



The Church of Scotland

St Quivox Parish Church: Ayr (Church of Scotland)

Congregation No: 100575

Charity No: SC004906

RECEIPTS AND PAYMENTS ACCOUNTS

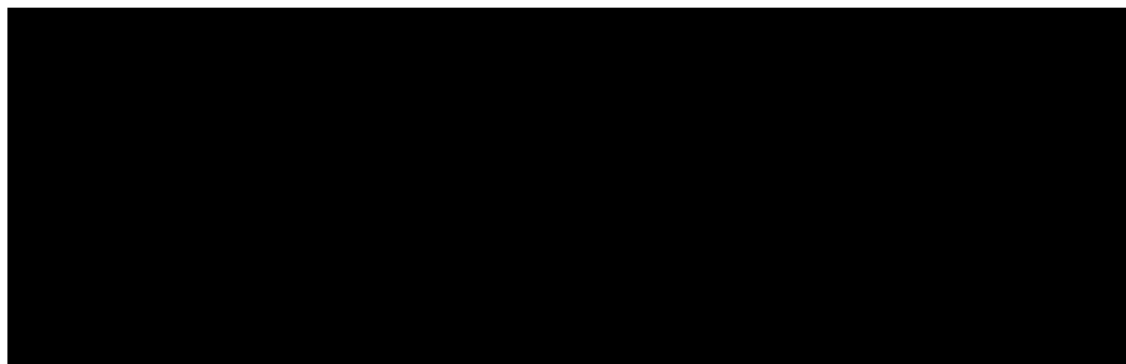
**for the year ended
31 December 2024**

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Reference and Administrative Information

Charity Name:	St Quivox Parish Church: Ayr (Church of Scotland)
Charity Registration No:	SC004906
Congregation Reference No:	100575
Contact Address:	The Church Office Dalmilling Road Dalmilling Ayr
	KA8 0PF

Trustees

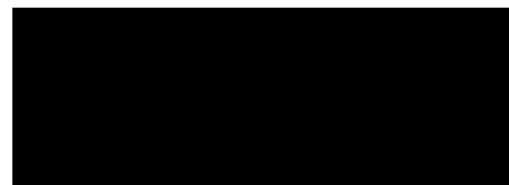


Principal Office-bearers

Minister:
Session Clerk (Acting)
Treasurer



Independent Examiner



Bankers

Royal Bank of Scotland
30 Sandgate
Ayr

KA7 1BY

Trustees' Annual Report

for the year ended 31 December 2024

Structure, Governance and Management

Governing Document

The church is a registered Scottish charity and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) of the Church of Scotland and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Recruitment and Appointment of Trustees

The Elders of the Kirk Session are the charity trustees and are chosen from those members of the church who are considered to have appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. Under the Unitary Constitution ordinary congregational members, as well as non-members, can be invited by the charity trustees to join the various committees responsible for the life and work of the church and thus contribute to the management affairs of the church. However, such ordinary congregational members and non-members serve in an advisory capacity only and not as charity trustees.

Organisational Structure

Under the Unitary Constitution the Kirk Session is responsible for the spiritual and temporal affairs of the church. It has chosen to meet three times a year with additional meetings called as and when required. A committee structure is in place to administer the life, work and responsibilities of the church. The committees are normally made up of members of the Kirk Session, ordinary congregational members and non-members and should meet at least three times a year with additional meetings scheduled when required. This year, it has been difficult to continue this pattern due to low numbers of both congregational members and elders.

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 has 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 local church holds one service of divine worship each week. This alternates between the two church properties, one in the village of St Quivox (referred to locally as the 'Auchincruive' church) and one in Dalmilling, Ayr (referred to locally as the 'Dalmilling' church).

Trustees' Annual Report (continued)

for the year ended 31 December 2024

Achievements and Performance

St. Quivox is one of the most deprived parishes in Scotland and as such is designated a Priority Area congregation. As indicated in the Objectives and Activities section, the majority of the outreach to the local community is generated through the activities of the Development/Family Worker funded by the Church of Scotland Ministries Council. - see Note 10 to the Accounts. The work is achieved in association with a separate charity, North Ayr Thegither! Since the end of July, the Development/Family Worker post has been vacant, but it is hoped it can be filled early in the New Year.

Despite this, many of North Ayr Thegither's activities have continued, both within the church premises and in other locations. Within the church premises, the Wild Rhythm Disabled Music Group, Teddy Bear Tots parents and carers group, and the Women's exercise group have all continued after the post became vacant. These are facilitated by a mixture of church members and volunteers from the local community. However, the Food Faith and Fun monthly family time (held in the church), the Scripture Union Group (held in the local primary school), separate exercise classes for men and boys (held in a local gym) and one to one contact with vulnerable people in the community and the subsequent outings have been discontinued.

For the first part of the year the remainder of the grant from the Church of Scotland has enabled the Warm Spaces Initiative to continue, which is facilitated in partnership with the Vic's in the Community charity. The 'Vics' have financed this venture in the latter half of the year. The Wilson Hall is opened, one afternoon per week, offering food, warmth and company to local people. A Community Christmas Dinner provided a Christmas meal for 80 local people. In addition, the community volunteers attracted funding from a number of sources to provide events including Children Disco's, other Christmas events and food hampers and heating vouchers for low income families.

All the above events have greatly increased the number of local people making use of the church premises. Contact with other groups from the community is maintained through their use of the Dalmilling premises. These include a uniformed organisation, a dance school, clubs and families from the wider community who use the venue for various activities.

The major contribution of the church to this work is through the provision of its halls and buildings at Dalmilling on a rent-free basis. This contribution is estimated to have been worth about £4,500 per year. The involvement of members of the congregation who are active in North Ayr Thegither initiated groups at Dalmilling is estimated at approximately 120 hours of voluntary time during the year under review, and for other volunteers 200 hours

Trustees' Annual Report (continued)

for the year ended 31 December 2024

Financial Review

Discussions with Ayr: St James Church regarding the potential union have broken down over the past year. In April, due to lack of progress in the discussions, the Kirk Session took the decision to dissolve St Quivox church, unless the union with St James took place in the very near future. Ayr Presbytery made several proposals to alleviate the situation, but to date nothing has changed. A condition of the Presbytery Mission Plan is that St Quivox has to reduce the number of its buildings from two to one. As the focus of the Plan is mission, Auchincruive Church will have to be closed on or before September 2025.

The Kirk Session was unable to undertake any fund-raising events over the year, although some volunteers at the Teddy Bear Tots group have donated money from their fund-raising events.

The deficit at year end was £1,358, against a budgeted surplus of £3,947. Donations income was reduced by £2,493 from last year, while rental income was up by £1,835. No grants were received in the year, however £10,000 was received from COS General Trustees. This meant that overall there was a decrease in total income of £1,114. Overall expenditure decreased by £12,007 from the last accounting period, however PY expenditure included a major roof repair of £17,040.

Gift Aid recovery was again slightly reduced at £4282.55. A total of 26 members gave through the FWO envelopes and 25 gave via standing order, and 31 people currently have active Gift Aid declarations.

The Fabric Team have carried out general maintenance to the value of £2,004. Significant work is still needed at Dalmilling Church to address required maintenance and modernisation of the facilities. Maintenance to the roofs at both churches was carried out over the year. New lighting was installed at Dalmilling Church. Thieves broke into Dalmilling Church and stole some items and did some serious damage to internal doors. The response from the local community was heartening with a 'Just Giving' page being set up to cover the cost of the damage. Auchincruive Church remains in a good state of repair.

2024 was another difficult year in respect of the life, work and witness of the church in the parish. The ongoing uncertainty about the potential union, has not made it easy to keep going. The ageing demographic of the church membership which continues to decrease, the lack of Office Bearers, and its own ability to generate sufficient income to cover costs, has continued to be of real concern to the Trustees.

Reserves Policy

It is the Trustees' policy to hold reserves (including designated funds) of approximately six months expenditure. At the year end the church held unrestricted cash funds of £5,641 and an unrestricted investment fund having an end-of-year valuation of £11975. These balances represent about 4 months expenditure. The Trustees recognise that this is LESS than is required to meet the Reserves Policy but are mindful of the ongoing costs of maintaining the church's properties, particularly at a time of reduced unrestricted income. This situation will be closely monitored, in conjunction with the progress, or lack of progress with the potential union with St James Church.

The Church held £10,767 of restricted funds which have been provided for specific purposes (see Note 3 to the Accounts).

Trustees' Annual Report (continued)
for the year ended 31 December 2024

Statement of Trustee's 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 responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud or other irregularities.

Approved by the Trustees and signed on their behalf:



Trustee

Date

Independent Examiner's Report to the Trustees of St Quivox Parish Church for the year ended 31 December 2024

I report on the accounts of the charity for the year ended 31 December 2023 which are set out on pages 9 to 17.

Respective Responsibilities of the 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 trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 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 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning 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

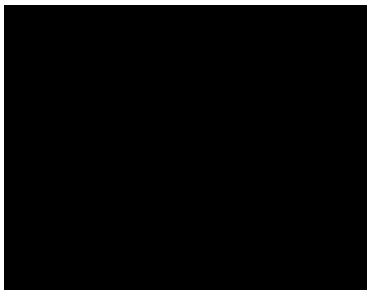
In connection with my examination, no matter has come to my attention:

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 comply with Regulation 9 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.



Signed:

Dated:

Receipts and Payments Account for the year ending 31st December 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Expendable Endowment Funds £	Permanent Endowment Funds £	Total 2024 £	Total 2023 £
Receipts							
Donations	4	24,918	746			25,664	28,377
Legacies	2 & 3	0				0	0
Activities for Generating Funds		0				0	252
Bank & Deposit Interest	13	156				156	109
Investment Income	13	277				277	246
		25,351	746	0	0	26,097	28,984
Rental of Premises		11,648				11,648	9,812
Sale of Assets	12					0	0
Sale of Investments						0	0
Grants	5					0	11,160
Receipts from General Trustees (GT)	14		10,010			10,010	0
Other Receipts		1,088				1,088	0
Total Receipts		38,087	10,756	0	0	48,843	49,957
Payments							
	8						
Cost of Generating Funds		0	(1,779)			(1,779)	(141)
Charitable Activities		(41,914)	(2,765)	0		(44,679)	(62,065)
Governance Costs						0	0
Purchase of Assets	12					0	0
Purchase of Investments						0	0
Other Payments	9 & 10	(3,742)				(3,742)	0
Total Payments		(45,656)	(4,544)	0	0	(50,200)	(62,207)
Net Receipts / (Payments) for the year before transfers		(7,569)	6,211	0	0	(1,358)	(12,250)
Transfers between funds	2	(757)	757			0	0
Surplus / (Deficit) for the year		(8,326)	6,968	0	0	(1,358)	(12,250)

The Notes on pages 11-17 form an integral part of these accounts

Statement of Balances at 31 December 2024

		Unrestricted Funds	Restricted Funds	Expendable Endowment Funds	Permanent Endowment Funds	Total 2024	Total 2023
	Notes	£	£	£	£	£	£
Bank & Deposit Balances							
Balances brought forward		12,453	5,314	0	0	17,767	30,017
Movement in Year:							
Surplus / (Deficit) for Year		(7,569)	6,211	0		(1,358)	(12,250)
Transfers between funds		757	(757)			0	
Balances carried forward	3	<u>5,641</u>	<u>10,767</u>	<u>0</u>	<u>0</u>	<u>16,409</u>	<u>17,767</u>
Investments at Market Value							
Church of Scotland Investors Trust	13						
Growth Fund - 2054 Units 31 December 2024		13,105				13,105	11,975
		<u>13,105</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>13,105</u>	<u>11,975</u>
Assets							
Gift Aid Receivable		<u>0</u>				<u>0</u>	<u>0</u>
Liabilities							
	11						
Liabilities due within 12 Months	6	<u>0</u>				<u>0</u>	<u>499</u>
		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>499</u>

The Notes on pages 11-17 form an integral part of these accounts

The accounts were approved by the Trustees on

For and on behalf of the Trustees

Minister

Acting Church Treasurer

Notes to the Accounts

for the year ended 31 December 2024

1. Basis of Accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and Charities Accounts (Scotland) Regulations 2006 (as amended).

2. Nature & Purpose of Funds

Unrestricted funds are those that may be used at the discretion of the Trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the Trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the Trustee's discretion to apply the funds.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes. Donations made specifically for the support of particular works or projects are held under an appropriately named restricted fund.

Endowment funds are divided into two categories. A permanent endowment is a capital fund represented by an asset (e.g. cash, investments, land, property etc.) that has been gifted to the charity with specific conditions attached and which cannot be spent as if it were income. An expendable endowment is one where the underlying capital may be spent by the charity in certain instances.

Unrestricted Funds

31 December 2024

The Trustees have set aside designated funds for the following purposes:

General Fund: for all income/expenditure not classified or restricted elsewhere

Legacies Fund: for the holding of legacies given for non-specific purposes prior to allocation

Restricted Funds

Fabric Fund: for non-specific donations for the repair and maintenance of the church/manse properties

Auchincruive Repair Fund: for the maintenance/modernisation of the property

Dalmilling Hall Fund¹: for the maintenance/modernisation of the hall property

General Fund: for the holding of donations given for specific non-Fabric purposes

Flower Fund: for the provision of flowers for display during services of worship

Collections for Third Parties Fund: to be used for specified donations pending remittance

COS Warm Spaces Initiative Fund: to be used to fund the Community Corner and associated events

Flair Grant Fund: to be used to upgrade the kitchen facilities at Dalmilling Church

Endowment Funds

Permanent:

No funds held

Expendable:

No funds held

¹ The Dalmilling Roof Fund (2019) was renamed to more accurately reflect the purpose of the fund

Notes to the Accounts

for the year ended 31 December 2024

3. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted Funds					
Designated General Fund	12,453	38,087	(45,656)	757	5,641
Designated Fabric Fund	0	0	0	0	0
Designated Legacies Fund	0	0	0	0	0
	12,453	38,087	(45,656)	757	5,641
Restricted Funds					
General Fund	0				0
Flower Fund	622	0	0		622
Fabric Fund	18	10,756	(2,004)	0	8770
Auchincruive Repair Fund	464	0	0	0	464
Dalmlilling Hall Fund	912	0	0		912
Church of Scotland Warm Spaces Initiative Fund	1,652	0	(1,217)	(436)	0
Flair Grant Fund	1,645	0	(1,324)	(321)	0
	5,313	10,756	(4,545)	(757)	10,767
Endowment Funds					
None Held					
	0	0	0	0	0
Total Funds	17,767	48,842	(50,201)	0	16,409

Transfers between Funds

Donations made specifically for Fabric purposes, but non-specific in nature, are accumulated in the Restricted Fabric Fund. These are transferred to the Unrestricted Designated Fabric Fund to off-set accumulated Fabric expenditure incurred during the year.

Funds held in the Grants Holding Fund are transferred to appropriate Funds to off-set the specific expenditure incurred for which the Grant was provided.

Similarly, funds held in the GT Revenue Holding Fund are transferred to the Unrestricted Designated Fabric Fund, the Restricted Fabric Fund, or a Restricted Designated Fund to off-set specific Repairs and Maintenance expenditure against which the funds were released by the General Trustees.

Notes to the Accounts

for the year ended 31 December 2024

<i>Unrestricted Funds</i>	<i>Restricted Funds</i>	<i>Expendable Endowment Funds</i>	<i>Permanent Endowment Funds</i>	Total 2024	Total 2023
£	£	£	£	£	£

4. Analysis of Donations

Freewill Offering Scheme	17,381			17,381	18,419
Tax Recovered (Gift Aid Donations)	4,283			4,283	4,503
Ordinary Offerings (Open Plate)	1,553			1,553	1,369
Other Offerings, Donations etc.	1,702	746		2,447	4,087
	24,918	746	0	25,664	28,377

5. Grants Received

Flair Grant Fund				0	4,251
Voluntary Action South Ayrshire				0	3,980
Church of Scotland Warm Spaces Initiative				0	2,929
	0	0	0	0	11,160

6. Trustee Remuneration and Related Party Transactions

No trustee received any remuneration or reimbursement of expenses throughout the year.

The following trustees, being members of the Kirk Session, received payments for providing services:



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 other than as stated above.

The minister received £2,382.45 (2023: £2,366) in reimbursement of travelling expenses.

Council tax of £2,359 was paid in respect of the Manse.

7. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost 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 £31,642 and the maximum stipend (in the fifth and subsequent years) was £38,884.

Notes to the Accounts*for the year ended 31 December 2024*

		Unrestricted Funds	Restricted Funds	Expendable Endowment Funds	Permanent Endowment Funds	Total 2024	Total 2023
	Notes	£	£	£	£	£	£
8. Analysis of Payments							
Cost of Generating Funds							
Investment Managers' Fees		0				0	0
Offering Envelopes		(147)				(147)	(141)
Fundraising Expenses		0				0	0
		(147)	0	0	0	(147)	(141)
Charitable Activities							
Ministry & Mission Allocation	13	(17,934)				(17,934)	(19,522)
Locum Costs		0				0	0
Presbytery Dues		(609)				(609)	(609)
Minister's Expenses		(2,382)				(2,382)	(2,865)
Ministerial Assistance		0				0	0
Pulpit Supply		0				0	(75)
Other Staffing Costs		(1,653)				(1,653)	(720)
Local Rates & Charges		(2,359)				(2,359)	(2,456)
Heat & Light		(6,529)				(6,529)	(3,789)
Insurance		(3,231)				(3,231)	(1,000)
Church Office Expenses		(2,826)				(2,826)	(2,513)
Printing, Stationery, Postage		(115)				(115)	(222)
Organ & Music		(4,109)				(4,109)	(3,796)
Fabric Repairs & Maintenance			(2,004)	0		(2,004)	(19,652)
Other Expenses		(2,714)	(2,540)			(5,255)	(4,594)
		(44,461)	(4,545)	0	0	(49,006)	(61,813)
Governance Costs							
Independent Examiner's Fees		0				0	0
Other Payments							
Collections for Third Parties	9	(1,048)				(1,048)	(101)
North Ayr Thegither!	10	0				0	0
Purchase of Assets	11	0				0	0
Purchase of Investments						0	0
		(1,048)	0	0	0	(1,048)	(101)

Notes to the Accounts

for the year ended 31 December 2024

	2024 £	2023 £
9. Collections for Third Parties		
Christian Aid	132	162
Food Bank	166	0
North Ayr Thegither	750	0
St JamesChurch	0	90
	1,048	252

10. Other Payments

North Ayr Thegither!

This is a separate charity (Charity No: SC045150), set up to fund and initiate community support and outreach work in the North Ayr area. Whilst no payments have been made to the charity during the year under review it works closely with the Development/Family Worker who is employed and funded by the Church of Scotland Ministries Council to benefit the community outreach of three congregations in Ayr - Ayr: St James, Ayr: Newton Wallacetown, and Ayr: St Quivox, collectively the North Ayr Parish Grouping. Most of the work takes place in St Quivox parish.

Some of the trustees of the church are also trustees of this charity. This is indicated on page 3.

11. Liabilities

No liabilities at year end.

12. Assets

In common with many other parishes the local church properties are owned by the Church of Scotland General Trustees. In accordance with this practice the property assets (Fixed Assets), being the church buildings at St Quivox, Ayr and Dalmling, Ayr as well as the manse at Prestwick are legally owned by the Church of Scotland General Trustees and transactions relating to these (other than those concerning their repair and maintenance) do not appear in the accounts of the local church. The Elders of the Kirk Session, as Trustees of the local church, are responsible for the repair, maintenance and upkeep of these properties.

Where other Assets are used in the day to day running of the church and are purchased, or sold as surplus to requirements, these are reported under Purchase of Assets or Sale of Assets.

Notes to the Accounts

for the year ended 31 December 2024

13. Investments

Church of Scotland Investors Trust

The Church of Scotland Investors Trust is a statutory corporation, established by the Church of Scotland (Properties and Investments) Order Confirmation Act 1994.

Where the local church has accumulated funds surplus to current requirements these can be invested in the Trust in order to achieve a better rate of return than could be achieved by holding the funds in a local bank account. The Trust provides a cash Deposit Fund as well as providing for longer term investment in the form of Growth or Income Units. Interest from the Deposit Fund is paid half-yearly and a six-monthly income distribution is made from the Growth Fund. Both are credited to the local bank account.

14. Church of Scotland General Trustees

Consolidated Fabric Fund

The Church of Scotland General Trustees is a statutory corporation incorporated under the Church of Scotland (General Trustees) Order Confirmation Act 1921. After their setting up in 1921 their powers and responsibilities were greatly extended by the Church of Scotland (Property and Endowments) Act 1925 and subsequent legislation which provided, among other things, for the transfer to them of the majority of the properties of the pre-1929 Church of Scotland. The General Trustees are the major property-holding them as legal owners.

Where a local church has disposed of property assets the proceeds arising from such sales are held on behalf of the local congregation by the Church of Scotland General Trustees. These funds are held in the Consolidated Fabric Fund. The Consolidated Fabric Fund is a restricted fund the monies from which can only be used by the local congregation for property improvement and maintenance subject to the consent of the General Trustees. The monies currently held arose from the sale of the manse at Auchincruive. As the manse, or the sale proceeds thereof, are not legally owned by the local congregation they do not appear in the accounts. A summary of these funds is given in the Appendix to these accounts.

Funds drawn from or returned to the Consolidated Fabric Fund appear as a net figure under *Receipts from General Trustees* on Page 9 of these Accounts.

The Consolidated Fabric Fund comprises a Capital Account and a Revenue Account. The Revenue Account accumulates investment income from the Capital Account and interest income from any credit balance held on the Revenue Account. A summary of the funds currently held is given in the Appendix to these accounts.

Consolidated Stipend Fund

Where a manse has associated glebe land, this was historically provided to the incumbent minister to enable them to supplement their income. Such land is owned by the Church of Scotland General Trustees and where it is subsequently sold, as in the case of the glebe land associated with the Auchincruive manse, the proceeds are held by the General Trustees in the Consolidated Stipend Fund. Notional income from this fund is off-set against the Ministry and Mission Allocation charged to the local congregation. As the glebe land, or the sale proceeds thereof, are not legally owned by the local congregation they do not appear in the accounts.

Appendix to the Accounts
for the year ended 31 December 2024

**Funds held on behalf of the Congregation
by the Church of Scotland General Trustees**

	<div>2024</div> <div>£</div>	<div>2023</div> <div>£</div>
Capital Account		
Credit Balances held at 31 December at cost	<div>37,688</div>	<div>47,688</div>
Market Value of Balances at 31 December 2024	<div>55,164</div>	<div>62,557</div>
Revenue Account		
Credit Balance at 31 December 2024	<div>1,983</div>	<div>14</div>
Temporary Account		
Credit/Debit Balance at 31 December	<div>0</div>	<div>0</div>