

**THE CHURCH OF SCOTLAND  
BALLANTRAE PARISH CHURCH**

**CONGREGATIONAL ACCOUNTS  
FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2023**

**CONGREGATION No. 100541**

**CHARITY No. SC008536**

## **Ballantrae Parish Church**

**Year ended 31<sup>st</sup> December 2023**

**SCO08536**

### **Report of the Independent Examiner**

Respective responsibilities of Trustees and examiner:

The charity Trustees consider that an independent examination is needed under section 44 (1) (c) of the Charities and Trustee Investment (Scotland) Act 2005.

It is my responsibility to examine the accounts 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:

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 seeking 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 accounts.

Independent examiner's statement:

In the course of my examination of the statement of accounts for the year ended 31<sup>st</sup> December 2022 no matter has come to my attention:

1. Which gives reasonable cause to believe that in any material respect:- accounting records have not been kept in accordance with Section (44)(1)(c) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 – the accounts do not accord with those records – the statement of accounts do not comply with any requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006.
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



## **Trustees' Annual Report Year ended 31 December 2023**

The Trustees present the annual report and accounts for the Ballantrae Parish Church for the year ended 31<sup>st</sup> December 2023

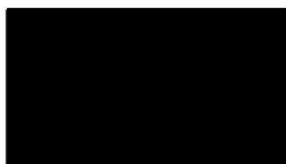
### **Reference and Administrative Information**

**Charity Name:** Ballantrae Parish Church

**Charity Registration Number:** SC008536

**Congregation Reference No:** 100541

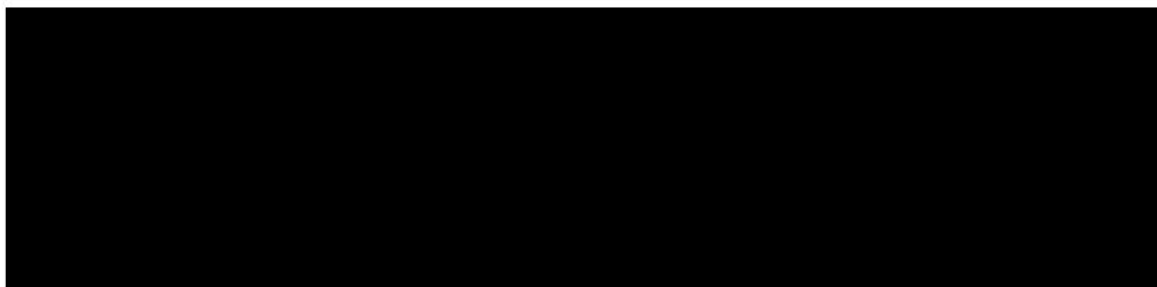
**Contact Address:**



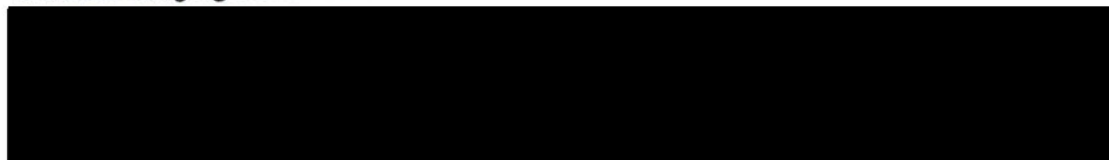
### **Trustees**

**Trustees**

**Kirk Session**



**Trustees Congregational Board**



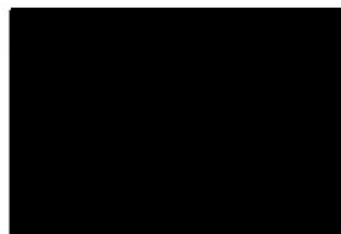
**Church Treasurer:**

**Session Clerk:**

**Minister:**

**Independent Examiner:**

**Bankers:**



The Royal Bank of Scotland, Ayr

## **Trustees' Annual Report Year ended 31 December 2023**

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

#### **Governing Document**

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

#### **Recruitment and Appointment of Trustees**

Members of the Kirk Session and the Congregational Board are the charity Trustees. The Minister is a Trustee and chairman of the Trustees who has been elected by the congregation and inducted by presbytery. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have appropriate gifts and skills. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek election at the next Stated Annual Meeting.

#### **Organisational Structure**

The Congregational Board is chaired by the minister and meets five times in a year. The Kirk Session which meets five times a year and is responsible for spiritual affairs within the church. Sub Committees are set up for specific purposes as required.

#### **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.

Ballantrae Parish Church is linked with St Colmon Parish Church and the minister of both resides in the manse in Ballantrae.

The Church holds services every Sunday at 11.30am, special services are held during Easter and Christmas. Occasional services are held at Glenapp Church. Communion is celebrated four times a year in the Church in Ballantrae

## **Achievements and Performance**

Ballantrae Parish Church during 2023

Weekly coffee time has continued on Tuesdays in the Bricc House. This is open to everyone from the community, and we have a large core of people who attend regularly. Many of these people have no connection to the church but have been willing to assist with fundraising activities when asked.

Glenapp church is open on the third Wednesday of each month for a service at 3pm.

On Easter Sunday there was a service at Ballantrae harbour at 7am followed by bacon rolls and hot drinks in the Bricc house – about 25 people attended.

The first fundraiser of the year is having a baking stall at the Ballantrae Food and Drink Festival. Then our 'Annual Summer Fair' took place at the end of July, bringing in much-needed funds. We also had a Christmas baking stall at the community Craft Fair in November.

Harvest Thanksgiving service took in donations for Christian Aid as well as practical food for the Girvan Food Bank. We supported the Blythswood Shoebox Appeal in October, with over 50 boxes going to eastern European countries.

Line dancing evenings have taken place every 4-6 weeks throughout the year, again giving us a chance to meet with others in the area and have fun together.

We still try and support our sister church in Lwambasa, Malawi. The young minister there is not as competent as others at keeping us updated, however we have a dedicated committee who continue to think of ways of supporting this rural area of Malawi.

Carol services took place at Glenapp church and Christmas Day. It is interesting to see new faces from the community and visitors at these times.

Rev Theo is still Interim Moderator of Girvan South, Barr and Dailly church which means he is involved with their meetings and attends funerals, baptisms, and weddings..

## **Financial Review**

Gift Aid donations and the tax recovered from them and the weekly offerings are our main source of income and are again in total reduced from the previous year's low level.

Offerings were up on the previous year and also with events allowed we were able to run several fundraising events.

## **Reserves Policy**

The Trustees consider it prudent to hold reserves, including designated funds, to cover twelve months of normal expenditure, that value being £33,000. In addition, given the aging profile of the congregation and the requirement to maintain historic and listed buildings within the local conservation zone the Trustees have decided to keep such reserves that provide an income sufficient to maintain Ministry and the buildings.

## **Statement of Trustees' Responsibilities**

The members of the Kirk Session/Congregational Board have prepared 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/Congregational Board are responsible for keeping proper accounting records which, reflect the financial position of the Church at that time. This has been 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,

A black rectangular box redacting the signature of the trustee.

Date: 10<sup>th</sup> March 2024

**BALLANTRAE PARISH CHURCH**

**RECEIPTS and PAYMENTS ACCOUNT**

**Year ended 31st December 2023**

	Note	Unrestricted Funds 2023	Restricted Funds 2023	Endowment Funds 2023	Total 2023	Total 2022
<b>RECEIPTS</b>						
Donations	1	31,133	0	0	31,133	33,610
Legacies	2	0	0	0	0	0
Activities for Generating Funds	3	3,316	0	0	3,316	4,275
Bank & Deposit Interest	4	0	0	0	0	0
Investment Income	5	4,994	0	0	4,994	4,994
		<u>39,443</u>	<u>0</u>	<u>0</u>	<u>39,443</u>	<u>42,879</u>
Rental of Premises	6	4,416	0	0	4,416	4,417
Sale of Assets	7	0	0	0	0	0
Sale of Investments	8	0	0	0	0	0
Grants	9	0	0	0	0	0
Receipts from General Trustees	10	0	0	0	0	0
Other Receipts		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>TOTAL RECEIPTS</b>		<u>43,859</u>	<u>0</u>	<u>0</u>	<u>43,859</u>	<u>47,296</u>
<b>PAYMENTS</b>						
Costs of Generating Funds	11	0	0	0	0	0
Charitable Activities	12	52,200	0	0	52,200	44,857
Governance Costs	13	0	0	0	0	0
Other Payments (Investments)	14	0	0	0	0	0
<b>Total Payments</b>		<u>52,200</u>	<u>0</u>	<u>0</u>	<u>52,200</u>	<u>44,857</u>
Excess of Receipts over Payments for the year before transfers		<u>-8,341</u>	<u>0</u>	<u>0</u>	<u>-8,341</u>	<u>2,439</u>
Transfers		0	0	0	0	0
Excess of Receipts over Payments for the year		<u>-8,341</u>	<u>0</u>	<u>0</u>	<u>-8,341</u>	<u>2,439</u>

**BALLANTRAE PARISH CHURCH**

**STATEMENT OF BALANCES**

**At 31st December 2023**

Note	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2023 £	Total 2022 £
<b>Bank &amp; Deposit Balances</b>					
Bank & deposit Balances brought forward	11,981	0	0	11,981	18,690
Movement in year:-					
Excess of Receipts over Payments for the year	-8,341	0	0	-8,341	2,439
Bank & deposit balances carried forward	<u>3,641</u>	<u>0</u>	<u>0</u>	<u>3,641</u>	<u>21,129</u>
<b>Investments at Market Value</b> (cost £143,567)	<u>242,621</u>	<u>0</u>	<u>0</u>	242,621	<u>224,726</u>
<b>Assets</b>					
Gift Aid Receivable	<u>0</u>	<u>0</u>	<u>0</u>	0	<u>0</u>
<b>Liabilities</b>					
	<u>246,262</u>	<u>0</u>	<u>0</u>	246,262	<u>245,855</u>

The Accounts were approved by the Kirk Session/ Congregational Board on 13/03/24

For and on behalf of the Kirk Session/ Congregational Board

BALLANTRAE PARISH CHURCH					
	Unrestricted Funds 2023	Restricted Funds 2023	Endowment Funds 2023	Total 2023	Total 2022
<u>Notes to Receipts and Payments Accounts</u>					
Note					
<b>RECEIPTS:-</b>					
Analysis of Donations					
FWO Scheme (Non Gift Aid)	5,786	0	0	5,786	3,488
Gift Aid Donations	8,631	0	0	8,631	8,848
Tax on Gift Aid Donations	4,731	0	0	4,731	6,257
Ordinary Offerings (Open plate)	2,700	0	0	2,700	3,092
Other Offerings, Donations, Gift Days ,etc.	9,285	0	0	9,285	11,925
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
1	<u>31,133</u>	<u>0</u>	<u>0</u>	<u>31,133</u>	<u>33,610</u>
LEGACIES ( if any )	2	0	0	0	0
Fundraising Efforts	3	3,316	0	3,316	4,275
Bank & Deposit Interest	4	0	0	0	0
Investment Income	5	4,994	0	4,994	4,994
Rental of Premises	6	4,416	0	4,416	4,417
Sales of Assets	7	0	0	0	0
Sales of Investments	8	0	0	0	0
Grants	9	0	0	0	0
Receipts from General Trustees	10	0	0	0	0
	<u>12,726</u>	<u>0</u>	<u>0</u>	<u>12,726</u>	<u>13,686</u>
<b>Analysis of Payments</b>					
Costs of generating funds:					
Investment Managers' Fees	0	0	0	0	0
Offering Envelopes	0	0	0	0	0
11	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Charitable Activities:</b>					
Ministries & Mission Allocation	28,544	0	0	28,544	28,612
Presbytery Dues	714	0	0	714	0
Voluntary additional Stipend	0	0	0	0	0
Minister's expenses	2,362	0	0	2,362	1,787
Ministerial assistance	0	0	0	0	0
Pulpit Supply	0	0	0	0	90
Other staffing costs	0	0	0	0	0
Fabric repairs & Maintenance (inc trf)	9,767	0	0	9,767	7,182
Council Tax	3,122	0	0	3,122	2,135
Heat and Light	446	0	0	446	36
Insurance	2,109	0	0	2,109	1,653
Other building costs	0	0	0	0	0
Church office expenses	0	0	0	0	0
Organ & Music	3,121	0	0	3,121	2,224
Printing, Stationery and Postage	149	0	0	149	83
Other expenses	1,864	0	0	1,864	1,056
12	<u>52,200</u>	<u>0</u>	<u>0</u>	<u>52,200</u>	<u>44,857</u>
<b>Governance Costs</b>					
Independent examiner's fees	0	0	0	0	0
13	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Other payments:</b>					
Purchase of assets	0	0	0	0	0
Purchase of investments	0	0	0	0	0
14	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Minister's Stipend</b>					
Ministers' Stipends and Employer's contribution for national insurance, pensions 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 £30,135 ;Maximum Stipend in 5th and subsequent years of service - £37,032.					
	2023	2022			
Collections for Third Parties					
Christian Aid	869	719			
Etc	<u>869</u>	<u>719</u>			

**BALLANTRAE PARISH CHURCH****Notes to the Accounts**

During the year no trustees received reimbursement of expenses incurred totalling £.

£5,289 Nil

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

**2. Movements in Funds**

	At 1 January 2023	Incoming Resources	Outgoing Resources	Transfers	At 31 Dec 2023
<b>Unrestricted Funds</b>					
Designated Fabric Fund	5,707	4,994	9,767	650	1,584
General Fund	6,110	38,865	42,433	-650	1,892
Sunday School	165	0	0	0	165
	<u>11,981</u>	<u>43,859</u>	<u>52,200</u>	<u>0</u>	<u>3,641</u>
 General Investment Fund	 224,726	 	 	 	 242,621
	<u>236,707</u>	<u>43,859</u>	<u>52,200</u>	<u>0</u>	<u>246,262</u>
<b>Restricted Funds</b>					
<b>Endowment Funds</b>					
<b>Total Funds</b>	<u>236,707</u>	<u>43,859</u>	<u>52,200</u>	<u>0</u>	<u>246,262</u>

**Purposes of Designated Funds**

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

**APPENDIX**

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

**CAPITAL ACCOUNT**

	2023 £		2022 £
Credit Balances held at 31 December at cost		0	9,513
	Cost	Value	
Market Value of Balances at 31 December	9,513	9,790	14,935
Growth Fund	3,720	6,844	
Income Fund	2,753	3,496	
	15,986	20,131	

**REVENUE ACCOUNT**

Interest and Dividends received	579	413
Shared Manse Costs	0	0
Credit Balance at 31 December	<u>4,622</u>	<u>4,049</u>

**TEMPORARY ACCOUNT**

Credit Balance at 31 December	<u>0</u>	<u>0</u>
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GENERAL FUND BUDGET			
	Budget	Actual	
	2024	2023	
<b>INCOME</b>			
<b>Offerings</b>			
W.F.O. Scheme (non-Covenanted)	5,500	5,786	
Deeds of Covenant and Gift Aid Donations	8,500	8,631	
Tax on Covenants and Gift Aid Donations	4,500	4,731	
Ordinary Offerings (Open Plate)	2,500	2,700	
Other Offerings, Donations, Gift Days etc	8,000	8,396	
	29,000		30,245
<b>Other Ordinary General Income</b>			
Contributions from Congregational Organisations	0	0	
Weddings & Funerals	500	645	
Regular Fund Raising Events	1,000	1,000	
Income from Investments and Deposits	4,500	4,994	
Use of Premises	0	0	
	6,000		6,639
<b>Total Ordinary General Income</b>	<b>35,000</b>		<b>36,884</b>
<b>EXPENDITURE</b>			
<b>National Ministry and Mission &amp; Wider Work</b>			
National Stipend Fund Allocation	29,000	28,544	
Less: Endowment Income	-4,500	-4,416	
Mission and Renewal Fund	0	0	
Presbytry Dues	900	714	
	25,400		24,842
<b>Local Staffing Costs</b>			
Minister's Expenses	1,500	1,490	
Pulpit Supply	0	0	
Other Salaries, National Insurance & Pensions	0	0	
	1,500		1,490
<b>Building Costs</b>			
Fabric Repairs and Maintenance	7,500	4,682	
Heating and Lighting	3,000	446	
Water Charges and Insurance	2,250	2,109	
Council Tax	3,500	3,122	
	16,250		10,359
<b>Other Local costs</b>			
Printing, Stationery, Photocopying	150	149	
Congregational Organisations	3,250	3,121	
Other Expenses	3,000	2,295	
	6,400		5,565
<b>Total Ordinary General Expenditure</b>	<b>49,550</b>		<b>42,257</b>
<b>SURPLUS (DEFICIT)</b>	<b>-14,550</b>		<b>-5,373</b>