

Charity Registration No. SC006345 (Scotland)

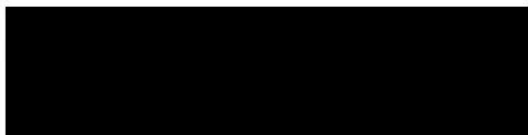
Congregation No: 110646

**ST MARNOCK'S PARISH CHURCH OF SCOTLAND
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

LEGAL AND ADMINISTRATIVE INFORMATION

Principal office-bearers

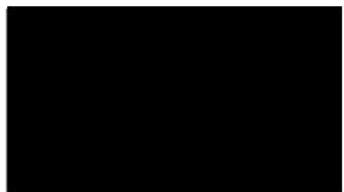


Trustees



Charity number (Scotland) SC006345

Registered office



Independent examiner

Azets
3 Wellington Square
Ayr
Ayrshire
United Kingdom
KA7 1EN

Bankers

Royal Bank of Scotland
96 John Finnie Street
Kilmarnock
KA1 1NY

Investment Managers

Brewin Dolphin
48 St. Vincent Street
Glasgow
G2 5TS

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

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ST MARNOCK'S PARISH CHURCH OF SCOTLAND

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees present their annual report and financial statements for the year ended 31 December 2024.

The trustees have adopted the provisions of 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 (FRS 102) (effective 1 January 2019).

Objectives and activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

The trustees have paid due regard to guidance issued by the Scottish Charity Regulator(OSCR) in deciding what activities the charity should undertake.

Achievements and performance

Our Ministry Team consists of our minister, [REDACTED] (Mission Development Worker) along with an active and caring Kirk Session. They also work in partnership with [REDACTED] in Pioneering Ministry. Jill is based in the former Kilmarnock South building, now known as The Well and continues to make a significant impact on the community.

[REDACTED] retired on the 3rd of January 2025 after serving as minister for 35 years. [REDACTED] and the elders will continue to offer pastoral care to our members and to those living in our extensive parish until a new minister is called to lead the Ministry Team. There are regular services made available on DVDs and delivered to local nursing homes within the parish and services are held in local nursing homes.

The Howard Centre was created following the union of St Marnock's and Howard St Andrew's in 2008. The Centre is part of a successful collaborative outreach venture. The Howard Centre is a "connecting space" and is highly effective at connecting church and community. It is used extensively by the churches and the community – for Dance Groups, BB & Guides, Mums & Toddlers, for a Community Cafe on a Tuesday and Thursday serving wholesome and affordable food. The Centre is also used for helping and supporting those with addiction, and for alternative worship.

The Howard Centre is supported by a significant number of volunteers and is highly effective at bringing people together.

The present St Marnock's was formed when the three congregations of St Andrew's & St Marnock's, Riccarton, and Kilmarnock South were united in August 2021. From that point the [REDACTED] shared in the Team Ministry until [REDACTED] [REDACTED] office in May 2022, and [REDACTED] in January 2025.

Services are normally provided throughout the year, mainly on a Sunday. In addition, there are special services provided at Christmas and Easter and for funerals, baptisms and weddings.

St Marnock's continues to provide inspiring worship and spiritual care for its members and for those in its parish. Through its Sunday School and youth organisations it provides care and nurture for a large number of young people under the age of 18 years. It has supported and enhanced our local community in regular carillon recitals and an impressive Nativity Display at Christmas.

Through chaplaincy at Gargieston Primary School and also at Kilmarnock Academy, our Ministry Team has provided spiritual care and nurture for many young people. St Marnock's has also provided significant support to the wider church and many local and national charities.

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Church Online Kilmarnock

The Church Online Kilmarnock YouTube channel now publishes weekly live-streamed services, which are accessed by people at home and abroad.

Wednesday Worship

There is no Wednesday Worship held in the church hall. However, Worship at The Well continues to be available on the first Wednesday of the month. The service is followed by tea and coffee which gives a further opportunity of shared fellowship.

Ayrshire Mission to the Deaf

The Ayrshire Mission to the Deaf has successfully relocated to our church hall in St Marnock Street where they meet for worship and fellowship. St Marnock's is privileged to welcome this small but committed worshipping community and is exploring ways to strengthen and enhance this relationship.

Thursday Group

The Thursday Group is a group of forty-five senior members from several churches who meet on the first Thursday of each month between September and the following May. They enjoy being part of this friendly and very happy group of women and men. The meeting is opened with a "Welcome" song followed by a reading and prayer. They enjoy either a guest speaker or entertainment, followed with tea and coffee. The group have a Christmas Lunch at the beginning of December in the Park Hotel and in May they have their annual bus trip followed by a meal.

Sunday School

The Sunday School meets at 11 am on a Sunday morning from mid August to the end of May. During 2024 it was decided to try "Sunday School with a difference" throughout the month of June where, through activities, we worked on teaching the children to be good losers as well as being good winners, and to be patient with each other. The attendance for this varied but as it was something new, were happy with the response.

The normal routine is to have twenty minutes in church where the minister gives a children's talk and a prayer and we like to sing two songs from Junior Praise. In August we begin each new session with our Promotion Service where the children move within departments, which are Creche, Nursery, Babies under four years old, Primary and Juniors for ages five to eleven years. There are five teachers sharing leadership, supported by seven teachers on a rota system which works very well and gives cover every Sunday morning.

We have moved from Scripture Union material to story books which we find the children engaging with much better. These stories are then followed by art and craft activities relating to the story which the children have heard. They take their work home which hopefully creates conversation with their parents about the message shared that morning. The Sunday School finishes with prayer. On Mothering Sunday, the children skip round the church and offer little bunches of daffodils to the ladies in the congregation. This is made possible by a generous gift from one of our members of Session in memory of her dear friend. The children then go into the hall to make gifts for their Mums. On Easter Sunday morning we invite the congregation to join us for tea, coffee and hot cross buns, with a colouring in competition for the children.

We have two annual fund raising ventures to raise funds for Robin House Children's Hospice at Balloch which is a great way to illustrate to the children how we can care for others less fortunate than ourselves. With support from the congregation, to date we have raised over £70,000 which is incredible.

Leading up to Christmas, we have our Sunday School party which the children love, especially with the visit from "Santa". We also have a Gift Service where the children are encouraged to remember less fortunate children in our town by bringing gifts which are passed on through Eacha, bringing great joy to these children on Christmas morning. A huge thanks to our teachers, especially [REDACTED] for our Nativity Play which helps us to share the Good News of Christmas with the congregation.

A Sunday School report is given at each Kirk Session meeting. We bring our Sunday School year to a close sharing in a meal at a venue of the teachers choosing.

Last but by no means least, a huge thank you to all parents for fulfilling your promise at baptism by encouraging your children to come to Sunday School especially in these times when there are so many other attractions taking place on a Sunday morning.

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

The Church of Scotland Guild

We meet in the Howard Centre at 7.15 pm every Monday evening from September to March.

We commence our meetings with a time of worship and are always delighted to then welcome a guest speaker or in-house activity and close with our customary and very welcome cup of tea.

The Guild has had a very good attendance this session with a membership of 43 and, once again, we have been delighted to welcome new members. A warm welcome is always guaranteed to any person who would like to join us.

Our Opening Social is always very well attended by our own members and supported by Church members. We have a Hallowe'en Party with games and prizes and at our Christmas party, we all enjoyed a beautiful meal which was followed by party games. We were delighted that Santa and an elf, with a sack bulging with gifts, managed to visit as well. We had a very successful Coffee Morning this year with a variety of stalls. At the end of the session we always enjoy a meal in a local restaurant.

During the summer months we meet on the last Monday of each month for 'tea, biscuits and a blether'. This is a lovely time to catch up with friends.

We have made donations towards the work of our Church, the Howard Centre, Hansel Village and to one of the Guild projects – Pioneers (Chocolate Heaven).

After Church Tea/Coffee Donations to Charity

The provision of Tea and Coffee after the Church service has been able to continue during 2024, with a break over the summer months. This is thanks to the generosity of the volunteers who have given of their time to serve the Tea/Coffee and also provided the home baking.

Due to the generosity of the congregation who make donations on a Sunday morning, we have been able to support the following charities: Break the Silence, Ayrshire Hospice, Ronald McDonald House, Howard Centre (for the Abaana Choir visit), Lisallana Short Breaks, River Garden (Auchincruive) and Crosshouse Renal Unit. A total of £800 was donated.

We still need more volunteers (male or female) to come forward to ensure that we are able to continue to enjoy the fellowship shared which is an important part of our Church family life.

Ladies Fellowship

The Ladies Fellowship Group aims to promote Christian fellowship and friendship within an informal setting. The group meet in the church hall on a Tuesday evening at 7.30 pm on a fortnightly basis, running from September through to March.

Meetings open with a short act of worship followed by an organised activity or speaker and a list of the meetings are collated on a Syllabus. The Syllabus is produced annually and is available for distribution amongst the ladies and a copy sent to the Minister for information, as well as being routinely entered into the church intimations.

The meetings are varied and include visiting speakers, musical events, craft activities and a variety of topics, as well as regular presentations by local charitable organisations about their work in the community.

The evenings conclude with tea, coffee and baking and the opportunity to develop friendships. The average attendance at the meetings is around 30-40 ladies of various ages, most of whom are church members. As well as fostering friendships, the main aim of the organisation is to encourage and support church projects and activities and to support the work of various charitable organisations through financial giving and increased understanding of their work and need.

Meetings commenced in September 2024 and have continued to encourage and maintain good levels of attendance this session.

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Howard Centre

The Howard Centre has continued to thrive as a busy, vibrant town centre outreach centre for St Marnock's Parish Church throughout 2024. We have a diverse range of groups, organisations and activities running throughout the week both during the day and in the evenings, therefore our weekly footfall is extremely high. We continue to keep our hall hire costs low and this allows small groups/organisations to access them too. We try to include all hall users and groups in everything we do and we hope this makes everyone feel that they are a much loved and valued part of who we are. We continue to strive to be a place of belonging where all are loved, valued and respected. A place where relationships are built, friendships are formed and support and guidance is offered. We continue to work in partnership with different groups and organisations in the town and further afield. We have been delighted to work with the Resettlement Team again this year, providing Christmas Party, Easter Fund Day and hospitality for their Awards Evening for all refugee families. In addition, we now hold a fortnightly Afternoon Tea & Chat for our Ukrainian Over 50s community. Our partnership with the Job Centre has continued to develop this year, providing them with a safe space to run wellbeing sessions and allowing us to provide support together for a couple of folks presenting after liberation from prison. These situations have led us to creating a team to look at working with the local prison to offer support on release. We are currently working with Faith In Community Scotland to hopefully develop this service with our local prison.

Our Care Home Ministry has been really successful this year; we now go into two of our local care homes to provide Worship & Friendship Tea and one of our local care homes to provide Activity Sessions. The congregation of St Marnock's Church have supported this by knitting dolls clothes, making gents fidget boards and attending events.

We ran our 24/7 Prayer Room again in 2024 and this was well attended both online and in person. The centre is closed and the whole centre transformed into a Prayer Space, one hour slots are available throughout the week and folks invited to book a slot. Tea/Coffee & Friendship is offered too. This is manned by our own 24/7 Prayer Team. We plan to run again during Holy Week in April 2025.

We enjoyed a visit from Abaana New Life Children's Choir from Uganda in May. Lots of paperwork, planning and preparation, partner working with local businesses, a large dedicated team of volunteers & great excitement as we prepared for the three days visit. We closed the centre and transformed Howard Centre into a giant sleepover venue. The children and their chaperones were with us for three days and performed a concert in the church building during their stay. What a blessing they were. We look forward to continuing to develop this relationship with this wonderful charity who are changing the lives of children & families in Uganda.

We were delighted to benefit again this year from funding from East Ayrshire which allowed us to carry out major repairs to our roof, lay new flooring throughout the vestibule and takeaway area, develop the garden and in particular, the Remembrance area of our garden and create a new family soft play/sensory space within the centre. We now look forward to 2025 and to making full use of these fantastic facilities. We are so thankful for the continued support of East Ayrshire Council, St Marnock's Church Family and friends of the Howard Centre who so generously donate. These donations allow us to do so much more.

In the foyer and open to all, we have our Lending Library; this is unmanned and open to all providing books, puzzles, games and DVDs. We find this to be very well used and appreciated by our centre users. All items available have been donated.

Well Community Cafe

Our busy community cafe is open every Tuesday and Thursday, providing low cost home baking and freshly cooked lunches. Our cafe is run by our faithful, hard-working volunteers. In addition, our cafe volunteers have provided for large catering events including Presbytery Lunch, Afternoon Teas, Christmas Meals and a Retirement Tea. During December, we run our Christmas Cafe providing Christmas menu, Christmas craft stalls and live music. Our community cafe remained very busy throughout the year.

Alongside our café, each Tuesday & Thursday we also provide free hot/cold rolls and drinks for those more marginalised in our community. We serve between 30-40 every Tuesday and Thursday. Our guys are very much part of the Howard Centre and whilst with us we have other services coming in to build relationships and trust and to offer support, e.g. housing, job centre, CAP, Community Police & local Recovery Services. We also provide Comfort Corner, an area with essential items of clothing, toiletries & non-perishable foods available for anyone who needs them.

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Broken Chains

Broken Chains meets on the first and third Sundays each month at the Howard Centre. Broken Chains is an ecumenical organisation with volunteers and worship leaders from different churches and denominations. Broken Chains provides a short informal time of worship and a hot two course meal for those more marginalised in our community. In addition to worship and hot meal, we also provide a warm welcome, support, friendship and a place of safety. Broken Chains is so fortunate to receive support and donations throughout the year from our Church Family at St Marnock's and friends of the Howard Centre/Broken Chains.

Craft Zone

Craftzone is an integral part of the outreach of the Howard Centre. Through Craftzone we run a variety of craft classes and groups for all abilities and ages.

Our Outreach Worker, continues to be with us every Tuesday and manages our other outreach centre Monday, Wednesday and Thursday. Each Tuesday runs a card-making class in the morning and an art class for adults with disabilities in the afternoon.

Every Thursday we have a group who use the room all day and do a variety of Art & Music. This is a group of ladies and gents who have learned to play the Ukelele since joining us post-pandemic. They now play for us at Broken Chains and help us support charities by making and selling their crafts through the Howard Centre, as well as going and playing gigs of their own.

This year we are working towards having one of our craft ladies, as an artist in residence, providing one to one art sessions. This is in early stages of planning.

The Well

The Well continues as an outreach resource for the south area of the town. Bellfield Community Council continue to hold their monthly meetings in the building and pay a monthly rent. They also volunteer weekly at our Time to Talk session on a Thursday.

Place Based Investment Programme Funding – we have now removed both the canopy and bell tower and put a fence along the front of the building to avoid any more vandalism/anti-social behaviour. We had a new alarm system installed and signage added to the front of the building. This was possible via the PBIP Funding from East Ayrshire Council. We were awarded £24,000.

We also were awarded £19,000 from the Renewable Energy Fund which is allowing us to totally renovate the toilets to include disabled access and baby change facilities. The work commenced on 6th January 2025.

The classes continue to go from strength to strength. We have several sessions taking place both through the day and in the evenings. We have added Dynamite Dance Studio who offer four classes for ages 4 – 16 including jazz, tap, aerial hoop and more. also runs two fitness classes on Monday and Wednesday evenings. The Time to Talk, Men's Club and Craft Hub are busy and offer a safe place for people to come and catch up with others over coffee. The Anchor Boys and Boys' Brigade are in every Thursday evening and their numbers are rising which is great to see.

We are now working in partnership with the Recovery Hub and are delighted to have and his team using the main hall to offer badminton, table tennis and archery (Bat & Chat) to people going through recovery from addiction. This is a popular group and we are happy to be working alongside them.

Worship at The Well and Word at The Well are still going strong. We have a faithful following and it is always great to see new faces come along and join in this short act of worship.

We secured more funding, which bought the badminton nets, rackets etc for our Bat & Chat group. This local funding also enabled us to buy a hot water urn for the kitchen. I am in the process of applying for more funding to allow us to have both the exterior and interior of the building painted and quotes for the work are awaited.

It is planned to open a community cafe offering low price snacks and a place to meet. We are in the midst of planning and expect it to be ready by summer 2025.

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

An evaluation of The Well and its work was carried out in August by members of Presbytery. It was a tough and lengthy process. The project has been approved by Presbytery and my position at The Well has been secured for another 3 years.

We have had a really busy year and it is good to see so many people use The Well which brings around a feeling of a community space and belonging.

Financial Review

The total income shown in the Statement of Financial Activities increased from £299,312 in 2023 to £301,338 in 2024. The principal source of income is Offerings of £136,782, a decrease on the previous year £137,223. The net movement of funds for the year is a deficit of £30,391 compared to a deficit of £12,522 the previous year.

Investment Policy and Performance

It is the policy of the Trustees to invest funds with a view to long-term growth. These investments are held as long-term reserves and it is not anticipated that they will be used to fund running costs, rather they would be used only if a significant and out of the ordinary expenditure was required. Brewin Dolphin manage these investments. The investments had a Market Value at 31 December 2024 of £163,413 (see note 13) showing an increase in value of £659.

Risk Management

The principal risks and uncertainties facing the congregation are a declining membership along with the maintenance of a currently well maintained but old building which has inherent risks such as water ingress, potential issues with the organ and major redecoration. As a result of declining membership, income is fairly static. To combat this it is proposed to look at holding some form of Stewardship campaign in the near future. The union in October 2021 of the three congregations is enabling the new joint congregation to develop new outreach activities based both around the Howard Centre and The Well (previously the former Kilmarnock South Parish Church). Currently members continue to fill all office-bearing positions. A large number of members volunteer to support a wide variety of activities which include church organisations and outreach initiatives.

Reserves Policy

It is the Trustees' policy to hold cash reserves of approximately six months expenditure. At the year end the church held unrestricted funds of £285,552 of which £256,608 had been designated for fabric fund and general running and £28,945 for the use by organisations. The church also held £569,150 of restricted funds which have been provided for the purposes specified in Note 17.

Structure, Governance and Management

The congregations is a registered charity number SC006345 and is administered in accordance with the term of the Deed of Constitution (Unitary Form) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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 members of the Kirk Session, is elected by the congregation and inducted by Presbytery. The Kirk Session which meets five times a year is responsible for spiritual affairs within the church. Certain responsibilities are delegated to the Finance Committee, Property Committee and the Howard Centre Committee as appropriate. These Committees are responsible to the Kirk Session.

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees are responsible for preparing the Trustees' Report and the 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 trustees to prepare financial statements for each financial year which give 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 year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material 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 operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the trust deed. 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' report was approved by the Board of Trustees.


Dated: 10 March 2025

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ST MARNOCK'S PARISH CHURCH OF SCOTLAND

I report on the financial statements of the charity for the year ended 31 December 2024, which are set out on pages 9 to 24.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investments (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements 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 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 financial statements.

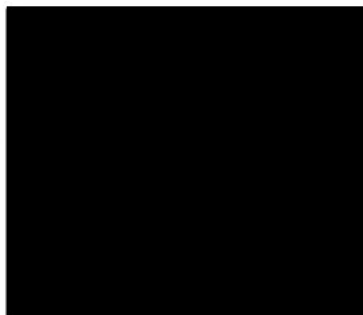
Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for the financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

In connection with my examination, no other matter except that referred to in the previous paragraph has come to my attention:

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
 - (i) to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - (ii) to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations;have not been met or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Dated: 10 March 2025

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Endowment funds 2023 £	Total 2023 £
<u>Income and endowments from:</u>									
Donations and legacies	2	211,178	-	-	211,178	219,211	-	-	219,211
Charitable activities	3	420	-	-	420	788	-	-	788
Other trading activities	4	44,285	-	-	44,285	38,778	-	-	38,778
Investments	5	6,411	324	340	7,075	6,968	309	291	7,568
Other income	6	38,380	-	-	38,380	32,967	-	-	32,967
Total income and endowments		300,674	324	340	301,338	298,712	309	291	299,312
<u>Expenditure on:</u>									
Cost of generating funds	7	1,761	-	-	1,761	1,859	-	-	1,859
Charitable activities	8	330,177	450	-	330,627	314,559	-	-	314,559
Total expenditure		331,938	450	-	332,388	316,418	-	-	316,418
Net gains/(losses) on investments		659	-	-	659	4,584	-	-	4,584
Net (outgoing)/incoming resources before transfers		(30,605)	(126)	340	(30,391)	(13,122)	309	291	(12,522)

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted funds 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Endowment funds 2023 £	Total 2023 £
Net (outgoing)/Incoming resources before transfers	(30,605)	(126)	340	(30,391)	(13,122)	309	291	(12,522)
Gross transfers between funds	-	190	(190)	-	-	145	(145)	-
Net movement in funds	(30,605)	64	150	(30,391)	(13,122)	454	146	(12,522)
Fund balances at 1 January 2024	316,157	569,086	28,101	913,344	329,279	568,632	27,955	925,866
Fund balances at 31 December 2024	<u>285,552</u>	<u>569,150</u>	<u>28,251</u>	<u>882,953</u>	<u>316,157</u>	<u>569,086</u>	<u>28,101</u>	<u>913,344</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

BALANCE SHEET

AS AT 31 DECEMBER 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	12		552,850		553,302
Investments	13		163,413		216,774
			<u>716,263</u>		<u>770,076</u>
Current assets					
Debtors	14	7,255		7,659	
Cash at bank and in hand		183,685		153,943	
		<u>190,940</u>		<u>161,602</u>	
Creditors: amounts falling due within one year	15	<u>(24,250)</u>		<u>(18,334)</u>	
Net current assets			166,690		143,268
Total assets less current liabilities			<u>882,953</u>		<u>913,344</u>
Capital funds					
Endowment funds - general			28,251		28,101
Income funds					
Restricted funds			569,150		569,086
Unrestricted funds			285,552		316,157
			<u>882,953</u>		<u>913,344</u>

The financial statements were approved by the Trustees on 10 March 2025



ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

Charity information

St Marnock's Parish Church of Scotland is a charity based in Scotland. The registered office is 12 Sutherland Drive, Kilmarnock, KA3 7HL. On the 7th of October 2021, St Marnock's Church of Scotland united with Kilmarnock Riccarton Church of Scotland and Kilmarnock South Parish Church of Scotland. All assets and liabilities of the two churches were transferred to St Marnock's Church at that date.

1.1 Accounting convention

The financial statements have been prepared in accordance with 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 (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

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

1.5 Expenditure

Expenditure is recognised on an accruals basis as the liability is incurred.

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies (Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	No depreciation
Plant and equipment	20% Reducing balance
Fixtures and fittings	20% Reducing balance

Depreciation has not been provided on freehold buildings as, in the opinion of the Trustees, the market value exceeds the book value.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Fixed asset 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 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.

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Taxation

St Marnock's Parish Church is recognised as a charity for the purposes of applicable taxation and 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.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Legal Status

The church governance is congregational in nature. The Church has a constitution and other by-laws and standing orders which have been adopted by convention. The charity is registered with OSCR the Scottish Charity Regulator. The charity's principal office address can be found in the Legal and Administrative Information page.

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

2 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
Offerings	136,782	137,223
Grant income	26,546	33,625
Donations	3,057	2,660
Organisations' income	16,994	16,969
Tax recovered on gift aid	27,799	28,734
	<u>211,178</u>	<u>219,211</u>
Grants receivable for core activities		
East Ayrshire Council	26,546	31,000
Corra Foundation	-	2,625
	<u>26,546</u>	<u>33,625</u>

3 Charitable activities

	Unrestricted 2024	Unrestricted 2023
	£	£
Weddings and Funerals	420	350
Miscellaneous Income	-	438
	<u>420</u>	<u>788</u>

4 Other trading activities

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
Life and Work Income	291	249
Use of Premises	19,997	14,718
Howard Centre Income	23,997	23,811
	<u>44,285</u>	<u>38,778</u>

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

5 Investments

	Unrestricted funds	Restricted funds	Endowment funds general	Total	Unrestricted funds	Restricted funds	Endowment funds general	Total
	2024	2024	2024	2024	2023	2023	2023	2023
	£	£	£	£	£	£	£	£
Dividends receivable	3,693	254	284	4,231	5,155	218	120	5,493
Interest receivable	2,718	70	56	2,844	1,813	91	171	2,075
	<u>6,411</u>	<u>324</u>	<u>340</u>	<u>7,075</u>	<u>6,968</u>	<u>309</u>	<u>291</u>	<u>7,568</u>

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

6 Other income

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
Church Of Scotland	38,380	32,967

7 Raising funds

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
<u>Cost of Raising Funds</u>		
Investment manager's fees	1,761	1,859
	<u>1,761</u>	<u>1,859</u>

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

8 Charitable activities

	2024 £	2023 £
Other salary costs	35,969	33,924
Ministers' expenses	1,455	1,235
Manse telephone	530	472
Pulpit supply	600	500
Ministries and mission allocation	102,795	93,919
Fabric repairs/maintenance	36,848	35,053
Council tax	2,397	4,261
Organ and music	233	303
Heat, Light and Water rates	38,528	28,966
Other expenses	23,146	22,948
Organisation expenditure	17,000	17,373
Howard Centre expenses	61,579	65,005
Presbytery dues	2,786	2,786
	<u>330,627</u>	<u>314,559</u>
	<u>330,627</u>	<u>314,559</u>
Analysis by fund		
Unrestricted funds	330,177	314,559
Restricted funds	450	-
	<u>330,627</u>	<u>314,559</u>

9 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
	7	8
	<u>7</u>	<u>8</u>
Employment costs	2024 £	2023 £
Wages and salaries	35,969	33,924
	<u>35,969</u>	<u>33,924</u>

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

9 Employees

(Continued)

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends an 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 (2023: £30,135) and the maximum stipend £38,884 (2023: £37,032).

10 Trustees

Trustees Remuneration and Related Party Transactions

During the year 1 trustee received reimbursement of expenses for travel costs and council tax:

██████████ £4,382

It is a requirement of his office that the Minister resides in the Manse therefore the Council Tax is an expense of the church.

In addition, the following Trustees received remuneration as noted:

██████████ received £2,820 for his services as Church Officer.
██████████ received £48 for his services as relief Church Officer.
██████████ received £1,282 for his services as relief organist.

The following Trustees or related parties received the amounts noted as payments for work done:

██████████ received £6,216 for secretarial duties.

Amounts donated by Trustees

The total amount of donations from all trustees during the year was £51,803.

11 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

12 Tangible fixed assets	Freehold land and buildings £	Plant and equipment £	Fixtures and fittings £	Total £
Cost				
At 1 January 2024	551,041	22,273	4,740	578,054
At 31 December 2024	551,041	22,273	4,740	578,054
Depreciation and impairment				
At 1 January 2024	-	20,199	4,553	24,752
Depreciation charged in the year	-	415	37	452
At 31 December 2024	-	20,614	4,590	25,204
Carrying amount				
At 31 December 2024	551,041	1,659	150	552,850
At 31 December 2023	551,041	2,074	187	553,302

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

13 Fixed asset investments

	Total £
At 1 January 2024	216,774
Purchases	39,448
Sales	(93,468)
Unrealised gain/(loss)	659
	<u>163,413</u>
At 31 December 2024	<u>163,413</u>
Carrying amount	163,413
At 31 December 2024	<u><u>163,413</u></u>
At 31 December 2023	<u><u>216,774</u></u>
	2024
	£
Investment at fair value comprises:	
UK Equities	59,256
Global	104,157
	<u>163,413</u>
	<u><u>163,413</u></u>
Investments with Market value > 5% of total portfolio comprises:	£
225 SSGA SPDR ETFS EUROPE	7,805
718.919 Baillie Gifford Oseas Gth Fnd	11,402
4,248.32 Invesco FAR Eastern Investment	11,649
12708.315 MI Select Mngrs Ald Dis	13,473

14 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Other debtors	7,255	7,659
	<u>7,255</u>	<u>7,659</u>

15 Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	24,250	18,334
	<u>24,250</u>	<u>18,334</u>

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

16 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Endowment funds 2024 £	Total Unrestricted funds 2024 £	Total Unrestricted funds 2023 £	Restricted funds 2023 £	Endowment funds 2023 £	Total 2023 £
Fund balances at 31 December 2024 are represented by:								
Tangible assets	3,319	549,531	-	552,850	3,771	549,531	-	553,302
Investments	126,190	11,797	23,526	163,413	189,666	3,732	23,376	216,774
Current assets/(liabilities)	156,043	7,822	4,725	166,690	122,720	15,823	4,725	143,268
	<u>285,552</u>	<u>569,150</u>	<u>28,251</u>	<u>882,953</u>	<u>316,157</u>	<u>569,086</u>	<u>28,101</u>	<u>913,344</u>

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

17 Funds held on behalf of the congregation by the Church of Scotland Trustees

	2024 £	2023 £
Capital funds		
Consolidated Fabric Fund		
Credit balance at 31 December	381,797	233,659
Revenue funds		
Consolidated Fabric Fund		
Credit balance at 31 December	7,012	4,506
Temporary funds		
Credit balance at 31 December	145,298	186,189
Deposit funds		
Credit balance at 31 December	-	4,903
Total funds held on behalf of the Congregation by The Church of Scotland Trustees	534,107	429,257

This note does not form part of the financial statements of St Marnock's Parish Church of Scotland. The detail is provided for information only.

18 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.

19 Collections for Third Parties

	2024 £	2023 £
Christian Aid Turkey & Syria Earthquake Appeal	-	1,958
Christian Aid Harvest Appeal	656	-
Christian Aid Week	664	1,520
Minister's retiral gift	2,140	-
	<u>3,460</u>	<u>3,478</u>

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

20 Movement in funds

	At 1 January 2024	Income	Outgoings	Transfers	At 31 December 2024
Endowment fund					
John & Helen Wood Memorial Fund	10,000	-	-	-	10,000
Young Worshippers	1,000	-	-	-	1,000
Misses Muir Fund	17,101	340	-	(190)	17,251
	<u>28,101</u>	<u>340</u>	<u>-</u>	<u>(190)</u>	<u>28,251</u>
Restricted fund					
Centenary fund	881	-	-	-	881
Benevolent fund	3,959	-	-	-	3,959
Mary Wills Legacy	2,640	56	-	-	2,696
Properties	541,523	-	-	-	541,523
Session Fund	12,129	268	(450)	190	12,137
Kilmarnock South Church	2,502	-	-	-	2,502
Riccarton Church	5,452	-	-	-	5,452
	<u>569,086</u>	<u>324</u>	<u>(450)</u>	<u>190</u>	<u>569,150</u>
Unrestricted fund					
General fund	2,054	283,679	(314,279)	50,949	22,403
Fabric fund	234,203	-	-	-	234,203
Reserve fund	10,653	-	-	-	10,653
Sunday school	7,641	6,671	(6,155)	-	8,157
Look-In group	609	1,059	(994)	-	674
Ladies Fellowship	1,256	1,765	(1,631)	-	1,390
Thursday group	2,903	3,177	(2,803)	-	3,277
The Guild	1,525	3,532	(4,109)	-	948
Broken chains	4,364	791	(1,308)	-	3,847
Kilmarnock South Church	7,298	-	-	(7,298)	-
Riccarton Church	43,651	-	-	(43,651)	-
	<u>316,157</u>	<u>300,674</u>	<u>(331,279)</u>	<u>-</u>	<u>285,552</u>
Total Funds	<u>913,344</u>	<u>301,338</u>	<u>(331,729)</u>	<u>-</u>	<u>882,953</u>

A transfer between unrestricted funds was made following the closure and sale of Kilmarnock South Church and Riccarton Church, due to the 3-way union with St Marnock's.

ST MARNOCK'S PARISH CHURCH OF SCOTLAND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

21 Purpose of Funds

Purposes of Endowment Funds

John and Helen Wood Memorial Fund	Income is to be used for the general running of the church.
Young Worshippers Fund	Income is to be used as a contribution to the cost of Book Tokens.
Misses Muir Fund	Income is split between the Fabric and Session Fund.

Purposes of Restricted Funds

Centenary Fund	This is to provide assistance to the Minister.
Benevolent Fund	This is to provide benevolence at the discretion of the Minister.
Mary Wills Legacy	This is to assist to repairs with the Carillon.
Properties	This is the valuation and costs of the properties held by Local Trustees.
Session Fund	This fund is to support church and outside charities.
Kilmarnock South Church	Funds set aside for fabric purposes.
Riccarton Church	Funds set aside for upkeep of Memorial Window.

Purposes of Designated Funds

Fabric Fund	The Trustees have set aside funds for the maintenance of church properties.
Sunday School	The Trustees have set aside funds for the use of the Sunday School.
Look-In Group	The Trustees have set aside funds for the use of the Look-In Group.
Ladies' Fellowship	The Trustees have set aside funds for the use of the Ladies' Fellowship.
Thursday Group	The Trustees have set aside funds for the use of the Thursday Group.
The Guild	The Trustees have set aside funds for the use of The Guild.
Broken Chains	The Trustees have set aside funds for the use of Broken Chains.