>Total Fixed Assets</b>		<u>63,929.28</u>	<u>62,760.48</u>
<b>Current Assets</b>			
Debtors	11	12,000.00	12,000.00
Cash at bank and in hand		140,806.42	62,619.12
<b>Total Current Assets</b>		<u>152,806.42</u>	<u>74,619.12</u>
<b>Liabilities</b>			
Creditors falling due within one year	12	1,726.00	1,965.00
<b>Net Current Assets</b>		<u>151,080.42</u>	<u>72,654.12</u>
Creditors falling due after more than one year			
<b>Net Assets</b>		<u>215,009.70</u>	<u>135,414.60</u>
<b>The funds of the charity:</b>			
Endowment funds	15	37,343.65	36,661.75
Restricted income funds		1,035.30	1,035.30
Unrestricted income funds		176,630.75	97,717.55
<b>Total charity funds</b>	15	<u>215,009.70</u>	<u>135,414.60</u>

**Session Clerk**

21<sup>st</sup> March 2025

**Treasurer**

21<sup>st</sup> March 2025

Year ended 31 December 2024

### Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

#### Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) effective from 1<sup>st</sup> January 2019, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities accounts (Scotland) Regulations 2006 (as amended)

#### Fund accounting

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

- Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.
- Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.
- Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

#### Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

#### Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

#### Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

#### Fixed Assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse of Coatbridge New St Andrew's.

## Coatbridge New St Andrews Church of Scotland

All of these properties are vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.

All tangible fixed assets costing in excess of £5,000 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. The charity held no such assets at any point during the year ended 31 December 2024.

### **Investments**

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

### **Taxation**

New St Andrew's Parish Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Notes forming part of the financial statements for the year ended 31 December 2024

	Unrestricted Funds		Restricted Funds		Endowment Funds		Total		Unrestricted Funds		Restricted Funds		Endowment Funds		Total	
	2024	2023	2024	2023	2024	2023	2024	2023	2023	2023	2023	2023	2023	2023	2023	2023
<b>1 Donations and Legacies</b>																
Offerings (including open plate)	66,786.97	72,848.04	0.00	0.00	0.00	0.00	66,786.97	72,848.04								
Tax recovered on Gift Aid	13,990.22	13,892.75	0.00	0.00	0.00	0.00	13,990.22	13,892.75								
Contributions – uniformed orgs	400.00	1,400.00	0.00	0.00	0.00	0.00	400.00	1,400.00								
Collection boxes	436.63	434.11	0.00	0.00	0.00	0.00	436.63	434.11								
Donations	1,395.00	170.00	0.00	0.00	0.00	0.00	1,395.00	170.00								
Organisations' income	6,419.67	8,841.80	0.00	0.00	0.00	0.00	6,419.67	8,841.80								
Legacies	93,592.50	0.00	0.00	0.00	0.00	0.00	93,592.50	0.00								
Value of donated goods	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
	<u>183,020.99</u>	<u>97,586.70</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>183,020.99</u>	<u>97,586.70</u>								
<b>2 Income from charitable activities</b>																
Weddings and Funerals	1,105.00	1,210.00	0.00	0.00	0.00	0.00	1,105.00	1,210.00								
Fundraising Events	3,285.57	3,315.10	0.00	0.00	0.00	0.00	3,285.57	3,315.10								
	<u>4,390.57</u>	<u>4,525.10</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>4,390.57</u>	<u>4,525.10</u>								
<b>3 Income from other trading activities</b>																
Use of premises	360.00	20.00	0.00	0.00	0.00	0.00	360.00	20.00								
	<u>360.00</u>	<u>20.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>360.00</u>	<u>20.00</u>								
<b>4 Investment Income</b>																
Dividends received	6,517.53	3,987.96	0.00	0.00	0.00	0.00	6,517.53	3,987.96								
Deposit interest	207.26	118.00	0.00	0.00	0.00	0.00	207.26	118.00								
	<u>6,724.79</u>	<u>4,105.96</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>6,724.79</u>	<u>4,105.96</u>								
<b>5 Other Income</b>																
Receipts from General Trustees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>								

Notes forming part of the financial statements for the year ended 31 December 2024

6 Analysis of Expenditure

	Unrestricted Funds		Restricted Funds		Endowment Funds		Total		Unrestricted Funds		Restricted Funds		Endowment Funds		Total	
	2024	£	2024	£	2024	£	2024	£	2023	£	2023	£	2023	£	2023	£
<b>Raising Funds</b>																
Offering Envelopes	303.83		0.00		0.00		303.83		385.14		0.00		0.00		385.14	
Collection boxes	0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00	
	<u>303.83</u>		<u>0.00</u>		<u>0.00</u>		<u>303.83</u>		<u>385.14</u>		<u>0.00</u>		<u>0.00</u>		<u>385.14</u>	
<b>Charitable Activities</b>																
Giving to Grow Allocation	58,467.00		0.00		0.00		58,467.00		57,610.00		0.00		0.00		57,610.00	
Presbytery Dues	1,771.00		0.00		0.00		1,771.00		1,760.80		0.00		0.00		1,760.80	
Minister's Expenses	2,678.65		0.00		0.00		2,678.65		1,880.16		0.00		0.00		1,880.16	
Ministerial Assistance	0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00	
Pulpit Supply	0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00	
Other salary costs	14,408.76		0.00		0.00		14,408.76		13,353.22		0.00		0.00		13,353.22	
Fabric Repairs & Maintenance	8,325.80		0.00		0.00		8,325.80		12,590.28		0.00		0.00		12,590.28	
Manse Council Tax	1,981.62		0.00		0.00		1,981.62		2,143.84		0.00		0.00		2,143.84	
Insurance	6,390.10		0.00		0.00		6,390.10		6,248.27		0.00		0.00		6,248.27	
Gas and Electricity	9,364.34		0.00		0.00		9,364.34		9,238.16		0.00		0.00		9,238.16	
Telephone/Broadband	1,216.97		0.00		0.00		1,216.97		1,076.50		0.00		0.00		1,076.50	
Church Office Expenses	289.71		0.00		0.00		289.71		464.51		0.00		0.00		464.51	
Organ and Music	1,696.46		0.00		0.00		1,696.46		859.22		0.00		0.00		859.22	
Organisations Expenses	6,259.41		0.00		0.00		6,259.41		7,654.38		0.00		0.00		7,654.38	
Other Expenses	2,916.40		0.00		0.00		2,916.40		1,628.68		0.00		0.00		1,628.68	
	<u>115,766.22</u>		<u>0.00</u>		<u>0.00</u>		<u>115,766.22</u>		<u>116,508.02</u>		<u>0.00</u>		<u>0.00</u>		<u>116,508.02</u>	
<b>Total</b>	<b><u>116,070.05</u></b>		<b><u>0.00</u></b>		<b><u>0.00</u></b>		<b><u>116,070.05</u></b>		<b><u>116,893.16</u></b>		<b><u>0.00</u></b>		<b><u>0.00</u></b>		<b><u>116,893.16</u></b>	

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

	2024	2023
	£	£
<b>7 Staff costs and numbers</b>		
Salaries and wages	14,408.76	13,353.22
Social security costs	0.00	0.00
<b>Total</b>	<u>14,408.76</u>	<u>13,353.22</u>

The average number of employees during the year was as follows:

	2024	2023
	Number	Number
Ministerial support	0	0
Administration	0	0
Music staff	1	1
Premises maintenance	<u>2</u>	<u>2</u>
	<u>3</u>	<u>3</u>

No employee had employee benefits in excess of £50,000 (2023 nil)

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 of service) £38,884.

#### **8 Trustee Remuneration and Related Party Transactions**

During the year the Minister received no Voluntary Additional Stipend but did receive reimbursement of expenses of £4,660.27 including £1,981.62 Manse Council Tax (£4,024 in 2023 including £2,144 Manse Council Tax). None of the other trustees received any reimbursement of expenses.

In addition during the year:-

██████████ who is a member of the Kirk Session and a trustee received £2,360.42 for providing his services as beadle.

██████████ who is a member of the Congregational Board and a trustee received £8,332.05 for providing her services as hall keeper and for cleaning the church.

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.

During the year a total of £28,539 was donated to the congregation by trustees.

**Notes forming part of the financial statements for the year ended 31 December 2024**

**9 Tangible Fixed Assets**

<b>Cost</b>	<b>Buildings</b>	<b>Office Equipment</b>	<b>Total</b>
At 1 January 2024			
Additions	0.00	0.00	0.00
Disposals	0.00	0.00	0.00
At 31 December 2024	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
	<u>0</u>	<u>0</u>	<u>0</u>
<b>Accumulated Depreciation</b>			
At 1 January 2024			
Charge for year	0.00	0.00	0.00
Eliminated on Disposals	0.00	0.00	0.00
At 31 December 2024	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
	<u>0</u>	<u>0</u>	<u>0</u>
<b>Net Book Value</b>			
At 31 December 2023			
At 31 December 2024	<u>0</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>	<u>0</u>

**10 Investments**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Market value at 1st January	62,760.48	60,173.00
Unrealised gain / (loss) on investments	<u>1,168.80</u>	<u>2,587.48</u>
Market value at 31st December	<u>63,929.28</u>	<u>62,760.48</u>

The following investments were held at 31 December 2023 and 31 December 2024

- 1200 units in the Church of Scotland Investors Trust Growth Fund
- 5088 units in the Church of Scotland Investors Trust Income Fund

**11 Debtors**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Provision for Gift Aid Tax Recovery		
1/1/24 to 31/12/24	12,000.00	0.00
1/1/23 to 31/12/23	<u>0.00</u>	<u>12,000.00</u>
	<u>12,000.00</u>	<u>12,000.00</u>

**12 Creditors**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Independent Examiner's Fee	1,000.00	1,000.00
Gas and Electricity	0.00	0.00
Charity Collections	726.00	965.00
Ministers Travel Expenses	<u>0.00</u>	<u>0.00</u>
	<u>1,726.00</u>	<u>1,965.00</u>

# Notes forming part of the financial statements for the year ended 31 December 2024

## 13 Analysis of Net Assets Among Funds

	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Fixed Assets	0.00	0.00	0.00	0.00	0.00
Investments	0.00	26,098.73	0.00	36,661.75	62,760.48
Current Assets	3,140.85	70,442.97	1,035.30	0.00	74,619.12
Current Liabilities	-1,965.00	0.00	0.00	0.00	-1,965.00
<b>Net assets at 31 Dec 2023</b>	<b>1,175.85</b>	<b>96,541.70</b>	<b>1,035.30</b>	<b>36,661.75</b>	<b>135,414.60</b>

	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Fixed Assets	0.00	0.00	0.00	0.00	0.00
Investments	0.00	26,585.63	0.00	37,343.65	63,929.28
Current Assets	2,655.76	149,115.35	1,035.30	0.00	152,806.42
Current Liabilities	-1,726.00	0.00	0.00	0.00	-1,726.00
<b>Net assets at 31 Dec 2024</b>	<b>929.76</b>	<b>175,700.98</b>	<b>1,035.30</b>	<b>37,343.65</b>	<b>215,009.70</b>

## 14 Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

## 15 Movements in Funds

	At 1 Jan 2024	Incoming Resources	Outgoing Resources	Transfers	At 31 Dec 2024
	£	£	£	£	£
<b>Endowment funds</b>					
Rev T J Johnstone Fund	30,953.30	575.72	0.00	0.00	31,529.02
Dick Memorial Fund	5,708.45	106.18	0.00	0.00	5,814.63
	<u>36,661.75</u>	<u>681.90</u>	<u>0.00</u>	<u>0.00</u>	<u>37,343.65</u>
<b>Restricted funds</b>					
Bell Bequest	1,035.30	0.00	0.00	0.00	1,035.30
	<u>1,035.30</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>1,035.30</u>
<b>Unrestricted funds</b>					
General Fund	1,175.85	188,564.56	-110,110.64	-78,700.00	929.76
Designated Funds					
Fabric Fund	89,008.00	0.00	0.00	79,860.00	168,868.00
Flower Fund	717.52	668.50	-800.83	0.00	585.19
Sunday School Fund	1,565.12	1,008.00	-1,130.69	0.00	1,442.43
Guild Fund	765.71	1,567.99	-1,461.70	-100.00	772.00
Men's Club Fund	808.00	199.02	0.00	0.00	1,007.02
Thursday Club Fund	909.35	1,647.61	-2,098.62	-200.00	258.34
Sunday Teas Fund	2,768.00	1,327.57	-467.57	-860.00	2,768.00
	<u>97,717.55</u>	<u>194,983.25</u>	<u>-116,070.05</u>	<u>0.00</u>	<u>176,630.75</u>
<b>Total funds</b>	<b>135,414.60</b>	<b>195,665.15</b>	<b>-116,070.05</b>	<b>0.00</b>	<b>215,009.70</b>

## Notes forming part of the financial statements for the year ended 31 December 2024

**Purposes of Endowment Funds** Rev T J Johnstone Fund: income is to be used for fabric purposes.  
Andrew and Helen Dick Memorial Fund: income is to be used for general charitable activities of the congregation.

**Purposes of Restricted Funds** Bell Bequest: income and capital to be used for Sunday School purposes

**Purpose of the General Fund** The majority of the charity's incoming and outgoing resources are transacted through this unrestricted fund.

**Purposes of Designated Funds** Various unrestricted funds have been designated by the trustees for specific purposes as follows:-

- \* Fabric Fund: for the maintenance of the church property
- \* Flower Fund: for the purchase of flowers for the church services and to be delivered to the sick and elderly following services
- \* Sunday School Fund: for the operation of the Sunday School
- \* Guild Fund: for the operation of the Guild
- \* Men's Club Fund: for the operation of the Men's Club
- \* Thursday Club Fund: for the operation of the Thursday Club
- \* Sunday Teas Fund: for the provision of tea and coffee after the Sunday services

	At 1 Jan 2023 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2023 £
<b>Endowment funds</b>					
Rev T J Johnstone Fund	29,680.03	1,273.27	0.00	0.00	30,953.30
Dick Memorial Fund	5,473.64	234.81	0.00	0.00	5,708.45
	<u>35,153.67</u>	<u>1,508.08</u>	<u>0.00</u>	<u>0.00</u>	<u>36,661.75</u>
<b>Restricted funds</b>					
Bell Bequest	1,035.30	0.00	0.00	0.00	1,035.30
	<u>1,035.30</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>1,035.30</u>
<b>Unrestricted funds</b>					
General Fund	96.00	98,475.85	-109,239.00	11,843.00	1,175.85
<b>Designated Funds</b>					
Fabric Fund	97,851.00	0.00	0.00	-8,843.00	89,008.00
Flower Fund	3,416.00	1,095.91	-794.39	-3,000.00	717.52
Sunday School Fund	310.28	2,226.92	-972.08	0.00	1,565.12
Guild Fund	649.00	1,654.97	-1,538.26	0.00	765.71
Men's Club Fund	1,008.00	0.00	-200.00	0.00	808.00
Thursday Club Fund	1,196.00	2,416.00	-2,702.65	0.00	909.35
Sunday Teas Fund	2,768.00	1,447.00	-1,447.00	0.00	2,768.00
	<u>107,294.28</u>	<u>107,316.65</u>	<u>-116,893.38</u>	<u>0.00</u>	<u>97,717.55</u>
<b>Total funds</b>	<u><b>143,483.25</b></u>	<u><b>108,824.73</b></u>	<u><b>-116,893.38</b></u>	<u><b>0.00</b></u>	<u><b>135,414.60</b></u>

<b>16. Collections for Third Parties</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Christian Aid	435	410
St Andrews Hospice	365	1130
Wateraid	-	345
Scottish Bible Society	268	231
CHAS	225	225
Alzheimers Scotland	1,180	-
Moderators Challenge – Let Yout Light Shine	501	-
	<u>2,974</u>	<u>2,341</u>

<b>17. Donations from Uniformed Organisations</b>	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Boys Brigade	200	200
Rainbows, Brownies, Guides and Rangers	200	1,200
	<u>400</u>	<u>1,400</u>

These donations were received by the charity in addition to any donations transferred to the congregational General Fund from the Guild, Thursday Club and Teas Fund shown in Note 15.

#### APPENDIX

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

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31 December at cost	<u>219,334</u>	<u>219,334</u>
Market Value of Balances at 31 December	<u>223,085</u>	<u>221,392</u>
 <b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December	<u>32,462</u>	<u>21,113</u>
 <b><u>TEMPORARY ACCOUNT</u></b>		
Credit Balance at 31 December	<u>146,848</u>	<u>0</u>