

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2024
for
St. Columba's Parish Church of Scotland,
Stewarton

St. Columba's Parish Church of Scotland,
Stewarton

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for the Year Ended 31 December 2024

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**St. Columba's Parish Church of Scotland,
Stewarton**

**Report of the Trustees
for the Year Ended 31 December 2024**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
SC013595

Principal address
16 Otterburn Avenue
Kilmarnock
KA3 7UH

St. Columba's Parish Church of Scotland,
Stewarton

Report of the Trustees
for the Year Ended 31 December 2024

REFERENCE AND ADMINISTRATIVE DETAILS

Trustees

100

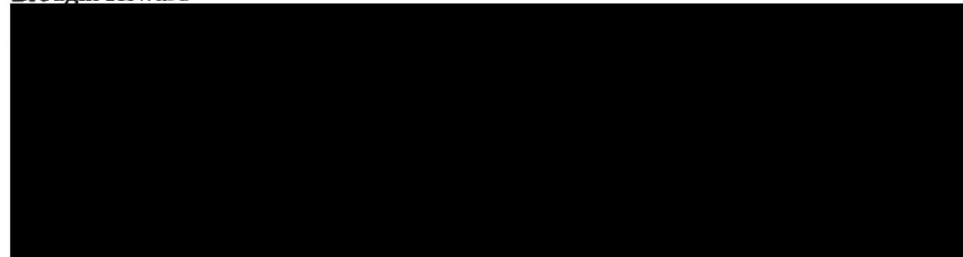
Carried forward

Report of the Trustees
for the Year Ended 31 December 2024

REFERENCE AND ADMINISTRATIVE DETAILS

Trustees

Brought forward



Independent examiner



Institute of Chartered Accountants of Scotland
Rogerson & Goldie
Chartered Accountants
29 Portland Road
Kilmarnock
KA1 2BY

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Church is administered in accordance with the terms of the Model Deed of Constitution.

Recruitment and appointment of new trustees

Members of the Kirk Session and the Congregational Board 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. 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 then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Organisational structure

The Congregational Board is chaired by the minister and meets eight times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session which meets eight times a year is responsible for spiritual affairs within the church.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

St. Columba's Parish Church of Scotland,
Stewarton

Report of the Trustees
for the Year Ended 31 December 2024

OBJECTIVES AND ACTIVITIES

Objectives and aims

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.

Significant activities

St.Columba's Church has the following groups:

Friendship and Faith - meets last Tuesday of the month.

Bible Study and Prayer Group - meets once per week to pray for the congregation, wider community and world affairs.

World Church Team - runs fund raising events for areas of the world hit by disaster, and promotes prayer for the persecuted church.

Sunday Café - all are welcome to come along and have tea or coffee, biscuits and a chat each week after the morning service.

The Fellowship Team - runs various functions and outings for the congregation and wider community.

Sunday Club - for children aged 3 +. Crèche - for babies.

Stewardship Committee - encourages the giving of time, money and talents for the good of the church by its members.

Pastoral Care Committee - visits sick, elderly house bound and hospitalised members of the church. The committee distributes harvest gifts and gifts to those housebound and in hospital, regardless of age. The committee also distributes Christmas Gifts to those members 85+ and Birthday Cards for members 85+.

Communion Arrangements Committee - organises communions and elders communion duties. They also organise monthly services in the sheltered housing complex in Stewarton.

Stewarton Churches Together - on which the church has representation. They organise ecumenical services with lunch and the Easter breakfast.

Monthly service for Lochhead Court, Sheltered Housing.

St. Columba's Toddler Group – meets on Thursday mornings. Open to all caring for children under nursery age.

Guild - a friendly, welcoming group for men and women who meet every second Tuesday of the month at 2pm. It's motto is 'whose we are and whom we serve'. Includes a varied syllabus – speakers, bible study, entertainment and fellowship. Holds events to raise funds for 2 guild projects each year.

Messy Family Fun – for children and adults who find it difficult to attend Sunday Church. Meets first Monday afternoon each month. Then became Messy Church and includes crafts, games, stories and songs. Meets last Saturday of each month.

Soup & Chat – Meets once a month on a Friday for friendship and fellowship. Open to all members of the community.

St. Columba's Parish Church of Scotland,
Stewarton

Report of the Trustees
for the Year Ended 31 December 2024

FINANCIAL REVIEW

Financial review & reserves policy

Principle source of income is congregational giving. The percentage change from 2023 is +5%.

Worship ministry and sacrament are provided by a locum minister.

Expenditure has focused improving and maintaining the fabric of the church, church hall and manse.

The church has continued with the 'Campaign' to encourage people to give their time and talents to the working of the church. This will help the future of the church activities.

The church Property Committee are maintaining an ongoing programme of recommended essential repairs as intimated in the Structural Property Survey Report (14/02/2019) completed by Graham and Sibbald.

It is the trustee's policy to hold reserves of approximately three months expenditure including designated funds. As at the year end the church held unrestricted funds of £198,458

Approved by order of the board of trustees on30.3.25..... and signed on its behalf by:



Independent Examiner's Report to the Trustees of
St. Columba's Parish Church of Scotland,
Stewarton

I report on the accounts for the year ended 31 December 2024 set out on pages seven to thirteen.

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 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) 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 the independent examiner's report

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

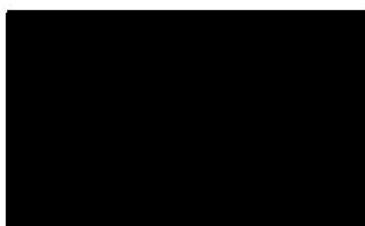
Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
- to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - to prepare accounts which accord with the accounting records and to comply with Regulation 8 of the 2006 Accounts Regulations

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Institute of Chartered Accountants of Scotland
Rogerson & Goldie
Chartered Accountants
29 Portland Road
Kilmarnock
KA1 2BY

Date: 30/3/25

**St. Columba's Parish Church of Scotland,
Stewarton**

**Statement of Financial Activities
for the Year Ended 31 December 2024**

		Unrestricted funds £	Restricted funds £	Total 2024 funds £	Total 2023 funds £
	Notes				
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income		65,965	-	65,965	73,147
Activities for generating funds	2	3,663	2,439	6,102	3,592
Investment income	3	12,458	-	12,458	12,793
Other incoming resources		<u>9,638</u>	<u>-</u>	<u>9,638</u>	<u>8,030</u>
Total incoming resources		91,724	2,439	94,163	97,562
RESOURCES EXPENDED					
Charitable activities					
Charitable activities		<u>74,721</u>	<u>-</u>	<u>74,721</u>	<u>84,804</u>
NET INCOMING/(OUTGOING) RESOURCES BEFORE TRANSFERS					
		17,003	2,439	19,442	12,758
Gross transfers between funds	7	<u>2,439</u>	<u>(2,439)</u>	<u>-</u>	<u>-</u>
Net incoming/(outgoing) resources		19,442	-	19,442	12,758
RECONCILIATION OF FUNDS					
Total funds brought forward		179,016	-	179,016	166,258
TOTAL FUNDS CARRIED FORWARD		<u>198,458</u>	<u>-</u>	<u>198,458</u>	<u>179,016</u>

The notes form part of these financial statements

**St. Columba's Parish Church of Scotland,
Stewarton**

**Balance Sheet
At 31 December 2024**

		Unrestricted funds £	Restricted funds £	Total 2024 funds £	Total 2023 funds £
	Notes				
CURRENT ASSETS					
Investments	6	127,038	-	127,038	117,400
Cash at bank and in hand		<u>71,420</u>	<u>-</u>	<u>71,420</u>	<u>61,616</u>
		198,458	-	198,458	179,016
		<u>198,458</u>	<u>-</u>	<u>198,458</u>	<u>179,016</u>
NET CURRENT ASSETS					
		<u>198,458</u>	<u>-</u>	<u>198,458</u>	<u>179,016</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>198,458</u>	<u>-</u>	<u>198,458</u>	<u>179,016</u>
NET ASSETS					
		<u>198,458</u>	<u>-</u>	<u>198,458</u>	<u>179,016</u>
FUNDS	7				
Unrestricted funds				198,458	179,016
Restricted funds				<u>-</u>	<u>-</u>
TOTAL FUNDS				<u>198,458</u>	<u>179,016</u>

The financial statements were approved by the Board of Trustees on30.3.25..... and were signed on its behalf by:

The notes form part of these financial statements

Notes to the Financial Statements
for the Year Ended 31 December 2024

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Charities and Trustee Investment (Scotland) Act 2005 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities.

Incoming resources

All incoming resources are included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Fabric repairs and maintenance

Normal fabric repairs and maintenance are charged to the General fund, extraordinary repairs and improvements are met from the Fabric fund and by special fund raising events.

2. ACTIVITIES FOR GENERATING FUNDS

	2024	2023
	£	£
Special collections/fund raising	<u>6,102</u>	<u>3,592</u>

3. INVESTMENT INCOME

	2024	2023
	£	£
Rents received - Manse	7,889	9,098
Interest received	1,318	856
Dividends received	<u>3,251</u>	<u>2,839</u>
	<u>12,458</u>	<u>12,793</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

4. TRUSTEES' REMUNERATION AND BENEFITS

One of the trustees () is a connected party to one of the organists () who received Organ Supply payments for playing the church organ to the value of £2,036.

Donations made by the Trustees in 2024 equates to £18,241.

5. STAFF COSTS

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers stipends and employers contributions for the 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 £28,700 and the maximum stipend in the 5th and subsequent years of service was £35,269.

There is one member of staff (Cleaner). Local staffing costs during the year amounted to £2,984 (2023 - £2,700). Ministries & Mission Contribution amounted to £28,244 (2023 - £34,335).

6. CURRENT ASSET INVESTMENTS

	2024 £	2023 £
Listed investments	<u>127,038</u>	<u>117,400</u>

The stated investments at cost at 31 December 2024 was £47,128 (2023 - £47,128.)

7. MOVEMENT IN FUNDS

	At 1.1.24 £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
Unrestricted funds				
General fund	174,271	17,003	2,439	193,713
Trust fund - capital	3,100	-	-	3,100
Trust fund - revenue	<u>1,645</u>	<u>-</u>	<u>-</u>	<u>1,645</u>
	179,016	17,004	2,439	198,458
Restricted funds				
Development Fund	-	1,977	(1,977)	-
Poppy Scotland (Earl Haig)	-	-	-	-
Souper Sunday	-	-	-	-
Life & Work	-	462	(462)	-
Warm Space	-	-	-	-
Guild	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	-	2,439	(2,439)	-
TOTAL FUNDS	<u>179,016</u>	<u>19,422</u>	<u>-</u>	<u>198,458</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

7. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	91,724	74,721	17,003
Restricted funds			
Development Fund	1,977	-	1,977
Poppy Scotland (Earl Haig)	-	-	-
Souper Sunday	-	-	-
Life & Work	462	-	464
Warm Space	-	-	-
Guild	-	-	-
	<u>2,439</u>	<u>-</u>	<u>2,439</u>
TOTAL FUNDS	<u>94,163</u>	<u>74,721</u>	<u>19,442</u>

Comparatives for movement in funds

	At 1.1.23 £	Net movement in funds £	Transfers between funds £	At 31.12.23 £
Unrestricted Funds				
General fund	161,513	11,185	1,573	174,271
Trust fund - capital	3,100	-	-	3,100
Trust fund - revenue	<u>1,645</u>	<u>-</u>	<u>-</u>	<u>1,645</u>
	166,258	11,185	1,573	179,016
Restricted Funds				
Development Fund	-	1,977	(1,977)	-
Guild	-	-	-	-
Life & Work	-	462	(462)	-
	<u>-</u>	<u>2,439</u>	<u>(2,119)</u>	<u>-</u>
TOTAL FUNDS1	<u>166,258</u>	<u>13,304</u>	<u>(546)</u>	<u>179,016</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

7. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	95,123	84,804	10,319
Restricted funds			
Development Fund	1,977	-	1,977
Poppy Scotland (Earl Haig)	-	-	-
Life & Work	462	-	462
Souper Sunday	-	-	-
Warm Space	-	-	-
Guild	-	-	-
	2,439	-	2,439
TOTAL FUNDS	<u>97,562</u>	<u>84,804</u>	<u>12,758</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

8. VOLUNTEERS

St. Columba's congregation greatly benefits from the contribution made by volunteers. They give willingly in excess of thousand hours per year of their time and talents for the benefit of the church and the wider community.

The areas of congregational life that rely on the valuable contribution of the volunteers are many and varied. They include:

- **Session Clerk:** Point of contact for Presbytery and various committees within the church. Receives, reviews and disseminates information to relevant parties. Due to vacancy, drafts preaching plans, liaises with visiting ministers, and is first point of contact for weddings, funerals and session meetings. Serves on a variety of committees within the church.
- **Property Convenor:** Manages all elements of the fabric and structural wellbeing of the church, church hall and manse. This includes energy monitoring, fabric inspections and first point of contact for all repairs.
- **Clerk to the Congregational Board:** Ensures that all board minutes are prepared and those, along with relevant correspondence, are cascaded to members. Prepares and publishes the Stated Annual Meeting agenda and minutes to the congregation. Serves on a variety of committees within the church.
- **Finance Team (5 volunteers):** Responsible for all financial transactions of the church. This includes all donations from the congregation, donations from organisation who use the church facilities, and all church expenditure. Bank reconciliation and preparation of accounts to trial balance so that the church accountants can complete yearly Trading, Profit & Loss accounts and Balance Sheets. Reports constructed and delivered to a variety of committees within the church. Prepares Gift Aid, OSCR and Business Stream returns.
- **Stewardship, Pastoral Care, Fellowship & Hall Lets (16 volunteers):** These volunteers support the church and wider community in relation to Christian stewardship and wellbeing. They visit regularly four care homes, 32 elderly church members who are housebound, and those who are sick at home or in hospital. The volunteers provide resources and offer practical solutions to encourage Christian spirit in all aspects of life to the congregation and wider community, including the planning and management of Hall letting.
- **Messy Church, Holiday Club & Sunday Club (9 volunteers):** Provide a variety of activities (games, reading, crafts) for children from nursery age upwards. The clubs are well attended – Sunday Club (6), Messy Church (15) and Holiday Club (50).

Much of the activities of the church would be unable to continue should it not be for the commitment and dedication of the volunteers.

**St. Columba's Parish Church of Scotland,
Stewarton**

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2024**

	2024 £	2023 £
INCOMING RESOURCES		
Voluntary income		
Offerings	50,452	48,197
Other ordinary general income	5,398	5,945
Life & work	462	378
Sunday School Income	-	-
Gift Aid	<u>9,653</u>	<u>18,627</u>
	65,965	73,147
Activities for generating funds		
Special collections/fund raising	6,102	3,592
Investment income		
Rents received - Manse	7,889	9,098
Interest received	1,318	856
Dividends received	<u>3,251</u>	<u>2,839</u>
	12,458	12,793
Other incoming resources		
Revaluation of investment	<u>9,638</u>	<u>8,030</u>
Total incoming resources	94,163	97,562
RESOURCES EXPENDED		
Charitable activities		
National Ministry & Mission & Wider work	40,462	34,335
Other salaries	5,679	5,605
Pulpit supply	415	3,477
Fabric repairs & maintenance	6,580	9,619
Heating & lighting	8,200	11,100
Water charges & insurance	3,290	3,630
Printing, stationery & related charges	3,582	2,512
Other expenses	4,278	12,327
Payments to charities	<u>2,235</u>	<u>2,199</u>
	74,721	84,804
Total resources expended	74,721	84,804
Net (expenditure)/income	<u>19,442</u>	<u>12,758</u>

This page does not form part of the statutory financial statements