

# **Ayr Free Church of Scotland**

**Financial Statements**

*For the Year Ended 31 December 2024*

# Ayr Free Church of Scotland

## Contents of the Financial Statements *for the year ended 31 December 2024*

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# Ayr Free Church of Scotland

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## Church Information

### Trustees

A list of active Trustees during 2024 is provided in the Trustees' Report on Page 2.

### Address

22 George Street

Ayr

KA8 0BL

Tel:

[www.ayrfreechurch.co.uk](http://www.ayrfreechurch.co.uk)

### Bankers

Royal Bank of Scotland

Sandgate

Ayr

KA7 1BY

### Solicitors

Blackadders LLP (unless local agents are used)

10 Euclid Crescent

DUNDEE

DD1 1AG

### Independent Examiner

[REDACTED]

# Ayr Free Church of Scotland

## Report of the Trustees

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2024.

### Status of Charity and Governing Document

Ayr Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SC038132).

### Aims and Affiliation

The Free Church of Scotland currently has around 100 congregations in Scotland, as well as one in London and five in North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a full-time, degree-awarding college in the heart of Edinburgh for the training of Ministers and other Christian workers and sustains an extensive Missionary programme relative to the size of the church.

Dating from 1843 but with its roots in the Reformation, it owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and, therefore, derives its forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone. There is an explanatory document which explains the origins of the Church and which gives the historical background to the Church coming into being in 1843 and lists documents in which is embodied its constitution.

Ayr Free Church is part of the united congregation of Ayr and Kilwinning Free Church of Scotland. The two parts of the congregation were united by Act of the Commission of Assembly in March 2012; however, each remains a separate charity. The congregation is within the Glasgow and Argyll Presbytery and is authorised by the Church to have a minister paid from the central funds of the Church.

The Church building and the Minister's manse are the property of the congregation and are held in trust by locally elected congregational trustees. The church is held under the Church's Model Trust Deed. The manse was sold in 2020 and a new manse was purchased in April 2022. The title deeds to the manse are now held by Anderson MacArthur, Solicitors & Notaries, Old Bank of Scotland Buildings, Stornoway, Isle of Lewis, HS1 2BG.

### Trustees and Office Bearers

The congregation is governed and administered by elected office bearers (all volunteers) and its minister. The Kirk Session, being the minister and elected elders, has responsibility for spiritual oversight, while the Deacons' Court, currently composed of Kirk Session members and deacon, oversees financial and property matters. Under Charity Law, the Deacons are deemed to be the trustees of the congregation as those with responsibility for day-to-day management and control. This is distinct from the role of congregational trustees who are responsible only for holding property in trust. As the congregation is at present vacant, the Presbytery has appointed an Interim Moderator: [REDACTED] was replaced in this role by [REDACTED]

The members of the Deacons' Court (the Trustees) at the time of this report were:

Elders: [REDACTED]

Deacon: [REDACTED]

### Congregational Trustees

For holding Property - [REDACTED]

Other Charity trustees during part of 2024 were:

Elder: [REDACTED]

# Ayr Free Church of Scotland

## Report of the Trustees

### Appointment of Charity Trustees

The Kirk Session exercises its discretion in determining the most appropriate method of electing new Trustees (Elders and Deacons). Any election process must involve the communicant membership of the congregation. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the Church for some time in various roles and would be familiar with the Church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities as well as the responsibilities of their office within the congregation as elder or deacon.

### Activities and Achievements

During the year, the congregation met regularly for public worship in the church building on Sunday mornings and Sunday evenings and the midweek prayer-meeting was held in the church hall. The Sunday services in the church are also live streamed for the benefit of those who are unable to attend public worship.

They also carried out various activities in pursuit of its stated aims.

The congregation continued its commitment to support the national Free Church of Scotland both spiritually and financially.

Significant highlights, events and developments of note in the year include the following: -

- At the start of 2024 there were four elders but Graham Keith died in January and the Moyo family left later in the year so there are now only two elders.
- Norman Smith has now taken on the roles of Session Clerk and Presbytery Elder in addition to being the Clerk to the Deacon's Court.
- Senga Fisher has been appointed as the new Treasurer and a Finance Committee was set up in Ayr consisting of [REDACTED]
- The united congregation lost five members by disjunction and four by death. Three new communicants were admitted during the course of the year. The combined Communicants' Roll at the end of the year contained 38 names.
- A Vacancy Committee met regularly and a number of ministers and students conducted services in both parts of the congregation. The selection process continues.
- Along with other congregations this congregation observed the Church's Day of National Prayer and Fasting in November.
- Hope Corner ran for most Mondays in the year serving tea, coffee, soup and a filled roll between 11.30am and 1.30pm. This has proved encouraging.
- A missionary meeting was held when [REDACTED] from International Mission to Jewish People spoke on his work in Israel.
- The congregation were delighted by the turnout at the Christmas Carol Service. The message was given by our Interim Moderator [REDACTED] Hope Choir sang a range of items, various people, including the Kilwinning Sunday School, gave readings and there was of course congregational singing. It was good that so many waited for refreshments.

## 2 In relation to congregational funding:

- In 2023 there was an unusually high income, due to the very large donation figure, understandably this has not been repeated in 2024. The donation figure is very small this year.
- The most important income figures - regular giving and gift aid recovery - totalled £36,953 in 2024 and £38,106 in 2023 so there has been a drop here of £1,153. This is more of a concern but not really a surprise. We lost contributors through death and people moving away in 2023 and in 2024. There has been a gain in contributors too though.
- There was a deficit of £7,390 in the unrestricted general funds caused by money owing at the end of 2023 because of the death of the previous treasurer and also the increase in payments to Edinburgh in light of the congregation moving from a category B congregation to category C. Remittances to central funds in 2023 were £30,208 but in 2024 were £43,261.
- A much larger deficit is expected in 2025 due to the congregation moving to band E in 2025. This is because of the large donation figure in 2023. This is expected to be a one of increase as it can be seen from these accounts that our ordinary income has not increased beyond band C.
- Donations were made to the denominational *Disaster & Relief Fund*. Contributions were also made to other good causes as can be seen at the end of the financial report.
- Kilwinning paid a significant sum towards the joint remittances to central funds. This is shown as £14,272 in our accounts but some of their contributions went directly to Edinburgh so their contributions are in fact higher than this. They also paid 20% of ministerial costs.
- Accountants were used this year to complete the finance pages and the Governance cost involved will show in the 2025 accounts.

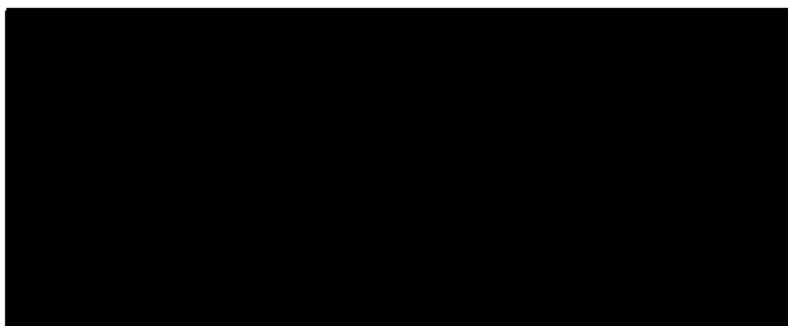
## Reserves

### *Results for the year*

The church held funds in Ayr amounting to 57,053 at the year end. This includes 16,371 which is restricted as fabric or benevolent funds.

The trustees are satisfied with the level of reserves retained by the charity.

### On behalf of the Trustees



# Ayr Free Church of Scotland

## **Report of the Independent Examiner to the Trustees for the year ended 31 December 2024**

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I report on the accounts of the church for the year ended 31 December 2024, which are set out on pages 6 to 9.

### **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 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 Examiners' 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.

**Ayr Free Church**  
**Receipts and Payments Accounts**  
**For the year ended 31 December 2024**

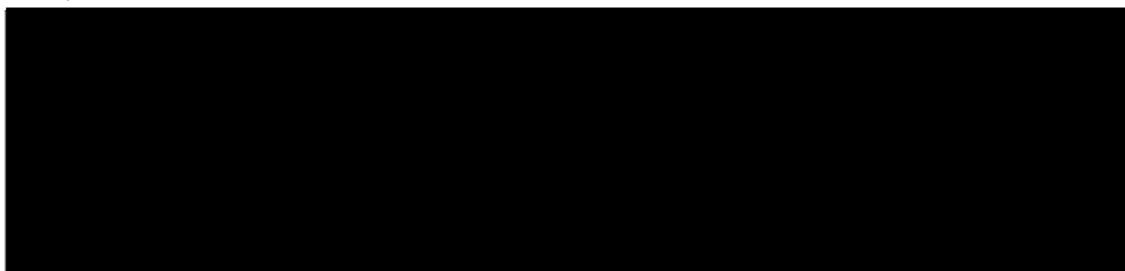
	Unrestricted General funds 2024 £	Unrestricted Designated funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
<b>Income</b>					
Regular giving - Door & Bank	29,916	-	2,735	32,651	33,823
Gift aid tax recovery	2,401	-	1,900	4,302	4,283
Refund of supply costs & manse repair	5,636	-	-	5,636	6,838
Refund of water rates	775	-	-	775	-
Special collections <i>note 4</i>	-	-	2,051	2,051	3,296
Congregational Outreach	-	-	-	-	165
Bank interest	259	-	181	439	265
Donations	749	-	-	749	38,493
Magazines	140	-	-	140	118
Benevolent Fund	-	-	-	-	-
Contributions from Kilwinning	15,010	-	-	15,010	14,000
Interest on money held in Edinburgh	-	-	566	566	379
<b>Total Receipts</b>	<b>54,886</b>	<b>-</b>	<b>7,433</b>	<b>62,320</b>	<b>101,660</b>
<b>Expenditure</b>					
Remittances to Central funds	43,261	-	-	43,261	30,208
Pulpit Supply and Communion expenses	5,687	-	-	5,687	5,916
Minister/Interim-moderators expenses	-	-	-	-	101
Church & Manse Insurance	2,351	-	-	2,351	2,570
Heat & light	4,601	-	-	4,601	5,602
Church cleaning	1,491	-	-	1,491	1,453
Maintenance - Repairs & Renewals	552	-	2,972	3,524	19,384
Equipment	-	-	-	-	92
Home and Overseas work <i>note 6</i>	820	-	2,051	2,871	995
Outreach - Hope corner & carol service	352	-	-	352	180
Benevolent Fund	-	-	-	-	-
Gifts/Presentations	255	-	-	255	1,100
Printing, Stationery & advertising	-	-	-	-	32
Magazines	201	-	-	201	234
Licences, Website costs & Zoom etc.	713	-	-	713	649
Presbytery dues	870	-	-	870	574
Sundry expenses	1,122	-	-	1,122	3,666
<b>Total Payments</b>	<b>62,277</b>	<b>-</b>	<b>5,023</b>	<b>67,300</b>	<b>72,757</b>
<b>Surplus /(Deficit) for the year</b>	<b>(7,390)</b>	<b>-</b>	<b>2,410</b>	<b>(4,980)</b>	<b>28,903</b>
<b>Transfers</b> <i>note 3,4</i>	<b>6,117</b>	<b>(6,495)</b>	<b>378</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds after transfers</b>	<b>(1,273)</b>	<b>(6,495)</b>	<b>2,788</b>	<b>(4,980)</b>	<b>28,903</b>
Total funds brought forward	41,955	6,495	28,305	76,755	47,852
<b>Total funds carried forward</b>	<b>40,682</b>	<b>-</b>	<b>31,093</b>	<b>71,775</b>	<b>76,755</b>
<b>Represented by:</b>					
<b>Unrestricted funds</b> <i>note 3</i>					
General fund	40,682	-	-	40,682	41,955
<b>Designated funds</b> <i>note 3</i>					
Church & Fabric Funds	-	-	-	-	6,495
<b>Restricted funds</b> <i>note 4</i>					
Special Collections Funds	-	-	-	-	(378)
Fabric Fund	-	-	15,874	15,874	14,030
Benevolent fund	-	-	497	497	497
Money held in Edinburgh	-	-	14,722	14,722	14,156
	<b>40,682</b>	<b>-</b>	<b>31,093</b>	<b>71,775</b>	<b>76,755</b>



**Ayr Free Church**  
**Statement of Balances**  
**For the year ended 31 December 2024**

	£	Total 2024 £	£	Total 2023 £
<b>Investment held at Cost</b>				
<b>Bank &amp; Cash in hand</b>				
Opening balance	62,599		34,075	
Surplus/(Deficit) for the year	<u>(5,546)</u>	57,053	<u>28,524</u>	62,599
<b>Closing balances</b>				
<b>Funds held at the Central offices</b>				
Opening balance	14,156		13,777	
Movement in the year	<u>566</u>	14,722	<u>379</u>	14,156
<b>Closing balances</b>				
<b>Total of monetary assets held</b>		<u>71,775</u>		<u>76,755</u>
<b>Reserves</b>				
Unrestricted funds		40,682		41,955
Designated funds		-		6,495
Restricted funds		<u>31,093</u>		<u>28,305</u>
		<u>71,775</u>		<u>76,755</u>
<b>Statement of Assets held for Charitable purposes</b>				
Manse Property		296,000		296,000
Equipment		5,298		5,298
Fixtures & fittings		<u>180</u>		<u>180</u>
		<u>301,478</u>		<u>301,478</u>
<b>Statement of liabilities at 31st December 2024</b>				
Due to the death of the treasurer some bills unpaid at the end of the year		<u>-</u>		<u>6,149</u>

Approved by the Trustees on 5.8.25 and signed on their behalf by the undemoted:



**Ayr Free Church**  
**Notes to the Receipts and Payments Accounts**  
**For the year ended 31 December 2024**

**1. Tangible fixed assets**

	<b>Heritable Property £</b>	<b>Fixtures &amp; equipment £</b>	<b>Total £</b>
Cost			
At 1 January 2024	296,000	15,975	311,975
Additions/increase in valuation	-	-	-
Disposals	-	-	-
At 31 December 2024	<u>296,000</u>	<u>15,975</u>	<u>311,975</u>

**2. Trustee Remuneration and Related Party Transactions**

During the year no trustee received any remuneration or reimbursement of expenses (2023 - £nil) other than the ministers expenses as shown in the Receipts and Payment Accounts.

**3. Unrestricted funds**

	<b>Balance at 01.01.2024</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Transfers</b>	<b>Balance at 31.12.2024</b>
<b>General fund</b>	41,955	54,886	(62,277)	6,117	40,682
	<u>41,955</u>	<u>54,886</u>	<u>(62,277)</u>	<u>6,117</u>	<u>40,682</u>
<b>Designated funds:</b>					
<b>Church &amp; Fabric Funds</b>	6,495	-	-	(6,495)	-
	<u>6,495</u>	<u>-</u>	<u>-</u>	<u>(6,495)</u>	<u>-</u>
<b>Total Unrestricted funds</b>	<u><b>48,450</b></u>	<u><b>54,886</b></u>	<u><b>(62,277)</b></u>	<u><b>(378)</b></u>	<u><b>40,682</b></u>

**Purposes of funds:-**

The **General fund** encompasses all income and expenditure relating to the primary focus activities of the charity, other than those for which funding is restricted.

The **Designated Fabric Fund** represents the money set aside by the Deacons' Court for the fabric of the building. This fund has been repurposed as general funds.

**4. Restricted funds**

	<b>Balance at 01.01.2024</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Transfers</b>	<b>Balance at 31.12.2024</b>
<b>Special Collections Fund</b>	(378)	2,051	(2,051)	378	-
<b>Fabric Fund</b>	14,030	6,867	(5,023)	-	15,874
<b>Benevolent Fund</b>	497	-	-	-	497
<b>Money held in Edinburgh</b>	<u>14,156</u>	<u>566</u>	<u>-</u>	<u>-</u>	<u>14,722</u>
<b>Total restricted funds</b>	<u><b>28,305</b></u>	<u><b>9,484</b></u>	<u><b>(7,074)</b></u>	<u><b>378</b></u>	<u><b>31,093</b></u>

**Purposes of funds:-**

**Special collections** - represents funds donated by members of the congregation for specific causes etc. nominated by the Deacon's Court. The special collections fund has been transferred in the year and the balance is nil.

**Fabric fund** - represents gifts and gift aid income received specifically for the fabric fund.

**Benevolent fund** - represents funds donated by members of the congregation for people requiring financial assistance.

**Money held in Edinburgh** - this is money left over from the sale of the old manse and purchase of the new manse.

## 5. Contributions from Kilwinning

It was agreed by both Deacon' Courts that Kilwinning would cover 20% of the Ministerial costs - Manse H&L, C/Tax, Insurance, Mileage etc.

Kilwinnings contributions to Central Costs	£14,272
Kilwinnings contributions to Ministerial costs	£638
Kilwinning's contributions to Harvest Thanksgiving collection	£100
	<u>£15,010</u>

## 6. Home and Overseas Work

The Home and Overseas fund expenditure represents the following:

Disaster & relief - New Year's Day 2024	£506
Disaster & relief - Harvest 2023	£600
International Mission to Jewish People, IMJP	£120
Women For Mission	£300
Cumnor Hall Care Home - Harvest 2024	£1,245
Kilwinning donation to Harvest 2024	£100
	<u>£2,871</u>