

# The Church of Scotland



## Saline & Blairingone Parish Church of Scotland


### Accounts for the Year Ended 31 December 2024

Congregation No: 241479

Charity No: SC 013688





	<b>Saline &amp; Blairingone Parish Church of Scotland</b>	
	Charity No. SC 013688	Congregational Reference No. 241479
	<b>Accounts for Year ended 31 December 2024</b>	

## Trustees Annual Report - Year Ended 31 December 2024

### 1 Structure, Governance and Management

#### Governing Document During 2024

- 1.1 During 2024 the Church was administered in accordance with the terms of the Model Deed of Constitution.

#### Recruitment and Appointment of Trustees under the Model Deed of Constitution

- 1.2 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. During a vacancy the Presbytery appoints another ordained minister to be the interim moderator.

#### Organisational Structure under Model Deed of Constitution

- 1.3 The minister or ministers of the congregation (or the Interim Moderator of the Kirk Session during a vacancy) shall be *ex officio* the Chairman of the Board, and in the event of their declining to accept office, the Kirk Session shall elect one of their own number as Chairman for the year. The Kirk Session held seven meetings in the 2024.

### 2 Objectives and Activities

- 2.1 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.


#### Vision Statement

- 2.2 The objectives of Saline & Blairingone Parish Church of Scotland are summarised in the following Vision Statement:

*Our Vision is to be as Jesus Christ to one another, to all people in the parish, and to the wider world.*

*We will show God's love through:*

- *our worship and prayer;*
- *our pastoral care;*
- *our teaching and discipleship;*
- *sharing the Good News in our communities;*
- *sharing in mission in Scotland and other countries.*

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- 2.3 The objectives are met through the Church's activities. The Church is its constituent groups and members, and its activities are those of its members carried out in its name.
- 2.4 The Church's activities are described in more detail in the following Achievements and Performance section of this report.


### **3 Achievements and Performance**

#### **Overview**

- 3.1 In February a successful fund-raising ceilidh was held in Steelend with support from church members and the wider community.
- 3.2 In May, two new communicants were admitted as members of the Church of Scotland.
- 3.3 A farewell lunch for the minister was held in May attended by present and past congregational members.
- 3.4 A 'Hymns and Pimms' afternoon in August was organised by [REDACTED] which was enjoyed by members.
- 3.5 In August a successful barbecue was held when members from the other five churches in West Fife Villages joined our own congregation.
- 3.6 A concert by [REDACTED] was held in November and attracted a large attendance by members and friends from other congregations.
- 3.7 'Bring a friend' in December was once again very successful, attracting a large attendance.
- 3.8 The Singing Group met every Tuesday evening under the supervision of [REDACTED] and performed at services during the year as well as the Christmas services.

#### **Public Worship**

- 3.9 Sunday worship was held in the Church Hall each week with [REDACTED] leading worship until end of May. From June, pulpit supply was provided by various ministers until [REDACTED] was appointed as Locum in December.
- 3.10 Wednesday services were held twice a month in the session room until the end of May. [REDACTED] led the Wednesday service in December.
- 3.11 The services at Tulliallan and Kincardine Church were recorded and could be watched remotely. CD's continued to be distributed to members who were unable to attend Church until the end of May.
- 3.12 [REDACTED] provided musical accompaniment for singing.

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- 3.13 Sunday services were held in Steelend Club in March, September and December.
- 3.14 Saline members attended the joint services with the six West Fife Village churches in February at Oakley, in April at Limekilns, in August at Kincardine and in October Saline hosted the joint service at Steelend.
- 3.15 In March the World Day of Prayer service was held in Oakley Parish Church to which our members contributed along with members from Church of the Holy Name and Carnock and Oakley Parish Church.
- 3.16 Fortnightly services resumed at Bandrum Care Home with a small team led by [REDACTED] leading worship.

#### **Pastoral Care**


- 3.17 Pastoral care was provided throughout the year by the Minister, Interim Moderator, Elders and church members.

#### **Teaching and Discipleship**

- 3.18 The Church believes the Bible is the revealed Word of God. Its dominant themes are God's love for each individual person and for His creation as a whole and urging us as a response to reflect that love to the world. Teaching and learning are important for developing knowledge and understanding of God's Word. Discipleship is following Jesus Christ and applying what is learned. Our mission as the Church is to put this into practice for the benefit of the world at large and the whole of creation, in our case particularly the people of our parish.
- 3.19 The bible study group met weekly on a Thursday morning during 2024.

#### **Interacting with the Wider Community**

- 3.20 Weekly Wednesday coffee mornings were well-attended throughout the year and the Macmillan Coffee Morning in September raised a significant amount for the charity.
- 3.21 The Friendship Group met fortnightly with a variety of speakers and a growing number of people attending, including many from the community who are not members of the congregation.
- 3.22 The Craft Group met fortnightly with people from the local community joining in too.
- 3.23 The hall was used by Saline Heritage Society once a month, Saline Environmental Group, Saline National Women's Register and by the Community Council while the Community Centre was closed for roof repair and refurbishment.
- 3.24 Rainbows and Brownies met once a week, Highland Dancing classes are held twice a week and Line Dancing held once a week in the hall. Toddlers used the hall weekly while the Community Centre was closed.

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3.25 Members of the congregation participated in environmental projects in the village such as tree planting and working on the community garden.

3.26 The Church Walking Group organised walks throughout the year and people from outwith the congregation joined in these walks.


#### **Social Care and Mission**

3.27 The work of CrossReach, the Church of Scotland's Social Care arm, was supported by the sale of Christmas cards and calendars.

3.28 The congregation supported The Blytheswood Christian Care Shoebox Appeal providing donations and shoeboxes of gifts to be distributed overseas.

3.29 Collections of food and toiletries were donated throughout the year to Dunfermline Food Bank with a special collection at harvest thanksgiving.


3.30 A donation from the display of Christmas cards was given to the Kuna Tumaini Orphanage appeal.

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## 4 Financial Review


- 4.1 The 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 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).
- 4.2 The main source of General Fund income is congregation members' offerings. A substantial proportion of these are made as Gift Aid (GA) and tax can also be recovered on most of the other offerings since they are eligible as Gift Aid Small Donations (GASD), so tax recovered is an important source of income. In 2024 total offerings were 3.3% down than in 2023, but the tax recoverable portion (GA plus GASD) was virtually unchanged. Gift Aid is claimed only once a year.
- 4.3 Receipts from rental of the Saline manse continue to go into the Consolidated Fabric Fund revenue account 50241479, which is held on the congregation's behalf by the Church of Scotland General Trustees. Some expenditure on the manse was necessary in 2024, notably repair to the flooring and bathroom of walls. As shown in the Appendix, there is still a reasonably healthy balance in this fund. Clearly the rental of the manse has become important for sustaining the congregation's finances, and the property needs to be kept in good condition.
- 4.4 Of the various restricted funds only the Henderson Fund is in regular use. The Cameron Fund is used quite infrequently. Most of the Henderson Fund annual income is disbursed to beneficiaries, and, when appropriate, a small proportion used to increase the capital to help compensate for inflation. The Restoration Fund is in limbo pending the decisions on buildings that should emerge in 2024, as noted at 4.5 below.
- 4.5 Costs emerged in 2024 just to keep the Church weatherproof and safe highlighted that the 200-year-old sanctuary part of the building, now not in use because of its deteriorated condition that would be extremely costly to restore, has become something of a liability. This arises not only from potential emergent fabric expense, but also the impact on insurance premium. The Fife presbytery plan is now in existence, which designate all the buildings (i.e..Sanctuary and Hall) as Category B, i.e. listed for closure and sale by 2027. The potential will exist for a review of this plan, but it will be for the Kirk Session to produce a workable vision plan to justify any such change, which then must be adopted by Presbytery.



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## **Reserves Policy**

- 4.6 The congregation's Trustees' policy is to try to maintain reserves equivalent to about six months' total expenditure of the unrestricted funds. This is to give a margin for accommodating unforeseen situations. The 2024 end-of-year unrestricted funds balance is £13,725 which is 37.7% of the 2024 unrestricted funds payments total of £36,367. The 2024 end-of-year restricted funds balance is £1,931, with the 2024 restricted funds payments total of £27,797.
- 4.7 The policy to maintain reserves equivalent to six months total expenditure was met in 2024. To help address this in 2025 and for future years the Church is seeking to join a three way Union.

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## 5 Statement of Trustees' Responsibilities


- 5.1 The members of the Congregational Board 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 Congregational Board 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,



Session Clerk

Date: 24/3/25

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## Independent Examiner's Report to the Trustees of Saline & Blairingone Parish Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 12 to 17.

### 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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts under section 44(1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

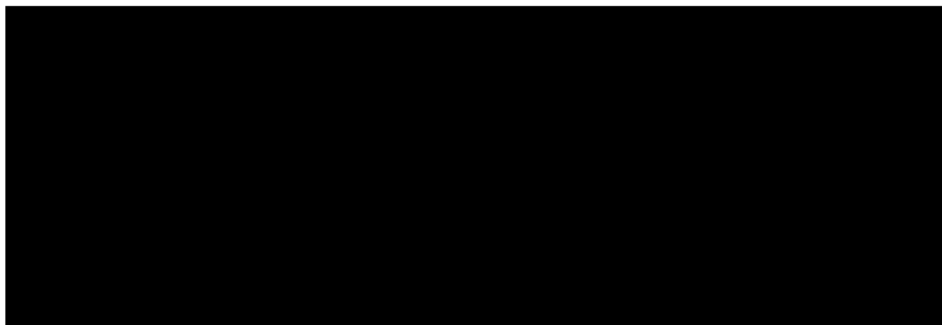
### Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the 2006 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 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 Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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.




Date: 11/3/25

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## Receipts and Payment Account for Year Ended 31 December 2024

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
		2024	2024	2024	2024	2023
	Note	£	£	£	£	£
<b>Receipts</b>						
Donations	3	25803	0	0	25803	27845
Activities for Generating Funds		3169	0	0	3169	2038
Bank & Deposit interest		165	1347	100	1612	1065
Investment income		92	584	35	711	593
Legacies		0	0	0	0	5000
Receipts from funds held by Church of Scotland		2396	0	0	2396	2782
		<u>31625</u>	<u>1931</u>	<u>135</u>	<u>33691</u>	<u>39323</u>
Rental of premises		2678	0	0	2678	1915
Receipts from General Trustees		0	0	0	0	0
Other Receipts		0	0	0	0	0
Grants			0	0	0	0
Sale of assets		0	0	0	0	0
Sale of investments		0	0	0	0	0
<b>Total Receipts</b>		<u>34303</u>	<u>1931</u>	<u>135</u>	<u>36369</u>	<u>41238</u>
<b>Payments</b>	4					
Costs of generating funds			0	0	0	0
Charitable activities		36367	0	0	36367	42861
Governance costs			0	0	0	0
Other Payments			0	0	0	0
<b>Total Payments</b>		<u>36367</u>	<u>0</u>	<u>0</u>	<u>36367</u>	<u>42861</u>
<b>Excess of Receipts over Payments for the year before transfers</b>		-2064	1931	135	1	-1622
<b>Transfers</b>		0	0	0	0	0
<b>Excess of Receipts over Payments for the year</b>		<u>-2064</u>	<u>1931</u>	<u>135</u>	<u>1</u>	<u>-1622</u>

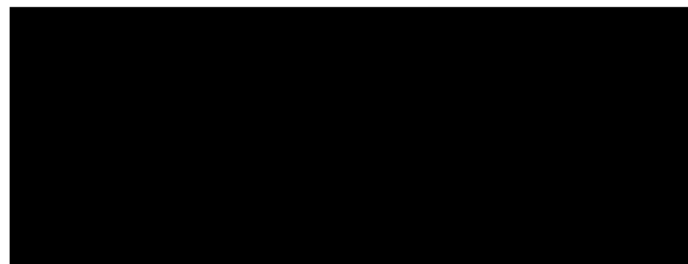
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### Statement of Balances at 31 December

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
Note	2024 £	2024 £	2024 £	2024 £	2023 £
<b>Bank &amp; Deposit Balances</b>					
Bank & deposit balances brought forward	15789	25590	1900	43279	45178
<b>Movement in year:</b>					
Excess of Receipts over Payments for the year	-2064	1931	135	1	-1622
Bank & deposit balances carried forward	<u>13725</u>	<u>27521</u>	<u>2035</u>	<u>43280</u>	<u>43556</u>
<b>Investments at market value</b>					
	<u>1692</u>	<u>10761</u>	<u>653</u>	<u>13106</u>	<u>12514</u>
(cost)	1595	11488	626	13710	13710
<b>Assets</b>					
Gift Aid Receivable (inc. gasd)	<u>2719</u>	<u>0</u>	<u>0</u>	<u>2719</u>	<u>2719</u>
<b>Liabilities</b>					
Nil	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>

The accounts were approved by the Trustees of the Congregation on 24/3/25

For and on behalf of the Trustees




Session Clerk

Treasurer

24/3/25  
Date

24/3/25  
Date

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## Notes to the Accounts

### 1. Trustee Remuneration and Related Party Transactions

During the year 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. The congregation (or congregations jointly in a linked charge) is (are) responsible for paying the council tax on the manse occupied by the Minister, for paying the Minister's office expenses, and for reimbursing the Church of Scotland for the Minister's travel expenses (see Note 4).

### 2. Movements in Funds

	At 1 Jan 2024	Receipts	Payments	Transfers	At 31 Dec 2024
	£	£	£	£	£
<b>Unrestricted funds</b>					
General Fund	12669	34048	36367	0	10350
Designated Sunday School Colln. Fund	38	0	0	0	38
Designated Cameron Fund	3083	254	0	0	3337
	15790	34303	36367	0	13725
<b>Restricted funds</b>					
Henderson Fund	807	635		0	1442
Restoration Fund	24783	1296	0	0	26079
	25590	1931	0	0	27521
<b>Endowment funds</b>					
Oliphant Bequest	272	29	0	0	301
War Memorial	1194	75	0	0	1269
Sunday School Fund	434	32	0	0	466
	1900	135	0	0	2035
<b>Total funds</b>	43280	36369	36367	0	43281

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### **Purposes of Designated Funds**

**Guild Fund:** The Trustees designated this fund to facilitate the Guild's activities. As the Guild disbanded in 2021 and disbursed the remaining funds to Guild projects and to clear the deficit in the Guild Leprosy Fund, the Guild Fund is now closed.

**Sunday School Collections Fund:** The Trustees have designated this fund to enable the Sunday School to donate its collections to Christian mission and care.

**Cameron Fund:** This originates from a bequest by the late Adam Drysdale Cameron of West Park Saline. The legacy originally comprised £2500 (nominal) 3.5% war stock to be administered by the Kirk Session who have power to: (a) realise and reinvest; (b) apply income for the purposes of Saline church; and (c) use part or the whole of the capital for any improvements or additions to Saline Church. The capital is now invested in the Church of Scotland Investors Trust Income Fund.

### **Purposes of Restricted Funds**


**Henderson Fund:** This fund originated to receive the residue of the former Henderson Mortification Trust, which though not directly connected with Saline & Blairingone Parish Church, operated for the benefit of Saline parishioners. That Trust was wound up in 2006. Saline & Blairingone Parish Church Trustees invested most of the received residue (leaving a smaller sum for initial operation) and uses the income to assist needy families in enabling their children to participate in educational activities at Saline Primary School.

### **Purposes of Endowment Funds**

**The Oliphant Bequest** was made in 1859. The income is used by the Minister to provide necessities for needy persons.


**War Memorial Fund:** This was established in 1970 when the Kirk Session received money from the Saline, Steelend & District Committee's Salute the Soldier Fund and undertook to invest it and use the interest for maintenance and upkeep of the War Memorial located at Saline Church.

**Sunday School Trust Fund:** The only records about the origin of this fund show that Mr. William Cousin of Meadow End, Saline, provided the capital for Saline Church of Scotland Sunday School in 1939, but no statement of specific purpose has been found. It is presumed that annual income is to be used to obtain resources for the Sunday school, including attendance prizes. The income is now quite small relative to the cost of resources, and for many years all Sunday school resources have normally been provided from the General Fund.

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	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	2024 £	2024 £	2024 £	2024 £	2023 £
<b>3. Analysis of Donations</b>					
Offerings (non Gift Aid)	3019	0	0	3019	484
Offerings (GASD Scheme)	5608	0	0	5608	5250
Gift Aid Donations	11374	0	0	11374	14951
Tax Recovered on Gift Aid Donations	4975	0	0	4975	4948
Other Income, Donations etc	827	0	0	827	2212
	<u>25803</u>	<u>0</u>	<u>0</u>	<u>25803</u>	<u>27845</u>
<b>4. Analysis of Payments</b>					
<b>Costs of generating funds</b>					
Fundraising materials & charges	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Charitable activities</b>					
Ministries & Mission	14773	0	0	14773	19989
Presbytery & Guild dues / fees	792	0	0	792	694
Minister's travel expenses	1266	0	0	1266	1104
Pulpit supply (inc travel)	1488	0	0	1488	54
Outreach and mission	0		0	0	245
Literature and teaching material	668	0	0	668	668
Fabric repairs & maintenance	6073	0	0	6073	10147
Council Tax	980	0	0	980	1400
Energy	2745	0	0	2745	1568
Insurance	2610	0	0	2610	2538
Other building costs	2201	0	0	2201	2165
Office expenses	1134	0	0	1134	1205
Organ & music	406	0	0	406	326
Printing, stationery and postage	0	0	0	0	84
Other expenses	1231	0	0	1231	673
	<u>36367</u>	<u>0</u>	<u>0</u>	<u>36367</u>	<u>42861</u>
<b>Governance costs</b>					
Independent examiner's fees	0	0	0	0	0
<b>Other payments</b>					
Purchase of assets	0	0	0	0	0
Purchase of investments	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>



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## 5. Minister's Stipend

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 scale, which is related to years of service. For the year under review the Minimum Stipend was £31,642 and the Maximum Stipend (in 5th and subsequent years) £38,884.

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>6 Collections for Third Parties</b>		
Christian Aid	389	630
Crossreach	0	0
Dunfermline Foodbank	0	0
Ukraine	0	0
Leprosy	0	0
MacMillan	152	200
	<u>541</u>	<u>830</u>

## Appendix – Funds Held on Behalf of the Congregation by the Church of Scotland General Trustees

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Account No. [REDACTED] Consolidated fabric fund Cap</b>		
Credit Balances held at 31 December at cost	<u>0</u>	<u>0</u>
Market Value of Balances at 31 December	<u>0</u>	<u>11,630</u>
<b>Account No. [REDACTED] Consolidated fabric fund Rev</b>		
Credit Balance at 31 December	<u>33,187</u>	<u>24,474</u>
<b>Account No. [REDACTED] Consolidated fabric fund Cap(II)</b>		
Credit Balance at 31 December	<u>44,054</u>	<u>44,054</u>
Market Value of Balances at 31 December	<u>47,660</u>	<u>0</u>