

The Church of Scotland

ABERLADY AND GULLANE PARISH CHURCH

RECEIPTS AND PAYMENTS ACCOUNTS 2024

Congregation No: 30259

Charity No: SC005237

Reference and Administrative Information

Charity Name: ABERLADY AND GULLANE PARISH CHURCH

Charity Registration Number: SC005237

Congregation Reference No: 30259

Contact Address: c/o Treasurer
Ashrig Cockle Square
Aberlady
EH32 0SB

Trustees

Mrs Val Barrie, Mr Raymond Binnie, Mr Michael Black, Mrs Morag Black, Mrs Muriel Calder, Mr Paul Casely, Mr David Chalmers, Mr Gordon Davie, Mrs Anne Dobie, Mr Douglas Donaldson, Mr James Donaldson, Mrs Allison Frostwick, Mrs Joy Grey, Mrs Fran Goodman, Mrs Ruth Hunter, Mrs Joan Logan, Mrs Kaye Macaskill, Mrs Val Morrison, Mr Stuart Munro, Mrs Carol Murray, Mrs Hazel Phisatory, Mr Ken Sims, Mrs Hilary Smyth, Mr Peter Smyth, Mrs Jacquie Thomas, Mrs Tracey Thomson, Mr Tom Walker, Mrs Elspeth Walker, Mrs Rachel Wallace, Mr Barry White, Mrs Kathleen White, Mr Ken Wright, Mrs Carol Yarrow.

List Kirk Session members - same as Trustees stated above

Principal Office-bearers

Minister Reverend Elisabeth Stenhouse

Session Clerk Mr Michael W Black, Mrs Hazel Phisatory and Mrs Elspeth Walker

Church Treasurer: Mrs Kaye Macaskill

Independent Examiner
Name: Mrs Jean Frew

Address: 3 Ramsay Place
Penicuk
EH26 9JS

Bankers Bank of Scotland
Court Street Haddington
EH41

Trustees' Annual Report Year ended 31 December 2024

Structure, Governance and Management

Governing Document

Aberlady and Gullane is a local parish church and operates under the Church of Scotland Deed of Constitution (Unitary Form). The functions assigned to the Minister and to Kirk Session respectively are governed by the common law of the Church of Scotland and by Acts of the General Assembly applicable thereto.

It is in the power of the General Assembly or any body to which they may delegate powers at any time, or from time to time, to alter, revoke, amend or modify the Deed of Constitution, in whole or in part, or to substitute a new Deed of Constitution for this Deed of Constitution, subject always to such conditions and provisions relative thereto as the General Assembly or its delegated body shall determine.

A sample copy of the Church of Scotland Deed of Constitution (Unitary Form) can be found at: <https://www.churchofscotland.org.uk/resources/law-circulars/temp/docs/constitutions/unitary-constitution-sample.pdf>

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

On 27 November 2023 the congregation was delighted to welcome Reverend Elisabeth Stenhouse their new minister. She works very hard although employed for 50% of a full-time ministry and is achieving a great deal in the life and worship of the congregation.

Organisational Structure

The Kirk Session is operating with several committees. These are: Communication, Christian Aid, Finance, Property, Safeguarding and Worship. The traditional services are held every Sunday at Gullane at 9.45am and at Aberlady at 11.15am and on other specific occasions such as Easter and Christmas. In addition we hold a monthly joint service at 10.30am alternating between the churches and this is led by the Worship team. This allows time for socialising and fellowship between the two congregations which is reasonably well supported. The JAM Club meets during the service and is attended by families from both villages. There is also EJam for older children who meet twice termly at Gullane. Wednesday morning coffees are held at Gullane which allows fellowship and contributes to fundraising. Aberlady Kirk Stables Church is well used by various community groups and makes a good contribution to the upkeep of the building. The Church Office is also located there.

Achievements and Performance

The year proved to be exceptionally busy. Our Minister, Revd. Lis Stenhouse, completed her first year of service, settling in extremely well to her new surroundings. Lis has brought a new energy and dynamism to the work of our church, introduced revisions to our Committee structure and initiated projects ensuring Aberlady and Gullane Church will be well placed to meet challenges which may arise from an updated Presbytery Plan, due for publication in 2026.

The year saw changes to our organisational structure. Michael Black took over the duties of Joint Session Clerk when Jim Donaldson stepped down in August. Michael now joins Elspeth Walker and Hazel Phisatory in the role. Tracey Thomson resigned as Church Secretary and Morag Black took up her post in September.

A new committee, the Property and Mission Planning Priority Group was established to bring together what property repair, renovation or replacement is required in each of our church buildings to underpin the success of our mission plans. Architect firms were identified to develop outline plans and assess costs, and our target is to present these to Session and Presbytery by summer 2025.

>Our financial position at the end of 2024 remained positive and this despite some hefty bills for roof, boiler and organ repairs and, of course, meeting the steep rise in energy costs faced during the year. Looking ahead, at the end of 2024 we were informed there will be a 100% increase in our contributions to Giving to Grow in 2025. This increase, combined with a loss of income and the effects of inflation in 2024, may necessitate a request to members of the congregation to review their monthly giving.

Both Aberlady and Gullane villages have experienced growth in house building in recent years and the Communications team have actively been extending the church's reach. Examples include: a 'Congratulations on your new home' card, distributed to every house, new or old, where residents have taken up occupancy; a 'Special Events' flyer advertising Open Days in both of our church buildings, giving information about our churches and their activities. Changes have also been made to our logo and a new domain name adopted to reflect the union of our churches.

Other groups play a key role in the life of our church. The Worship team continue to lead worship at a Joint Aberlady and Gullane Service held on the first Sunday of each month; a number of fund raising events were held throughout the year in support of Christian Aid, including a Beetle Drive and a Birds, Butterflies and Bees evening held in the village hall; the approach to Pastoral Care has been revised and now has a 3-tier approach involving buddying, phone support and a small team of pastoral carers and the Minister, liaising closely with the Flower Group; the Mission Group started the process of collecting information about the needs of our communities in order to inform missionary activity; and Safeguarding Co-ordinators conducted a self-assessment of how well we protect our children and adults at risk from harm. Elders continue to refresh their Safeguarding Training to comply with the 5 year guidance from Church of Scotland and several volunteers will shortly refresh their Training. Christmas 'Carols on the Green', Wednesday Coffee Mornings and Family Craft Afternoons, attracting up to 45 children, ensure valuable outreach with the local community. Links with Muirfield Care Home have also been strengthened.

Trustees' report
Year ended 31 December 2024

Contd

The Children's Church continues to prosper despite the other attractions available to our young people on a Sunday morning. EJAM programmes are offered up to twice a school term and over 40 children are on the register between JAM and EJAM. A core of 8-12 children from both villages attend on a Sunday morning.

Finally, policy reviews have been undertaken not only for Safeguarding but also for Data Protection and Retention, Whistleblowing and Privacy. Attestation of records (Session Minutes, Safeguarding, Congregational and Baptismal Rolls) were also completed timeously.

Our church continues to play an important part in the life of the wider community in Aberlady and Gullane. The Minister, Session Clerks, Convenors of Committees, members of Session and the congregation all play a key role in ensuring our church's ongoing success and long-term sustainability, and grateful thanks are due to all.

Financial review

Kirk Session considers that the financial status of Aberlady and Gullane Parish Church is sound since the union in 2022. In 2024 it was impossible to achieve all budget levels. There was some expenditure on necessary fittings for the new Manse in Gullane and removal costs for the Minister. There was more emergency, expensive repairs to the roof at Gullane Church and remedial painting as a result totalling almost £10000. At Aberlady it was necessary to have a major repair to the heating boiler in early December which cost £1500. Some necessary maintenance work and minor purchases were made at both sites. The Kirk Stables lets improved considerably and contribute most of the building's upkeep. The successful Annual Plant Sale was the main fundraising and some of the profit was donated to Christian Aid. The united church was able to end the year with an improved amount in the bank and its healthy reserves which increased by about £32000 as a result of good rates of interest. In 2024 the congregation maintained its good level of charitable giving.

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

M W. Black.....

Session Clerk

Date 11 March 2025

ABERLADY AND GULLANE PARISH CHURCH

SC005237

Report of the Independent Examiner to the Trustees of Aberlady and Gullane Parish Church

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 6 to 11.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention *[other than disclosed*
L...*7

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.

Name Mrs Jean Frew

Signed



Address

3 Ramsay Place Penicuik EH26 9JS

Date.....17/3/25,

* Please delete the words in brackets if they do not apply. If the words do apply set out those matters which have come to your attention.

ABERLADY AND GULLANE PARISH CHURCH

Receipts and Payments Account

Year ended 31 December 2024

| | | Unrestricted | Restricted | Stonework | Total | Total |
|---|------|----------------|------------|-----------|----------------|----------------|
| | | Funds | Funds | Funds | | |
| | Note | 2024 | 2024 | 2024 | 2024 | 2023 |
| | | £ | £ | £ | £ | £ |
| <u>Receipts</u> | 3 | | | | | |
| Donations | | 71,323 | 0 | 0 | 71,323 | 77,273 |
| Legacies | | 21,550 | 0 | 0 | 21,550 | 0 |
| Activities for Generating Funds | | 3,813 | 0 | 0 | 3,813 | 4,882 |
| Bank & Deposit interest | | 850 | 743 | 0 | 1,593 | 0 |
| Investment income | | 1,592 | 84 | 0 | 1,676 | 3,662 |
| | | <u>99,128</u> | <u>827</u> | <u>0</u> | <u>99,955</u> | <u>85,817</u> |
| Donations for the use of premises | | 9,145 | 0 | 0 | 9,145 | 9,719 |
| Sale of assets | | 0 | 0 | 0 | 0 | 0 |
| Sale of investments | | 0 | 0 | 0 | 0 | 0 |
| Grants | | 1,250 | 130 | 0 | 1,380 | 0 |
| Receipts from Capital Fund | | 0 | 0 | 0 | 0 | 39,789 |
| Other Receipts - Life & Work sales | | 126 | 0 | 0 | 126 | 168 |
| <u>Total Receipts</u> | | <u>109,649</u> | <u>957</u> | <u>0</u> | <u>110,606</u> | <u>135,493</u> |
| <u>Payments</u> | | | | | | |
| Costs of generating funds | 4 | 88 | 0 | 0 | 88 | 37 |
| Charitable activities | 5 | 106,166 | 0 | 0 | 106,166 | 112,967 |
| Governance costs | | 0 | 0 | 0 | 0 | 0 |
| <u>Total Payments</u> | | <u>106,254</u> | <u>0</u> | <u>0</u> | <u>106,254</u> | <u>113,004</u> |
| Excess /Deficit of Receipts over | | 3,395 | 957 | 0 | 4,352 | 22,489 |
| Transfers | | 0 | 0 | 0 | 0 | 0 |
| Excess/deficit of Receipts over | | <u>3,395</u> | <u>957</u> | <u>0</u> | <u>4,352</u> | <u>22,489</u> |

ABERLADY AND GULLANE PARISH CHURCH

Statement of Balances

At 31-Dec-24

| | Unrestricted | Restricted | Stonework | | |
|--|----------------|--------------|-----------|----------------|---------------|
| | Funds | Funds | Funds | Total | Total |
| | 2024 | 2024 | 2024 | 2024 | 2023 |
| Note | £ | £ | £ | £ | £ |
| <u>Bank & Deposit Balances</u> | | | | | |
| Bank & deposit balances at 1.1.24 | 40,791 | 0 | 0 | 40,791 | 18,302 |
| Transfer to C of S investor's trust | -39,300 | | | -39,300 | |
| Total | 1,491 | 0 | 0 | 1,491 | 18,302 |
| <u>Movement in year:</u> | | | | | |
| Excess of Receipts over Payments for the year | 3,395 | 957 | 0 | 4,352 | 22,489 |
| Bank & deposit balances at 31.12.24 | 4,886 | 957 | 0 | 5,843 | 40,791 |
| <u>Investments at market value</u> | | | | | |
| <u>Reserve Fund -Gen Congregational Pur</u> | 14,584 | 0 | 0 | 14,584 | 13,327 |
| <u>Deposit Fund-Gen Congregational Purp</u> | 39,643 | 0 | 0 | 39,643 | 343 |
| <u>Deposit Fund-Fabric</u> | 0 | 583 | 0 | 583 | 274 |
| <u>Income Fund</u> | 265 | 0 | 0 | 265 | 263 |
| <u>Growth Fund</u> | 0 | 0 | 0 | 0 | 274 |
| <u>Growth Fund General Purposes</u> | 39,422 | 0 | 0 | 39,422 | 36,023 |
| <u>Growth Fund General Purposes</u> | 1,403 | 0 | 0 | 1,403 | 1,282 |
| <u>Fabric Fund</u> | 0 | 5,129 | 0 | 5,129 | 4,687 |
| <u>M&G Charifund</u> | 39,882 | 0 | 0 | 39,882 | 38,869 |
| Total | 135,199 | 5,712 | 0 | 140,911 | 95,342 |

M.W. Black

Kaye B Macaskill

Session Clerk

Treasurer

ABERLADY AND GULLANE PARISH CHURCH

Notes to the Accounts 2024

1. Trustees Remuneration and Related Party Transactions

In this year two trustees were paid for secretarial services, Mrs Tracey Thomson £3328 until 31.8.24 and Mrs Morag Black £2352 (1.9.24-31.12.25) and Mrs Allison Frotswick's husband was paid £648 for professional architectural advice.

2. Movements in Funds

| | at 1.1.24 £ | Receipts £ | Payments £ | Transfers £ | at 31.12 24 £ |
|---------------------------|----------------|----------------|----------------|----------------|------------------|
| Unrestricted funds | | | | | |
| General Fund | 25,211 | 109,399 | 104,945 | | 29,665 |
| Flower Fund | 1,143 | 0 | 310 | 0 | 833 |
| Sunday Club Fund | 5,200 | 250 | 999 | 0 | 4,451 |
| | <u>31,554</u> | <u>109,649</u> | <u>106,254</u> | <u>0</u> | <u>34,949</u> |
| Restricted funds | | | | | |
| Congalton Bequest | 2,914 | 84 | 0 | 0 | 2,998 |
| Fabric Fund | 3,288 | 743 | 0 | 0 | 4,031 |
| Welfare Fund | 1,934 | 0 | 0 | 0 | 1,934 |
| Darling Fund | 1,101 | 0 | 0 | 0 | 1,101 |
| Stonework | 0 | 0 | 0 | 0 | 0 |
| Community Fund | 0 | 130 | 0 | 0 | 130 |
| | <u>9,237</u> | <u>957</u> | <u>0</u> | <u>0</u> | <u>10,194</u> |
| Total funds | <u>40,791</u> | <u>110,606</u> | <u>106,254</u> | <u>0</u> | <u>45,143</u> |

| | Unrestricted Funds 2024 £ | Restricted Funds 2024 £ | Stonework Funds 2024 £ | Total 2024 £ | Total 2023 £ |
|-------------------------------------|------------------------------------|----------------------------------|---------------------------------|--------------------|--------------------|
| 3. Analysis of Donations | | | | | |
| FWO Scheme (non Gift Aid) | 1829 | 0 | 0 | 1829 | 2085 |
| Gift Aid Donations | 46792 | 0 | 0 | 46792 | 50340 |
| Tax Recovered on Gift Aid Donations | 13236 | 0 | 0 | 13236 | 14017 |
| Ordinary Offerings (Open Plate) | 5921 | 0 | 0 | 5921 | 5188 |
| Other Offerings, Donations etc | 3545 | 0 | 0 | 3545 | 5603 |
| | <u>71,323</u> | <u>0</u> | <u>0</u> | <u>71,323</u> | <u>77,233</u> |

4. Analysis of Payments

Costs of generating funds

| | | | | | |
|--------------------|----|---|---|----|----|
| Offering envelopes | 88 | 0 | 0 | 88 | 37 |
|--------------------|----|---|---|----|----|

5. Charitable activities

| | Unrestricted | Restricted | Stonework | Total | 2023 |
|----------------------------------|----------------|------------|-----------|----------------|----------------|
| Giving to Grow allocation | 31,708 | 0 | 0 | 31,708 | 28,342 |
| Locum Charges | 0 | 0 | 0 | 0 | 16,395 |
| Presbytery dues | 1,045 | 0 | 0 | 1,045 | 753 |
| Minister's expenses | 2,086 | 0 | 0 | 2,086 | 2,273 |
| Pulpit supply | 1,140 | 0 | 0 | 1,140 | 90 |
| Fabric repairs & maintenance | 18,580 | 0 | 0 | 18,580 | 19,455 |
| Manse Council Tax | 2,093 | 0 | 0 | 2,093 | 942 |
| Other building costs-Manse | 658 | 0 | 0 | 658 | 656 |
| Manse garden | 440 | 0 | 0 | 440 | 150 |
| Heat and light | 10,780 | 0 | 0 | 10,780 | 11,153 |
| Insurance | 5,575 | 0 | 0 | 5,575 | 5,263 |
| Church Garden Maintenance | 1,316 | 0 | 0 | 1,316 | 2,945 |
| Church Office Expenditure | 3499 | 0 | 0 | 3,499 | 2,482 |
| Printing, stationery and postage | 2312 | 0 | 0 | 2,312 | 2,268 |
| * Other expenses incl vacancy | 4281 | 0 | 0 | 4,281 | 2,355 |
| * Fundraising Expenses | 1130 | 0 | 0 | 1,130 | 869 |
| Salaries- Sec, organist & others | 11,785 | 0 | 0 | 11,785 | 11,522 |
| Cleaning-salaries and Materials | 6,303 | 0 | 0 | 6,303 | 4,512 |
| Life & Work costs | 126 | 0 | 0 | 126 | 168 |
| Flower Fund | 310 | 0 | 0 | 310 | 17 |
| EJam | 625 | 0 | 0 | 625 | 357 |
| Sunday Club | 374 | 0 | 0 | 374 | 0 |
| | <u>106,166</u> | <u>0</u> | <u>0</u> | <u>106,166</u> | <u>112,967</u> |

Governance costs

| | | | | | |
|-----------------------------|---|---|---|---|---|
| Independent examiner's fees | 0 | 0 | 0 | 0 | 0 |
|-----------------------------|---|---|---|---|---|

Other payments

| | | | | | |
|--------------------|---|---|---|---|---|
| Purchase of assets | 0 | 0 | 0 | 0 | 0 |
|--------------------|---|---|---|---|---|

| | | | | | |
|-----------------------|----------------|----------|----------|----------------|----------------|
| Total payments | <u>106,254</u> | <u>0</u> | <u>0</u> | <u>106,254</u> | <u>113,004</u> |
|-----------------------|----------------|----------|----------|----------------|----------------|

Governance costs

| | | | | | |
|-----------------------------|---|---|---|---|---|
| Independent examiner's fees | 0 | 0 | 0 | 0 | 0 |
|-----------------------------|---|---|---|---|---|

Other payments

| | | | | | |
|--------------------|---|---|---|---|---|
| Purchase of assets | 0 | 0 | 0 | 0 | 0 |
|--------------------|---|---|---|---|---|

Total payments

| | | | | |
|----------------|----------|----------|----------------|----------------|
| 106,254 | 0 | 0 | 106,254 | 113,004 |
|----------------|----------|----------|----------------|----------------|

Minister's Stipend

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All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £31642 and the maximum stipend (in the fifth and subsequent years) £38884.

Collections for Third Parties

7

| | 2024 | 2023 |
|--|--------------|--------------|
| | £ | £ |
| Gullane Village Assoc(Age Scotland-23) | 325 | 170 |
| Christian Aid(donation) | 1650 | 1680 |
| Christian Aid -emergency appeals | 301 | 0 |
| Cof S Syria(DEC-23) | 180 | 535 |
| Poppy Scotland | 460 | 50 |
| E Lothian Food Bank | 485 | 674 |
| Gullane Day Centre | 0 | 170 |
| World Day of Prayer | 0 | 122 |
| Bethany Christian Trust | 485 | 0 |
| Royal College of Church Music | 62 | 0 |
| | 3,948 | 3,401 |

Purposes of Designated Funds

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Flower Fund - This is a fund to provide flowers for display during Services of Worship
 Life & Work - This is a fund for Payment & Sale of the Church of Scotland Publications
 Sunday Club Fund -- This Fund provides money for the purchase of materials & books for the Club
 Fabric Fund - The Trustees set aside Funds for the Maintenance of Church Property
 Congalton Bequest - To help with the welfare of Parishioners
 Welfare Fund -- To help with the Welfare of Parishioners
 Community Fund-Contributions from Community events to be used to contribute back to community

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

| | 2024 £ | 2023 £ |
|--|----------------|---------------|
| <u>CAPITAL ACCOUNT</u> | | |
| Credit Balances held at 31 December at cost | <u>0</u> | <u>0</u> |
| Market Value at 31.12 transferred to Revenue Account | <u>0</u> | <u>0</u> |
| *Capital acc 56 balance at 31.12 | <u>600,543</u> | 600,543 |
| Market value at 31.12* | 608,366 | n/a* |
| <u>REVENUE ACCOUNT</u> | | |
| Credit Balance at 31 December | <u>117,086</u> | <u>84,743</u> |
| <u>85 TEMPORARY FUNDS</u> | | |
| Closing balance at 31.12.22 | 0 | 0 |

There were lot of transactions in 2023 on this account-purchase of new manse,fittings and appliances at Gullane, roof repairs at Gullane Church and A/V installation at Gullane. No market
**** value was supplied by 121 so it is n/a{not available}