

Golspie (St. Andrew's)
Church of Scotland
St Andrews Parish Church

Year ending 31st December 2024
CONGREGATIONAL ACCOUNTS

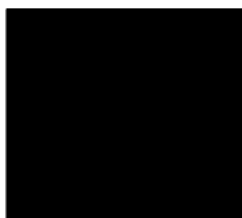
Congregation No: 402257
Charity No: SC 004560

Reference and Administrative Information

Charity Name :	Golspie (St Andrew's) Church of Scotland
Charity Registration Number:	SC 004560
Congregation Reference Number:	402257
Contact Address:	The Manse, Fountain Road, Golspie KW10 6TH

Trustees

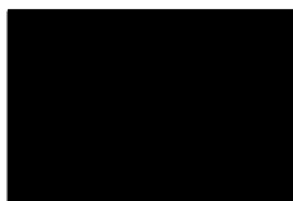
Kirk Session Members



Assessor Elders

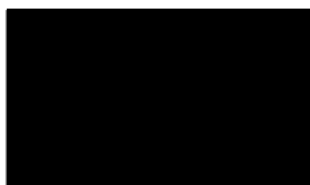


Church Treasurer
Session Clerk



Minister

Independent Examiner



Bankers:

Bank of Scotland

Main Street

Golspie

Trustees' Annual Report

Year ended 31st December 2024

Structure, Governance and Management

Governing Document

The church is administered in accordance with the terms of Unitary Deed of Constitution. The church changed to the terms of Unitary Constitution effected by signed documentation from Principal Clerk dated 22nd November 2019.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity Trustees. The Kirk Session members 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 instructed by Presbytery.

Organisational Structure

The Kirk Session is chaired by the Minister and meets up to 6 times in a year. Certain responsibilities are delegated to the Finance Committee, the Fabric Committee and the Disabled Access Committee as appropriate. The Kirk Session is responsible for spiritual affairs within the church.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Services of Worship are normally held in St. Andrew's Parish Church every Sunday at 11.00AM. A service is normally held at Seaforth House every fourth Sunday in the Month. Communion is held four times a year within St Andrew's Church. Home Communion is available to those who request it.

Prayer fellowship normally meets every Tuesday and is open to all .

Provision for Sunday School continued to be available with Sandra MacInnes offering a flexible programme as needs require.

Annual Gift Day was previously held in May each year followed by an annual fundraiser in August but have unfortunately been curtailed due to low congregation numbers. We add to the general social side of the Church by making home visits.

Trustees' Annual Report (continued)

Trustees' Annual Report

Achievements and Performance

Our charity food project continues with food available to the congregation and to give to other members of the community. We also donated to the Highland Food Bank from our service for Harvest Thanksgiving. We participated in the 'Doors Open Days' where our church was open for visitors to come in, explore and find out about the history of St Andrew's. Once again our congregation donated towards the Blythswood Shoebox Appeal by filling shoeboxes and providing items of clothing, toiletries, stationery etc. as a gift to someone in need at Christmas.

Attendances at events run by St Andrew's Parish Church are normally good and are open to the whole village and surrounding area. Attendances at our church services are regular and steady, a Prayer Meeting is held weekly and a successful, occasional Bible Study Group is held online. During the course of the year we held our annual Easter Morning Services as well as our annual 9 Lessons & Carols Service and Christmas Eve Watchnight service by candlelight where we invite Free Church members and members of the public to join us. We were once again invited to Seaforth House (residential home for the elderly) to lead the residents and their family members in worship on a monthly basis. Members of our congregation attend to share fellowship with this group of residents.

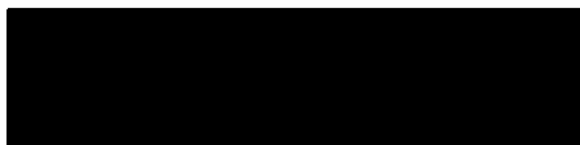
Financial Review.

The principal source of income for St Andrew's Church is the weekly offering. This is made up of open plate donations and WFO envelope giving. This generates a steady income along with the donations via Standing Order and Funeral charges/donations. One legacy was received this year. The amount raised via the Smarties contribution generates income towards the buildings insurance costs for the Church. We are very grateful for all offerings, donations and gifts plus all the help from all volunteers who are so generous with their time and enthusiasm to help keep the Church a warm and welcoming place to be, both for the congregation and its visitors.

Statement of Trustees' Responsibilities

The members of the Kirk Session 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) Act 2005, the charities Accounts (Scotland) Regulations 2006 and the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf



Date:

22.02.2025

Golspie (St Andrews) Church of Scotland

Independent Examiner's Report

Independent Examiner's Report to the Trustees of Golspie (St Andrews) Church of Scotland report on the accounts of the charity for the year ended 31 December 2024 which are set out on the following pages including the appendix.

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

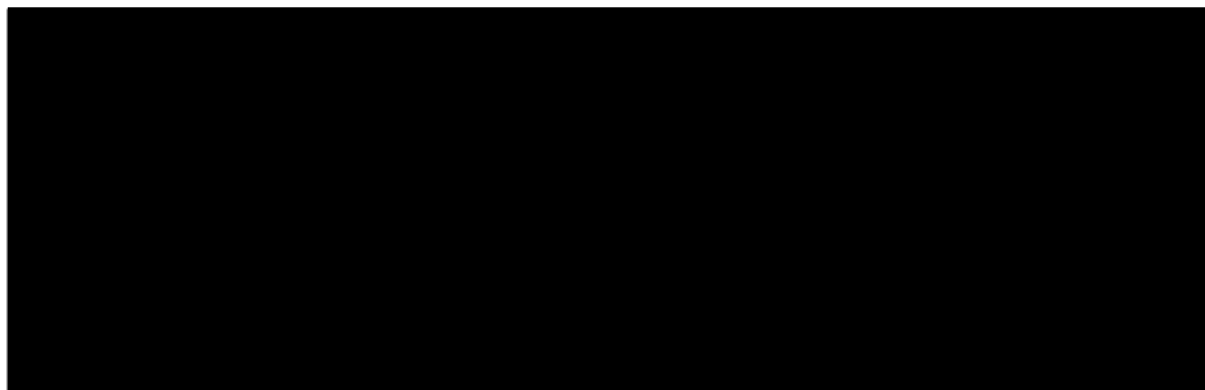
In the course of my examination, no matter has come to my attention

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.



Relevant Professional qualification/professional body if appropriate: n/a

Golspie (St Andrew's) Church of Scotland
Receipts and Payments Account
Year ended 31st December 2024

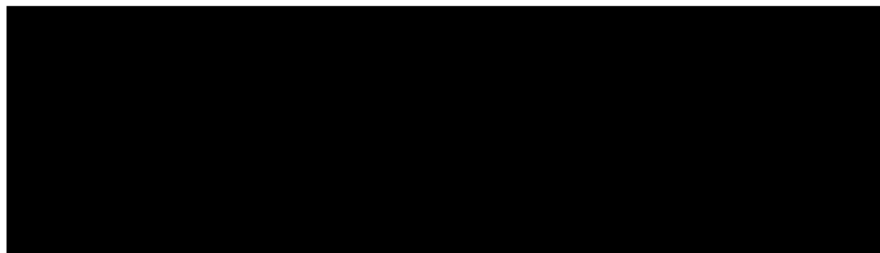
		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2024	2024	2024	2024	2023
		£	£	£	£	£
<u>Receipts</u>	Note					
Donations	3	11,217.67			11,217.67	23,272.20
Legacies		1,000.00			1,000.00	
Activities for Generating Funds Hall Rental					-	-
Investment income		1,395.60			1,395.60	1,602.50
		13,613.27	-		13,613.27	24,874.70
					-	
Sale of Investments		19,127.04			19,127.04	
Split between categories					-	1,630.26
					-	-
Grants: Food & Welfare					-	2,410.00
Balance of Disabled Access a/c		8,091.15			8,091.15	
					-	-
					-	
					-	
<u>Total Receipts</u>		<u>40,831.46</u>	<u>-</u>	<u></u>	<u>40,831.46</u>	<u>28,914.96</u>
<u>Payments</u>	4					
Costs of generating funds		148.54			148.54	100.19
Charitable Costs		50,389.60			50,389.60	18,923.97
Food & Welfare Project from Grants			1,248.02		1,248.02	3,567.67
Disabled Access					-	10,000.00
Balance of Disabled a/c			8,091.15		8,091.15	
Governance costs		50.00			50.00	50.00
Other - Split between categories					-	1,630.26
<u>Total Payments</u>		<u>50,588.14</u>	<u>9,339.17</u>	<u></u>	<u>59,927.31</u>	<u>34,272.09</u>
Excess of Receipts over Payments for the year before transfers		- 9,756.68	- 9,339.17		- 19,095.85	-5357.13
Transfers						
Excess of Receipts over Payments for the year		<u>- 9,756.68</u>	<u>- 9,339.17</u>	<u></u>	<u>- 19,095.85</u>	<u>- 5,357.13</u>

Golspie (St Andrew's) Church of Scotland
Statement of Balances
At 31st December 2024

	Unrestricted	Restricted	Endowment	Total	Total
	Funds	Funds	Funds	2024	2023
	2024	2024	2024	2024	2023
Note	£	£	£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances					
brought forward	25181.76	8,091.15		33272.91	38,325.04
Adjust B/F	- 305.00			- 305.00	- 305.00
Movement in year:					
Excess of Receipts over Payments for the year	- 9,756.68	- 9,339.17		- 19,095.85	- 5,357.13
Bank & deposit balances					
carried forward	<u>15,120.08</u>	<u>- 1,248.02</u>		<u>13,872.06</u>	<u>32,662.91</u>
<u>Investments at market value</u>					
(cost £ xxxxx)					
<u>Assets</u>					
Gift Aid Receivable					
<u>Liabilities</u>					
Giving to Grow					
Highland Council Tax 1 mth	191.00			191.00	187.00
Independent Examiner's fee				-	50.00
E-on Electricity .Dec.	427.17			427.17	1,138.00
Presbytery Dues				-	80.00
India Village Ministries	<u>110.00</u>			<u>110.00</u>	<u>75.00</u>
	<u>728.17</u>			<u>728.17</u>	<u>1,530.00</u>

The accounts were approved by the Kirk Session and Financial Board on 22/2/2025

For and on behalf of the Kirk Session and Financial Board



Golspie (St Andrew's) Church of Scotland

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year one trustee was paid a total of £83.70 in expenses.
Council tax of £1,903.23 was paid in respect of the Manse.

2. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
General Fund	23,565.20	32,740.31	50,588.14		5,717.37
Adjustment to B/F					-
Balance of Disabled Access a/c		8,091.15			8,091.15
	<u>23,565.20</u>	<u>40,831.46</u>	<u>50,588.14</u>		<u>13,808.52</u>
Restricted funds					
Disabled Access account	8,091.15		8,091.15		-
Grants Food Project	1,311.56		1,248.02		63.54
	<u>9,402.71</u>	<u>-</u>	<u>9,339.17</u>		<u>63.54</u>
Endowment funds					
Total funds	<u>32,967.91</u>	<u>40,831.46</u>	<u>59,927.31</u>		<u>13,872.06</u>

Purposes of Designated Funds

Purposes of Restricted Funds

Disabled Access Fund:- These were monies donated mainly from congregational funds specifically for enabling full disabled access to St Andrews Churchyard

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2024	2024	2024	2024	2023
		£	£	£	£	£
Analysis of Donations						
WFO Scheme (non Gift Aid)		4,944.00			4,944.00	3,790.00
Gift Aid Donations						
Tax Recovered on Gift Aid Donations		1,290.65			1,290.65	2,804.25
Ordinary Offerings (Open Plate)		2,304.30			2,304.30	3,194.50
Other Offerings, Donations etc		2,558.72			2,558.72	4,127.19
Food & Welfare Project from Grants					-	2,410.00
Presbytery Dues		10.00			10.00	70.00
Pulpit Supply reimbursements					-	218.50
Travel Expenses for above					-	29.70
Investment surplus						
Third party collection		110.00			110.00	75.00
						-
		<u>11,217.67</u>	<u>-</u>		<u>11,217.67</u>	<u>16,719.14</u>
Analysis of Payments						
Costs of generating funds						
Offering envelopes		148.54			148.54	100.19
		<u>148.54</u>	<u>-</u>		<u>148.54</u>	<u>100.19</u>
Charitable Costs						
Giving to Grow	2024	9,239.00			9,239.00	7,801.00
Presbytery dues		80.00			80.00	
Travel expenses		83.70			83.70	88.20
Pulpit supply		868.40			868.40	279.80
Fabric repairs & maintenance	Ch				-	199.22
	Manse	153.01			153.01	691.60
CCTV, WI-FI & Broadband		408.00			408.00	367.20
Council Tax		1,903.23			1,903.23	1,858.81
Heat and light	Ch	4,050.39			4,050.39	1,334.30
	Manse				-	767.49
Insurance Church & Manse		1,969.55			1,969.55	2,071.80
Other building costs RAMP		27,209.22			27,209.22	
Church office expenses		2,239.47			2,239.47	1,226.48
(includes new Lap Top £547.79)						
Maintain Website		251.00			251.00	251.00
Printing, stationery and postage		43.75			43.75	22.65
Organ & music		1,610.00			1,610.00	1,730.00
Other expenses Fire Safety check		70.80			70.80	
	Pat Testing	90.00			90.00	
Miscellaneous		78.08			78.08	55.43
Lawnmower Repair	Manse				-	41.99
Life & Work		42.00			42.00	42.00
Food & Welfare Projects from grants			1248.02		1,248.02	3,567.67
R.B.L.S Wreath & Donation					-	95.00
		<u>50,389.60</u>	<u>1,248.02</u>		<u>51,637.62</u>	<u>22,491.64</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2024	2023
	£	£
INCOME FUND		
Purchase of 3,205 units January 2022. £40,000		
Credit Balance as at 31st December 2023		<u>35,126.80</u>
Sale of units 18th April 2024	<u>19,127.04</u>	
Credit Balance as at 31st December 2024	<u>18,058.56</u>	