

The Church of Scotland
Stoneykirk Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 090523

Charity No: SC 007346

Receipts and Payments
N.B. Please read the Guidance Notes

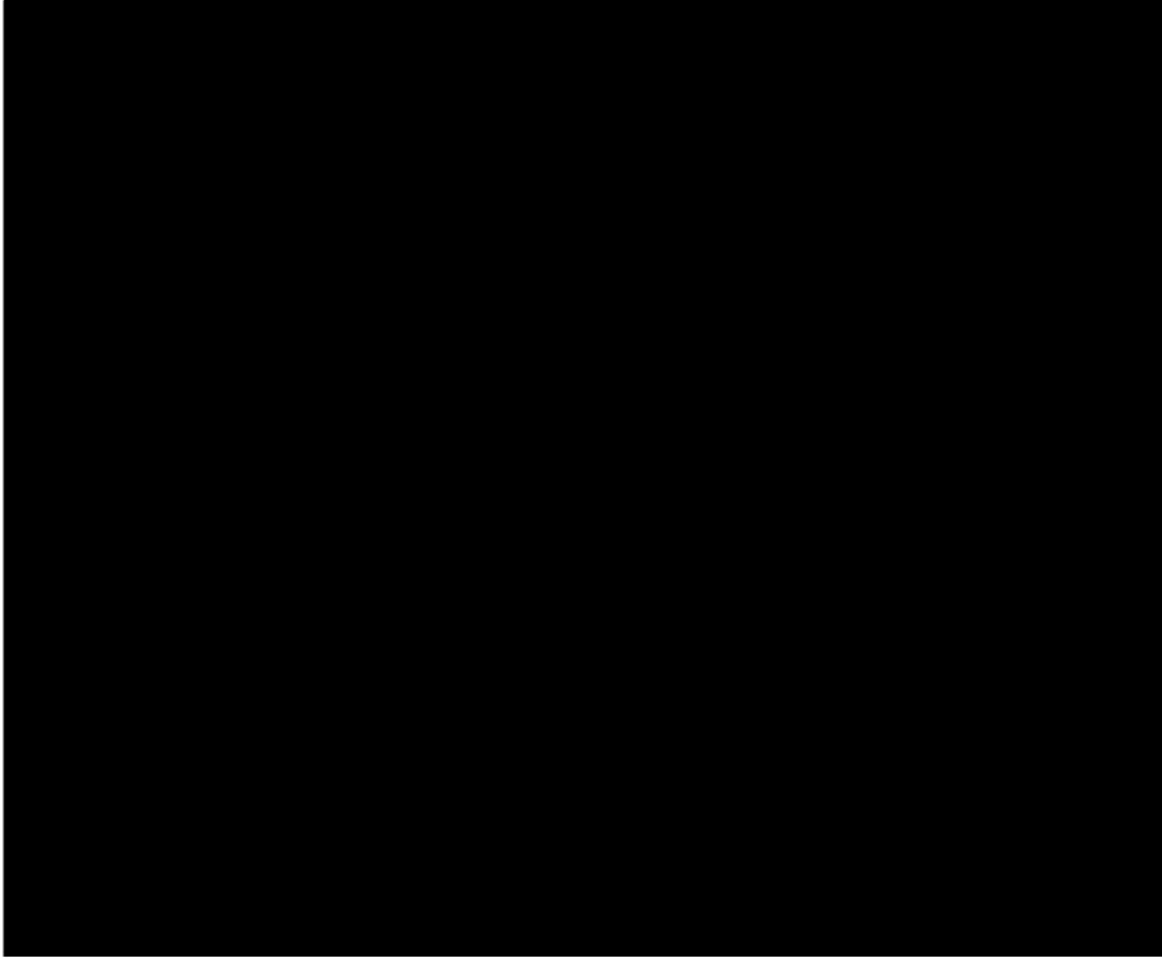
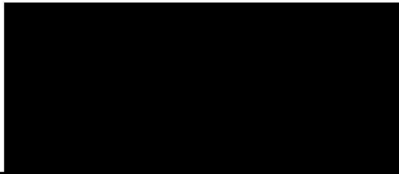
Reference and Administrative Information

Charity Name: Stoneykirk Parish Church (Church of Scotland)

Charity Registration Number: SC007346

Congregation Reference No: 090523

Contact Address:



Bankers

Royal Bank of Scotland,
15 Bridge Street,
Stranraer. DG9 7JA

Trustees' Annual Report

Year ended 31 December 2024

Structure, Governance and Management

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 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.

Organisational Structure

The Kirk Session which is moderated by the Minister / Interim Moderator meets five times a year is responsible for civil and ecclesiastical matters within the church. Certain responsibilities are delegated to the Finance Committee, Mission and Outreach Committee, Fundraising and Social Committee and the Property Committee as appropriate.

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 congregation fulfils its objectives by carrying out the following activities:

Weekly services held in the Parish church, encouragement of activities for all ages, Guild meetings, Bible Study and groups for senior members. Social events such as refreshments after services, helping members in the community with special needs such as the elderly. Mission and outreach work including a Café, Foodbank, Community Library, Film Nights and Holiday Clubs.

Achievements and Performance

A Service of Introduction was held in April and we welcomed Rev Stephen Ogston as our new minister. Members of the Kirk Session have completed a Worship Leaders Course and individuals have conducted and taken part in services. Refreshments continue to be served following all morning services. Additional special services were held at Easter and Christmas and there were three joint services with our Linked Congregations.

As part of outreach to the local community, a well attended Drop-in Café operates weekly providing free refreshments to all, church members and members of the local community. A Knit and Natter Group now also meets weekly.

Our minister is chaplain to the local Primary School and the school has visited the church for a variety of services and events. A Summer Holiday Club was organised by the Trustees and proved to be a good example of mission, reaching children with no church connections. A Family Film Night was introduced in the Autumn and proved to be a great success with over 50 attending.

Congregational organisations/activities include the Toskerton Club, a club for the over 60's in the area which meets monthly with speakers, outings and lunches. The Guild also meets monthly and supports national and local charities and the Guild Projects. They also visit the local Care Home for services. A Fellowship/Bible Study group meets every two weeks. Members of the church and local community make use of the lending library within the church building. Fundraising/social activities include the Whit Weekend Tearoom.

The Trustees encourage cooperation with other local groups who bring benefit to the local community. Two WI groups and the local Community Council also meet in the premises.

The activities of the Rhins Churches' Basics Food Bank are promoted and there is an opportunity weekly for members to contribute foodstuffs to the bank. This has been particularly important during the past year. Members of the congregation are involved in the day-to-day operation of the Food Bank.

In May the congregation was gifted a new water heater in the church hall kitchen.

All the work of the Church is encouraged and promoted via a regular Newsletter, and via Social Media (Facebook). Services are recorded every Sunday and made available to members unable to attend Church.

Financial Review

The principal source of income is Weekly Offerings. It is hoped to have a Stewardship Programme in the coming year. Planned fundraising activities included the annual Whit Weekend Tearoom.

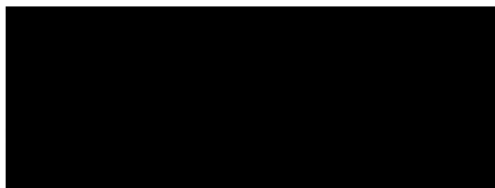
Reserves Policy

It is the Trustees' policy to hold reserves up to approximately six months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £ 31966 of which £ 4812 had been designated for the fabric fund. This leaves a balance of £ 2714 which is in line with our reserves policy.

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,



Session Clerk

Date 5th March 2025

Stoneykirk Parish Church

Independent Examiner's Report to the Trustees of Stoneykirk Parish Church

I report on the accounts of the charity for the year ended 31/12/2024 which are set out on pages 7 to 11.

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

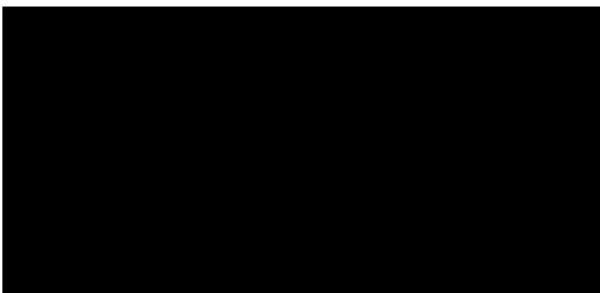
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual 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 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.



Date: 15th March 2025

Stoneykirk Parish Church
Receipts and Payments Account
Year ended 31 December 2024

| | | Unrestricted Funds 2024 | Fabric Funds 2024 | Endowment Funds N/A | Total 2024 | Total 2023 |
|---|------|-------------------------------|-------------------------|---------------------------|---------------|---------------|
| | Note | £ | £ | £ | £ | £ |
| <u>Receipts</u> | | | | | | |
| Donations | 3 | 35134 | | | 35134 | 25390 |
| Legacies | | | | | | |
| Activities for Generating Funds | | | | | | |
| Bank & Deposit interest | | | 26 | | 26 | 21 |
| Investment income | | | | | | |
| | | 35134 | 26 | | 35160 | 25411 |
| Rental of premises | | 512 | | | 512 | 495 |
| Sale of assets | | | | | | |
| Sale of investments | | | | | | |
| Grants | | | | | | |
| Receipts from General Trustees | | | | | | |
| Other Receipts | | 5327 | | | 5327 | 4177 |
| <u>Total Receipts</u> | | 40973 | 26 | | 40999 | 30083 |
| <u>Payments</u> | 4 | | | | | |
| Costs of generating funds | | 83 | | | 83 | 83 |
| Charitable activities | | 34041 | | | 34041 | 42529 |
| Governance costs | | | | | | |
| Other Payments | | | | | | |
| <u>Total Payments</u> | | 34124 | | | 34124 | 42612 |
| Excess of Receipts over Payments for the year before transfers | | 6849 | 26 | | 6875 | -12529 |
| Transfers | | | | | | |
| Excess of Receipts over Payments for the year | | 6849 | 26 | | 6875 | -12529 |

Stoneykirk Parish Church
Statement of Balances

At 31 December 2024

| | Note | Unrestricted Funds £ | Fabric funds £ | Endowment funds £ N/A | Total 2024 £ | Total 2023 £ |
|---|------|----------------------------|----------------------|--------------------------------|--------------------|--------------------|
| <u>Bank & Deposit Balances</u> | | | | | | |
| Bank & deposit balances brought forward | | 20305 | 4786 | | 25091 | 37620 |
| Movement in year: | | | | | | |
| Excess of Receipts over Payments for the year | | 6849 | 26 | | 6875 | -12529 |
| Bank & deposit balances carried forward | | <u>27154</u> | <u>4812</u> | | <u>31966</u> | <u>25091</u> |
| Investments at market value | | <u>44092</u> | | | <u>44092</u> | <u>44092</u> |
| Assets | | | | | <u>0</u> | <u>0</u> |
| Liabilities | | <u>5455</u> | | | <u>5455</u> | <u>5455</u> |

The accounts were approved by the Kirk Session on 05/03/2025

For and on behalf of the Kirk Session

Session Clerk

Treasurer

| | Unrestricted Funds 2024 £ | Fabric Funds 2024 £ | Endowment Funds 2024 £ N/A | Total 2024 £ | Total 2023 £ |
|-------------------------------------|------------------------------------|------------------------------|--|--------------------|--------------------|
| 3. Analysis of Donations | | | | | |
| WFO Scheme (non Gift Aid) | 1572 | | | 1572 | 2209 |
| Gift Aid Donations | 11460 | | | 11460 | 11751 |
| Tax Recovered on Gift Aid Donations | 7580 | | | 7580 | |
| Ordinary Offerings (Open Plate) | 3718 | | | 3718 | 3577 |
| Other Offerings, Donations etc | 10804 | | | 10804 | 7853 |
| Just Giving / Donations | | | | | |
| | 35134 | | | 35134 | 25390 |
| 4 Analysis of Payments | | | | | |
| Charitable activities | | | | | |
| Ministries & Mission allocation | 15318 | | | 15318 | 10284 |
| Presbytery dues | 568 | | | 568 | 568 |
| Voluntary Additional Stipend | | | | | |
| Minister's expenses | 1118 | | | 1118 | 2353 |
| Ministerial Assistance | | | | | |
| Pulpit supply | 3149 | | | 3149 | 5304 |
| Other staffing costs | 2304 | | | 2304 | 2000 |
| Fabric repairs & maintenance | 4003 | | | 4003 | 12209 |
| Council Tax | | | | | |
| Heat and light | 3354 | | | 3354 | 3999 |
| Insurance | 2622 | | | 2622 | 2476 |
| Telephone | 439 | | | 439 | 495 |
| Organ & music | | | | | |
| Printing, stat, post & advertising | 392 | | | 392 | 258 |
| Other expenses | 774 | | | 774 | 2583 |
| | 34041 | | | 34041 | 42529 |
| Governance costs | | | | | |
| Other payments | | | | | |

APPENDIX

**FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

| | 2024 £ | 2023 £ |
|---|--------------|--------------|
| <u>CAPITAL ACCOUNT</u> | | |
| Credit Balances held at 31 December at cost | <u>15950</u> | <u>15950</u> |
| | | |
| <u>REVENUE ACCOUNT</u> | | |
| Credit Balance at 31 December | <u>23714</u> | <u>21852</u> |
| | | |
| <u>TEMPORARY ACCOUNT</u> | | |
| Credit Balance at 31 December | <u>0</u> | <u>0</u> |

Stoneykirk Parish Church (Church of Scotland)

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions.

No trustee received a remuneration during the year.

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

No trustee received any expenses during the year.

2 Movements in Funds.

| | At 1 Jan 2024 | Receipts | Payments | Transfers | At 31 Dec 2024 |
|------------------------|------------------|--------------|--------------|-----------|-------------------|
| Unrestricted Funds | £ | £ | £ | £ | £ |
| Fabric Fund Designated | 4786 | 26 | | | 4812 |
| General Fund | 20305 | 40973 | 34124 | | 27154 |
| Total Funds | 25091 | 40999 | 34124 | | 31966 |

Purposes of Designated Funds

Fabric Fund: The trustees have set aside funds for the maintenance of the Church Property.

Funds held by other Organisations within the Church

| | | | | |
|-----------------|------|------|------|------|
| Sunday School | 0 | 0 | 0 | 0 |
| Guild | 596 | 726 | 961 | 361 |
| Toskerton Group | 1745 | 1543 | 1292 | 1996 |

5 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and 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 £31642 and the maximum stipend (in the fifth and Subsequent years) £38884

Stoneykirk Parish Churches

General Fund Budget Predictions for 2025

| | £ | Budget 2025 £ | £ | Actual 2024 £ |
|--|---|------------------|---|------------------|
| INCOME | | | | |
| FWO Scheme (Non Covenanted) | | 2000 | | 1572 |
| Deeds of Covenant & Gift Aid Donations | | 12000 | | 11460 |
| Tax recovered on Covenants | | 3500 | | 7580 |
| Ordinary Offerings | | 3500 | | 3718 |
| Income to Pay Mission & Aid | | | | |
| Other Offerings & Donations | | 5000 | | 10804 |
| Grants | | | | |
| | | <u>26000</u> | | <u>35134</u> |
| Other General Income | | <u>5000</u> | | <u>5839</u> |
| Total General Income | | 31000 | | 40973 |
| EXPENDITURE | | | | |
| Local Ministry | | | | |
| National Stipend Fund Allocation | | 18000 | | 15318 |
| Less Endowments & Glebe Rents(A) | | | | |
| Locum charges | | | | 3149 |
| Minister's Travelling Expenses | | 1500 | | 1118 |
| Pulpit Supply | | 1500 | | |
| | | <u>21000</u> | | <u>19585</u> |
| Mission & Wider Work | | | | |
| Mission & Aid Fund Allocation | | | | |
| Presbytery Dues | | 700 | | 568 |
| Outreach | | 300 | | |
| | | <u>1000</u> | | <u>568</u> |
| Local Congregational Purposes | | | | |
| Salaries | | 2500 | | 2304 |
| Heating & Lighting | | 3500 | | 3354 |
| Council Tax, Rates & Insurance | | 3000 | | 2622 |
| Photocopier Upkeep and Stationery, Advertising & Sundries | | 400 | | 392 |
| Telephone | | 500 | | 439 |
| Fabric Repairs & Maintenance | | 2000 | | 4003 |
| Organ & Piano Maintenance | | 100 | | |
| Miscellaneous | | 1500 | | 857 |
| | | <u>13500</u> | | <u>13971</u> |
| Total General Expenditure | | 35500 | | 34124 |
| (Deficit)/Surplus | | -4500 | | 6849 |