

The Church of Scotland

Ayr: St Columba Church of Scotland



Congregational Accounts

Year Ended 31 December 2024

Congregation No: 100603

Charity No: SC 014338



Ayr: St Columba Church of Scotland
Trustees' Annual Report
Year ended 31 December 2024

The trustees present their annual report and financial statements of the charity for the year ended 31 December 2024. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the General Assembly Regulations for Congregational Finance, 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 effective from 1 January 2019.

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.

The Congregation of St Columba serves a parish of 6,357 people and has a membership of 816, two thirds of whom travel from outwith the parish boundaries. There is one morning service of worship, a monthly evening service (except for July, August and December), a monthly weekday service of Holy Communion (except for July and August) and other extra services of worship at Easter and Christmas. The Congregation has a Sunday School and hosts Scouts, Cubs, Beavers, Brownies and Rainbows. Members of the Congregation are involved in many activities within the life of the Church, each promoting Christian values and fellowship, including the Monday Fellowship, the Keep Fit Group, the Oasis drop-in Cafe, The Knit and Natter Group, the Book Club and we also host the Compass Theatre Group, the Ayrshire Philharmonic Opera Society, Dayr to Sing (Lung Health Group) and the Ayr Floral Art Group.

Members of the Congregation are involved in Christian Aid, Ayrshire Hospice, Samaritans, Ayr Hospital Volunteers, Ayrshire Cancer Care, Poppy Scotland, Mary's Meals, Abbas Rest, Kindness and Co, South Ayrshire School Clothing Bank, Night before Christmas, South Ayrshire Foodbank and other charities.

The church and parish at Lochside are under the jurisdiction of the Kirk Session at Ayr: St Columba until 31st January 2025, when responsibility transfers to Newton Wallacetown Church. Our responsibility is both pastoral and missionary and we are responsible for the financing of Sunday Pulpit Supply.

Achievements and Performance

The Congregation has an average Sunday attendance of 250 adults; The Monday Fellowship (57); Sunday School (8). Many of the other organisations raise money for numerous charities, local, national and international. Each year the congregation raises money for many local and national charities. The combined figure raised for charities in the year 2024 was £9,325 against a figure of just under £14,000 last year.

Financial Review

Income

Total income from all sources rose by just under £35,000 against 2023.

The main cause of this increase was the receipt of £26,957 from the Church of Scotland Trustees. This funding arose from the re-provision of the manse. The purchase cost of the new manse was lower than the sale value of the old manse. This funding is reported in the designated Fabric Fund as there has been considerable expenditure incurred in this fund in 2024 due to the need to replace the boilers in the church.

In addition, the recovery of VAT £16,032, primarily related to the costs of the boiler, is significant and is reported as income.

Income from offerings and the associated tax recovery fell in 2024 by just over £5,000.

Costs

In total, costs incurred over the year rose by around £110,000 against 2023.

The most significant increased cost related to the replacement of the church boiler. The costs of £95,121 associated with the boiler replacement and the VAT recovered are reported against the designated Fabric Fund.

The costs of heating and lighting are considerably higher, being more than double the costs in 2023. The rise in costs can be largely attributed to the increase in tariffs. The previous beneficial energy contracts negotiated by the Church of Scotland had ended. A number of energy efficiency measures have been introduced to minimise energy consumption.

There are higher costs in Cleaning Materials & Laundry and Professional Fees; these arise from the resolution of an employment issue to facilitate the transfer of Lochside to Newton Wallacetown church as agreed in the Presbytery Plan.

Other expenses have remained at the relatively high level in 2024. The principal elements arise from local costs associated with the provision of a new manse.

Funding

The Unrestricted Funds which are used to meet the Church's yearly running expenses, had a deficit of £83,902 against a deficit of £8,928 in 2023. This deficit figure of £83,902 is arrived at before accounting for the surplus on revaluation of investments of £35,092.

Summary

In summary, there was an decrease in total funds of £49,126 compared to a increase of £26,582 in the year 2023.

Financial Review (continued)

Investment Policy and Performance

Our investment objectives are the preservation of capital whilst providing consistent income. The funds are held in the Church of Scotland Investors Trust split between the Growth Fund and the Income Fund. The Trustees of the Investors Trust appoint reputable Fund managers to manage both Funds on their behalf. The Church sold £90,000 worth of both Growth and Income Fund units during August and September to assist our cash flow at that time.

At the end of 2024, our investments showed an unrealised gain of £14,346.

The Investors Trust has advised that in the year to September 2024, the Growth Fund delivered a return of 13.0%, compared to the benchmark against which the Fund's performance is compared of 16.9%. However, the performance of a large number of charity investors experienced growth of 13.3%. The Income Fund has continued to deliver returns over the long term which are better than the benchmark against which the Income Fund is measured. In the year to 30th September 2024 the return was 12.77% compared with a benchmark of 9.72%.

Risk Management

Recent years have seen a general reduction in church attendance across the country. We have moved to a single service on Sunday mornings in order to retain a busy church environment which encourages good attendance. The longer term risks are a) the lack of young members resulting in an ageing congregation and b) the move of the Church to the periphery of community life. We will use our Business Committee to develop goals and objectives to address these risks.

In response to the national decline in church attendance, the Church of Scotland is engaged in a programme which will eventually lead to churches being united thus reducing both the number of small congregations and the number of buildings. The plan is designed to result in new charges which will be viable for the foreseeable future. We are partnered with two local churches and may merge with them eventually.

Reserves Policy

It is the Trustees' policy to be prudent in the holding of reserves. At the year end the Church held Unrestricted funds of £598,004 of which the following are designated, £80,897 for the Fabric Fund (the Trustees are aware of the need to maintain the buildings to the highest standard and, as future requirements cannot be forecast accurately, in their opinion this is a realistic amount), £5,064 for the benefit of young musicians, £5,367 for deserving causes, £307 for providing flowers to the over 80s, £1,039 for future organ recital costs and an overall total of £1,394 for Church organisations. The remaining balance of £503,936 funding still represents approximately 24 current months' general expenditure and allows the flexibility to use it if a worthwhile and essential cause is identified.

The Church also held Restricted Funds totalling £3,864 in respect of the Flower Fund, Revd W Christman Memorial Fund and Defibrillator Fund which have been provided for the purposes specified in Note 14.

Financial Review (contd.)

Structure, Governance and Management

The congregation is a registered charity, number SC014338 and is administered in accordance with the terms 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 member of the Kirk Session, is elected by the Congregation and inducted by Presbytery of Ayr.

The Kirk Session which meets six times a year is responsible for spiritual and temporal affairs within the church and has set up several committees, each of which has designated responsibilities and makes regular reports to the Kirk Session

**Ayr: St Columba Church of Scotland
Trustees' Annual Report (continued)
Year ended 31 December 2024**

Reference and Administrative Information

Trustees

Kirk Session

John Ballantyne	Sarah Gow	Duncan McCallum	Harry Peters
Irene Bartholomew	Scott Gow	Jack McConnachie	Norman Reid
Robert Bartholomew	Bryce Hartshorn	Iain McCrae	Stuart Reid
Dorothy Bone	Alan Hawthorn	William McCulloch	Graeme Savage
Jo Bruce	Iris Hodgson	Iain McFadzean	Susan Scott
David Campbell	Anne Hope	Alan McHarg	Hazel Steele
Iain Campbell	Iain Hope	Alan McKinlay	John Stewart
Wendy Campbell	Maureen Howie	Christine McLaughlin	Sheena Stewart
Laraine Christian	James Hume	Derek McNish	Alastair Swan
Alex Connell	Dr Helen Hunter	Millie McNish	Anne Swan
Robert Cowan	Jane Hunter	Morag McPherson	Terry Swinn
John Crone	James Hunter	Alec Mooney	Isobel Sutherland
Ron Currie	Linda Hunter	Carol Morrison	Fiona Taylor
Annette Cuthbert	Matthew Hynes	Nancy Mortimer	George Templeton
Hope Docherty	David Inglis	Millar Muir	Gillian Watson
Margaret Doncaster	Margaret Johnston	Dr Andrew Muirhead	Robert White
John Eaglesham	Christina Kennedy	Jane Murnin	Michael Whiteford
John Ferguson	Janette Leishman	Ann Naismith	Muriel Wilson
Keith Fullerton	Peter G Macdonald	Pamela Naylor	Sandra Wylie
Maureen Fullerton	Virginia Mackenzie	George Park	
Gavin Gemmell	Nan Mackie	Janice Paterson	

Appointments during the Period

Sarah Gow	Ordained 28/01/2024
Scott Gow	Ordained 28/01/2024
Iris Hodgson	Ordained 28/01/2024
Millie McNish	Ordained 28/01/2024
Fiona Taylor	Ordained 28/01/2024
Jim Hunter	Ordained 28/01/2024
Matthew Hynes	Ordained 28/01/2024
Derek McNish	Ordained 28/01/2024
Sandra Wylie	Ordained 28/01/2024

Terminations during the Period

Robert Seath	Retired 05/01/2024
Ruth Martin	Retired 05/01/2024
Walter Muir	Resigned 05/02/2024
Elizabeth Gardiner	Deceased 02/05/2024
David Corson	Resigned 05/08/2024
Anne Mills	Resigned 22/09/2024
Lorna Paterson	Resigned 12/10/2024
Norman Wallace	Retired 05/12/2024
Scott McKenna	Resigned 31/12/2024

**Ayr: St Columba Church of Scotland
Trustees' Annual Report (continued)
Year ended 31 December 2024**

Reference and Administrative Information

Principal Office-bearers

Session Clerk:	Robert Bartholomew	
Church Treasurer:	Tom Cairns	Resigned 31/08/2024
	Sharon Lindsay	Appointed 01/09/2024

Principal Office

Carrick Park
Ayr
KA7 2SL

Independent Examiner

Marguerite B Roos
Member of the Institute of Chartered Accountants of Scotland
Galbraith Pritchards Chartered Accountants
20 Barns Street
Ayr
KA7 1XA

Bankers

Royal Bank of Scotland
30 Sandgate
Ayr
KA7 1BY

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and 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 charity trustees to prepare financial statements for each year which show 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 period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,



R Bartholomew - Session Clerk
11 March 2025

Ayr: St Columba Church of Scotland
Independent Examiner's Report to the Trustees of Ayr St Columba Church
Year ended 31 December 2024

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 8 to 21.

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 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 independent examiner's statement

My examination is 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 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

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 (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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.



Marguerite B Roos
Member of the Institute of Chartered Accountants of Scotland
Galbraith Pritchards
Chartered Accountants
20 Barns Street, Ayr, KA7 1XA

18. March 2025

Ayr: St Columba Church of Scotland

Statement of Financial Activities

Year ended 31 December 2024

Note	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Unrestricted Funds 2023	Restricted Funds 2023	Endowment Funds 2023	Total 2023
	£	£	£	£	£	£	£	£
Income and endowments from:								
1	208,466	3,215	-	211,681	214,273	3,702	-	217,975
2	1,402	-	-	1,402	3,422	-	-	3,422
3	13,500	-	-	13,500	12,930	-	-	12,930
4	20,990	-	-	20,990	19,422	-	-	19,422
5	43,244	-	-	43,244	2,105	-	-	2,105
	287,602	3,215	-	290,817	252,152	3,702	-	255,854
Expenditure on:								
6	335	-	-	335	199	-	-	199
	371,169	3,531	-	374,700	260,881	3,898	-	264,779
	371,504	3,531	-	375,035	261,080	3,898	-	264,978
	(83,902)	(316)	-	(84,218)	(8,928)	(196)	-	(9,124)
	35,092	-	-	35,092	35,706	-	-	35,706
	(48,810)	(316)	-	(49,126)	26,778	(196)	-	26,582
	-	-	-	-	-	-	-	-
	(48,810)	(316)	-	(49,126)	26,778	(196)	-	26,582
Reconciliation of funds:								
	646,814	4,180	-	650,994	620,036	4,376	-	624,412
	598,004	3,864	-	601,868	646,814	4,180	-	650,994

Ayr: St Columba Church of Scotland
Balance Sheet at 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Fixed Assets:						
Investments	10	547,800	-	-	547,800	602,720
Total Fixed Assets		<u>547,800</u>	<u>-</u>	<u>-</u>	<u>547,800</u>	<u>602,720</u>
Current Assets						
Debtors	11	9,437	-	-	9,437	10,322
Cash at bank and in hand		59,918	3,864	-	63,782	49,748
Total Current Assets		<u>69,355</u>	<u>3,864</u>	<u>-</u>	<u>73,219</u>	<u>60,070</u>
Liabilities						
Creditors falling due within one year	12	19,151	-	-	19,151	11,796
Net Current Assets		<u>50,204</u>	<u>3,864</u>	<u>-</u>	<u>54,068</u>	<u>48,274</u>
Creditors falling due after more than one year		-	-	-	-	-
Net Assets	13	<u>598,004</u>	<u>3,864</u>	<u>-</u>	<u>601,868</u>	<u>650,994</u>
The funds of the charity:						
Endowment funds		-	-	-	-	-
Restricted income funds		-	3,864	-	3,864	4,180
Unrestricted income funds		598,004	-	-	598,004	646,814
Total charity funds	14	<u>598,004</u>	<u>3,864</u>	<u>-</u>	<u>601,868</u>	<u>650,994</u>

The accounts were approved by the trustees on 11 March 2025 and signed on their behalf by:



R Bartholomew - Session Clerk



Alan McKinlay

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) effective from 1 January 2019 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Fund accounting

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable 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 trustees' discretion to apply the fund.

Incoming resources

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

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Fixed Assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.

All tangible fixed assets costing in excess of £30,000 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives.

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 and end 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 original purchase cost.

Taxation

Ayr St Columba Church is recognised as a charity for the purposes of applicable taxation 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.

Ayr: St Columba Church of Scotland

Notes forming part of the financial statements 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 £
1 Donations and Legacies								
Offerings - WFO Scheme (non Gift Aid)	14,038	-	-	14,038	9,912	-	-	9,912
- Gift Aid Donations	135,601	-	-	135,601	141,099	-	-	141,099
- Ordinary Offerings (Open Plate)	10,786	-	-	10,786	13,445	-	-	13,445
Tax Recovered on Gift Aid	33,855	45	-	33,900	35,230	45	-	35,275
Legacies	3,250	-	-	3,250	3,000	-	-	3,000
Other Offerings, Donations, Gift Days, etc	1,805	180	-	1,985	1,120	180	-	1,300
Income (Church Organisations)	9,131	2,990	-	12,121	10,467	3,477	-	13,944
	208,466	3,215	-	211,681	214,273	3,702	-	217,975
2 Income from Charitable Activities								
Weddings and Funerals	979	-	-	979	2,850	-	-	2,850
Coffee Mornings etc	-	-	-	-	-	-	-	-
Life and Work	423	-	-	423	572	-	-	572
	1,402	-	-	1,402	3,422	-	-	3,422
3 Income from Other Trading Activities								
Rent Received	13,500	-	-	13,500	12,930	-	-	12,930
	13,500	-	-	13,500	12,930	-	-	12,930
4 Investment Income								
Dividends Received	20,137	-	-	20,137	18,862	-	-	18,862
Deposit Interest	853	-	-	853	560	-	-	560
	20,990	-	-	20,990	19,422	-	-	19,422
5 Other Income								
VAT Refund re Listed Buildings	16,032	-	-	16,032	-	-	-	-
Miscellaneous Grants	-	-	-	-	1,400	-	-	1,400
Funds from General Trustees	26,957	-	-	26,957	-	-	-	-
Sundry Receipts	255	-	-	255	705	-	-	705
	43,244	-	-	43,244	2,105	-	-	2,105
Total Income	287,602	3,215	-	290,817	252,152	3,702	-	255,854

Ayr: St Columba Church of Scotland

Notes forming part of the financial statements for the year ended 31 December 2024

	Unrestricted Funds		Restricted Funds		Endowment Funds		Total	
	2024	2024	2024	2024	2023	2023	2023	2023
	£	£	£	£	£	£	£	£
6 Analysis of Expenditure								
Raising Funds								
Offering Envelopes	335	-	-	335	199	-	-	199
	335	-	-	335	199	-	-	199
Charitable Activities								
National Ministry and Mission & Wider Work								
Giving to Grow Contributions	120,684	-	-	120,684	121,322	-	-	121,322
Presbytery Dues	4,569	-	-	4,569	3,269	-	-	3,269
	125,253	-	-	125,253	124,591	-	-	124,591
Local Staffing Costs								
Organist's Salary & Supply	15,296	-	-	15,296	14,544	-	-	14,544
Other Salaries, National Insurance & Pensions	33,607	-	-	33,607	32,002	-	-	32,002
Associate Ministers' Honorarium	5,680	-	-	5,680	4,900	-	-	4,900
Minister's Travelling Expenses	2,497	-	-	2,497	1,880	-	-	1,880
Minister's Telephone & Other Expenses	908	-	-	908	734	-	-	734
Associate/Assistant Minister's Expenses	737	-	-	737	846	-	-	846
Pulpit Supply	5,700	-	-	5,700	4,820	-	-	4,820
	64,425	-	-	64,425	59,726	-	-	59,726
Buildings Costs								
Fabric Repairs & Maintenance	99,589	-	-	99,589	9,915	-	-	9,915
Heating & Lighting	12,328	-	-	12,328	5,737	-	-	5,737
Insurance	7,823	-	-	7,823	7,528	-	-	7,528
Manse Council Tax	3,770	-	-	3,770	3,638	-	-	3,638
Cleaning Materials & Laundry	8,459	-	-	8,459	5,322	-	-	5,322
Water Services	2,310	-	-	2,310	2,095	-	-	2,095
	134,279	-	-	134,279	34,235	-	-	34,235

Ayr: St Columba Church of Scotland

Notes forming part of the financial statements for the year ended 31 December 2024

6 Analysis of Expenditure

	Unrestricted Funds		Restricted Funds		Endowment Funds		Total	
	2024	2024	2024	2024	2024	2024	2024	2024
	£	£	£	£	£	£	£	£
Other Local Costs								
Telephone	2,036	-	-	-	1,241	-	2,036	1,241
Stationery	4,200	-	-	-	4,583	-	4,200	4,583
Equipment Renewal and Repairs	3,080	220	-	-	1,800	-	3,300	1,800
Costs (Church Organisations)	3,532	-	-	-	3,755	-	3,532	3,755
Donations to Charities (Church Organisations)	6,352	-	-	-	5,410	-	6,352	5,410
Flowers & Floral Materials	1,532	3,311	-	-	1,579	3,642	4,843	5,221
Life & Work	553	-	-	-	714	-	553	714
Publicity & Advertising	2,890	-	-	-	2,920	-	2,890	2,920
Organ & Piano Maintenance	2,517	-	-	-	2,730	-	2,517	2,730
Benevolent & Hospitality	1,300	-	-	-	1,197	-	1,300	1,197
Rental Commission and Marketing Fees	2,907	-	-	-	1,854	-	2,907	1,854
Other Expenses	12,509	-	-	-	12,258	256	12,509	12,514
Professional Fees	2,054	-	-	-	616	-	2,054	616
Independent Examiner's fee	1,750	-	-	-	1,672	-	1,750	1,672
	47,212	3,531	-	-	42,329	3,898	50,743	46,227
Total	371,169	3,531	-	-	260,881	3,898	374,700	264,779

Support costs have not been separately identified as the trustees consider there is only one charitable activity.

Therefore support costs relate wholly to that activity and have not been separately identified.

	2024	2023
	£	£
7 Staff costs and numbers		
Salaries and wages	48,903	46,546
Social security costs	-	-
Total	<u>48,903</u>	<u>46,546</u>

The average number of employees during the year was as follows:

	2024	2023
	Number	Number
Administration	1	1
Music staff	1	1
Premises maintenance	4	4
	<u>6</u>	<u>6</u>

No employee had employee benefits in excess of £50,000 (2023 NIL)

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 £31,642 and the maximum stipend in fifth and subsequent years was £38,884.

8 Trustee Remuneration and Related Party Transactions

During the year one trustee received reimbursement of expenses incurred totalling £3,405. In addition Mrs I Bartholomew and Mr J Stewart who are members of the Kirk Session, received respectively £10,742 as Secretary and £10,470 as Beadle & Church Officer. Mr M Hynes became a member of the Kirk Session on 28 January 2024, since then he received £13,576 as Director of Music.

During the year a total of £31,147 was donated to the congregation by trustees.

9 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.

10 Investments

	2024	2023
	£	£
Market value at 31 December 2023	602,720	582,019
Additions	-	-
Disposals	(90,012)	(15,005)
Realised gain / (loss) on investments	20,746	6,076
Unrealised gain / (loss) on investments	14,346	29,630
Market value at 31 December 2024	<u>547,800</u>	<u>602,720</u>
Investments at cost	<u>456,603</u>	<u>525,875</u>

The following investments are held:

Holdings in the Church of Scotland Investors Trust Growth and Income Funds

11 Debtors

	2024	2023
	£	£
Gift Aid Tax Refund Due	8,138	8,304
Insurance prepayment	1,299	1,268
Sundry Debtor	-	750
	<u>9,437</u>	<u>10,322</u>

12 Creditors

	2024	2023
	£	£
Pension Fund	87	84
Presbytery Dues	4,600	3,600
Pulpit Supply	100	-
Heat & Light	2,356	-
Miscellaneous	10,258	6,362
Independent Examiner's fee	1,750	1,650
Professional Fees	-	100
	<u>19,151</u>	<u>11,796</u>

13 Analysis of Net Assets Among Funds

	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Investments	453,732	94,068	-	-	547,800
Current Assets	69,355	-	3,864	-	73,219
Current Liabilities	(19,151)	-	-	-	(19,151)
Net assets at 31 Dec 2024	<u>503,936</u>	<u>94,068</u>	<u>3,864</u>	<u>-</u>	<u>601,868</u>

14 Movements in Funds

	At 1 January 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2024 £
Restricted funds					
Flower Fund	1,406	2,990	(3,311)	-	1,085
Revd W Christman Memorial Fund	1,226	225	-	-	1,451
Defibrillator Fund	1,548	-	(220)	-	1,328
	<u>4,180</u>	<u>3,215</u>	<u>(3,531)</u>	<u>-</u>	<u>3,864</u>
Unrestricted funds					
General Funds					
General Fund	358,699	272,044	(264,917)	(400)	365,426
Mrs Evelyn McLachlan Memorial Fund	10,242	-	-	-	10,242
Mr Robert McConnell Memorial Fund	4,852	-	-	-	4,852
Mr Sidney Leslie Memorial Fund	8,704	-	-	-	8,704
Revd Effie Campbell Memorial Fund	1,468	-	-	-	1,468
Mrs Freda Joyce Auty Memorial Fund	1,522	-	(49)	-	1,473
Miss Mary G Goldie Memorial Fund	5,855	-	-	-	5,855
Miss Jean Torrance Semple Memorial Fund	43,510	-	-	-	43,510
Miss Lorna Hyslop Fund	1,500	-	-	-	1,500
Mrs EA Cowell Fund	500	-	-	-	500
Mrs CG Smith Fund	4,847	-	-	-	4,847
Miss MH McColm Memorial Fund	10,000	-	-	-	10,000
Mrs Annie C Wilson	2,000	-	-	-	2,000
Mr Ronald Brash Memorial Fund	2,326	-	-	-	2,326
Mr John Lynch Fund	1,264	-	-	-	1,264
Mrs Margaret McGettigan Memorial Fun	4,516	-	-	-	4,516
Mr Bill Ritchie OBE Fund	1,852	-	-	-	1,852
Mr David Savala Fund	3,101	-	-	-	3,101
Miss Sheena Struthers Fund	30,000	-	-	-	30,000
Mrs Sarah Bryden Fund	500	-	-	-	500
	<u>497,258</u>	<u>272,044</u>	<u>(264,966)</u>	<u>(400)</u>	<u>503,936</u>
Designated Funds					
Fabric Fund	134,499	41,519	(95,121)	-	80,897
LR Thornton Fund	5,064	-	-	-	5,064
Benevolent Fund	5,367	-	-	-	5,367
Over 80s Flower Fund	842	15	(1,750)	1,200	307
Organ Recital Fund	1,039	-	-	-	1,039
Monday Fellowship Fund	348	754	(352)	(100)	650
Sunday School Fund	373	252	(252)	-	373
Guild Fund	1,599	501	(2,100)	-	-
Keep Fit Group Fund	74	1,488	(1,142)	(300)	120
Oasis Cafe Fund	351	6,121	(5,821)	(400)	251
	<u>149,556</u>	<u>50,650</u>	<u>(106,538)</u>	<u>400</u>	<u>94,068</u>
Total funds	<u>650,994</u>	<u>325,909</u>	<u>(375,035)</u>	<u>-</u>	<u>601,868</u>

14 Movements in Funds continued

	At 1 January 2023 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 Dec 2023 £
Restricted funds					
Flower Fund	1,571	3,477	(3,642)	-	1,406
Revd W Christman Memorial Fund	1,001	225	-	-	1,226
Mrs Dorothy Wilson Memorial Fund	256	-	(256)	-	-
Defibrillator Fund	1,548	-	-	-	1,548
	<u>4,376</u>	<u>3,702</u>	<u>(3,898)</u>	<u>-</u>	<u>4,180</u>
Unrestricted funds					
General Funds					
General Fund	333,192	276,891	(250,334)	(1,050)	358,699
Mrs Evelyn McLachlan Memorial Fund	10,242	-	-	-	10,242
Mr Robert McConnell Memorial Fund	4,852	-	-	-	4,852
Mr Sidney Leslie Memorial Fund	8,704	-	-	-	8,704
Revd Effie Campbell Memorial Fund	1,468	-	-	-	1,468
Mrs Freda Joyce Auty Memorial Fund	1,522	-	-	-	1,522
Miss Mary G Goldie Memorial Fund	5,855	-	-	-	5,855
Miss Jean Torrance Semple Memorial Fund	43,510	-	-	-	43,510
Miss Lorna Hyslop Fund	1,500	-	-	-	1,500
Mrs EA Cowell Fund	500	-	-	-	500
Mrs CG Smith Fund	4,847	-	-	-	4,847
Miss MH McColm Memorial Fund	10,000	-	-	-	10,000
Mrs Annie C Wilson	2,000	-	-	-	2,000
Mr Ronald Brash Memorial Fund	2,326	-	-	-	2,326
Mr John Lynch Fund	1,264	-	-	-	1,264
Mrs Margaret McGettigan Memorial Fun	4,516	-	-	-	4,516
Mr Bill Ritchie OBE Fund	1,852	-	-	-	1,852
Mr David Savala Fund	3,101	-	-	-	3,101
Miss Sheena Struthers Fund	30,000	-	-	-	30,000
Mrs Sarah Bryden Fund	-	500	-	-	500
	<u>471,251</u>	<u>277,391</u>	<u>(250,334)</u>	<u>(1,050)</u>	<u>497,258</u>
Designated Funds					
Fabric Fund	134,499	-	-	-	134,499
LR Thornton Fund	5,064	-	-	-	5,064
Benevolent Fund	5,367	-	-	-	5,367
Over 80s Flower Fund	464	10	(1,832)	2,200	842
Organ Recital Fund	1,039	-	-	-	1,039
Monday Fellowship Fund	443	405	(400)	(100)	348
Sunday School Fund	373	-	-	-	373
Guild Fund	1,314	2,651	(1,916)	(450)	1,599
Keep Fit Group Fund	31	1,375	(1,032)	(300)	74
Oasis Cafe Fund	191	6,026	(5,566)	(300)	351
	<u>148,785</u>	<u>10,467</u>	<u>(10,746)</u>	<u>1,050</u>	<u>149,556</u>
Total funds	<u><u>624,412</u></u>	<u><u>291,560</u></u>	<u><u>(264,978)</u></u>	<u><u>-</u></u>	<u><u>650,994</u></u>

14 Movements in Funds continued**Purposes of Restricted Funds**

Flower Fund: This fund provides flowers for display during services of worship and for distribution to congregation members.

Revd W Christman Memorial Fund: This is a fund to be used for the benefit of young people

Defibrillator Fund: This is a fund to purchase and maintain defibrillators in the Church buildings

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the church property

LR Thornton Fund: The Trustees have set aside funds for the teaching of pipe organ playing to young people

Benevolent Fund: The Trustees have set aside funds for the benefit of deserving causes within the congregation and parish

Equipment Fund: The Trustees have set aside funds for the replacement of office equipment

Over 80s Flower Fund: The Trustees have set aside funds for the provision of flowers to the over 80s

Organ Recital Fund: The Trustees have set aside funds to meet costs of future organ recitals

Monday Fellowship Fund: The Trustees have set aside funds for the use of the Men's Association

Sunday School Fund: The Trustees have set aside funds for the use of the Sunday School

Guild Fund: The Trustees have set aside funds for the use of the Guild

ASC Keep Fit Fund: The Trustees have set aside funds for the Fitness with Friends Fund

Oasis Cafe Fund: The Trustees have set aside funds for the use of the Oasis Cafe

15 Collections for Third Parties

In addition to the income recorded in the accounts, the following income from Special Collections, Donations and Fund raising events for special purposes was received and disbursed during the year to other charities.

	2024	2023
	£	£
Harvest collections:		
Christian Aid	-	1,100
Abbas Rest	700	-
British Red Cross	-	1,700
Other collections:		
Turkey Earthquake Appeal	-	2,400
Christian Aid	700	-
Abbas Rest	-	185
Harbour Ayrshire	900	-
Cancer Research	-	178
Ukraine Appeal	-	1,600
Crossreach	-	300
Auchincruive River Garden Project	-	300
Charitable donations:		
Mary's Meals	471	403
Dayr to Sing (20p's in the Pews)	202	272
	<u>2,973</u>	<u>8,438</u>

15 Collections for Third Parties (continued)

The following income recorded in the accounts from Special Collections, Donations and Fund raising events for special purposes of Church organisations was received and disbursed during the year to other charities.

	2024	2023
	£	£
The Guild		
Abbas Rest	200	-
Church of Scotland Crossreach	100	-
Glasgow City Mission	200	-
Malawi Flood	-	100
Vine Trust	-	285
Monday Fellowship		
Ayrshire Hospice	100	100
Erskine Charity	100	-
Tenovus Scotland	100	-
Air Ambulance	-	150
Auchincruive River Project	-	150
Keep Fit Group		
Ayrshire Cancer Support	350	-
Motor Neurone Disease	-	300
The Night Before Christmas Appeal	-	300
RNLI	350	-
Sunday School		
Whiteley's Retreat	252	-
Oasis Cafe		
Kindness and Co	-	-
South Ayrshire School Clothing Bank	800	1,350
Dementia Arts Trust	400	600
Endometriosis	-	275
Beautiful In and Out	350	350
Anthony Nolan Trust	350	400
Doing It For Daniel Foundation	400	250
CoppaFeel Breast Cancer	-	250
Aoifes Sensory Bus	400	250
The Night Before Christmas Appeal	400	300
Ayrshire Cancer Support	400	-
Cycling without Age (Ayr)	350	-
Crohn's & Colitis Uk Ayrshire	350	-
Menstrual Health Project	400	-
	<u>6,352</u>	<u>5,410</u>

Scottish Charity Number: SC014338

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 2024 at cost	-	-
Market Value of Balances at 31 December 2024	-	-
	<hr/>	<hr/>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December 2024	602	192
	<hr/>	<hr/>
<u>TEMPORARY FUNDS</u>		
Debit Balance at 31 December 2024	-	581
	<hr/>	<hr/>

