



Congregational Accounts

YEAR ENDED 31 DECEMBER 2024

Congregation No: 352059

Charity No: SC005310



BELLIE AND SPEYMOOUTH PARISH CHURCH OF SCOTLAND
Annual Report 2024

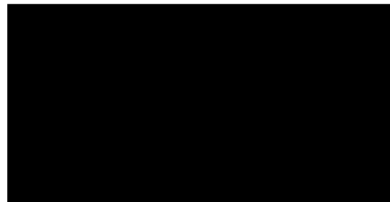
Reference and Administrative Information

Charity Name: Bellie And Speymouth Parish Church of Scotland

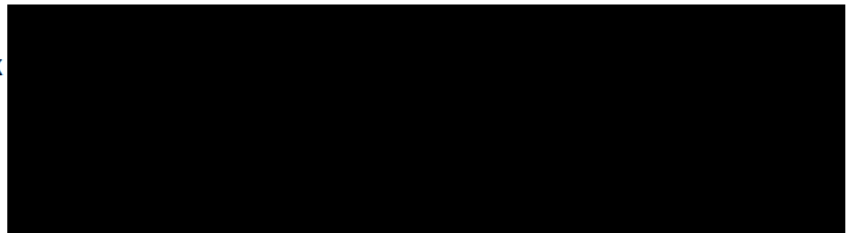
Charity Registration Number: SC005310

Congregation Number: **Reference** 352059

Contact Address:



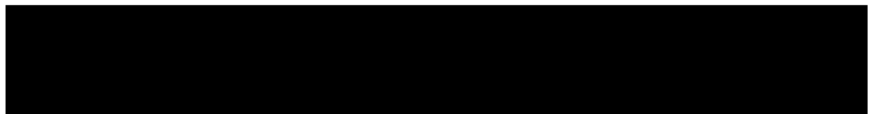
**Trustees
(members of the Kirk
Session):**



Minister:



Interim Moderator:

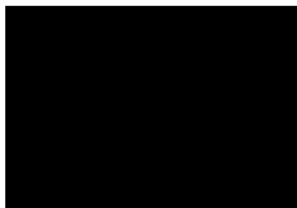


Session Clerk:

Church Treasurer:



Independent Examiner:



Bankers:

Bank of Scotland
90 High Street
Elgin
Moray IV30 1BJ

Bellie And Speymouth Parish Church of Scotland
Officials and Team Leaders

Minister:

Interim Moderator:

Session Clerk:

Deputy Session Clerk:

Church Treasurer:

ECO Team Leader:

Finance Team Leader:

Mission and Discipleship Team Leader:

Safeguarding Team Leader:

Pastoral Team Leader:

Property Team Leader:

Worship Team Leader:

Young Church Team Leader:

Kirk News Editor:

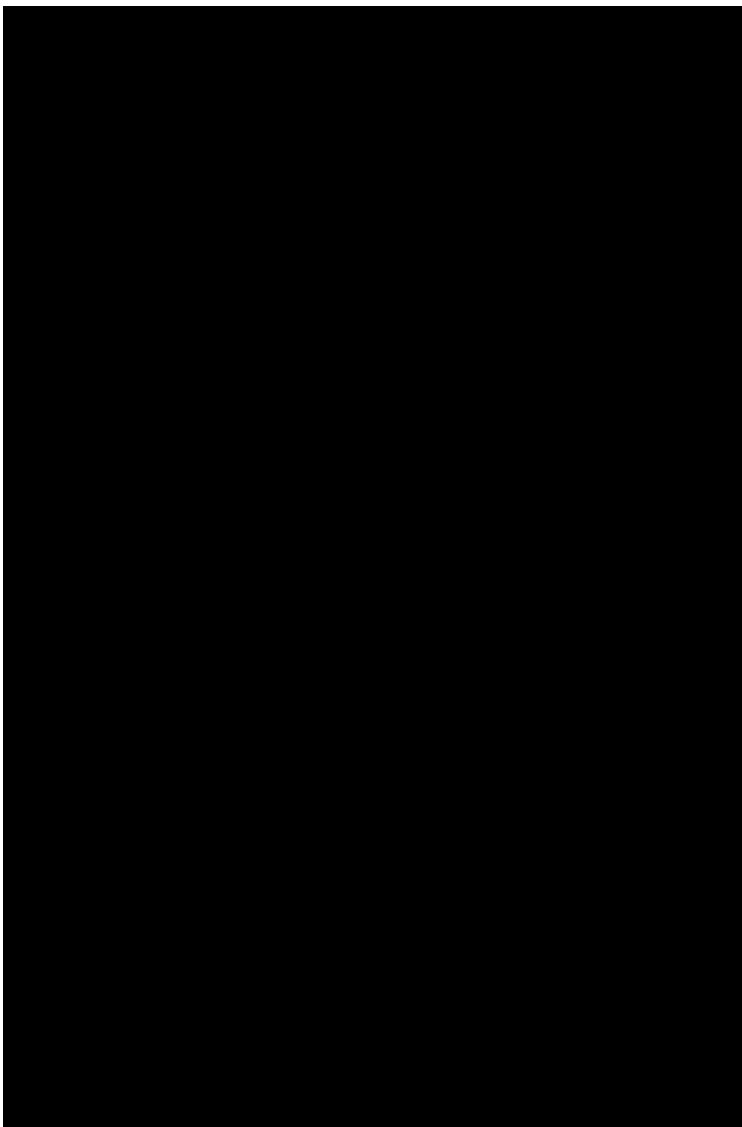
Presbytery Elder:

Disability Officer:

Data Protection Officer:

Food Hygiene Coordinator:

Safeguarding Coordinator:



Trustees' Annual Report

Year ended 31 December 2024

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the ruling 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 called by the congregation and inducted by Presbytery.

One of the Trustees, [REDACTED] is currently employed on a part-time basis as Organist and receives remuneration for her services.

Organisational Structure

The Kirk Session, which meets five times a year for ordinary business and at other times as necessary, is responsible for spiritual and temporal affairs within the church. Certain responsibilities are delegated to the Finance Team and the Property Team as appropriate.

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.

Achievements and Performance

Under the direction of the Kirk Session, there are eight reporting teams:

ECO	to assist the congregation to make the link between environmental issues and our Christian faith
Finance	to exercise an overview of all financial matters and advise the Kirk Session on all Stewardship matters
Mission and Discipleship	to encourage the congregation to reach out in mission locally, nationally, and internationally
Pastoral	to ensure that all members of the congregation with pastoral needs are identified and nurtured
Property	to be responsible for the repair and maintenance of the church buildings and the Manse
Safeguarding	To comply with the Church of Scotland Safeguarding policy ensuring all those engaged in 'regulated work' within the Church are members of the PVG scheme.
Worship	to support the Minister in the development of worship, both within and out with the church buildings
Young Church	to co-ordinate and develop, along with the Minister, all aspects of Children's and young person's Christian education

The Minister has oversight of all aspects of worship, sacraments, and chaplaincy work. The Minister also retains responsibility for pastoral work as well as adult education, prayer, and study programmes.

ECO Team

This past year the Eco Team have continued with the usual recycling however they have discontinued collecting the bottle tops as the company used no longer takes them. The Team ran Picnic Pilgrimages this past year which were well supported, and the final meeting was a guided walk led by a local Outdoor Learning company, 'Wild Things'.

Team members arranged the making of 'Christmons' decorations for the Church Christmas tree which involved various groups and participants. The results were very successful and brought many people together in a joint activity.

Links with the Eco congregation network in Moray have been maintained.

Finance Team

The Finance Team is responsible for all routine accounting, payroll, and banking matters, submits Gift Aid claims to HM Revenue & Customs and advises the Kirk Session on Stewardship matters. The work of the team is shown in the Financial Review below.

Mission and Discipleship (MAD) Team

The Mission and Discipleship Team worked hard throughout 2024 organising regular and occasional events. These include the **Monday Cosy Café** which attracts some sixty to eighty regulars each week, the **School's Cosy Café** where at times over one hundred youngsters from the local High School come along to enjoy hot chocolate and toast.

Messy Church can see about one hundred folks enjoying the fun, food, Bible messages and Christian Fellowship on the first Sunday of each month. Other events include quarterly **Men's Breakfasts**, the annual **Sleep-out** to raise funds for the homeless. All of these are deliberately designed to show **God's Word in action** expanding the church family throughout the community.

Wednesday Prayer Group and Pyjama Prayers

Apart from 'weather' cancellations and the weeks around Christmas and New Year, the Wednesday Prayer Group (six to eleven folks) met in the Session Room at 8.00am every week again this year. The wider 'Pyjama' Group has grown to more than forty-eight other household members. God surprised the group with a swift answer to prayer concerning a new minister and the 'PJ Prayers' welcomed both Rev Eddie and his wife Carlien to the prayer ministry. Grateful thanks to ten 'members' who contributed material through the year! As ever, there was no shortage of 'fuel', personal, church and national and the group thank God for his company and concern and look forward to continuing to serve him and the church in 2025.

Bellie Scottish Country Dancing

The Scottish Country Dancing Class continue to meet weekly from the end of September until April and enjoy the friendship and fellowship shared through dancing together. Each week, the class opens with a few words of prayer before starting to dance, recognising the fact that the group is part of the Church Family at Bellie and Speymouth. Prayer offers an opportunity to think of others going through a difficult time but at the same time giving thanks for the joy shared in dancing together. Most nights there are two sets of eight dancing, and the group is grateful to be led by teacher, Dianna Baillie, whose patience with members is appreciated. A Day of 'Dance Around the World' took place on 23rd November 2024 with dancers from Auckland to Budapest, Cape Town to Duns participating in dances from all over the globe in celebration of 'Dance Around the World'. Unfortunately, Storm Bert impacted several events in the United Kingdom, including the local event. It is however great to see Scottish Country Dancing is enjoyed by so many all over the world.

Knitting Group

On average, eight ladies come along on the first Wednesday of each month to meet in the Session Room at Bellie and Speymouth Church. In addition to knitting, the group enjoy fellowship over a cup of tea. Experienced knitters and those keen to learn a new craft are always welcome.

The group is an 'industrious bunch' and happy to knit for themselves or to support anybody that requires help. Examples of the charities the group knit for are 'Step by Step', Fochabers Food Stop and the Ukraine Appeal. The group is happy to hear of any worthy charities or groups who might require support and Group leaders Jean Scott and Sybil Stuart are happy to act as points of contact.

Members give an offering at each meeting and, at the end of the year, the monies are shared between the Church and a charity. This year the chosen charity was the ASN Department of Milne's High School.

Property Team

The Property Team oversees the general maintenance of all Church buildings at Bellie and Speymouth including the Manse. Works carried out during 2024 included installation of Smoke Alarms and replacement of Fire Exit Doors in Bellie Church Hall. With the Church being in Vacancy during the first half of 2024, The Manse underwent inspection as part of Vacancy procedures.

Whilst in overall good condition, several improvements were undertaken in preparation for the arrival of a new Manse Family, including painting, installation of two extractor fans, purchase of a new cooker and continued monitoring to ensure success of repairs to the west attic ceiling and gable end window. Outdoor work was undertaken in the garden at Bellie to cut back overgrown bushes and trees and further quotes were approved to remove the large leylandii currently encroaching on the access pathway close to the Church Hall emergency exits.

Following the closure of Speymouth Church on 25th August 2024, and in line with procedures, the Property Team leader met with the Sanctuary Development Manager, from General Trustees who completed the Inventory of Ecclesiastical items in the Church and offered advice around procedures prior to the property going up for sale.

During 2024, Property Team members and church family volunteers used their skills to undertake many of the tasks.

Safeguarding Team

Bellie and Speymouth Church continues to comply with Safeguarding procedures. In October 2024, as instructed by Church of Scotland Safeguarding Service, a 'data cleanse' was undertaken to implement the Safeguarding Data Cleanse Project. This is essential in ensuring Safeguarding records are accurate, up-to-date and compliant with Disclosure (Scotland) Act 2020 ahead of its enforcement in April 2025. Only individuals actively performing "regulated work" are on register, for example - Sunday School teachers and Extra Care Pastoral visitors. For the purposes of the PVG scheme a Pastoral Care group is one which is formally set up by the Kirk Session. The Minister convenes this group which has four elders as visitors who work in pairs and have designated people to visit. There is no requirement for Bellie Babes helpers or Messy Church helpers to be included on register as the children attending are accompanied by parents or guardians. The previous Safeguarding register contained fifty-five names, this has now been reduced to fifteen. All elders are listed on the Trustees register.

Worship Team

Worship Team activities have continued throughout 2024. The team has conducted evening services at Milnescroft (Hanover Sheltered Housing complex) usually on the last Sunday of the month with Communion being celebrated every second month. These services have been well received with a good number of residents attending as well as church family members who prefer the shorter, seated service. During the period of Vacancy, Worship Team members led the end of month Sharing Services and helped at extra services such as Christmas and Easter. The local Primary School held three end of term Assemblies in the Church during 2024 and Worship Team members were very happy to contribute to and support these services.

Young Church Team

Following Family Worship, the Young Church Team feel blessed that Young Church sessions are well attended. During Lent, the youngsters provided Church Family with a posy of daffodils in gratitude for the "Mother Church." Prior to the Summer holidays, each family group received a copy of "Our Daily Bread" – a book of devotions to further support the young people on their faith journeys.

Within young church sessions (where a variety of resources are used) team leaders look forward to providing age-appropriate activities linked to [REDACTED] Sermon plans. Young Church Team are grateful for the financial support from Kirk Session which enables the continued sponsorship of Faith.

Bellie Babes

2024 was a productive year for Bellie Babes, with numbers continuing to grow and there are often up to thirty children attending along with their parent/carer.

The group enjoyed two outings to Byres Farm, in May and September. These were well attended. The Summer Term ended with a Teddy Bears Picnic. During the Summer break old toys were discarded and replaced with some new ones bought using funds. We also gifted a book to each child at the Christmas Party. Spiritually, a simple Christian song is included in the singing and action section. The group is pleased to report that more families are attending Messy Church, Young church and Cosy Café. As always, the 'Friends of Bellie Babes' volunteers are much valued.

1st Fochabers Guides

1st Fochabers Guide Unit is grateful for the use of the Church Hall facilities to hold their meetings. This has provided a warm, safe and welcoming environment. During 2024, Guides have been working on 'Skills for My Future' and have earned interest, skill builder and theme badges for this. A fund raising 'Bake Sale' was held in support of three Guides from the Unit who will be participating in an overseas trip to Amsterdam in April 2025. Members enjoyed visits to Aberdeen Science Centre and Pantomime in Inverness along with other Moray wide Guide Units. Guides attended the Remembrance Day Service in Bellie Church, followed by wreath laying at the War Memorial.

2nd Fochabers Brownies

Brownies continue to have fun in and out of the meeting place. During the last twelve months they have continued to follow the main Brownie Programme of achieving Skill Builders, Theme Awards, and Interest Badges, all of which help the girls to develop and challenge themselves. Activities have included learning about their local environment, including a visit to Gordon Castle and a talk on Bee keeping. Brownies attended the Remembrance Day Service in Bellie Church, followed by wreath laying at the War Memorial. Brownies joined with other units from across Moray to attend the Pantomime in Inverness.

Bellie and Speymouth Guild

The Guild began a three-year theme – 'Let's Build a House', with this year's theme being 'Sure Foundations'. When planning the programme, the intention is to keep as much as possible to the theme and invite speakers who tie in with this theme. The group has twenty-nine members, some of them new to Guild. Over the last year, the group has sadly lost a couple of stalwart members, much missed by everyone. Guild members meet monthly from September to April and are a friendly group. Over the Summer months, monthly outings to enjoy tea and cakes with plenty of time for chatting, take place in different locations. Financially the group is in a good position being able to commit funds to both Bellie and Speymouth Church and to groups, both home and abroad through Guild Projects.

Ministry

Bellie and Speymouth Parish Church began 2024 as a Vacant Charge, following [REDACTED] demission of charge as Minister on 31 December 2023. Presbytery appointed [REDACTED] as Interim Moderator on 15 January 2024 and procedures as set out under the Vacancy Procedure Act (Act V111 2003) were followed to progress the Vacancy.

The Kirk Session did not appoint a locum minister, instead planned for Pulpit Supply, covering for up to two months in advance, with a team who were willing to provide Pulpit Supply on a regular basis. In addition, the Worship Team led Worship on the last Sunday of the month, always ensuring a suitably trained leader of worship was present.

As part of the Vacancy Procedure Act, the Kirk Session met with the Vacancy Advisory Committee, and afterwards arrangements for the formation of the Electoral Register were made, leading to the Appointment of a Nominating Committee. A subgroup of the Nominating Committee began work on producing a Parish Profile and the Inspection of the Manse took place to complete the Manse Schedule.

In addition, and following the outcomes of the Presbytery Mission Plan, Kirk Session met to consider a timeline for the Disposal of Speymouth Parish Church. After following the correct procedures, Sunday 25 August marked the final Service of Worship in Speymouth led by Interim Moderator, [REDACTED]. Over the weekend, the Church opened its doors offering worshippers past and present the opportunity to share in a display of memorabilia and to reminisce whilst enjoying tea and cakes.

On Sunday 4th August 2024, [REDACTED] preached as sole nominee in Bellie and Speymouth Parish Church with the congregational vote unanimous in support of his call. Presbytery then arranged for the Induction of [REDACTED] as Minister of Bellie and Speymouth Parish Church on Thursday 26th September 2024.

The Kirk Session and Congregation were delighted to welcome [REDACTED] to Bellie and Speymouth. They also extended grateful thanks to Interim Moderator [REDACTED], also to [REDACTED] for their support in offering Pulpit Supply throughout the vacancy.

Financial Review

The principal source of income continues to be regular offerings in the form of Gift Aid donations, Freewill Offering donations and Open Plate donations. Donations via bank transfer are encouraged. Gift Aid donations continue to represent the majority of total donations, with a modest decrease in 2024 from £32,073 to £32,008. Total donations in the General Fund increased from £56,930 to £58,353.

The tax recovered under the Gift Aid scheme from HM Revenue and Customs increased from £10,177 to £10,241. Tax recoveries received at 31 December 2024 reflected all Gift Aid donations and donations eligible under the Gift Aid Small Donation Scheme up to early October 2024.

Expenditure in the General Fund increased from £51,722 to £58,274 in 2024.

In 2024, the congregation did not draw down on its holding within the Consolidated Fabric Fund (see Appendix), which can only be used for funding qualifying fabric expenditure. Improved investment performance increased the market value of the funds held at the year end.

During the year, the congregation received a legacy of £68,304, on which there were no restrictions. £30,000 was allocated to the Roof Fund, £10,000 was allocated to the Mission Fund and the balance allocated to the Special Reserve Fund.

The overall financial performance for 2024 was an increase in funds held locally, with a surplus on unrestricted funds of £83,592 and a deficit on restricted funds of £1,536. This compares with an overall surplus of £6,803 in 2023.

An improvement in global financial markets saw an improvement in value of investments, which increased from £103,874 in 2023 to £110,976 in 2024. It is very pleasing to see these continue to exceed cost.

Reserves Policy


It is the Trustees' Policy to hold reserves of approximately three months expenditure including designated funds.

At the year end, the congregation held unrestricted funds of £128,542, of which, £39,468 been designated for the Special Reserve Fund, which is for unforeseen emergencies and building projects, a Roof Fund of £32,755 and a Mission Fund of £10,000. The congregation also had restricted funds of £5,177 in locally held funds, which have been held for the purposes detailed in Note 2 of the Accounts.

Statement of Trustees' Responsibilities

The members of the Kirk Session 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 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 (as amended) 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 on behalf of the Kirk Session:



Independent Examiner’s Report to the Trustees of Bellie And Speymouth 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 12 to 17.

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 charity 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 (as amended). 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.

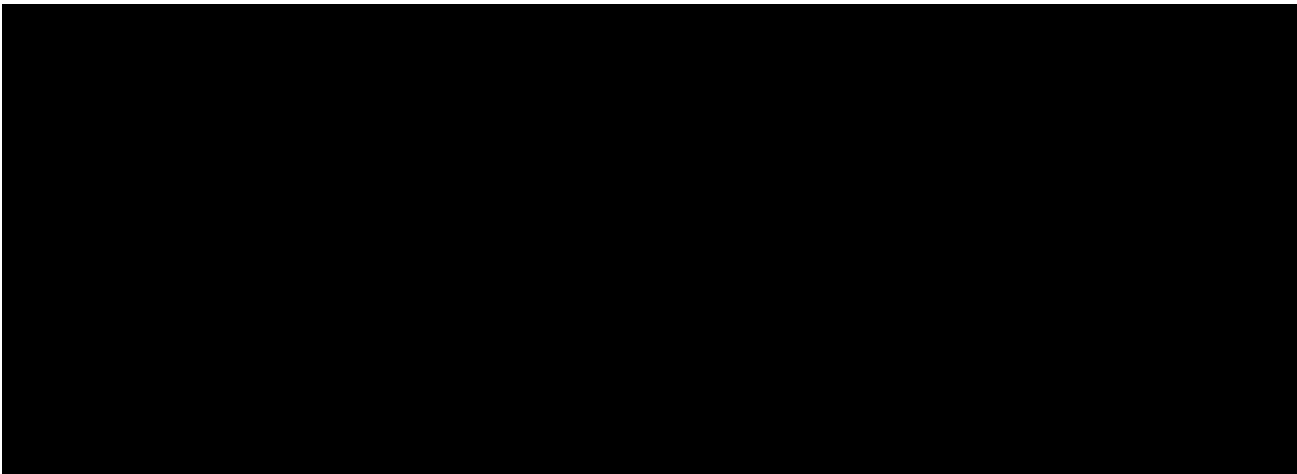
Independent examiner’s statement

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 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.



Bellie And Speymouth Parish Church of Scotland
Receipts and Payments Account
Year ended 31 December 2024

		Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
	Note	£	£	£	£	£
<u>Receipts</u>						
Donations	3	58,353	40	-	58,393	56,930
Legacies		68,304	-	-	68,304	5,000
Activities for Generating Funds		7,604	955	-	8,559	7,111
Bank and Deposit Interest		898	-	-	898	252
Investment income		1,208	519	-	1,727	1,285
		136,367	1,514	-	137,881	70,578
Use of premises		2,840	-	-	2,840	2,231
Other Receipts		2,059	-	-	2,059	1,256
Income received by Church Organisations		-	3,402	-	3,402	6,843
Miscellaneous Income		25	-	-	25	1,770
<u>Total Receipts</u>		<u>141,291</u>	<u>4,916</u>	<u>-</u>	<u>146,207</u>	<u>82,678</u>
<u>Payments</u>	4					
Costs of generating funds		500	-	-	500	-
Charitable activities		57,674	5,877	-	63,551	65,775
Governance costs		100	-	-	100	100
Other payments		-	-	-	-	10,000
<u>Total Payments</u>		<u>58,274</u>	<u>5,877</u>	<u>-</u>	<u>64,151</u>	<u>75,875</u>
Surplus/(Deficit) of receipts over payments before transfers		83,017	(961)	-	82,056	6,803
Transfers		575	(575)	-	-	-
Surplus/(Deficit) of receipts over payments for the year		<u>83,592</u>	<u>(1,536)</u>	<u>-</u>	<u>82,056</u>	<u>6,803</u>

Bellie And Speymouth Parish Church of Scotland
Statement of Balances
At 31 December 2024

	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
Note	£	£	£	£	£
<u>Bank & Cash Balances</u>					
Bank & deposit balances brought forward	44,950	6,713	-	51,663	44,860
<u>Movement in year:</u>					
Suplus/(Deficit) of receipts over payments for the year	83,592	(1,536)	-	82,056	6,803
Bank & deposit balances carried forward	<u>128,542</u>	<u>5,177</u>	<u>-</u>	<u>133,719</u>	<u>51,663</u>
<u>Investments at market value</u>					
(cost £85,738)	<u>100,976</u>	<u>10,000</u>	<u>-</u>	<u>110,976</u>	<u>103,874</u>
<u>Assets</u>					
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<u>Liabilities</u>					
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The accounts were accepted by the Kirk Session on 4 March 2025.

For and on behalf of the Kirk Session:

Bellie And Speymouth Parish Church of Scotland

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year, [REDACTED] received £2,870 for providing her services as a church organist during the year. This amount is the gross figure before deduction of tax.

Manse telephone and broadband costs totalled £391. In addition, the congregation is also responsible for settling the Council Tax liability for the Manse and the amount paid during the year was £1,001.

[REDACTED] received £320 in respect of travel expenses incurred before he demitted office on 31 December 2023.

[REDACTED] received £155 in respect of travelling expenses as Interim Moderator.

[REDACTED] relocation expenses of £3,174 were reimbursed and he also received £115 in respect of ministerial travelling expenses.

A leaving gift for [REDACTED] was paid by a collection from members of the congregation. [REDACTED]

[REDACTED] also received gifts at [REDACTED] induction service at a total cost of £332.

No 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.

There are no other charities or trusts under the control of some or all of the congregation's charity trustees.

2. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
General Fund	32,746	71,272	58,274	575	46,319
Special Reserve Fund	10,000	29,468	-	-	39,468
Roof Fund	2,204	30,551	-	-	32,755
Mission Fund	-	10,000	-	-	10,000
	<u>44,950</u>	<u>141,291</u>	<u>58,274</u>	<u>575</u>	<u>128,542</u>
Restricted funds					
Flower Fund	437	40	75	-	402
Organ Fund	211	519	-	-	730
Summer Worship Fund	-	955	1,000	45	-
Young Church Fund	935	234	782	500	887
Bellie Babes Fund	1,369	664	1,212	(200)	621
Guild Fund	2,189	1,154	1,742	(300)	1,301
Bellie Scottish Country Dance Class Fund	1,117	1,202	611	(480)	1,228
Take Note Fund	299	-	299	-	-
Knitting Group Fund	156	148	156	(140)	8
	<u>6,713</u>	<u>4,916</u>	<u>5,877</u>	<u>(575)</u>	<u>5,177</u>
Total funds	<u>51,663</u>	<u>146,207</u>	<u>64,151</u>	<u>-</u>	<u>133,719</u>

Purposes of Designated Funds

General Fund: This fund is for the every day running of the church, minister's expenses, heating, lighting, cleaning, insurance etc.

Special Reserve Fund: This fund is for unexpected expenditure and building projects.

Roof Fund: This fund is for the replacement of the roof in Bellie Church.

Mission Fund: This fund is for supporting the cost of mission projects.

Purposes of Restricted Funds

Flower Fund: This fund is for the purchase of flowers for the church buildings.

Organ Fund: This fund is for the upkeep of the organs and musical instruments, their future replacement and training organists.

Summer Worship Fund: This fund was used for the fundraising and expenditure for the costs of a Summer Worship service in 2024. It closed by the year end.

Young Church Fund: This fund is for the every day running of the young church groups. A separate bank account, controlled by the Young Church leaders, is used for this fund.

Bellie Babes Fund: This fund is for the every day running of the Bellie Babes group. The group uses the Young Church bank account, but maintains separate accounts.

Guild Fund: This fund is for the day-to-day running of the Bellie and Speymouth Guild. A separate bank account, controlled by the Guild committee, is used for this fund.

Bellie Scottish Country Dance Class Fund: This fund is for the day-to-day running of the Bellie Scottish County Dance Class. A separate bank account, controlled by the Bellie Scottish Country Dance Class committee, is used for this fund.

Take Note Fund: This fund was for the day-to-day running of the Take Note group for primary school age children. A separate bank account controlled by the Take Note committee (which closed during the year), was used for this fund.

Knitting Group Fund: This fund is for the day-to-day running of the Knitting Group. The group does not currently hold a bank account and a cash balance is held by the Knitting Group committee.

Bellie And Speymouth Parish Church of Scotland
Notes to the Accounts

3. Analysis of Donations

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
WFO Scheme (non Gift Aid)	5,211	-	-	5,211	5,495
Gift Aid Donations	32,008	-	-	32,008	32,073
Tax Recovered on Gift Aid Donations	10,241	-	-	10,241	10,177
Ordinary Offerings (Open Plate)	8,376	-	-	8,376	7,587
Pentecost/Thanksgiving Offerings	2,177	-	-	2,177	1,308
Other Offerings, Donations etc	340	40	-	380	290
	<u>58,353</u>	<u>40</u>	<u>-</u>	<u>58,393</u>	<u>56,930</u>

4. Analysis of Payments

Costs of generating funds

Fundraising costs	500	-	-	500	-
	<u>500</u>	<u>-</u>	<u>-</u>	<u>500</u>	<u>-</u>

Charitable activities

Ministries & Mission allocation	13,850	-	-	13,850	25,203
Presbytery dues	1,766	-	-	1,766	964
Ministerial travel expenses	591	-	-	591	720
Manse telephone and broadband	391	-	-	391	573
Pulpit supply	3,444	-	-	3,444	566
Organist salary	2,870	-	-	2,870	2,727
Organ supply	500	-	-	500	450
Fabric maintenance - Churches and Halls	5,957	-	-	5,957	12,373
Gas - Bellie Church and Hall	1,352	-	-	1,352	1,094
Electricity - Churches and Halls	2,228	-	-	2,228	1,796
Insurance - Churches, Manse and Halls	5,028	-	-	5,028	4,623
Office Telephone and Broadband	393	-	-	393	434
Cleaning materials	39	-	-	39	218
External cleaners	1,362	-	-	1,362	527
Fabric maintenance - Manse	2,765	-	-	2,765	843
Council Tax Manse	1,001	-	-	1,001	3,014
Printing	1,734	-	-	1,734	1,317
Stationery/Copier paper	44	-	-	44	7
Fire Extinguishers/Clock service	568	-	-	568	630
Computer equipment and software	336	-	-	336	213
Life and Work Expenditure	336	-	-	336	462
Mission and Discipleship Team expenses	1,667	-	-	1,667	1,431
Eco Team expenses	50	-	-	50	-
Website and multimedia expenses	-	-	-	-	29
Kitchen supplies	11	-	-	11	126
CCI Copy Licence renewal	605	-	-	605	667
Vacancy expenses	3,664	-	-	3,664	-
Replacement of church microphones	4,841	-	-	4,841	-
Miscellaneous expenditure	281	1,075	-	1,356	378
Young Church expenditure	-	782	-	782	989
Bellie Babes expenditure	-	1,212	-	1,212	495
Guild expenditure	-	1,742	-	1,742	950
Bellie Scottish Country Dance Class expenditure	-	611	-	611	843
Take Note expenditure	-	299	-	299	-
Knitting Group expenditure	-	156	-	156	-
Traidcraft expenditure	-	-	-	-	1,113
	<u>57,674</u>	<u>5,877</u>	<u>-</u>	<u>63,551</u>	<u>65,775</u>

Governance costs

Gift to Independent Examiner	100	-	-	100	100
	<u>100</u>	<u>-</u>	<u>-</u>	<u>100</u>	<u>100</u>

Other payments

Purchase of Investments	-	-	-	-	10,000
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>10,000</u>

Bellie And Speymouth Parish Church of Scotland
Notes to the Accounts

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 the year under review, the minimum stipend was £31,642 and maximum stipend (in the fifth and subsequent years) was £38,884.

6. Collections for Third Parties

	2024	2023
	£	£
Christian Aid	1,083	956
Cross Reach	477	-
Shelter	-	107
Social Bite	1,747	1,901
	<u>3,307</u>	<u>2,964</u>

7. Investments

		2024	2023
		£	£
Unrestricted Funds			
<i>Church of Scotland Investors Trust - Growth Fund:</i>			
General purposes	Cost	<u>9,825</u>	<u>9,825</u>
	Market value at 31 December	<u>14,215</u>	<u>12,989</u>
<i>Church of Scotland Investors Trust - Deposit Fund:</i>			
Roof Fund	Cost	<u>40,000</u>	<u>40,000</u>
	Market value at 31 December	<u>43,887</u>	<u>41,707</u>
<i>Church of Scotland Investors Trust - Growth Fund:</i>			
Special Reserve Fund	Cost	<u>25,913</u>	<u>25,913</u>
	Market value at 31 December	<u>42,874</u>	<u>39,178</u>
<i>Total Unrestricted Funds</i>	Cost	<u>75,738</u>	<u>75,738</u>
	Market value at 31 December	<u>100,976</u>	<u>93,874</u>
Restricted Funds			
<i>Church of Scotland Investors Trust - Deposit Fund:</i>			
Organ Fund	Cost	<u>10,000</u>	<u>10,000</u>
	Market value at 31 December	<u>10,000</u>	<u>10,000</u>
<i>Total Restricted Funds</i>	Cost	<u>10,000</u>	<u>10,000</u>
	Market value at 31 December	<u>10,000</u>	<u>10,000</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2024	2023
	£	£
<u>CONSOLIDATED FABRIC FUND</u>		
Credit Balances held at 31 December at cost	<u>9,543</u>	<u>9,543</u>
Market Value of Balances at 31 December	<u>13,972</u>	<u>13,312</u>

REVENUE ACCOUNT

	2024	2023
	£	£
Opening Balance	379	-
Interest	189	5
Dividends	340	374
Less: administration costs	(33)	
Less: extracted for local purposes	<u>-</u>	<u>-</u>
Balance at 31 December	<u>875</u>	<u>379</u>