

**St Ninian's Church Stonehouse**  
**Local Ecumenical Partnership**

**Charity No: SC 044497.**

**C of S Congregation No: 171146.**  
**U R C Congregation No: 13C12.**

**ACCOUNTS YEAR TO 31 DECEMBER 2024.**

## Reference and Administrative Information.

Charity Name: St Ninian's Church Stonehouse L E P.

Charity Registration Number: SC044497.

C of S Congregation Reference No: 171146.

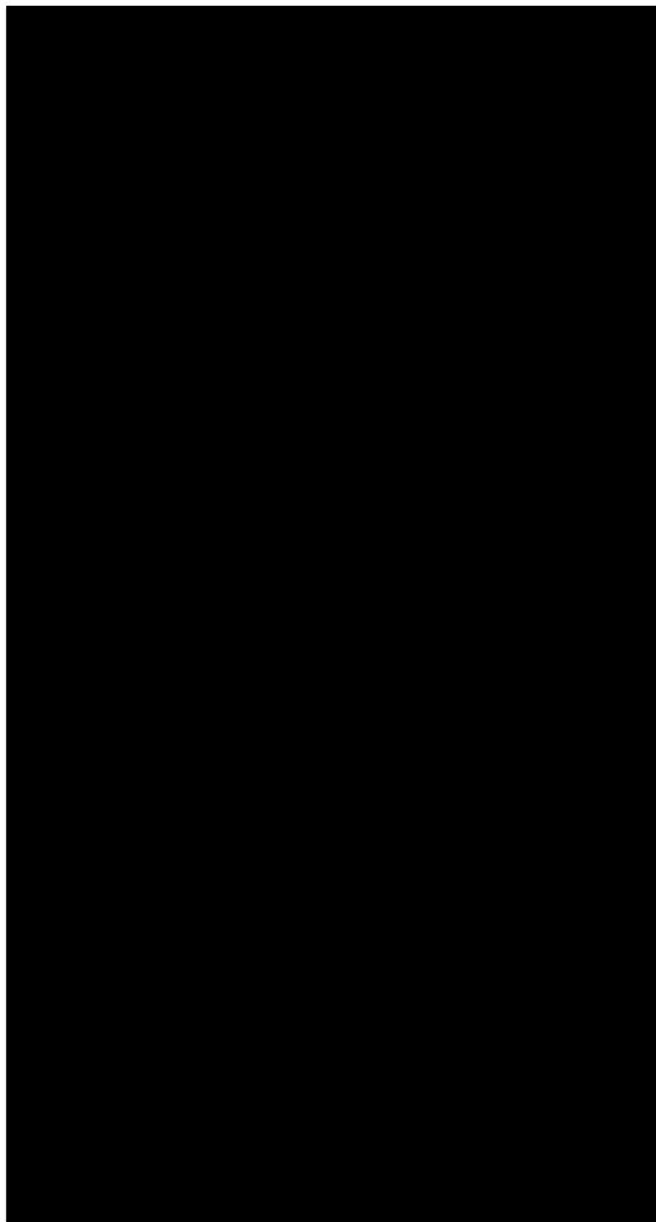
U R C Congregation Reference No: 13C12.

Contact Address: St Ninian's Church Stonehouse LEP.



## Trustees

List of all trustees who served at any time during the year up to the date of signing the accounts.



**Principal Office Bearers**

Minister

Session Clerk:

Church Treasurer:

**Independent Examiners;**

**Bankers**



Robb Ferguson CA  
Regent Court  
70 West Regent Street  
Glasgow G2 2QZ.

Bank of Scotland  
39 Union Street  
Larkhall  
South Lanarkshire  
ML9 1DT

## **Trustees Annual Report**

### **Year ended 31 December 2024**

#### **Structure, Governance and Management**

The Church is administered in accordance with the terms of the Deed of Constitution.

#### **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 and Synod.

#### **Organisational Structure**

The Kirk Session is chaired by the Minister and meets approximately six times in a year. Certain responsibilities are delegated to the Finance Committee and Property Committee as appropriate but any proposals must be agreed by the Kirk Session. The Kirk Session is also responsible for spiritual affairs within the church.

#### **Objectives and Activities**

The members of the Kirk Session must prepare financial statements which give sufficient details to enable an appreciation of the transactions of the church during the financial year. The members of the Kirk Session are responsible for governance. St Ninian's is a Local Ecumenical Partnership between the Church of Scotland and the United Reformed Church. Both the Church of Scotland and the United Reformed Church are Trinitarian in doctrine, reformed in tradition and Presbyterian in polity. They exist to glorify God and to work for the advancement of Christ's Kingdom throughout the world. The Church of Scotland acknowledges a distinctive call and duty to bring the ordinance of religion to the people in every parish of Scotland though a territorial ministry. Both denominations cooperate with other Churches in various ecumenical bodies in Scotland and beyond. Our Minister, Rev Stewart Cutler, continues to lead us in exploring new avenues to reach out to the wider Stonehouse community.

We reach out to non-members and care for our elderly and sick by sending flowers as well as visiting homes, hospitals and Nursing Homes. We have a prayer room for prayer and reflection and a small group meet on Thursday mornings at 9.15am when they pray for the bereaved and troubled in our church, village and world. There is also a prayer box in the church vestibule for prayer requests and each week they pray for a street in the village. We continue to try to attract people of all ages through various events. As the village continues to expand we offer an invitation and the hand of friendship for them to join us at St Ninian's.

The Sunday School has a dedicated group of helpers who work in teams allowing each team an opportunity to attend the Sunday service. This has worked well and the numbers have been steady. The children meet in the Church Hall before the service and participate in arts and crafts projects illustrating a bible story or a theme. The children take an active role in worship by leading prayers for the congregation. We also organise a holiday club during the summer break and Messy Church bi-monthly when many of the children and their parents and grandparents from the village come together and do crafts, games, hear stories from the Bible and have fun.

We have various groups who meet in church over the week. The Girls' Brigade and the Boys' Brigade meet weekly and provide a range of activities for children and young people. Our new 3<sup>rd</sup> Sunday Youth Group meets monthly and provides a supportive space for young people to talk, learn and grow in their faith. The Guild meets twice each month and has about forty members. On the second Monday of each month from September to March the group are entertained by various speakers but on the fourth Monday a smaller group meet to knit, sew or take part in whatever craft takes their interest. A coffee morning is held every Tuesday and is well attended by folks from other churches in the village.

The local musical theatre group, TABS, meet every Sunday afternoon to practice for their pantomimes and concerts which they present in the hall twice a year. The group have children from age seven to



teenagers mostly from the village. Sunday lunch is served after service each week and is well supported and promotes fellowship and unity. The Church is used on occasions for concerts and various prayer groups, reflection groups and for weddings and funerals within the parish. The Hope Cafe meets in the hall twice a month, this group helps bring awareness of mental health issues and is well attended. It offers a hand of friendship and support to those living with mental ill health and their carers, families and friends. It is well support by members of the church and welcomes people from all surrounding areas.

We use a range of platforms, including Facebook and YouTube for video as well as a variety of podcast platforms. This has meant that our worship has actually become more accessible and we have been joined by people across the community and further afield. We have continued with our online activities alongside our in-person activities.

## **Financial Review**

Yet another challenging year as far as the financial outlook for St Ninian's is concerned. Especially within our Unrestricted Funds accounting, which although managing to maintain a steady income stream, we saw expenses increase by nearly £24,500 over the year. This was mainly attributable to 3 areas, namely Fabric & Maintenance, Heat & Light and an excellent attempt to catch up on our main liability from last year, with our Ministry & Mission (URC) and Giving to Grow (CofS) Contributions.

Specifically, highlighting M&M, it has been brought to our attention from URC National Synod of Scotland Finance Dept, that it is not their practice to carry forward unpaid arrears from previous financial years. They only consider the current year (i.e. 2024) and any arrears attributable to that particular year. This is therefore reflected in our liabilities shown below, relative to M&M as £21,126.

I have also had to add to the potential liabilities with regards to a disputed bill from SSE, which only recently came to light. This has been referred back to SSE for clarity and we await clarification.

Net asset value is showing a slight increase from 2023 by £2,474.

Restricted funds, as anticipated, were increased as a result of the transferred funds from URC Synod. This was as a result of Synod no longer wishing to undertake investment duties, therefore £47,254 was credited to our account in April 2024. Essentially, this equates to simply moving these monies from an "invested" asset, as shown on previous accounts, into our hands, to be utilised as Session see fit.

We continue to maintain 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 Trustees Investment (Scotland) Regulations 2006 and the Regulations Anent Congregations 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 of/or detection of fraud and other irregularities.

## **Reserve Policy**


It is the Trustees Policy, within the Unrestricted Funds, to hold reserves of approximately one month's expenditure including designated funds. At the year end the Church held unrestricted funds of £4,058 which does not meet the intended Reserve Fund figure and it is difficult to see, moving forward, how this policy can or will be maintained.

There are no issues within our Restricted Fund's.

The members of the Kirk Session must prepare financial statements which give sufficient details 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 Trustees Investment (Scotland) Regulations 2006 and the Regulations Anent Congregations 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 of/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Date: 26/10/25



**St Ninian's Church Stonehouse LEP.  
SC 044497.**

**Independent Examiner's Report to the Trustees of St Ninian's Church Stonehouse LEP.**

I report on the accounts of the charity for the year ended 31 December 2024 which is 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.**

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 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.

Address: Robb Ferguson Chartered Accountants  
70 West Regent Street  
Glasgow  
G2 2QZ

Date: 3rd November 2025

# St Ninian's Church Stonehouse LEP

## Receipts and Payments Account

Year ended 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b><u>Receipts</u></b>					
Donations	81393	240	Nil	81633	73117
Legacies	Nil	Nil	Nil	Nil	2000
Activities for Generating Funds	8214	2016	Nil	10230	9053
Bank & Deposit interest	355	Nil	Nil	355	307
Investment income	Nil	1896	Nil	1896	1642
	89962	4152	Nil	94114	86119
Rental of premises	5365	Nil	Nil	5365	7279
Sale of assets	Nil	Nil	Nil	Nil	Nil
Sale of investments	Nil	Nil	Nil	Nil	Nil
Grants	Nil	Nil	Nil	Nil	5320
Receipts from General Trustees	Nil	Nil	Nil	Nil	Nil
Other Receipts	1532	47405	Nil	48937	6119
Flower Fund	1532	Nil	Nil	1532	1583
Organ Fund	Nil	Nil	Nil	Nil	Nil
Community Fund	600	Nil	Nil	600	Nil
<b><u>Total Receipts</u></b>	98991	51557	Nil	150548	106430
<b><u>Payments</u></b>					
Costs of generating funds	Nil	Nil	Nil	Nil	224
Charitable activities	103860	Nil	Nil	103860	97312
Governance costs	516	Nil	Nil	516	492
Community & Organ Fund	1500	Nil	Nil	1500	1794
<b><u>Total Payments</u></b>	105876	Nil	Nil	105876	99822
Excess of Payments over Receipts (Receipts over Payments) for the year before transfers	(6885)	51557	Nil	44672	6608
Transfers	Nil	Nil	Nil	Nil	Nil
<b><u>Excess of Payments over Receipts (Receipts over Payments) for the year</u></b>	(6885)	51557	Nil	44672	6608



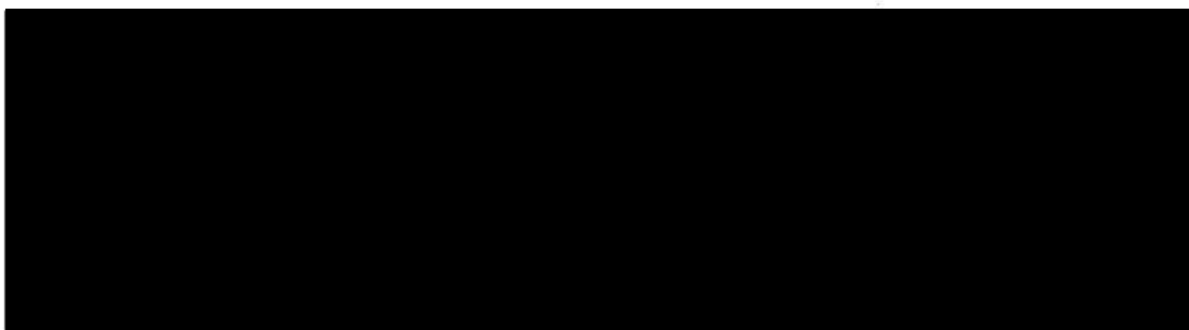
**St Ninian's Church Stonehouse LEP.**  
**SC 044497.**

**Statement of Balances**

**At 31 December 2024**

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
<b><u>Bank &amp; Deposit Balances</u></b>				
Bank & deposit balances brought forward	21519	21804	43323	36715
<b><u>Movement in year:</u></b>				
Excess of (Payments over Receipts)/ Receipts over Payments for the year	(6885)	51557	44672	6608
 <b>Bank &amp; deposit balances</b>				
 carried forward	<u>14634*</u>	<u>73361**</u>	<u>87995</u>	<u>43323</u>
 *£4,058 (Bank) + £6,968 (Guild) + £3,608 (Flower Fund) **£69,580 (Bank) + £3,781 (Organ Fund)				
 <b><u>Investments at Market Value</u></b>				
(cost £30000)	<u>Nil</u>	<u>67,304</u>	<u>67,304</u>	<u>109,857</u>
 <b><u>Assets</u></b>				
Gift Aid Receivable	<u>5,500</u>	<u>Nil</u>	<u>5,500</u>	<u>7,500</u>
 <b><u>Liabilities</u></b>				
M & M Arrears	21,126	Nil	21,126	28,782
SSE Disputed Bill	<u>5,301</u>	<u>Nil</u>	<u>5,301</u>	
 <b>Net Assets/(Liabilities)</b>	<u>(6,293)</u>	<u>140,665</u>	<u>134,372</u>	<u>131,898</u>

The accounts were approved by the Kirk Session on – 26 October 2025 for and on behalf of the Kirk Session.



## **St Ninian's Church Stonehouse LEP.**

### **Notes to the Accounts**

#### **1. Trustee Remuneration and Related Party Transactions.**

£2,896.00 - Council Tax was paid for the Manse, £3,475.00 - Ministers Expenses,  
£3,664.00 Ministers Tax Allowance – **Total £10,035.00**

#### **2. Movements in Funds**

	At 1 <sup>st</sup> Jan				At 31 <sup>st</sup> Dec
	2024	Receipts	Payments	Transfers / Reclassification	2024
	£	£	£	£	£
<b>Unrestricted Funds</b>					
Designated Fabric Fund	(23412)	8507	20965	35,870	-
Designated Benevolence Fund	591	-	-	-	591
Designated Reserve Fund	-	-	-	-	-
General Fund	35808	83801	80272	(35,870)	3,467
The Guild	4952	5151	3135	-	6,968
Flower Fund	3580	1532	1504	-	3,608
	<b>21519</b>	<b>98991</b>	<b>105876</b>	<b>-</b>	<b>14634</b>
<b>Restricted Funds</b>					
Organ Fund	3781	Nil	Nil	-	3781
Refurbishment Fund	18023	51557	Nil	-	69580
	<b>21804</b>	<b>51557</b>	<b>Nil</b>	<b>-</b>	<b>73361</b>
<b>Total Funds</b>	<b>43323</b>	<b>150548</b>	<b>105876</b>	<b>Nil</b>	<b>87995</b>

#### **Purposes of Designated Funds**

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

Benevolence Fund: The Trustees have set aside funds for the purpose of assisting those in need.

Reserve Fund: The Trustees have set aside funds for future use.

The Guild: The Guild funds are made available to the Church as and when required and can fall between restricted and general use, dependant on the agreement of the office bearers.

Flower Fund: Primarily to provide Church flowers for all services, however, excess funds can be used for general use.

As advised by our auditor we have, reclassified the above designated fund, which was in deficit and accordingly made a transfer between general and designated funds to cover this.

#### **Purposes of Restricted Funds**

Organ Fund: This is a fund to be used towards the provision of music throughout the Church and Halls.

Refurbishment Fund: As St Ninian's has entered a period of sustained refurbishment the Trustees felt that it would be prudent to identify these specific funds as restricted, solely for the purposes of the various projects to be undertaken, as this correctly reflects the nature and purpose of the incomes received.

#### **Purpose of Endowment Fund**



	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>3. Analysis of Donations</b>					
WFO Scheme (non Gift Aid)	7675	Nil	Nil	7675	9095
Gift Aid Donations	33592	Nil	Nil	33592	34364
Tax Recovered on Gift Aid Donations	15685	Nil	Nil	15685	9934
Ordinary Offerings (Open Plate)	6310	Nil	Nil	6310	6213
Other Offerings, Donations etc	12980	240	Nil	13220	8744
Church Organisation Receipts	5151	Nil	Nil	5151	4813
<b>Total Donations</b>	<b>81393</b>	<b>240</b>	<b>Nil</b>	<b>81633</b>	<b>73117</b>

#### 4 Analysis of Payments

##### Costs of generating funds

Investment Managers' fees	Nil	Nil	Nil	Nil	Nil
Offering envelopes	Nil	Nil	Nil	Nil	224
	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>224</b>

##### Charitable activities

Ministries & Mission allocation	41400	Nil	Nil	41400	30000
Presbytery dues	Nil	Nil	Nil	Nil	Nil
Voluntary Additional Stipend	Nil	Nil	Nil	Nil	Nil
Minister's expenses	3475	Nil	Nil	3475	563
Minister's Tax Allowances	3664	Nil	Nil	3664	3664
Pulpit supply	Nil	Nil	Nil	Nil	Nil
Other staffing costs	4632	Nil	Nil	4632	4632
Fabric repairs & maintenance	20966	Nil	Nil	20966	17317
Council Tax	2896	Nil	Nil	2896	2826
Heat and light	15052	Nil	Nil	15052	13839
Insurance	5317	Nil	Nil	5317	4851
Other building costs	Nil	Nil	Nil	Nil	Nil
Church office expenses	Nil	Nil	Nil	Nil	Nil
IT, Printing, Stationery & Postage	79	Nil	Nil	79	971
Other Expenses	1740	Nil	Nil	1740	2365
Flower Fund	1504	Nil	Nil	1504	1460
Church Organisation Expenses	3135	Nil	Nil	3135	3113
General Trustees Loan Repayment	Nil	Nil	Nil	Nil	11,711
	<b>103860</b>	<b>Nil</b>	<b>Nil</b>	<b>103860</b>	<b>97312</b>

##### Governance costs

Independent examiner's fees	516	Nil	Nil	516	492
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##### Other payments

Organ / Community Fund	1500	Nil	Nil	1500	1794
Purchase of investments	Nil	Nil	Nil	Nil	Nil

<b>Total Payments</b>	<b>105876</b>	<b>Nil</b>	<b>Nil</b>	<b>105876</b>	<b>84877</b>
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## 5 Minister's Stipend

All Church of Scotland and United Reformed Church congregations contribute to their denomination's National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. As St Ninian's is a Local Ecumenical Partnership it makes a contribution to both The Church of Scotland and The United Reformed Church calculated on which denomination the minister is from. Our current minister is from The United Reformed Church. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the United Reformed Church stipend was £32,540.

2024	2023
£	£
Nil	Nil

## 6. Collections for Third Parties

<u>Nil</u>	<u>Nil</u>
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