

**COWDENBEATH: TRINITY
CHURCH OF SCOTLAND**

**SCOTTISH CHARITY: SC003799
CONGREGATIONAL NUMBER: 241456**

**Trustees Annual Report
Receipts and Payments Accounts
For the year ended 31st December 2024**

Reference and Administration Information

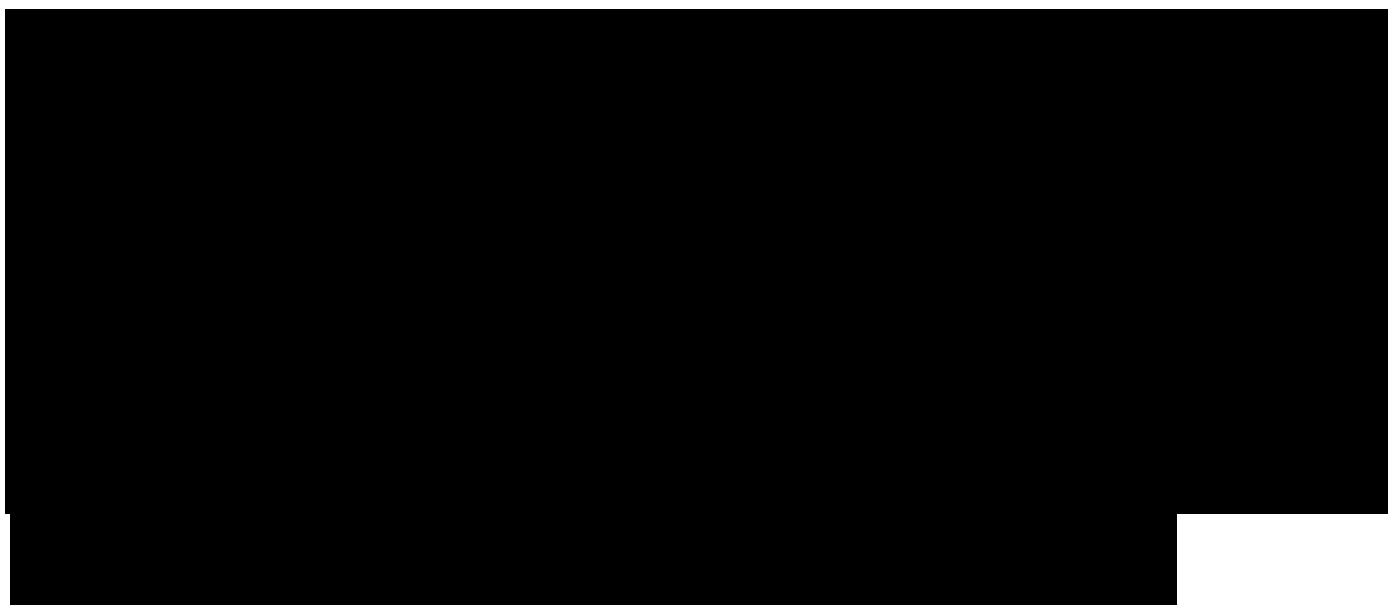
Charity Name: Cowdenbeath: Trinity Church of Scotland

Charity Registration: Number: SCO03799

Congregational Reference: 241456

Contact Address: Cowdenbeath Trinity Church, Sinclair Drive, Cowdenbeath, Fife, KY4 9PA.

Trustees



Locum Minister: [Redacted]

Session Clerk: [Redacted]

Treasurer: [Redacted]

Independent Examiner: AMG Chartered Management Accountants
74 Bank Street, Lochgelly, KY5 9QN

Bankers: Bank Of Scotland
349 High Street, Cowdenbeath, KY4 9QJ

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees

Members of the Kirk Session are the Trustees. The Kirk Session members are elders of the church and are chosen from those members who are considered to have the appropriate gifts and skills to enable them to serve.

Organisational Structure

The Kirk Session is moderated by the Minister / Interim Moderator and would normally meet at least six times per year. The Kirk Session is responsible for spiritual affairs within the church and oversees the works delegated to committees who are responsible for Fabric, Finance, Pastoral care, Worship and Outreach, Administration and Communications.

Objectives and Activities

The Church of Scotland is Trinitarian in Doctrine; Reformed in tradition and Presbyterian 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 of every parish in Scotland, through a territorial ministry. It co-operates with other churches in ecumenical bodies in Scotland and beyond.

Activities

Services of Worship are held every Sunday at 1030am, alternating between the churches at Cowdenbeath and Crossgate. These services are also available via the Zoom platform for those not so able to attend in person. Additionally, the first Sunday of the month, starting from September 2023, joint Sunday services have been arranged by the clustered three churches as identified by the Fife Presbytery Mission Plan, to form a Union. Each Church taking in turn to facilitate and conduct worship.

Church groups, such as the Guild, Sunday School, Friendship Group continue to meet regularly in the halls with fluctuating numbers. The Church run cafés continue to meet on Tuesdays at Crossgate and Thursdays at Cowdenbeath where members and members of the community meet for warm spaces, tea/coffee, friendship, and general chat. Some grant funding has been received from the Fife Council to assist with warm spaces and is being put to good use.

The community groups continue to use the halls on a regular basis. These include the Line Dancers, Zumba and a new Parent and Toddler group (November 2023). The halls are regularly used for Birthday parties and social events and used by the "my Cowdenbeath" community group for their events. These not only bring some funding help towards the Church funds but are also an opportunity for outreach and serving the community.

Achievements and Performance

The Worship Group continue to provide cover for services when the Minister takes some holiday leave. The group has held a service at a local care home and in the process of arranging to meet with the other care homes in the area.

We appointed [REDACTED] as the new Pastoral Care co-ordinator as the retirement of [REDACTED] who had served for many years.

The Treasurer [REDACTED], retired early in the year, many thanks are extended to the work, and commitment shown over her many years of service. While we seek a replacement, the Session Clerk is standing in meantime.

The Elders undertook a refresher training course for the Safeguarding requirements. [REDACTED] has been appointed as the new Safeguarding co-ordinator after the resignation of [REDACTED], with thanks for her service.

The Fabric committee require a new convenor due to the retirement of the previous. The Session Clerk is standing in meantime.

The flower ministry continues to distribute flowers that have adorned the sanctuaries to the sick, bereaved and celebrations. The donations are always welcomed, and thanks are extended to these donations and to the organisers.

The Session Clerk was appointed the Presbytery Elder.

Financial Review

Whilst we continue to maintain a steady income, but with ever increasing costs across the board, for example, utility, maintenance, and pulpit supply, it has become more difficult to balance the books. We were fortunate and pleased to accept a substantial legacy left by the [REDACTED], for the work of the Church. Thanks, are also extended to those who have reviewed and increased their offerings and to those who continue to subscribe to Gift Aid where we can reclaim tax as income.

Monies held in our consolidated funds have had to been drawn upon to help pay our bills. This facility only has a limited time with the monies held until there are no reserves. Members are again encouraged to review contributions for the Church to be viable. It should be noted that the external use by the community hiring the halls, make up approximately one third of our total income.

Closing Fund Balance (including all bank accounts and investments) as at end 2024. **£35,712**

Note: This total does not include consolidate fabric fund.

Statement of Trustees Responsibilities

The members of the Kirk Session are required by the Charities and Trustees Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland 2007, to prepare Financial Statements, giving sufficient detail to enable an appreciation of transactions of the Church during the year.

The Kirk Session is also responsible for the safeguarding of the Church assets and to take responsible steps and for the prevention of fraud or other irregularities.

Approved by the Kirk Session and signed on their behalf:

Date:7th April 2025.....

Signed: [REDACTED]

[REDACTED]
Session Clerk

**Independent Examiner's Report
For the year ended 31st December 2024**

Independent Examiner's Report to the Trustees of Cowdenbeath Trinity Church

I report to the accounts of the charity for the year ended 31st December 2024 which are set out on pages 5-13

Respective Responsibilities of Trustees and Examiner's

The Charity's Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 ("the 2005 Act"), Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The charity's trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(a) of the 2005 Act and to state whether any matters come to my attention.

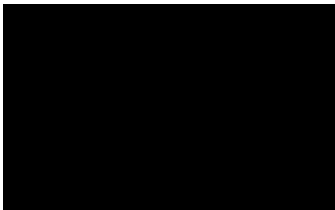
Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. 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.

Independents Examiner's Statement

In the course of my examination, no matter has come to my attention for this year's accounts, there is a small discrepancy which I cannot reconcile for last year's closing balances presented in consolidated cash funds as reconciling item:

1. Which gives reasonable cause to believe that, in any material respect the requirements:
 - 1.1 to keep the accounting records in accordance with section 44(1)(a) of the 2005 Act, and
 - 1.2 to prepare accounts which record with the accounting records and comply with Regulation 9 of the 2006 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.



igned

-----07/04/2025----- Dated

AMG Chartered Management Accountants
74 Bank Street, Lochgelly, Fife, KY5 9QJ
T. 01592 780038

Consolidated Receipts and Payments Account
Year ended 31st December 2024

RECEIPTS		Unrestricted	Restricted	Endowments	Total 2024	Total 2023
	Notes	£	£	£	£	£
Donations	1	35,461	-	-	35,461	35,948
Gift Aid	2	10,119	-	-	10,119	-
Legacies	3	5,000	-	-	5,000	20,000
Fund Raising		-	-	-	-	-
Interest		-	-	-	-	-
Investments	4	-	-	167	167	140
Rental of Halls		6,636	-	-	6,636	3,065
Grants	5	-	-	-	-	4,409
Fund Transfers	6	6,103	-	-	6,103	19,792
Cash		941	-	-	941	-
Other	7	3,134	-	-	3,134	7,852
Total Receipts		67,394	-	167	67,561	91,206
Payments						
Cost of Generating Funds		429	-	-	429	-
Charitable Activities	8	73,030	-	-	73,030	65,692
Governance		-	-	-	-	-
Special Collections for Third Parties 2023	9	1,358	-	-	1,358	1,533
Cash		420	-	-	420	-
Other Payments		-	-	-	-	-
Total Payments		75,237	-	-	75,237	67,225
<u>Excess Receipts over payments</u>		-7,843	-	167	-7,676	23,981
<u>Transfer to and from Funds</u>		-	-	-	-	-9,710
Surplus/Deficit for the Year		-7,843	-	167	-7,676	14,271

Cowdenbeath Trinity Church
Consolidated Cash Funds
Year ended 31st December 2024

		2024 Balances				
	Notes	Unrestricted	Restricted	Endowments	Totals	Totals
					2024	2023
		£	£	£	£	£
Cash and Bank (Opening Balances)						
Balances 1st January 2024 as per bank						
Main Account		24,290	-	-	24,290	4,790
Café Funds		5,226	-	-	5,226	9,037
Special Projects		4,745	-	-	4,745	6,160
Trinity Youth		5,020	-	-	5,020	5,020
Church of Scotland Investors trust fund		-	-	3,058	3,058	2,946
Cash		-	-	-	-	-
Restricted funds adjustments		-4,745	4,745	-	-	-
Total		34,536	4,745	3,058	42,339	27,953
Reconciling Item		-	-	-	-	955
Opening Balance		34,536	4,745	3,058	42,339	28,908
Surplus / Deficit (movement for the year)						
Main Account		-9,885	-	-	-9,885	19,498
Café Funds		1,964	-	-	1,964	-3,811
Special Projects		1,022	-	-	1,022	-1,415
Trinity Youth		-277	-	-	-277	-
Church of Scotland Investors trust fund		-	-	28	28	112
Cash		521	-	-	521	-
Restricted funds adjustments		-1,022	1,022	-	-	-
New Movement		-7,677	1,022	28	-6,627	14,384

Church of Scotland Investors trust fund		-	-	3,086	3,086	3,058
Cash		521			521	
Restricted funds adjustments	10	-5,767	5,767	-	-	-
Closing Balances		26,859	5,767	3,086	35,712	42,336

Funds Invested in Church of Scotland Investors trust

J M Noble. Bequest	2024	2023
(Income for Fabric Purposes)	£	£
Market Value	<u>3,086</u>	<u>3,058</u>

Main Account
Statement of Receipts and Payments
Year ended 31st December 2024

RECEIPTS	Unrestricted	Restricted	Endowments	Total 2024	Totals 2023
	£	£	£	£	£
Donations	35,461			35,461	35,948
Gift Aid	10,119			10,119	-
Legacies	5,000			5,000	20,000
Fund Raising				-	-
Interest				-	-
Investments			167	167	140
Rental of Halls	6,636			6,636	3,065
Grants				-	4,409
Fund Transfers	6,103			6,103	19,792
				-	-
Other	1,017			1,017	3,368
Total Receipts	64,336	-	167	64,503	86,722
Payments					
Cost of Generating Funds				-	-
Charitable Activities	73,030			73,030	65,692
Governance				-	-
Special Collections for Third Parties 2024	1,358			1,358	1,533
Other Payments				-	-
Total Payments	74,388	-	-	74,388	67,225
Excess Receipts over payments	-10,052	-	167	-9,885	19,497
Transfer to and from Funds					
Surplus/Deficit for the Year	-10,052	-	167	-9,885	19,497

Café Funds
Statement of Receipts and Payments
Year ended 31st December 2024

RECEIPTS	Unrestricted	Restricted	Endowments	Total 2024	Totals 2023
	£	£	£	£	£
Donations				-	-
Gift Aid				-	-
Legacies				-	-
Fund Raising				-	-
Interest				-	-
Investments				-	-
Rental of Halls				-	-
Grants				-	-
Fund Transfers				-	-
Other	2,117			2,117	2,249
Total Receipts	2,117	-	-	2,117	2,249
Payments					
Cost of Generating Funds	153			153	-
Charitable Activities					
Governance					
Other Payments					
Total Payments	153	-	-	153	-
Excess Receipts over payments	1,964	-	-	1,964	2,249
Transfer to and from Funds				-	-6,060
Surplus/Deficit					
Surplus/Deficit for the Year	1,964	-	-	1,964	-3,811

Special Projects
Statement of Receipts and Payments
Year ended 31st December 2024

RECEIPTS		Unrestricted	Restricted	Endowments	Total 2024	Totals 2023
	Notes	£	£	£	£	£
Donations			1,022		1,022	-
Gift Aid					-	-
Legacies					-	-
Fund Raising					-	-
Interest					-	-
Investments					-	-
Rental of Halls					-	-
Grants					-	-
Fund Transfers					-	-
Other					-	2,235
Total Receipts		-	1,022	-	1,022	2,235
Payments						
Cost of Generating Funds						
Charitable Activities						
Governance						
Other Payments						
Total Payments		-	-	-	-	-
Excess Receipts over payments		-	1,022	-	1,022	2,235
Transfer to and from Funds					-	-3,650
Surplus/Deficit for the year		-	1022	-	1,022	-1,415

Trinity Youth
Statement of Receipts and Payments
Year ended 31st December 2024

RECEIPTS	Unrestricted	Restricted	Endowments	Total 2024	Totals 2023
Notes	£	£	£	£	£
Donations				-	-
Gift Aid				-	-
Legacies				-	-
Fund Raising				-	-
Interest				-	-
Investments				-	-
Rental of Halls				-	-
Grants				-	-
Fund Transfers				-	-
Other				-	-
Total Receipts	-	-	-	-	-
Payments					
Cost of Generating Funds	277			277	-
Charitable				-	-
Activities				-	-
Governance				-	-
Other Payments				-	-
Total Payments	277	-	-	277	-
Excess Receipts over payments	-277			-277	-
Transfer to and from Funds					
Surplus/Deficit for the year	-277	-	-	-277	-

These accounts were approved by the Kirk Session and signed on their behalf:

Date:07 April 2025.....

Signed:[REDACTED].....

[REDACTED]
Session Clerk

Notes to the Accounts

Note 1:

Analysis of Donations

	£
WFO	30,987
OPEN PLATE	2,734
DONATION	240
FUNERAL	900
RETIRING	516
Life & Work	84
	35,461

Note 2

Includes remaining months from 2022 and the year 2023.

The year 2024 will be claimed in 2025

Note 3

Legacy left my [REDACTED] 5,000

Note 4

Interest from investment fund

Note 5

A grant to assist with warm spaces is expected, circa £3.5K

Note 6

Fund Transfer between accounts

	£
Consolidated Fabric Fund	6,103

Note 7

Other Income Details

	£
Transfers	331
Other Income	686
Café	2,117
	3,134

Note 8	2024	2023
	£	£
Charitable Activities		
Ministry & Mission		
Giving to Grow	26,956	30,917
Presbytery Dues		1,340
Pulpit Supply	101	
Locum	12,786	10,918
Organist	250	
	40,093	43,175
Staffing		
Locum Expenses	-	-
Council Tax	-	-
Cleaners	5,246	4,560
	5,246	£ 4,560
Fabric		
Repairs & Maintenance	10,701	2,692
Energy	8,463	7,109
Insurances	4,381	4,284
Manse	-	-
	23,545	14,085
Local Costs		
Office	1,811	568
Outreach	-	-
Telecoms	1,992	2,112
Clean & Hygiene		687
Miscellaneous	140	310
Guild Gift Aid		-
Council Waste	203	195
Donations		1,533
Note 9	4,146	5,405
Sub Totals	73,030	67,225

Note 9

Special Collections for Third Parties

The Congregation has contributed to the following charities

	2024
Christian Aid	50
Poppy Scotland	198
Foodbank	45
Crossreach	540
MND	525
	1,358

OR

DONATION	-818
CROSSREACH	-540
	-1,358

The Church very much appreciates the generosity of those who made these donations possible.

Note 10

Movement in Funds

	Balance 1st January	Incoming Resources	Outgoing Resources	Transfers	Balance 31st December
	£	£	£	£	£
Endowment Funds					
JM Noble Bequest					
Restricted Funds					
Wall of Stories	989				989
Ministry Assistance	3,756	1,173	151		4,778
Total Restricted Funds	4,745	1,173	151	-	5,767
Designated Funds / Unrestricted					
Trinity Youth	2,077		250		1,827
Tiny Tots	2,208				2,208
Sunday School	736		26		710
Café	5,226	2,117	153		7,190
Total Unrestricted Fund	10,247	2,117	429	-	11,935
Total All Funds	14,992	3,290	580	-	17,702

All Church of Scotland Congregations contribute to the National Stipend Fund.

This bears the cost of ministers' stipends and employers contributions to the National Insurance and housing and Loan Fund.

Ministers are paid in accordance with the National Stipend scale which is related to years in service.

For the year under review, the minimum stipend scale was £31,642 and the maximum in the 5th and subsequent years of service £38,884.

Note 11

Analysis of Net Assets Between Funds

	General	Designated	Restricted	Endowments	Totals
Fixed Assets					-
Investments					-
Current Assets	14,405	11,934	5,767		32,106
Net Assets at 31st December	14,405	11,934	5,767	-	<u>32,106</u>