

Comrie and Dundurn Parish Church (Church of Scotland)

Scotland · Charity number SC001878

Details

Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1902-01-01
Register	View on the OSCR register

Contact

Address Comrie and Dundurn Parish Church
Burrell Street
Comrie
Crieff
Perthshire
PH6 2JP

Website comrieparishchurch.org

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: To be good disciples for Christianity through proclaiming the Word of God and responding positively to human need.

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
2024-12-31	£237,292	£130,316	-	1
2023-12-31	£135,144	£130,037	-	0
2022-12-31	£156,512	£345,253	-	0
2021-12-31	£110,793	£122,985	-	0
2020-12-31	£86,551	£104,201	-	1

Comrie and Dundurn Parish Church (Church of Scotland)

Scotland - Charity number SC001878

Accounts

Comrie Parish Church of Scotland

Report and Financial Statements

Year ended: 31 December 2024

Charity no: SC001878

Congregation no: 281649

Report of the trustees for the year ended 31 December 2024

The trustees present their annual report and financial statements of the Church for the year ended 31 December 2024. The financial statements have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Objectives and activities

Purpose: To be effective disciples of Jesus through following the 5 Marks of Mission

- To proclaim the Good News of the Kingdom
- To teach, baptise and nurture new believers
- To respond to human need by loving service
- To seek to transform unjust structures of society, to challenge violence of every kind and pursue peace and reconciliation
- To strive to safeguard the integrity of creation and sustain and renew the life of the earth.

A review of our achievements and performance

Kirk Session meetings during 2024:

13 February, 19 March, 16 April, 5 June, 3 September, 12 November, 26 November

Sunday worship is at 10.00 am. The sacrament of communion was celebrated on 18 February, 28 March, 30 June and 26th October.

A monthly service of worship (led by lay members of the congregation) takes place in Cameron Court, which meets the needs of the local elderly people. Additionally, Services of Worship take place during Holy Week, and further Services of Worship are offered at other times

Open air services were held in St Kessog's Square during the year including a Passion play at Easter, Carol singing in the lead up to Christmas and a summer celebration during the Comrie Fortnight. The minister was invited to speak and to pray at the opening day of Comrie Fortnight as well as providing music for the opening evening and DJ for the families disco event.

Ecumenical: The minister met regularly with other church leaders from a number of denominations in the Strathearn area and alongside the local Roman Catholic priest, became chairman and pastoral advisers for a newly formed football team for those over weight and/or with mental health issues.

Weekly Prayer Meetings took place during the year as did regular fortnightly Bible Studies throughout the year.

The congregation had a membership of 272 souls on the 31 December 2024. Approximately 50-65 people attend weekly Sunday morning worship and a further 40 attend online. 60-80 children and family members worshiped at our Messy Church on four occasions during the year.

Every Friday during term time around 20 young people from P5-P7 meet at Youth Club run by our paid Youth Worker, volunteers and parent helpers.

The fundraising committee organised several Coffee Mornings and events during Comrie Fortnight including a very well attended Strawberry Tea in the summer. A 'come dine with me event' and Christmas Fair both well attended rounded off the fundraising year.

The Crieff Choral Group and together with an orchestra performed a selection of Christmas themed music in December.

The youth leader led regular well-being sessions in the local primary school. The minister and youth leader also lead several school assemblies at Comrie Primary, Ardvreck School and Morrison's Academy.

Ardvreck School held their annual readings and carols event in Comrie Parish Church in December.

There were several joint services held throughout the year with our linked charge of Dundurn.

The minister is also Interim Moderator of St John's Kirk Perth, serves on the Presbytery business committee and is the Padre for Perth and Kinross branch of SSAFA

Monitoring achievement

We monitor the achievements of the church through the responses of the members and visitors, via feedback from Elders and members of the congregation. If an event is poorly attended, we enquire if we are meeting the identified needs. And if an event has an enhanced attendance we ask if we can do more to meet the needs of those present.

1. Financial Review

Receipts over payments increased by £102k to £107k. This was primarily due to;

- a receipt of £100k to the Youth & Young Family Fund
- an increase in Unrestricted Legacies of £23k
- a reduction in Donations of £22k, namely the donation to repair the church wall

Receipts from Weddings & Funerals dropped significantly but this was almost offset by higher receipts from the use of the Hall.

Excluding the £19k of Restricted Funds spent on the church wall, payments fell by £18k. The factors contributing to that reduction were;

- a reduction in M&M of £4k
- normal Fabric Maintenance Church dropping by £4k
- minimal outflows on St. Kessog's Square, saving £5k y-o-y
- Heat and Light costs falling by £3k
- the cost of the defibrillator in 2023 not recurring in 2024, saving £2k

Bank accounts were broadly robust and higher than in 2023 but the payment of the Fabric Maintenance liabilities in the first weeks of 2025 will result in the return to more normal levels.

Investment Policy and Performance

Investments are held and managed through the Church of Scotland Investment Trust.

Risk Management

The principal risks for the coming year are:

- Ongoing uncertainty around utility costs
- Fewer attendees in Church, due to the high number of deaths in the past two years; a trend that is likely to continue in the coming years.
- Long-term renovation work that is likely to be required for church buildings

In an effort to mitigate these risks, we have in place regular financial reporting, and careful control of budgets. Regular inspection and day-to-day maintenance of properties will be especially important. Services continue to be held online as well as face-to-face in order to keep Church members involved.

Reserves Policy

These are held for the ongoing expenses relating to the ongoing running of the Church, and the day-to-day maintenance of the fabric.

Without any unexpected costs, the unrestricted funds are targeted to be for the Church to operate for 3 months without further income.

Plans for the Future

The previous linked charge of Comrie and Dundurn became a union on the 1st day of January 2025. We are currently seeking a vision of what the future of the churches in our area will look like and working on the structure of the committees and groups enabling mission across our communities. The Kirk Session continue to focus on how we can encourage more people in to faith. We continue to work more closely with our ecumenical and charitable partners across the Strathearn area.. We also need to continue to focus on the use of our buildings and how we can utilise them to more fully meet the needs of our Church and the community as these become stronger.

The next phase of work on St Kessog's Square will be the erection of a shelter suitable for concerts, quiet reflection and worship events. Work is almost completed to enhance the front area of the church repairing damage caused to the pillars some time ago.

Our Youth Leader continues to develop fresh ideas and is looking at further ways to grow our youth ministry. A large legacy was recently received for youth work in the area so we are investigating collaborative projects with various youth organisations across Perth and Kinross to enable our youth ministry to grow over the coming years.

The challenge is huge for churches across Scotland and we are realistic in what our future may hold but also extremely optimistic that we can continue to grow and find new and exciting opportunities to deliver the Good News of Jesus to all people both near and far.

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Unitary Constitution of the Church of Scotland

Recruitment and Appointment of Trustees

Comrie Parish Church operates church affairs through the Unitary Constitution. 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. Unless Elders resign or retire from the Kirk Session they are considered Trustees for life. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery

Organisational Structure

Comrie Parish Church is linked with Dundurn Parish Church.

The management of congregational affairs (both spiritual and temporal) comes under the remit of the Kirk Session, which met seven times this year:

13 February, 19 March, 16 April, 5 June, 3 September, 12 November, 26 November

Reference and administrative information

Kirk Session

The Minister (Moderator)

Office
Minister
Session
Church

Principal office
Comrie Parish Church, [REDACTED]
Charity no: SC001878
Congregation no: 281649

Independent Examiner

[REDACTED] Kelly Accounting Limited, 42 Comrie Street, Crieff PH7 4AX

Bankers

Clydesdale Bank, High Street Perth

Royal Bank of Scotland, Drummond Street, Comrie, CRIEFF PH6 2DW

Approved by the trustees on 18 March 2025 and signed on their behalf by:

[REDACTED]

Session Clerk

Independent Examiner's Report to the Trustees of Comrie 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 7 to 15.

Respective responsibilities of Trustees and Independent Examiner

The 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 (as amended). The Trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements 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 as regards 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 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.



Kelly Accounting Limited
42 Comrie Street
Crieff
Perthshire
PH7 4AX

Date:

**Comrie Parish Church of Scotland
Receipts and payments account
for the Year Ended 31 December 2024**

	Note	Unrestricted Funds 2024	Restricted funds 2024	Endowment funds 2024	Total 2024	Total 2023
<u>Receipts</u>						
Donations	1	80,547	3,615	-	84,162	102,688
Legacies		23,182	101,501	-	124,683	500
Activities for generating funds	2	11,406	-	-	11,406	12,500
Investment income	3	2,128	3,480	96	5,704	4,317
Incoming resources from charitable activities	4	11,184	153	-	11,337	15,139
Insurance proceeds			-	-	-	-
Total receipts		128,447	108,749	96	237,292	135,144
<u>Payments</u>						
Fundraising costs	5	130	-	-	130	699
Charitable activities	5	104,121	25,969	96	130,186	129,338
Total payments		104,251	25,969	96	130,316	130,037
(Deficit)/excess of payments over receipts for the year before transfers		24,196	82,780	-	106,976	5,107
Transfers between funds		(174)	174	-	-	-
(Deficit)/excess of payments over receipts for the year		24,022	82,954	-	106,976	5,107

**Comrie Parish Church of Scotland
Statement of Balances
as at 31 December 2024**

	Note	2024 Unrestricted funds £	2024 Restricted funds £	2024 Endowment funds £	2024 Total £	2023 Total £
Bank & deposit balances						
Bank & deposit balances brought forward	8	11,794	106,929	-	118,723	113,616
Movement in year: (Deficit)/excess of receipts over payments for the year		24,022	82,954		106,976	5,107
Bank & deposit balances carried forward	9	35,816	189,883	-	225,699	118,723
Investments						
Investments at market value	10	44,687	-	3,199	47,886	45,668
Assets						
Land and buildings		525,000	-	-	525,000	525,000
Gift Aid recoverable		650	-	-	650	6,000
Due from Dundurn		859	-	-	859	1,066
Charging station rent		-	2,500	-	2,500	-
Fixtures & Fittings		19,200	-	-	19,200	21,600
		545,709	2,500	-	548,209	553,666
Liabilities						
Ministers expenses		902	-	-	902	847
Church repairs		3,688	-	-	3,688	-
Cottage repairs		3,969	-	-	3,969	-
Due to Benevolent Fund		73	-	-	73	62
Boiler repair		-	-	-	-	1,280
		8,632	-	-	8,632	2,189

The accounts were approved by the Kirk Session on 18 March 2025

For and on behalf of the Kirk Session



Session Clerk

Treasurer

Comrie Parish Church of Scotland

Notes to the accounts

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
1 Donations					
Offerings	48,551	-	-	48,551	51,586
Ordinary Offerings (Open plate)	13,631	1,913	-	15,544	10,813
Tax recovered on Gift Aid Donations	12,642	-	-	12,642	9,729
Other Offerings, donations etc.	5,723	1,702	-	7,425	30,560
	80,547	3,615	-	84,162	102,688
2 Activities for generating funds					
Rental of premises	11,406	-	-	11,406	12,500
	11,406	-	-	11,406	12,500
3 Investment income					
Bank and deposit interest	408	3,480	96	3,984	2,701
Investment income	1,720	-	-	1,720	1,616
	2,128	3,480	96	5,704	4,317
4 Incoming resources from charitable activities					
Weddings and funerals	3,680	-	-	3,680	5,280
Pancake coffee morning	161	-	-	161	100
Comrie Fortnight stall	643	-	-	643	592
Strawberry Tea	760	-	-	760	788
BBQ	123	-	-	123	-
Sausage sizzle	-	-	-	-	311
Daffodil Tea	-	-	-	-	433
Orchestra concert	205	-	-	205	755
Messy Church	219	-	-	219	-
Coffee mornings	-	-	-	-	644
Scottish night	400	-	-	400	1,235
Christmas Fair	1,232	-	-	1,232	1,515
Choral Society	641	-	-	641	705
Harvest Lunch	260	-	-	260	-
November Dine with Me	730	-	-	730	-
Guild Cup and Plate Sales	86	-	-	86	-
Art Sale	788	-	-	788	-
Life & work	430	-	-	430	414
Dundurn share	826	-	-	826	1,161
Western Strathearn Youth Club	-	153	-	153	1,206
	11,184	153	-	11,337	15,139

Comrie Parish Church of Scotland Notes to the accounts

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
5 Analysis of payments					
Fundraising costs					
Event expenses	130	-	-	130	699
Total Fundraising costs	130	-	-	130	699
Charitable activities					
(National Ministry and Mission & wider work)					
Ministries and Mission allocation	48,800	-	-	48,800	52,775
Presbytery dues	1,500	-	-	1,500	1,388
	50,300	-	-	50,300	54,163
(Local Staffing Costs)					
Ministers expenses - travel	2,726	-	-	2,726	1,789
Ministers expenses - other	990	-	-	990	607
Pulpit supply	870	-	-	870	468
Other staffing - Organist	2,910	-	-	2,910	2,330
Other staffing - Cleaner	2,638	-	-	2,638	1,815
Other staffing - Youth workers	-	2,797	-	2,797	4,954
	10,134	2,797	-	12,931	11,963
(Building costs)					
Fabric repairs and maintenance					
Church	6,218	18,862	-	25,080	10,004
Manse	1,202	-	-	1,202	1,601
Cottage	2,156	-	-	2,156	1,848
Hall	642	-	-	642	193
Council tax - Manse	3,641	-	-	3,641	3,550
St Kessog's Square	-	336	-	336	5,522
Heat & light - Church	16,321	-	-	16,321	19,516
Heat & light - Hall	1,324	-	-	1,324	833
Organ maintenance	-	-	-	-	354
Insurance	6,662	-	-	6,662	6,269
Miscellaneous maintenance	113	-	-	113	2,294
	38,279	19,198	-	57,477	51,984
(Other local costs)					
Life and work	672	-	-	672	672
Outreach	582	759	96	1,437	3,950
Office costs	3,176	87	-	3,263	4,666
Miscellaneous expenditure	978	3,128	-	4,106	1,940
	5,408	3,974	96	9,478	11,228
Total - charitable activities	104,121	25,969	96	130,186	129,338

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

Comrie Parish Church of Scotland Notes to the accounts

6 Staff costs and numbers

	2024 £	2023 £
Salaries and wages	-	-
Social security costs	-	-
	-	-

The Church had no employees in the year under review (2023: none).

All Church of Scotland congregations contribute to the National Stipend fund which bears the cost of all Ministers' stipends and employers 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 £31,642 and the maximum stipend (in the fifth and subsequent years) £38,884.

7 Trustee Remuneration and Related Party Transactions

The Church re-imbursed expenses totalling £3,717 (2023: £2,383) to the minister in respect of travel, telephone and other expenses..

No other 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.

Comrie Parish Church of Scotland

Notes to the accounts

	2024	2023
	£	£
8 Bank and cash		
<i>Clydesdale Bank</i>		
Current account - General	28,306	25,541
Current account - WFO	2,754	752
Current account - Youth & Young family fund WSYC	4,309	7,377
Current account - Silver Circle	4,373	3,284
Current account - Sing-a-long	2,670	2,354
 <i>Royal Bank of Scotland:</i>		
Current account - Guild	1,067	563
Restoring the legacy	6,938	6,938
Current account - Sing-a-long	-	-
Deposit a/c - Flower fund	-	-
 Petty cash - Youth Outreach	85	-
Petty cash - Flower fund	50	
Petty cash - General	-	44
 <i>Church of Scotland Investors Trust - Deposit fund</i>		
General fund	7,129	6,775
Fabric fund	882	838
Organ fund	157	149
Youth Outreach	100,000	-
Flower fund	1,713	2,084
Restoring the legacy fund	2	2
Choir fund	1,420	1,349
Mission & Ministries fund	36	35
St Kessog's Square fund	61,837	58,765
Roof Fund	1,971	1,873
	225,699	118,723

Comrie Parish Church of Scotland Notes to the accounts

9 Movements in Funds

	At 1/1/24	Receipts	Payments	Transfers	At 31/12/24
	£	£	£	£	£
Unrestricted funds					
General fund	10,393	127,849	(104,205)	(174)	33,863
Designated Fabric fund	838	49	-	-	887
Designated Guild fund	563	549	(46)	-	1,066
	11,794	128,447	(104,251)	(174)	35,816
Restricted funds					
Organ fund	(205)	9	-	196	-
Choir fund	1,350	71	(10)	-	1,411
Flower and Garden fund	1,331	591	(489)	-	1,433
Youth & Young family fund	7,215	100,208	(4,090)	-	103,333
Restoring the legacy	29,272	-	(18,862)	-	10,410
Roof Restoration fund	1,873	2	-	-	1,875
St Kessog's Square	59,796	3,072	(610)	-	62,258
Ministry and Mission	34	2	(20)	(16)	-
Sing-a-long	2,973	2,137	(320)	-	4,790
Silver Circle	3,284	2,657	(1,568)	-	4,373
Energy & Boiler maintenance fund	6	-	-	(6)	-
	106,929	108,749	(25,969)	174	189,883
Endowment funds					
The Lady Hughes Trust fund	-	96	(96)	-	-
Total funds	118,723	237,292	(130,316)	-	225,699

Purposes of Designated funds

Fabric: The Trustees have set aside funds for the maintenance of the Church properties.

Guild fund: Funds are set aside to enable the Guild to provide fellowship for all.

Purposes of Restricted funds

Organ fund: The fund is to provide for the maintenance of musical equipment used in the Church services.

Choir fund: Funds have been set aside in connection with the training of, and facilities for, the Church choir.

Flower and garden fund: Funds set aside to provide flowers in the Church and surround.

Youth and Young family fund: This fund is to assist in work involving youth and young families in the Parish.

Restoring the Legacy: Funds are set aside for restoring the Church Building as described in the plans agreed by the Kirk Session.

Roof Restoration fund - This fund is for the repair and maintenance of the Church roof.

St Kessog's Square fund - a fund to create and maintain St Kessog's Square as an area to be used and enjoyed by the people of the village.

Ministry and Mission fund: To contribute to ministry costs and wider mission through the Church of Scotland.

Silver Circle Fund: a fund to operate the Silver Circle social meetings for parishioners who are members of the Silver Circle.

Sing-a-long Fund: a fund to operate the regular social singing sessions held in the Church.

Energy & boiler maintenance fund: The fund is to assist with the maintenance and operational costs of the Church's biomass heating system.

Purposes of Endowment funds

The Lady Hughes Trust fund: Income is used to as support for the poor, sick or needy of the Parish.

Comrie Parish Church of Scotland
Notes to the accounts

10 Investments	2024	2023
	£	£
Value at 31 December 2023	45,668	43,213
Disposal proceeds	-	-
Change in market value of investments	2,218	2,455
Value at 31 December 2024	47,886	45,668

The following investments are held

<u>Investors Trust Growth Fund</u>	(Cost, £)		
Unit value 31/12/24 - £6.38			
General fund (3,338 units)	9,891	21,296	19,460
Lady Hughes (290 units)	1,177	1,850	1,691
	11,068	23,146	21,151

<u>Church of Scotland</u>			
<u>Investors Trust Income Fund</u>	(Cost, £)		
Unit value 31/12/24 - £11.06			
General fund (2,115 units)	23,090	23,391	23,180
Lady Hughes (122 units)	1,182	1,349	1,337
	24,272	24,740	24,517

Comrie Parish Church of Scotland

Notes to the accounts

11 Collections for third parties

In addition to the income recorded elsewhere in these accounts, the following income from retiring offerings or specific fund raising events was received and disbursed to other charities as shown, during the year.

	2024	2023
	£	£
Main congregational & Sunday club efforts:		
Air ambulance	157	-
Water aid	9	-
Disaster Emergencies Committee	11	-
Earthquake collection	-	400
Dementia UK	-	60
Ukraine appeal	-	335
Crieff Foodbank	-	466
Christian Aid	64	287
	241	1,548

Comrie Parish Church of Scotland

APPENDIX 1

Benevolent fund held by the Kirk Session

	2024 £	2023 £
Income:		
Investment income	269	158
Bank & deposit interest	241	80
Donations & legacies	20	20
	<u>530</u>	<u>258</u>
Expenditure:		
Benevolence distributed	1,000	-
	<u>1,000</u>	<u>-</u>
(Deficit)/ surplus for year	(470)	258
Balance brought forward	11,170	10,912
Balance carried forward	<u>10,700</u>	<u>11,170</u>
Represented by:		
Church of Scotland Investors Trust - Growth Fund - 484 Units (Market Value 2024:£3,087.92)	1,500	1,500
Church of Scotland Investors Trust - Deposit Fund	2,858	2,716
Due from Comrie Parish Church	73	62
Royal Bank of Scotland -Treasurer's account	6,269	6,892
	<u>10,700</u>	<u>11,170</u>