



BUCKIE NORTH AND RATHVEN PARISH
CHURCH OF SCOTLAND



Statement of Accounts
For the year ended 31 December 2024

Scottish Charity Number: SC001235
Congregational Reference number 311920

BUCKIE NORTH AND RATHVEN PARISH CHURCH OF SCOTLAND
FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2024

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**BUCKIE NORTH & RATHVEN PARISH
CHURCH OF SCOTLAND**

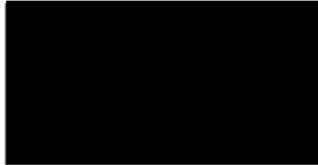
MEMBERS OF THE BOARD AND PROFESSIONAL ADVISERS

Registered charity name Buckie North & Rathven Parish Church of Scotland

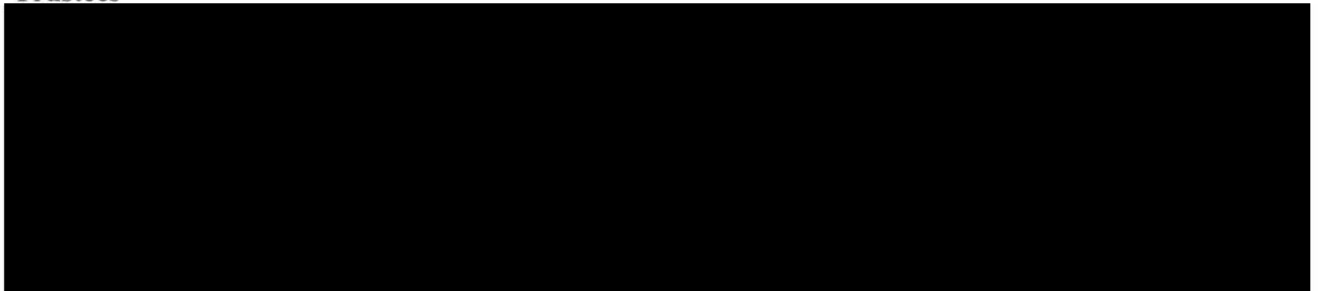
Charity registration number SC001235

Congregation reference number 311920

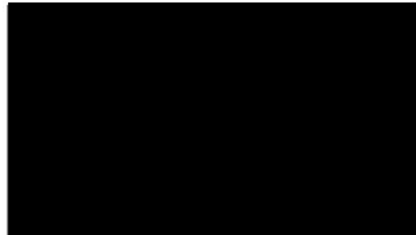
Address



Trustees



Minister

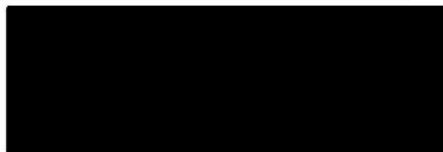


Session Clerk

Congregational Treasurer

Gift Aid Convener

Independent Examiner



Bankers

Virgin Money
161 Mid Street
Keith, Moray
AB55 5BL

BUCKIE NORTH & RATHVEN PARISH CHURCH OF SCOTLAND

TRUSTEES REPORTS

YEAR ENDED 31 DECEMBER 2024

The Trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2024.

REFERENCE AND ADMINISTRATIVE DETAILS

Reference and administrative details are shown in the schedule of members of the Kirk Session and Professional Advisers on page 1 of the financial statements.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Church is administered in accordance with the terms of the Unitary Constitution. From 1st July 2024 a Union was formed between Buckie North Parish Church and Rathven Parish Church.

Recruitment and Appointment of 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.

Organisational Structure

The Kirk Session which meets 8 times a year is responsible for both Civil and Ecclesiastical affairs within the church.

OBJECTIVES AND ACTIVITIES

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

Details of Buckie North & Rathven Parish Church of Scotland

Buckie North is a Church building and fellowship of the North East and Northern Isles Presbytery and is located in the north-eastern quadrant of Cluny Square, right in the heart of the town. At present the congregation numbers 197 members, most of whom live within the Burgh. The Buckie North Church is a focus for the community currently attracting approximately 55 adults and 14 children to worship each Sunday morning. A further 130 view online each Sunday in the morning and 230 view in the evening. The church hall is well used by various church and community groups due to its central position, large capacity, ease of access and spacious parking in the town square.

Worship - Services of Worship are held at 11.00 am most Sundays in the year. Holy Communion is celebrated on the first Sunday of March, June, September, and December at 11.00 am.

We also take a group to worship in the Care Homes on the first and last Sundays of the month. (Netherha, Burnbank and Linn Coort). Special services during December to support those who have lost loved ones. Our Church is in collaboration with the Church's Bereavement and in town with the local Funeral Directors.

Café Church - meets in the Church Hall on the 1st Friday of every month from 2pm – 3.30pm with the speaker being Rev Jaco Boonzaaire. There can be up to 28 attendees from all denominations in the town and residents from the Care Homes also join us, this meeting is open for anyone to attend.

BUCKIE NORTH & RATHVEN PARISH CHURCH OF SCOTLAND

TRUSTEES REPORTS

YEAR ENDED 31 DECEMBER 2024

The Guild – The Guild continues to meet fortnightly, on the first and third Mondays of the month, from October till the end of March.

As always, National Guild guidelines are followed when planning the syllabus, which again cover a variety of topics, presented by speakers. We have four s new projects, 2 National and 2 International and we will do our best to support them. Our membership this year is 31.

Sunday School - is now known as JAM (Jesus and Me), and children from pre-school age to Primary. 14 currently meet in the Hall at 10.30 am. The group is supported by parents and friends who assist weekly on a rota basis.

Bible Study and Training for Outreach - Meets every Wednesday at Buckie North & Rathven Parish Church with 14 attending. Bible Study and Training for Outreach.

Monday Club - This is a new venture which began on 9th September 2024. The Club meets weekly on Mondays from 6.30pm to 8 pm. Approximately 15 children of Primary School age attend and the are 9 adult helpers. Children engage in various activities such as Swing Ball, Space Hoppers, Parachute Games etc. There are also quieter activities on offer e.g. Craft, Card Games, Puzzles etc. There is no charge for attending the club.

3”C” s (Coffee Claic and Company) - This meeting takes place on the Mondays between Guild meetings at 2 - 4 pm in Room 2. All are welcome and some bring their Knitting, Crochet, or other Craft to work on, but the main principle is Company and Chat. About 12 - 15 attends.

Indoor (Carpet) Bowling Club - The Club meets on Wednesday and Friday evenings from October to April and provides a social as well as a sporting activity for those who take part. The Club is open to all members of the community and would welcome new members.

Church Hall - is used regularly for Coffee Mornings, Strawberry Teas, and Community gatherings.

Holy Week - For many years, Buckie North & Rathven has joined in rotation, with the other Fellowships in the Town, to celebrate Easter, by way of daily Communion Breakfasts, Evening Communion on Maundy Thursday, and a Special Service on Good Friday. Local Fellowships share the hosting and Leadership, of all these Services.

CHURCH GIVING

Christian Aid - During Christian Aid Week all denominations work together to raise funds. This is achieved by a Coffee Morning, and other collections.

Food Banks - Donations of foodstuffs can still be received from the congregation to aid the local food banks.

BUCKIE NORTH & RATHVEN PARISH CHURCH OF SCOTLAND

TRUSTEES REPORTS

YEAR ENDED 31 DECEMBER 2024

ACHIEVEMENTS AND PERFORMANCE

Since the last Ecclesiastical Property Report was received most of the work requiring attention to the Church, Hall and Manse has been undertaken involving a considerable amount of roof work and replacement of guttering. Recently a high-level survey of the tower and the clock was undertaken. The report shows quite a lot of remedial work is required on the tower. Some stonework and repointing are required at a lower level on the west wall of the Church.

Major Refurbishment Plan

The major work to be undertaken over the next 4 or more years include:

- 1) Remedial work on the Tower and Repointing of the Church.
- 2) Major renovation of the Clock was undertaken in 2019 at a cost of £10,000 financed by a Local Charity. In 2024 the Clock was overhauled and funded by a Grant from the local authority Common Good Fund.
- 3) Work on the South Elevation scheduled for early 2020 at a cost of £34,000 financed by a Local Council Grant of 50% and our own Repair Fund. This has now been completed.
- 4) Repair Renovation and Painting of the Louvers in the Tower completed 2019.
- 5) The Vestibule and inside of the Sanctuary have been repainted.

The major work still to be undertaken and completed over the forthcoming years include:

- 6) Replacement of the Central Heating Boiler (scheduled for completion in January 2025).
- 7) Adding double glazing units to the inside of the Church windows.

BUCKIE NORTH AND RATHVEN PARISH CHURCH OF SCOTLAND

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BUCKIE NORTH AND RATHVEN PARISH CHURCH OF SCOTLAND

YEAR ENDED 31 DECEMBER 2024

I report on the accounts of the charity for the year ended 31 December 2024 set out on pages 1 to 14.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND INDEPENDENT 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 state, on the basis of my examination as required under section 44(1) (c) of the Act, 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 seeking explanations from you as 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 whether the accounts present a 'true and fair view'.

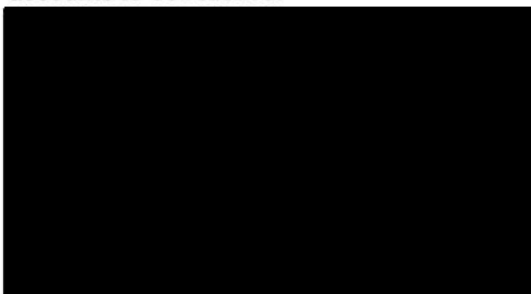
INDEPENDENT EXAMINER'S STATEMENT

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements to ensure that:

- proper accounting records are kept in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
- accounts are prepared which agree with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



27/2/28

BUCKIE NORTH AND RATHVEN PARISH CHURCH OF SCOTLAND

STATEMENT OF RECEIPTS AND PAYMENTS

YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
RECEIPTS					
Incoming resources from generating funds:					
Voluntary income	2	75,795	5,633	81,428	48,470
Activities for generating funds	3	13,952	-	13,952	12,728
Investment income	4	96	-	96	-
TOTAL RECEIPTS		<u>89,843</u>	<u>5,633</u>	<u>95,476</u>	<u>61,198</u>
PAYMENTS					
Costs of generating funds:					
Costs of generating voluntary income	5	(164)	-	(164)	(321)
Charitable activities	6	(69,027)	(9,283)	(78,310)	(64,953)
Governance costs	7	(923)	-	(923)	(850)
TOTAL PAYMENTS		<u>(70,114)</u>	<u>(9,283)</u>	<u>(79,397)</u>	<u>(66,124)</u>
SURPLUS/(DEFICIT) FOR THE YEAR PRIOR TO TRANSFERS		19,729	(3,650)	16,079	(4,926)
Transfer between funds		(800)	800	-	-
NET SURPLUS/(DEFICIT) FOR THE YEAR		<u>18,929</u>	<u>(2,850)</u>	<u>16,079</u>	<u>(4,926)</u>

BUCKIE NORTH AND RATHVEN PARISH CHURCH OF SCOTLAND

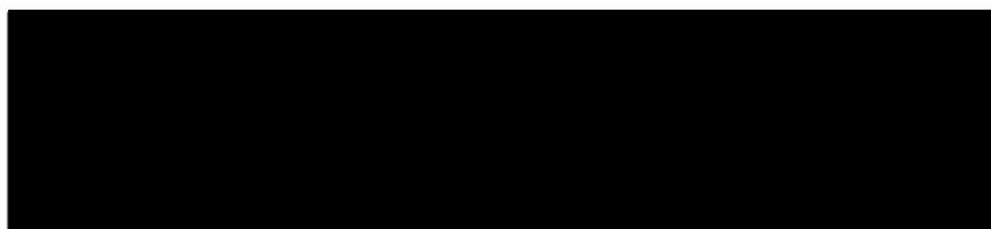
STATEMENT OF BALANCES

31 DECEMBER 2024

	Unrestricted Funds £ (note 9)	Restricted Funds £ (note 10)	Total Funds 2024 £	Total Funds 2023 £
FUNDS RECONCILIATION				
Cash at bank 01/01/24	7,027	3,174	10,201	15,127
Surplus/(Deficit) for year	18,929	(2,850)	16,079	(4,926)
Cash at bank 31/12/24	25,956	324	26,280	10,201
BANK & CASH BALANCES			£	£
Unrestricted Funds:				
Bank current a/c			4,478	389
Designated Reserve Funds a/c			17,487	3,487
Fabric Fund			269	69
Guild Fund			1,232	1,229
Sunday School			1,759	1,310
Bowling Club			316	190
Session Fund			415	353
			<u>25,956</u>	<u>7,027</u>
Restricted Funds:				
Repair Fund			289	3,139
Reserve Fund			35	35
			<u>324</u>	<u>3,174</u>
TOTAL BANK & CASH FUNDS			<u>26,280</u>	<u>10,201</u>
INVESTMENTS as market values				
Cost Value £330			<u>3,317</u>	<u>-</u>
ASSETS				
Gift Aid accrued on donations at year end			<u>2,165</u>	<u>2,939</u>

The notes on pages 8 to 10 form an integral part of these accounts.

These financial statements were approved and signed by the member of the committee and authorised for issue on 25.12.25



BUCKIE NORTH AND RATHVEN PARISH CHURCH OF SCOTLAND

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2024

1. ACCOUNTING POLICIES

Basis of accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2. VOLUNTARY INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Donations				
WFO scheme (non Gift Aid)	9,453	-	9,453	9,327
Gift aid donations	14,495	-	14,495	15,081
Tax recovered on Gift Aid	6,398	-	6,398	5,756
Ordinary offerings (open plate)	8,530	-	8,530	9,758
Other donations from church organisations	2,475	-	2,475	2,357
Weddings & funerals	2,635	-	2,635	1,790
Donations	1,846	-	2,086	757
The transfer of the union balance	25,056	-	25,056	-
Sundries	240	-	240	-
Grants receivable				
Common Good Fund	-	5,633	5,633	-
Other income				
Guild	3,237	-	3,237	2,603
Sunday School	797	-	797	499
Bowling Club	451	-	451	338
Session	182	-	182	184
Repair fund	-	-	-	20
	<u>75,795</u>	<u>5,633</u>	<u>81,428</u>	<u>49,349</u>

3. INCOMING RESOURCES FROM ACTIVITIES FOR GENERATING FUNDS

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
General fundraising	7,462	-	7,462	8,050
Rental of premises	6,390	-	6,390	4,678
Glebe land	100	-	100	-
	<u>13,952</u>	<u>-</u>	<u>13,952</u>	<u>12,728</u>

BUCKIE NORTH AND RATHVEN PARISH CHURCH OF SCOTLAND

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2024

4. INVESTMENT INCOME

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
Dividends	<u>96</u>	<u>-</u>	<u>96</u>	<u>-</u>

5. COSTS OF GENERATING VOLUNTARY INCOME

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
Donation envelopes	<u>164</u>	<u>-</u>	<u>164</u>	<u>321</u>

6. COSTS OF CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
Church expenditure	65,000		65,000	57,983
Other Funds expenditure	<u>4,027</u>	<u>9,283</u>	<u>13,310</u>	<u>6,970</u>
	<u>69,027</u>	<u>9,283</u>	<u>78,310</u>	<u>64,953</u>

7. GOVERNANCE COSTS

	Unrestricted Funds	Restricted Funds	Total Funds 2024	Total Funds 2023
	£	£	£	£
Accountancy fees	<u>923</u>	<u>-</u>	<u>923</u>	<u>850</u>

8. STAFF COSTS AND EMOLUMENTS

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all the minister's stipends and employers contributions for national insurance, pension and housing and loan fund. Minister's 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 (2023: £30,135) and the maximum stipend in the 5th and subsequent years of service £38,884 (2023: £37,032).

9. TRUSTEE REMUNERATION AND RELATED PARTY TRANSACTIONS

No trustees or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

BUCKIE NORTH AND RATHVEN PARISH CHURCH OF SCOTLAND

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2024

10. RESTRICTED INCOME FUNDS

	Balance at 1 Jan 2024	Receipts	Payments	Transfers	Balance at 31 Dec 2024
	£	£	£	£	£
Repair Fund	3,139	5,633	(9,283)	800	289
Reserve fund	35	-	-	-	35
	<u>3,174</u>	<u>5,633</u>	<u>(9,283)</u>	<u>800</u>	<u>324</u>

11. UNRESTRICTED INCOME FUNDS

	Balance at 1 Jan 2024	Receipts	Payments	Transfers	Balance at 31 Dec 2024
	£	£	£	£	£
General Funds	389	85,176	(66,087)	(15,000)	4,478
Designated Reserve Fund	3,487	-	-	14,000	17,487
Designated Fabric Fund	69	-	-	200	269
Guild Fund	1,229	3,237	(3,234)	-	1,232
Sunday School Fund	1,310	797	(348)	-	1,759
Bowling Club	190	451	(325)	-	316
Session Fund	353	182	(120)	-	415
	<u>7,027</u>	<u>89,843</u>	<u>(70,114)</u>	<u>(800)</u>	<u>25,956</u>

Purposes of Designated Funds

Reserve Fund:

The Trustees have set aside emergency funds to give any other fund a loan if required. Any such loan being repaid when the situation improves. A restricted reserve provides a temporary home for any receipts which will become payments.

Fabric Fund:

The Trustees have set aside funds for the maintenance of the church and manse properties.

Purposes of Restricted Funds

Repair Fund:

This is to provide funds, through various restricted fundraising events and from restricted donations, for various projects as agreed by the Trustees. The main item for which restricted funds are now required is for the refurbishment of the tower.