

Ratray Parish Church of Scotland

Scotland · Charity number SC000323

Details

Known as	Ratray Church
Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1927-03-17
Register	View on the OSCR register

Contact

Address
Lismore
High Street
Ratray
Blairgowrie
PH10 7DG

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: For centuries we have followed a call and duty to bring the ordinances of the Christian religion to the people in our parish. We encourage public worship by holding a church service every Sunday and on some special days..

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: The advancement of religion.

Geography

- **Main operating location:** Perth And Kinross
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£0	£0	-	0
2024-12-31	£51,669	£50,111	-	0
2023-12-31	£35,769	£51,643	-	0
2022-12-31	£44,810	£45,519	-	0
2021-12-31	£34,053	£42,982	-	0
2020-12-31	£40,161	£61,828	-	0

Ratray Parish Church of Scotland

Scotland - Charity number SC000323

Accounts

Rattray Parish
Church of Scotland

Rattray Church is a Charity registered in Scotland as SC 000 323



Annual Report
and
Financial Statements
of
Rattray Church
Blairgowrie

For the year ending

31 December, 2024

Congregation reference number 271625

Charity registration number SC 000 323

Reference and Administrative Information

Year ended 31 December, 2024

Charity Name: Rattray Parish Church of Scotland

Charity Registration Number: SC 000 323

Congregation Reference Number 271625

Contact Address:



Independent Examiner



KWG Accountancy Ltd, 89 Airlie Street
Alyth, PH11 8AN

Banking

Rattray Church,
Bank of Scotland,
51 High Street,
BLAIRGOWRIE,
PH10 6DA

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. The Congregational Board is appointed from within the congregation. Members of the congregation are invited to nominate individuals to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Organisational Structure

The Congregational Board is chaired by the minister and meets normally about three times in a year. Certain responsibilities are delegated to a Finance Committee, a Property Committee, a Fund-Raising work party and a Development Group as appropriate. The Kirk Session also usually meets about three times a year and is responsible for the spiritual affairs within the church.

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.

Led by two of our members the small group of children meet at Ratray School for 'Sunday School' activities on Mondays under the guise of *Messy Church* and have come to a church service and enchanted us.

The Presbytery Mission Plan has been reviewed and approved. For Ratray we are due to be United with Kirkmichael, Straloch and Glenshee. When our minister retires, we should be Linked with Alyth which became vacant in 2024.

Achievements and Performance

About half a dozen of our members, supported by a few from the Glens, presented in August a Flower and Craft Display with musical interludes

The mobility challenges affecting our minister did not prevent any of our regular Sunday morning services and we held the usual evening services on Good Friday and Christmas Eve.

We welcomed two new members and there were 3 deaths.

Financial Review

With the continuing decline in regular attenders/givers the ordinary offerings were £450 down over the year but the Gift Aid donations were, exceptionally, some £1.5k more and a fundraising Flower and Craft Display grossed £638.

However, the Giving to Grow contribution soared by over a thousand pounds, the Presbytery dues increased by more than £400 and Heat & Light cost £360 more.

The General Fund would have incurred a loss of close to the Budget figure of -£3,639 but for the option of withdrawing £1,736 from our Revenue account in the Consolidated Fabric Fund (CFF).

Bills for work re Boiler House and the East Porch were covered by a withdrawal of £16,682 from our Capital account in CFF and a £4,016 reimbursement of VAT on work on our ' Listed Place of Worship '.

Reserves Policy

From the closure of the Ratray Hall account some £3,615 was transferred into the General Fund, which had suffered a £1,903 loss, to restore it to £4,292, a more usual end-of-year amount.


The £9k balance from the Ratray Hall account was credited to our Reserves in Edinburgh which now exceed £30k. Mindful of the repeated and increasing large Deficit inherent in the General Fund, the Trustees recognise that they must address the issue if Ratray Church is to continue to be viable for more than about 10 years, even if Fabric repairs could be paid from the £30k in our Capital account in the CFF. With no luxuries in the expenses to cut, a noticeable increase in donations or fundraising is imperative, unless a steadier series of Legacies develops.

Statement of Trustees' Responsibilities

The members of the Kirk Session / 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 Kirk Session / 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 ... 19 - 03 - 2025....

Independent Examiner’s Report to the Trustees of Rattray Parish Church of Scotland

I report on the accounts of Rattray Parish Church of Scotland (Scottish Charity number SC 000 323) for the year ended 31 December 2024 as set out on pages 6 to 14.

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’s 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 notice

- 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.

.....

.....

Date . 24 March 2025

KWG Accountancy Ltd
89 Airlie Street, Alyth
PH11 8AN

Ratray Parish Church of Scotland

Receipts and Payments Account for Year ended 31 December 2024

	Unrestricted Funds		Restricted Funds		TOTAL	
	2024	2023	2024	2023	2024	2023
RECEIPTS	£	£	£	£	£	£
Donations -offerings	17,579	18024			17,579	18024
-other donations	3,870	2705	20		3,890	2705
Tax repaid on Gift Aid givings	4,288	4143			4,288	4143
Miscellaneous	-	0	-	-	0	0
Legacy	-	1000			0	1000
Fundraising events	638	0			638	0
Bank and deposit Interest	1,307	1,047	234	170	1,541	1217
Investment income	249	207			249	207
Stipend Endowment	399	403			399	403
	<u>28,330</u>	<u>27529</u>	<u>254</u>	<u>170</u>	<u>28,584</u>	<u>27699</u>
Refund of Pulpit Supply	-	0			0	-
Reimbursement of VAT	4,061	0			4,061	0
Use of premises	-		0	0	0	-
Glebe Rent	606	404			606	404
From Consolidated Fund	18,418	2,781			18,418	2781
Insurance claims	0	4,885			0	4885
Grants	-				0	-
TOTAL RECEIPTS	<u>51,415</u>	<u>35599</u>	<u>254</u>	<u>170</u>	<u>51,669</u>	<u>35769</u>
PAYMENTS						
Costs of Generating funds	180	120			180	120
Charitable activities	44,683	50575	5,048	448	49,731	51023
Governance costs	200	450	-	50	200	500
TOTAL PAYMENTS	<u>45,063</u>	<u>51145</u>	<u>5,048</u>	<u>498</u>	<u>50,111</u>	<u>51643</u>
Excess/(Deficit) of Receipts over Payments for the Year before Transfers	6,352	(15546)	(4,794)	(328)	1,558	(15874)
Transfers (net result)	12,615	-	(12,615)	-	0	-
Excess/(Deficit) of Receipts over Payments for the Year	<u>18,967</u>	<u>(15546)</u>	<u>(17,409)</u>	<u>(328)</u>	<u>1,558</u>	<u>(15874)</u>

Initialled by Independent Examiner

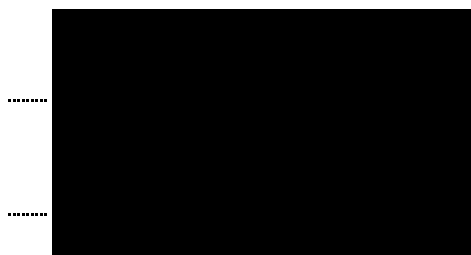
Ratray Parish Church of Scotland

Receipts and Payments Account for Year ended 31 December 2024

	Unrestricted Funds		Restricted Funds		TOTAL	
	2024	2023	2024	2023	2024	2023
	£	£	£	£	£	£
STATEMENT of BALANCES						
<u>Bank & Cash</u>						
Balances brought forward at 1 January	26,482	42028	22,468	22796	48,950	64824
Movements in year Excess/(Deficit) of Receipts over Payments	18,967	(15546)	(17,409)	(328)	1,558	(15,874)
Balances at 31 December	<u>45,449</u>	<u>26482</u>	<u>5,059</u>	<u>22468</u>	<u>50,508</u>	<u>48950</u>
<u>Investments - at market value</u>						
415 units CofS Investors Trust - Income Func (in Reserve Fund) (market value: 31 Dec 2024 @ £11.06) (at cost £2602)	4,590	4548	-	-	4,590	4548
Total Market Value at 31 December	<u>4,590</u>	<u>4548</u>	<u>0</u>	<u>0</u>	<u>4,590</u>	<u>4548</u>
<u>Assets</u>						
Gift Aid tax rebate including SDS monies (still to be claimed on Oct-Dec 2024 donations)	1,185	1031	-	-	1,185	1031
	<u>1,185</u>	<u>1031</u>	<u>0</u>	<u>0</u>	<u>1,185</u>	<u>1031</u>
<u>Liabilities</u>						
(nil)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

These Accounts were approved by the Kirk Session and Congregational Board on 19 March 2025

For and on behalf of the Kirk Session and Congregational Board



Clerk

Treasurer

Initialed by Independent Examiner



Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

No remuneration was paid to any Trustee in respect of duties as a Trustee (but see Note 5).

During the year 4 Trustees received reimbursement of expenses totalling £4,312. The major item was Manse Council Tax (Ratray share) of £2,058.

In 2024 the total amount donated by Trustees exceeded £10,902.

2 Movements in Funds

	At 1 January 2024	Receipts	Payments	change	At 31 December Transfers (net)	2024
Unrestricted Funds						
General Fund	2,580	29,116	31,019	(1,903)	3,615	4,292
Reserve Fund	21,886	1,478	0	1,478	9,000	32,364
Fabric Fund	2	20,473	13,955	6,518	-	6,790
Designated Sunday School Fund	2,014	78	89	(11)	-	2,003
	<u>26,482</u>	<u>51,415</u>	<u>45,063</u>		<u>12,615</u>	<u>45,449</u>
Restricted Funds						
Benevolent Fund	2,716	130	0	130	-	2,846
Flower Fund	530	46	48	(2)	-	528
Ratray Hall	17,615	0	5,000	(5,000)	(12,615)	0
Clock Fund	1,607	78	0	78	-	1,685
	<u>22,468</u>	<u>254</u>	<u>5,048</u>		<u>(12,615)</u>	<u>5,059</u>
TOTAL FUNDS	<u>48,950</u>	<u>51,669</u>	<u>50,111</u>		<u>-</u>	<u>50,508</u>

Purposes of Unrestricted Funds

Fabric Fund is used to pay for major repairs; minor repairs and maintenance are paid from the General Fund.

Sunday School Fund is designated to cover the functioning of the Sunday School, which, since 2022, has been meeting as 'Messy Church' in Ratray Primary School.

Purposes of Restricted Funds

Benevolent Fund is available to the Minister for emergency financial help to any needy person in the parish.

Flower Fund is to be used to provide flowers etc for display in the Church as required.

The Ratray Hall Fund and separate bank account were closed after a donation of £5,000 to the local group of Guides (a Charity) in support of the re-building of their hall. The balance at closure was transferred to the Church's account.

The Clock Fund is available for relevant maintenance of the Tower clock.

3a ANALYSIS of RECEIPTS

Unrestricted Funds

TOTALS

		General		Reserve		Fabric		Sunday School		TOTALS	
		2024	2023	2024	2023	2024	2023	2024	2023	2024	2023
		£	£	£	£	£	£	£	£	£	£
Donations											
offerings	ordinary(open plate)	2,303	2755							2,303	2755
	via WFO or Bank non Gift Aid	4,680	4893							4,680	4893
	Gift Aid	10,596	10376							<u>10,596</u>	10376
										17,579	
	other Gift Aid givings	3,270	1570							3,270	1570
	other donations						375			0	375
	weddings/funerals	600	760							<u>600</u>	760
										3,870	
Miscellaneous											
			0								
	Tax repaid on Gift Aid givings	(c) 4,288	4143							4,288	4143
	Legacy		1000								1000
	Fundraising events									638	0
	Craft Display	638	0								
Bank and deposit Interest											
	Bank		-							0	0
	Church of Scotland Investors		-	1,229	882	0	0	78	54	<u>1,307</u>	1047
										1,307	
Investment income											
	415 units Church of Scotland Investors Trust			249	207					249	207
	Stipend Endowment	399	403							399	403
		<u>26,774</u>	<u>25900</u>	<u>1,478</u>	<u>1,089</u>	<u>0</u>	<u>375</u>	<u>78</u>	<u>54</u>	<u>28,330</u>	<u>27529</u>
Reimbursement of VAT						4,061				4,061	0
Use of premises											
	Glebe Rent	606	404							606	404
	From Consolidated Fabric Fund	(d) 1,736	1053			16,682	1728			18,418	2781
	Insurance claims						4885				4885
TOTAL RECEIPTS		<u><u>29,116</u></u>	<u><u>27357</u></u>	<u><u>1,478</u></u>	<u><u>1,089</u></u>	<u><u>20,743</u></u>	<u><u>6988</u></u>	<u><u>78</u></u>	<u><u>54</u></u>	<u><u>51,415</u></u>	<u><u>35599</u></u>

3b ANALYSIS of RECEIPTS

	Restricted Funds								TOTALS		
	Benevolent		Flower		Clock		Ratray Hall		2024		2023
	2024	2023	2024	2023	2024	2023	2024	2023	£	£	£
	£	£	£	£	£	£	£	£	£	£	£
Donations											
Gift Aid givings											
other donations	0	0	20	0					0	20	0
Miscellaneous							0	0			0
Tax repaid on Gift Aid givings											
Fundraising events										0	0
Bank and deposit Interest											
Bank									0		0
Church of Scotland Investors	130	94	26	18	78	58			234	234	170
Investment income											
	130	94	46	18	78	58	0	0	254	170	
Use of premises									0		0
Grants											
TOTAL RECEIPTS	130	94	46	18	78	58	0	0	254	170	

4a	Unrestricted Funds								TOTALS		
	General		Reserve		Fabric		SundaySchool		2024	2023	
ANALYSIS of PAYMENTS	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2023
	£	£	£	£	£	£	£	£	£	£	£
Costs of Generating Funds											
WFO envelopes	180	120							180		120
Craft Display	0	-							-		-
									<hr/>		
									180		
Charitable Activities											
Giving to Grow Contribution	17,930	16901							17,930		16901
Presbytery dues (e)	739	442							739		442
Ministers' travel	640	640							640		640
telephone	775	738							775		738
Pulpit Supply	640	635							640		635
Organists	2,250	2321							2,250		2321
Fabric repairs and maintenance (f)	1,476	1228			3,165	13629			4,641		18112
Removal of Boiler house (g)					5,818				5,818		
Heat and Light	1,411	1053							1,411		1053
Insurance and council tax	4,474	4356							4,474		4356
Other building costs (h)	24	0			4,972	4506			4,996		4606
Post/Stationery/copying	50	287					4	7	54		294
Contribution to others (i)	150	0							150		0
meeting costs									-		0
Other	80	368					85	109	165		477
									<hr/>		
									44,683		
Governance Costs	200	450			-	-	-	-	200		450
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	31,019	29539	0	0	13,955	18135	89	116	45,063		51145
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

4b ANALYSIS of PAYMENTS	Restricted Funds								TOTALS		
	Benevolent		Flower		Clock		Ratray Hall		2024		2023
	2024	2023	2024	2023	2024	2023	2024	2023	£	£	£
	£	£	£	£	£	£	£	£	£	£	£
Costs of Generating Funds										0	0
Charitable Activities											
Affiliations									-		0
Fabric maintenance			39	140	0	150			39		290
Insurance									-		0
Heat and Light							0	123	0		123
Contributions to others (j)	0	0					5,000		5,000		0
Printing, stationery, phone									-		0
Other building costs									-		0
miscellaneous			9				0	35	9		35
									<u>5,048</u>		
Governance Costs	-	-	-	-	-	-	0	50	0		50
	<u>0</u>	<u>0</u>	<u>48</u>	<u>140</u>	<u>0</u>	<u>150</u>	<u>5,000</u>	<u>208</u>	<u>5,048</u>		<u>498</u>

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 stipend scale, which is related to years of service.

For 2024 the minimum stipend was £31,642 and the maximum stipend (in the fifth and subsequent years) £38,884.

	2024	2023
	£	£
6 Collections for Third Parties		
Turkey Earthquake Appeal		208
Erskine Hospital	181	147
CHAS		212
GAZA Appeal via British Red Cross	171	
	<u>352</u>	<u>567</u>

7 Volunteers

In common with most Congregations of the Church of Scotland we benefit from the contributions made by volunteers who give their time and talents willingly and freely, and for this service we are very grateful.

8 Supplementary Explanations

- a The values of the heritable properties, consisting of the Church and Manse, are not recorded here.
- b There are no Endowment Funds.
- c This includes rebate of £971 from the Gift Aid Small Donation Scheme. (In 2023 this was £950)
- d From the Consolidated Fabric Fund held by the General Trustees in Edinburgh we withdrew £1962 from our Revenue account (£1411 to cover Utilities costs and £551 for Fabric work) and £16,456. from our Capital account (re Boiler House work and repairs to the Church).
- e Presbytery dues increased by more than 60%. They have appointed several paid officers.
- f The East main door to the Church was replaced and again we needed some slates replaced.
- g The physical removal of the Boiler House initiated ancillary external repairs/improvements.
- h The work re Boiler House removal prompted internal repairs/improvements to the East porch.
- i In recognition of the help given at our Craft Display, £150 went to Kirkmichael, Straloch and Glenshee.
- j In support of the re-building of their Hall (available for Public use) the Ratray Hall Committee gave £5,000 to the local group of Guides (charity number SC 048314).

APPENDIX

**Funds held on behalf of the Congregation of Ratray Parish Church
by the Church of Scotland General Trustees
in the Consolidated Fabric Fund**

DEPOSIT ACCOUNT	opened in 2022	2024 £	2023 £
Capital Fund			
Opening Balance	at 1 January	46,735	48463
Less withdrawals for Fabric costs			
	Boiler House removal	5,620	
	Window repairs	5,018	
	Roof & Gutter Work and Soakaway	5,817	1728
		- 16,455	
Closing Balance	at 31 December	<u>30,280</u>	<u>46735</u>
Revenue Fund			
Opening Balance	at 1 January	893	190
Plus Interest on Capital			
		1,866	1750
Plus interest on Revenue			
		<u>50</u>	21
		+ 1,916	
Less charges/ adjustments			
		189	15
Less withdrawal for Fabric work			
		551	
Less withdrawal for costs of Utilities			
		<u>1,411</u>	1053
		- 2,151	
Closing Balance	at 31 December	<u>658</u>	<u>893</u>
Total in Consolidated Fabric Fund at 31 December		<u><u>30,938</u></u>	<u><u>47628</u></u>