

# **Duffus, Spynie and Hopeman Church of Scotland**

**Annual Report &  
Financial Statements  
For the Year ended  
31<sup>st</sup> December 2024**

**Congregation No: 352071**

**Scottish Charity No: SC004853**

**Trustees' Annual Report**  
**Year ended 31<sup>st</sup> December 2024**

The trustees have pleasure in presenting their report together with the financial statements and the independent examiner's report for the year ended 31<sup>st</sup> December 2024.

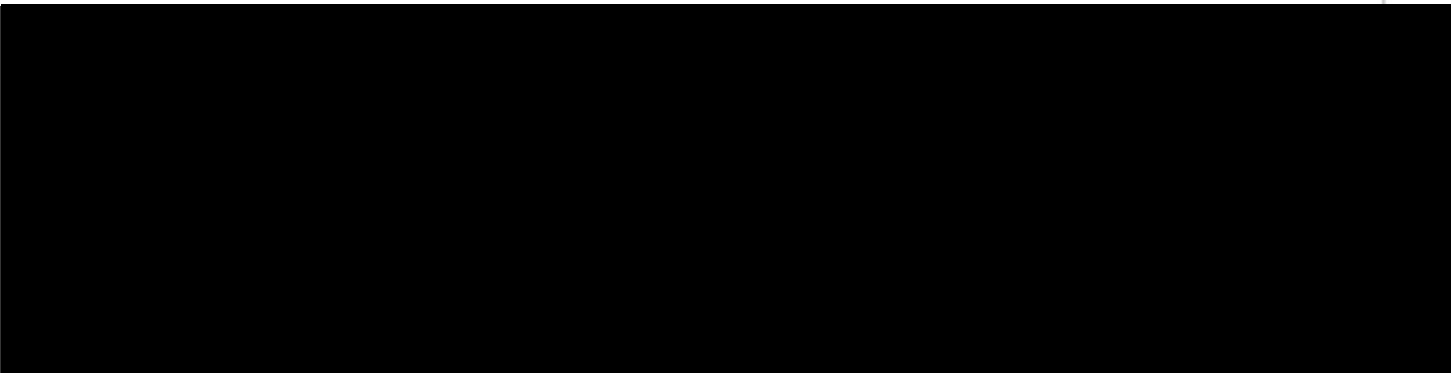
**Reference and Administrative Information**

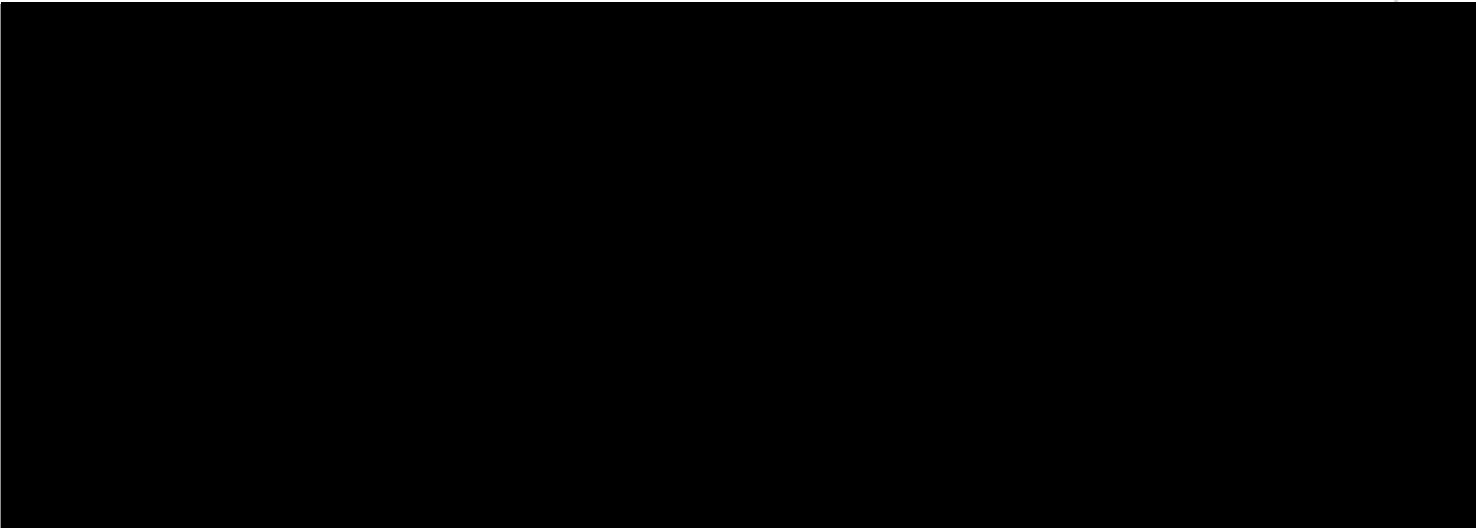
Charity Name: Duffus, Spynie and Hopeman Parish Church

Charity Registration Number: SC004853

Congregation Reference No: 352071

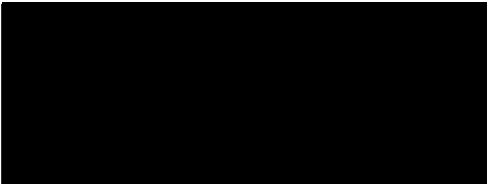
Contact Address: 





Independent Examiner

Bankers



Virgin Money  
151 High Street  
Elgin, IV30 1DS

# **Trustees' Annual Report**

## **Year ended 31<sup>st</sup> December 2024**

### **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 Congregational Board comprises 22 elders together with others appointed from within the congregation. Members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, 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 responsible for financial and property matters, and is chaired by the minister. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session is responsible for 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.

The church is the parish church for the communities of Duffus, Spynie and Hopeman. Weekly Sunday morning all-age worship is conducted in the three church buildings on a rota basis. An outdoor all-age Forest Church meets monthly across different locations. The Men's Group meet regularly through autumn and winter. Joint services are held with Hopeman Baptist Church yearly, including community services for Hopeman Gala and Remembrance. The Assistant Minister and OLM offer chaplaincy in Hopeman Primary School and Lossiemouth High School, facilitating the chaplaincy teams at both schools. Members of the congregation are active in community organisations. Weekly Social Hubs are offered in Spynie Kirk and Hopeman Kirk Hall to support those facing isolation or cost of living concerns, and a weekly Toddler Group meets in school term-time in Spynie Kirk. The congregation is building stronger working relationships with Lossiemouth Church of Scotland, including sharing the ministry of an Assistant Minister and an Ordained Local Minister both serving across the congregations in the Lossiemouth area.

Social media is used to keep the local community informed, along with church notice boards and information in community bulletins. Information about services and other events is distributed quarterly by email and post to the congregation's members and adherents to maintain connections and offer support.

#### **Achievements and Performance**

The Congregation (a union of three former congregations in 1979) continues to be active in all aspects of church life. Each building serves a different community, one being town orientated, one farming and lastly seafaring. The congregation is an Eco-Congregation, taking action to care for creation.

## **Trustees' Annual Report (cont)**

### **Year ended 31 December 2024**

Members of the congregation continue to support each other and are involved in formal and informal community support. The Minister, her colleagues, and Elders continue to offer funerals and pastoral support, in a range of circumstances.

#### **Financial Review**

Receipts in 2024 were slightly lower than 2023, with income from offerings almost £2,000 lower and Tax recovered on Gift Aided donations, which relate mostly to 2023 giving, almost £700 less. Income from the use of premises declined as no grant funding was received for the running costs of Social Hubs but Fund Raising generated an extra £2,500 of income in 2024 and returns on bank deposits reflect the higher interest rates now being paid.

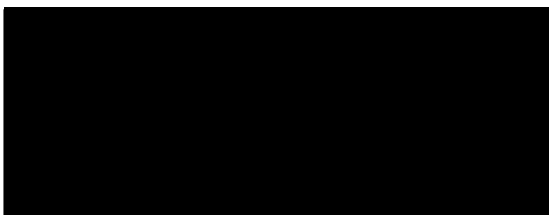
Expenditure in 2024 shows a £1,846 decrease in the Giving to Grow allocation, partly due to re-assessment on the departure of our Minister, but Presbytery Dues increased by almost £700. Energy costs increased almost 50% to £9,558 and repair costs also show a £2,600 increase, mainly due to replacement of the Manse central heating boiler. Other costs all reporting nominal movements compared with last year.

It is the policy of the Trustees to maintain cash reserves of approximately 6 months expenditure and an additional £30,000 in case of unexpected repairs to properties.

#### **Statement of Trustees' Responsibilities**

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,



**Date: 11<sup>th</sup> February 2025**

## **Independent examiner's report on the accounts**

**Report to the Trustees of Duffus, Spynie & Hopeman**

**Registered charity number SC004853**

**On the accounts of the charity for the year ended 31<sup>st</sup> December 2024**

**Set out on pages 5 to 9**

### **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) 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 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 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 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<sup>th</sup> February 2025

**Duffus, Spynie & Hopeman Church of Scotland**  
**SC004853**

**Statement of Financial Activities**  
**Year ended 31st December 2024**

	Notes	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Total Funds 2023
<b><u>Receipts</u></b>					
<b>Incoming Resources from Generated Funds</b>					
Voluntary income	1	33,869		33,869	36,486
Activities for generating funds	2	3,530		3,530	4,561
Income from Investments	3	3,587		3,587	2,853
Incoming Resources from charitable activities	4	3,436	699	4,135	5,404
Transfer from Church of Scotland Investors Trust		0		0	-
Church Guild Income			-	-	-
<b>Total Receipts</b>		<b>44,422</b>	<b>699</b>	<b>45,121</b>	<b>49,304</b>
<b><u>Payments</u></b>					
Costs of generating funds	5	256		256	256
Charitable activities	6	52,071	3,112	55,183	55,021
Church Guild expenditure		-	419	419	-
<b>Total Payments</b>		<b>52,327</b>	<b>3,531</b>	<b>55,858</b>	<b>55,277</b>
<b>Surplus / (Deficit) for Year</b>		<b>(7,905)</b>	<b>(2,832)</b>	<b>(10,737)</b>	<b>(5,973)</b>
<b>Transfers between funds</b>		<b>0</b>		<b>0.00</b>	<b>-</b>
<b>Surplus / (Deficit) for Year</b>		<b>(7,905)</b>	<b>(2,832)</b>	<b>(10,737)</b>	<b>(5,973)</b>

**Statement of Balances**  
**As at 31<sup>st</sup> December 2024**

	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Total Funds 2023
<b><u>Funds Reconciliation</u></b>				
	£	£	£	£
Bank deposits at 31 December 2023	68,391	19,884	88,275	94,248
<b>Surplus / (Deficit) for Year</b>	<b>(7,905)</b>	<b>(2,832)</b>	<b>(10,737)</b>	<b>(5,973)</b>
<b>Bank deposits at 31 December 2024</b>	<b>60,486</b>	<b>17,052</b>	<b>77,538</b>	<b>88,275</b>
<b><u>Bank Balances</u></b>				
Bank Current Account	9,786	7,052	16,838	17,580
Church of Scotland Investors Trust Cash deposits	50,700	10,000	60,700	70,695
	<b>60,486</b>	<b>17,052</b>	<b>77,538</b>	<b>88,275</b>
<b><u>Other Assets (Unrestricted fund)</u></b>				
Fixtures & Fittings (estimated value)			4,000	4,000
Gift Aid due to be received			4,500	5,000

These Accounts were approved by the Trustees and Congregational Board on 11<sup>th</sup> February 2025

For and on behalf of the Congregational Board

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Clerk to the Congregational Board *IN ABSENCE / SESSION CLERK*

Congregational Treasurer

## **Accounting Policies**

### **Basis of accounting**

The accounts have been prepared on a Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006, (as amended) and the Guidance for The Church of Scotland.

### **Funds**

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

### **Receipts**

All donations and gifts are included within receipts under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount is received by the charity. Donations and gifts in kind are brought into the accounts at their market value to the charity when received.

### **Payments**

Expenditure is recognised on a payments basis as and when the liability is paid. Expenditure is normally paid within the month in which it was incurred.

### **Tangible fixed assets**

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the manse at Duffus, Elgin, IV30 5QP, vested in the Church of Scotland General Trustees. No consideration is payable for the use of this asset. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the statement of financial activities in the period in which the payment is made.

### **Taxation**

Duffus, Spynie & Hopeman Parish Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

**Notes forming part of the Financial Statements**  
**For the year ended 31 December 2024**

	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	<u>2024</u>	<u>2024</u>	<u>2024</u>	<u>2023</u>
<b>1. Voluntary Income</b>				
Offerings	27,243		27,243	29,192
Tax recovered on Gift Aided Donations	6,626		6,626	7,294
Legacies	-		0	-
	<u>33,869</u>	<u>-</u>	<u>33,869</u>	<u>36,486</u>
<b>2. Activities for Generating Funds</b>				
Regular Fund Raising events	2,577		2,577	74
Use of Church Premises	953		953	4,487
Church Organisations	-		0	-
	<u>3,530</u>	<u>-</u>	<u>3,530</u>	<u>4,561</u>
<b>3. U K Investment Income</b>				
Bank Interest	3,587		3,587	2,853
	<u>3,587</u>	<u>-</u>	<u>3,587</u>	<u>2,853</u>
<b>4. Incoming Resources from Charitable Activities</b>				
Weddings & Funerals	1,750		1,750	1,780
Special Fundraising	772		772	2,609
Other	914	699	1,613	1,015
	<u>3,436</u>	<u>699</u>	<u>4,135</u>	<u>5,404</u>
<b>5. Fundraising Costs Expended</b>				
Offering envelopes	256		256	256
	<u>256</u>	<u>-</u>	<u>256</u>	<u>256</u>
<b>6. Analysis of Resources Expended</b>				
Giving to Grow Allocation	23,825		23,825	25,671
Presbytery Dues	1,363		1,363	686
	<u>25,188</u>	<u>-</u>	<u>25,188</u>	<u>26,357</u>
Ministry Expenses	1,577		1,577	2,590
Pulpit Supply	67		67	-
Other Salary Costs	2,835		2,835	3,127
Fabric Repairs & Maintenance	6,125	781	6,906	4,334
Spynie Car park costs	0		0	-
Council Tax	1,611		1,611	2,648
Insurance costs	4,635		4,635	4,488
Energy Costs	7,227	2,331	9,558	6,212
Church Office Expenses	662		662	1,112
Other Expenses	2,144	-	2,144	4,153
	<u>52,071</u>	<u>3,112</u>	<u>55,183</u>	<u>55,021</u>



## Notes forming part of the Financial Statements (Cont'd)

### For the year ended 31 December 2024

	<u>2024</u>	<u>2023</u>
<b>7. Staff costs &amp; numbers</b>		
Salaries & wages	2,835	3,127
Social Security Costs	-	-
	<u>2,835</u>	<u>3,127</u>

The average number of employees during the year, calculated on the basis of a headcount, was as follows:

	<u>2024</u>	<u>2023</u>
	Number	Number
Music Staff	3	3
	<u>3</u>	<u>3</u>

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 the year under review the minimum stipend was £31,642 and the maximum stipend in the 5<sup>th</sup> and subsequent years £38,884.

#### 8. Trustee Remuneration and Related Party Transactions

During the year 2024 expenses amounting to £1,577 were reimbursed to the minister and council tax costs of £1,611 were paid in respect of our congregational manse.

The Church's insurance policy includes Trustee Indemnity Insurance for all its trustees.

During the year one trustee received £652 in respect of Organists fees.

No other trustees received any reimbursement of expenses or any remuneration.

#### 9. Independent Examination

No payment was made in 2024 or 2023 to the Independent Examiner for his examination.

#### 10. Restricted Funds

The Board agreed that the Duffus bequest funds should be restricted to capital spending on building (including architect's fees), building repairs, equipment, grass cutting and maintenance of grounds, electricity bills and heating oil, all in relation to the Duffus church building.

The Board agreed that the Spynie bequest funds should be restricted to capital spending on building (including architect's fees), building repairs, equipment; all in relation to the Spynie church building.

The Designated Benevolent Fund is managed by a small committee appointed by the Kirk Session.

Notes forming part of the Financial Statements (Cont'd)  
 For the year ended 31 December 2024

Restricted / Designated Funds	As at 31.12.23	Movements In 2024	As at 31.12.24
The Hannah Legacy	9,465	(2,986)	6,479
The Gillian Legacy	10,000	(126)	9,874
Benevolent Fund	0	699	699
Guild Funds	419	(419)	0
	<u>19,884</u>	<u>(2,832)</u>	<u>17,052</u>