

# ***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

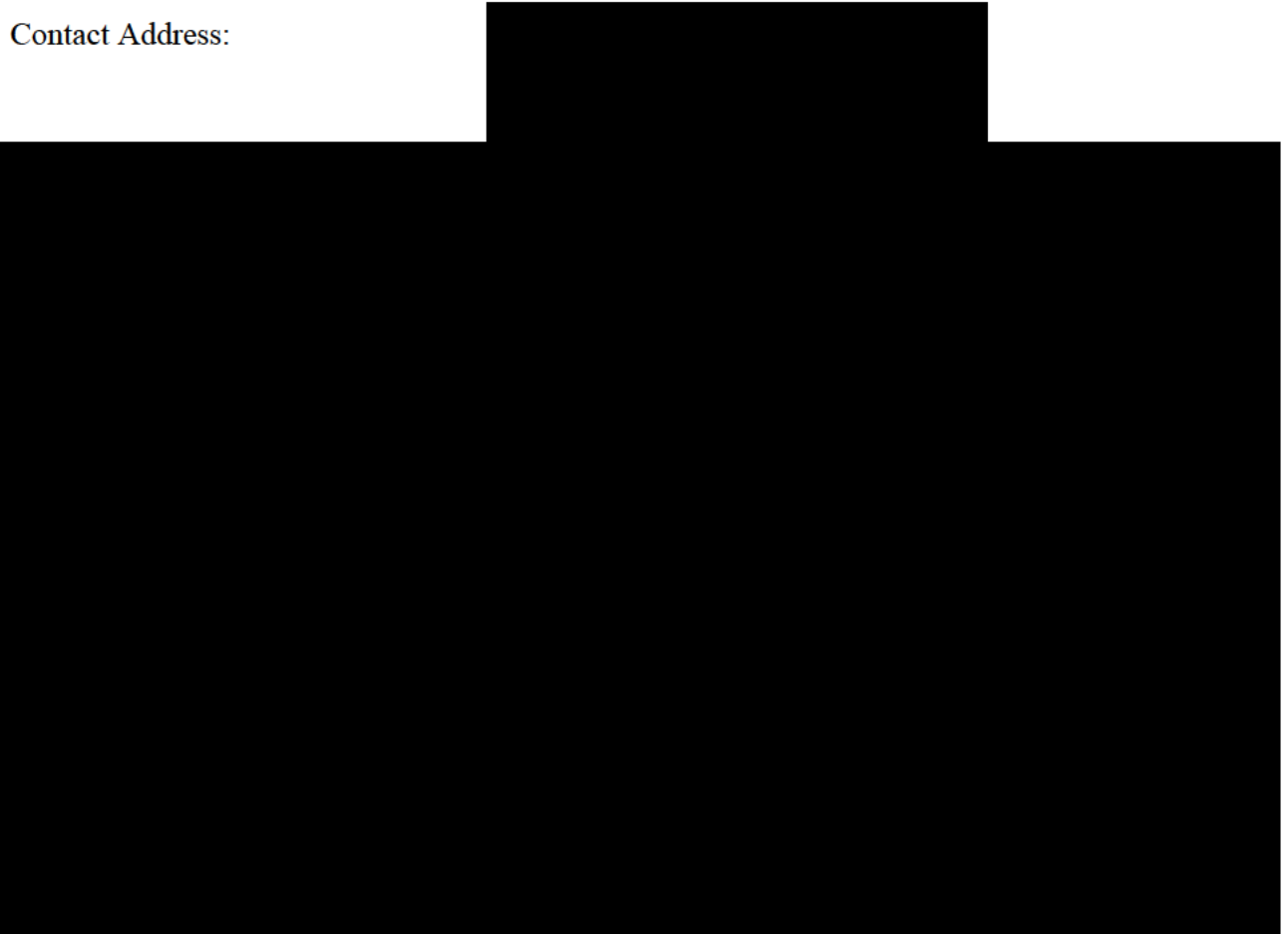
Year ended 31 December, 2024

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**

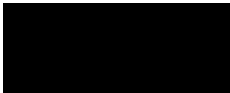
From the closure of the Ratray Hall account some £3,615 was transferred into the General Fund, which had suffered a £1,903 loss, to restore it to £4,292, a more usual end-of-year amount. The £9k balance from the Ratray Hall account was credited to our Reserves in Edinburgh which now exceed £30k. Mindful 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.

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KWG Accountancy Ltd  
89 Airlie Street, Alyth  
PH11 8AN

Date                   . *24 March 2025* . . . . .

## 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

STATEMENT of BALANCES	Unrestricted Funds		Restricted Funds		TOTAL	
	2024	2023	2024	2023	2024	2023
	£	£	£	£	£	£
<b><u>Bank &amp; Cash</u></b>						
Balances brought forward at 1 January	26,482	42028	22,468	22796	48,950	64824
Movements in year	18,967	(15546)	(17,409)	(328)	1,558	(15,874)
Excess/(Deficit) of Receipts over Payments						
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>

### **Investments - at market value**

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>

### **Assets**

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>

### **Liabilities**

(nil)	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
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These Accounts were approved by the Kirk Session and Congregational Board on 19March 2025

For and on behalf of the Kirk Session and Congregational Board

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Clerk

Treasurer

Initialled 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
<b>Unrestricted Funds</b>						
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>
<b>Restricted Funds</b>						
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>
<b>TOTAL FUNDS</b>	<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		2024	2023
			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							10,596	10376
											17,579	
	other Gift Aid givings		3,270	1570							3,270	1570
	other donations						375				0	375
	weddings/funerals		600	760							600	760
											3,870	
Miscellaneous				0								
Tax repaid on Gift Aid givings		( c )	4,288	4143							4,288	4143
Legacy				1000								1000
Fundraising events	Craft Display		638	0							638	0
Bank and deposit Interest												
Bank				-							0	0
Church of Scotland Investors				-	1,229	882	0	0	78	54	1,307	1047
											1,307	
Investment income												
415 units Church of Scotland Investors Trust					249	207					249	207
Stipend Endowment			399	403							399	403
			26,774	25900	1,478	1,089	0	375	78	54	28,330	27529
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			29,116	27357	1,478	1,089	20,743	6988	78	54	51,415	35599

3b ANALYSIS of RECEIPTS

		Restricted Funds						TOTALS		
		Benevolent		Flower		Clock		Ratray Hall		
		2024	2023	2024	2023	2024	2023	2024	2023	
		£	£	£	£	£	£	£	£	£
Donations										
	Gift Aid givings									
	other donations	0	0	20	0			0		0
									20	
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		170
									234	
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**

**ANALYSIS of PAYMENTS**

Costs of Generating Funds

	General 2024 £	2023 £	Reserve 2024 £	2023 £	Fabric 2024 £	2023 £	SundaySchool 2024 £	2023 £	2024 £	2023 £
WFO envelopes	180	120							180	120
Craft Display	0	-							-	-

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

44,683

Governance Costs

	200	450			-	-	-	-	200	450
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31,019 29539 0 0 13,955 18135 89 116

45,063 51145

**4b ANALYSIS of PAYMENTS**

**Restricted Funds**

**TOTALS**

	Benevolent		Flower		Clock		Rattray 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
										5,048	
Governance Costs	-	-	-	-	-	-	0	50		0	50
	0	0	48	140	0	150	5,000	208		5,048	498

**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
	£	£
<b>6 Collections for Third Parties</b>		
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 Rattray Parish Church  
by the Church of Scotland General Trustees  
in the Consolidated Fabric Fund**

		2024	2023
		£	£
DEPOSIT ACCOUNT	opened in 2022		
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>