

Cruden Parish Church of Scotland

Scotland · Charity number SC006408

Details

Status Active

Legal form Unincorporated association

Part of The Church of Scotland (SC011353)

Registered 1909-04-03

Register [View on the OSCR register](#)

Contact

Address Slains View
21 Links View
Cruden Bay
Peterhead
Aberdeenshire
AB42 0RF

Website www.crudenchurch.org.uk

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: To provide a Christian presece within the Parish of Cruden by holding weekly Church services, Saturday at the Kirk coffee mornings, weekly Community Pantry in association with the Cruden Bay Community Asssociation. Take part in ecumenical activities with other Churches in the parish and play an active role in local Community events. Continue to reach out to young families and chillldren in the Community.

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: The advancement of religion.

Geography

- **Main operating location:** Aberdeenshire
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£44,950	£51,714	-	1
2024-12-31	£38,578	£57,596	-	1
2023-12-31	£45,102	£49,322	-	1
2022-12-31	£53,690	£50,823	-	0
2021-12-31	£39,740	£54,811	-	0

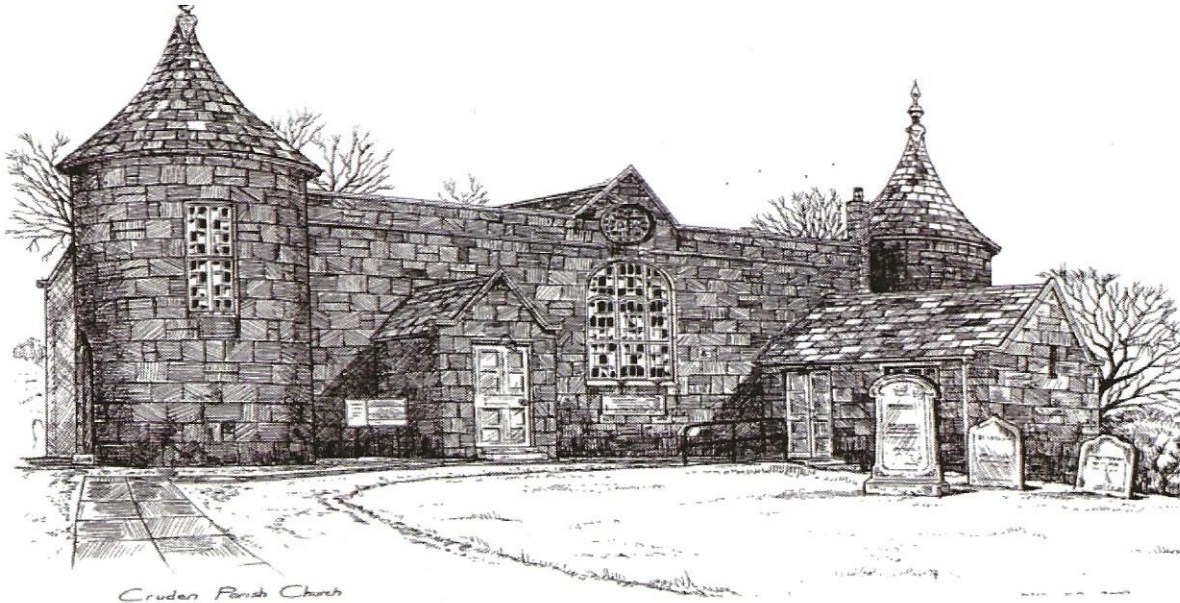
Cruden Parish Church of Scotland

Scotland - Charity number SC006408

Accounts

The Church of Scotland

Cruden Parish Church



2025

ANNUAL REPORT

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 342014

Cruden Parish Church of Scotland
A Registered Charity SC 006408

Reference and Administrative Information

CHARITY NAME Cruden Parish Church of Scotland

CHARITY NUMBER SC 006408

CONGREGATIONAL
REFERENCE NUMBER 342014

CONTACT ADDRESS The Treasurer
Slains View
21 Links View
CRUDEN BAY
Peterhead
Aberdeenshire AB42 0RF

Mrs Mary Bratton
Mrs Kathleen Clark
Mrs Kathleen Craig
Mrs Maureen Esson
Mr Robert Esson
Mrs Betty Forrester

Mrs Katherine Hyman
Mr James MacDonald
Mrs Wilma Moir
Mr Robert Petticrew
Mrs Rosemary Pittendrigh
Mr Peter Slamaker

Mr Adrian Smith
Mrs Shonah Taylor
Mrs Irene Will
Mrs Joyce Willox

PRINCIPAL OFFICEBEARERS

Minister	Rev Sean Swindells
Session Clerk	Mr Robert Esson
Church Treasurer	Mrs Rosemary Pittendrigh

INDEPENDENT EXAMINER

Mr R Forman
36 Links View
CRUDEN BAY
Peterhead
AB42 0RF

BANKERS

Royal Bank of Scotland,
10 Marischal Street
Peterhead AB42 1HS

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form) as approved by the General Assembly of the Church of Scotland.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen by the serving elders 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 is chaired by the Minister and meets usually nine times a year. Certain responsibilities are delegated to its committees, including its Finance Committee and Property Committee, 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. Cruden Parish Church seeks to fulfil these purposes within the parish of Cruden through weekly worship, adult and young people's Christian education programmes, social activities and fund raising, including supporting poverty relief in other parts of the world.

Achievements and Performance

During the year the Church has continued the work of offering mainstream and inclusive Christian worship, pastoral care and the opportunity to explore faith and spirituality to the Parish of Cruden. The Community Pantry continues to be a success. Along with offering a wide selection of foodstuffs, it provides a welcoming warm space with tea & coffee. The presence of the Pantry is really appreciated within the community. Our Christmas activities were again well supported. The family Christingle service was also notable for the number of new families who attended. There have also been challenges. We have lost several well-known congregational members through bereavement. Many local Christians prefer to commute to well-resourced independent churches. Despite these challenges we remain committed to doing all that we can to be a mainstream, inclusive and grass roots Christian Church. We are grateful for the generosity of members and elders whose support makes this work possible.

Trustees' Annual Report

Financial Review

General Fund donations total £43,750, an increase of £5,834, from WFO & Gift Aid income, tax recovered, Open Plate and Donations. Expenditure for the year totalled £51,714 an increase of more than £8,000, with Ministry & Mission costs increased by over £7,200, Presbytery dues, Council Tax, heat & light & Insurance increases offset by a reduction in Minister's expenses. These figures together resulted in a deficit in the General Fund for the year of £8,172, offset by a £209 surplus in the Alliance account resulting in an overall deficit in the General Fund of £7,963. The Fabric Fund produced a surplus of £1,200 which reduced the overall deficit in the General Fund to £6,763. The year ended with a General Fund closing balance of £47,152.

It is the Trustees' policy to allow income to build up when there is any surplus in the year so that major fabric projects can be completed when there is enough money. Reserves are thus never normally allowed to get beyond the level of 9 months expenditure.

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 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,

Robert Esson

Session Clerk R M Esson

Date 19/03/2026

Cruden Parish Church

SC 006408

Report of the Independent Examiner

Respective responsibilities of trustees and examiner

The charity trustees consider that an independent examination is needed under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. It is my responsibility to examine the accounts under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

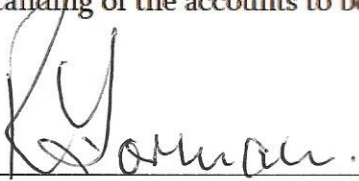
Basis of independent examiner's statement

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 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 of the statement of account for the year ended 31 December 2025, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect:
 - a. accounting records have not been kept in accordance with Section 44 (1)(a) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of The Charities Accounts (Scotland) Regulations 2006
 - b. the accounts do not accord with those records
 - c. the statement of account do not comply with any of the requirements of Regulation 9 of The Charities Accounts (Scotland) Regulations 2006
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Signed: 
Mr Robert Forman

Date: 22nd MARCH 2026

Cruden Parish Church**RECEIPTS AND PAYMENTS ACCOUNT****Year ended 31 December 2025**

	Note	<u>Unrestricted Funds</u>			<u>Endowment</u>	<u>Total</u>	<u>Total</u>
		2025 General	2025 Fabric/Organ 12 & 13	2025 Activities (see over)	Fund 2025 Burnett	2025	2024
<u>Receipts</u>							
Donations	4	42,299.51	0.00	0.00	0.00	42,299.51	36,029.38
Legacies		0.00	0.00	0.00	0.00	0.00	0.00
Funds Generation		0.00	0.00	0.00	0.00	0.00	300.60
Interest		248.96	0.00	0.00	0.00	248.96	202.90
Investment income		67.79	660.00	0.00	0.00	727.79	687.00
Manse Solar Panels		599.60	0.00	0.00	0.00	599.60	891.74
Weddings & Funerals		250.00	0.00	0.00	0.00	250.00	467.00
Grant and Loan		0.00	0.00	0.00	0.00	0.00	0.00
Other Receipts		285.00	540.00	0.00	0.00	825.00	0.00
<u>Total Receipts</u>		43,750.86	1,200.00	0.00	0.00	44,950.86	38,578.62
<u>Payments</u>							
Costs of generating funds		264.26	0.00	0.00	0.00	264.26	264.26
Charitable activities		51,449.80	0.00	0.00	0.00	51,449.80	57,331.93
Loan Repayment		0.00	0.00	0.00	0.00	0.00	0.00
<u>Total Payments</u>		51,714.06	0.00	0.00	0.00	51,714.06	57,596.19
Deficit for the year before transfers		-7,963.20	1,200.00	0.00	0.00	-6,763.20	-19,017.57
Transfers		0.00	0.00	0.00	0.00	0.00	0.00
Deficit for the year		-£7,963.20	£1,200.00	£0.00	£0.00	-£6,763.20	-£19,017.57

Cruden Parish Church**STATEMENT OF BALANCES****Year ended 31 December 2025**

		Unrestricted Funds			Endowment	Total 2025	Total 2024
		2025 General	2025 Fab/Org 12 & 13	2025 Activities	Fund 2025 Burnett		
Bank Balances	Note						
Brought forward		55,115.89	251.26	5,199.97	510.46	61,077.58	80,518.17
Surplus for the year		-7,963.20	1,200.00	0.00	0.00	-6,763.20	-19,440.59
Carried forward	Note 7	£47,152.69	£1,451.26	£5,199.97	£510.46	£54,314.38	£61,077.58
Investments at market value	Note						
(cost £ 8,352.20)	8	7,698.68	12,529.00	0.00	0.00	20,227.68	19,786.52
Assets							
Gift Aid Receivable		0.00	0.00	0.00	0.00	0.00	0.00
Liabilities		None					

The accounts approved by the Kirk Session on 19 March 2026.

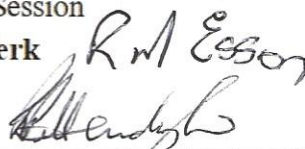
Signed for and on behalf of the Kirk Session

Robert M Esson

Session Clerk

Rosemary Pittendrigh

Treasurer


2025 Activities Funds

Income	Flower	Junior Church	Guild	Messy Church	Totals
Donations	0.00	0.00	0.00	0.00	0.00
Legacies	0.00	0.00	0.00	0.00	0.00
Fundraising	0.00	0.00	0.00	0.00	0.00
Bank & Deposit interest	0.00	0.00	0.00	0.00	0.00
Grants	0.00	0.00	0.00	0.00	0.00
Other receipts	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00
Expenditure					
Charitable activities	0.00	0.00	0.00	0.00	0.00
Other costs	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00
Surplus	0.00	0.00	0.00	0.00	0.00
Opening Balance	33.09	3,997.57	0.00	1,169.31	5,199.97
Closing Balance	33.09	3,997.57	0.00	1,169.31	5,199.97

Cruden Parish Church

NOTES TO THE ACCOUNTS

1. Accounting Policy

- The Accounts are prepared under a receipts and payments basis.
- Fixed assets are written off to expenditure in the year of acquisition.

2. Trustee Remuneration and Related Party Transactions

The Minister received reimbursement of expenses totalling £1,166.10

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.

3. Movements in Funds

	At 1 Jan 2025	Receipts	Payments	Transfers	At 31 Dec 2025
Unrestricted funds					
General Fund	55,115.89	43,750.86	51,714.06	0.00	47,152.69
<i><u>Designated Funds</u></i>					
Fabric Fund	145.00	1,200.00	0.00	0.00	1,345.00
Organ Fund	106.26	0.00	0.00	0.00	106.26
<i><u>Activity Funds</u></i>					
Junior Church	3,997.57	0.00	0.00	0.00	3,997.57
Guild	0.00	0.00	0.00	0.00	0.00
Flower Fund	33.09	0.00	0.00	0.00	33.09
Messy Church	<u>1,169.31</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>1,169.31</u>
	5,199.97	0.00	0.00	0.00	5,199.97
	<u>60,567.12</u>	<u>44,950.86</u>	<u>51,714.06</u>	<u>0.00</u>	<u>53,803.92</u>
Restricted funds					
Property Project	0.00	0.00	0.00	0.00	0.00
Endowment funds					
Burnett Mortification	510.46	0.00	0.00	0.00	510.46
Total funds	<u>61,077.58</u>	<u>44,950.86</u>	<u>51,714.06</u>	<u>0.00</u>	<u>54,314.38</u>

Purposes of Designated & Activity Funds

(NB -Activity Funds are not necessarily administered by the Church Treasurer)

Fabric Fund - set aside to help with the maintenance of church property.

Organ Fund - to enable the ongoing maintenance and repair of the organ.

Junior Church - for the normal activities of the Junior Church.

Flower Fund - to provide flowers as required for display during worship services.

Messy Church - to hold monies for the Messy Church

Purpose of Endowment Fund

Burnett Fund - to be used as a Poor Fund. Advice is taken from the local Health Visitor.

Cruden Parish Church**NOTES TO THE ACCOUNTS**

	General Fund 2025	Other Unrestricted 2025	Total 2025	Total 2024	
4. <u>Analysis of Donations</u>					
WFO Scheme (non Gift Aid)	4,458.00	0.00	4,458.00	4,318.00	
Gift Aid Donations	25,046.00	0.00	25,046.00	23,868.00	
Tax Recovered on Gift Aid	6,742.01	0.00	6,742.01	5,660.88	
Open Plate Donations	5,333.50	0.00	5,333.50	1,860.50	
Other Donations etc	720.00	0.00	720.00	322.00	
	<u>42,299.51</u>	<u>0.00</u>	<u>42,299.51</u>	<u>36,029.38</u>	
5. <u>Analysis of Payments</u>					
Costs of generating funds					
Investment Managers' fees	80.00	0.00	80.00	80.00	
Offering envelopes	184.26	0.00	184.26	184.26	
	<u>264.26</u>	<u>0.00</u>	<u>264.26</u>	<u>264.26</u>	
Charitable activities	Note				
Net Ministries & Mission	6	27,713.00	0.00	27,713.00	20,459.00
Presbytery dues		1,652.00	0.00	1,652.00	988.00
Minister's expenses		1,997.50	0.00	1,997.50	4,477.07
Pulpit supply		109.00	0.00	109.00	0.00
Other staffing costs		3,965.00	0.00	3,965.00	3,120.00
Fabric repairs & maintenance		1,285.89	0.00	1,285.89	1,050.54
Council Tax		3,273.97	0.00	3,273.97	2,264.08
Heat and light		4,484.90	0.00	4,484.90	5,072.20
Insurance		3,777.18	0.00	3,777.18	3,427.52
Water charges		596.70	0.00	596.70	0.00
Organ & music		188.65	0.00	188.65	247.52
Printing, stationery and postage		1,811.34	0.00	1,811.34	2,017.06
Other expenses		594.67	0.00	594.67	1,229.83
		<u>51,449.80</u>	<u>0.00</u>	<u>51,449.80</u>	<u>44,352.82</u>
Other payments					
Loan repayment		0.00	0.00	0.00	0.00
Purchase of investments		0.00	0.00	0.00	0.00
		<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>

6. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipend 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 £32,433 and the maximum stipend in the 5th and subsequent years of service was £39,856

7. General Fund Closing Balance

RBS Account	45,946.55	
Stocktrade	<u>1,206.14</u>	<u>£47,152.69</u>

Cruden Parish Church**NOTES TO THE ACCOUNTS****8. Investments**

	<u>Holding</u>	<u>Cost</u>	<u>Unit Price</u>	<u>Value at 31/12/2025</u>
General Fund				
C of S General Growth	200	100.00	6.88	1376.00
Scottish Investment Trust	1092	<u>299.20</u>	5.79	<u>6,322.68</u>
		£399.20		£7,698.68
Fabric Fund				
C of S Income Fund	1100	<u>£7,953.00</u>	11.39	<u>12,529.00</u>
TOTALS		£8,352.20		£20,227.68

9. Collections for Third Parties

	2025	2024
Remembrance Sunday - Combat Stress	250.00	210.00
Christian Aid	575.00	75.00
Christmas Collection - Christian Aid	250.00	340.00
	<u>£1,075.00</u>	<u>£625.00</u>

10. Heritable Properties

Heritable properties, not recorded in the Accounts being vested in the Church of Scotland General Trustees are : Cruden Old Church, Old Hall, Old Hall Stables, Cruden Manse

11. GENERAL TRUSTEES LIABILITIES

	2025	2024
West Church Disposal Costs (to be paid out of sale proceeds)	0.00	0.00
Sale of Manse, Main Street, Hatton	0.00	0.00
Charges - Interest/Advert/Report	0.00	0.00
Interest	0.00	0.00
Transfers between Funds	<u>0.00</u>	<u>0.00</u>
TOTAL	0.00	0.00

APPENDIX

**FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

	2025	2024
<u>CAPITAL ACCOUNT</u>		
Credit Balance held at 31 December at cost	£2,180.72	£2,180.72
Market Value of Balance at 31 December	<u>£3,343.39</u>	<u>£3,189.46</u>
<u>CAPITAL ACCOUNT (11)</u>		
Opening Balance 1 January 2025	£0.00	£0.00
Closing Balance 31 December 2025	<u>£0.00</u>	<u>£0.00</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 1 January	9,325.03	8,954.67
½ yearly dividend on Capital Account	77.84	35.24
Quarterly interest on Revenue Account	409.69	425.25
Admin Charges on Revenue Account	0.00	38.25
Funds Transfer/Income Fund Interest	32.68	42.60
Admin Charges on Revenue Account	<u>-320.00</u>	<u>-170.98</u>
Credit Balance at 31 December	£9,525.24	£9,325.03

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FABRIC FUND

<u>2024</u>	Income	<u>2025</u>	
660	Investment Income	660.00	
0	Fundraising	<u>540.00</u>	
660			1,200.00
	Expenditure		
12,979	Fabric		0.00
<u>-12,319</u>	Surplus/Deficit for the year		1,200.00
145	Opening Balance		145.00
<u>145</u>	Fabric Reserve Fund Balance		£1,345.00

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ORGAN FUND

(Designated Fund)

<u>2024</u>	Income	<u>2025</u>	
0	Donations		0.00
1	Bank Interest		<u>0.00</u>
1			0.00
	Expenditure		
0	Organ/Piano Tuning		<u>0.00</u>
1	Surplus for the year		0.00
<u>105</u>	Opening Balance		<u>106.26</u>
<u>106</u>	Organ Fund Balance		<u>£106.26</u>

GENERAL FUND BUDGET

	<u>INCOME</u>	<u>2026</u>	<u>2025</u>
Givings			
WFO (non Gift Aid)		4,000	4,458
Gift Aid Donations		25,000	25,046
Open Plate		4,000	5,333
Donations		500	720
Tax on Gift Aid Recovered		<u>6,500</u>	<u>6,742</u>
		40,000	42,299
Other Ordinary Income			
Rents		0	0
Manse Solar Panels		600	600
Weddings and Funerals		200	250
Fundraising		500	0
Investment Income		70	68
Deposit Interest		250	249
Miscellaneous		500	285
		<u>2,120</u>	<u>1,452</u>
TOTAL REGULAR INCOME		£42,120	43,751
	<u>EXPENDITURE</u>		
National Ministry and Mission and Wider Work			
Giving to Grow		24,565	32,362
Less Transition Funding		0	-1,995
Less Stipend Endowment Income		-3,120	-2,504
Less Glebe Rent Income		-232	-150
Presbytery Dues		<u>1,233</u>	<u>1652</u>
		22,446	29,365
Local Staffing Costs			
Travelling Expenses		1,000	1,166
Telephone & Postages		1,000	831
Pulpit Supply		220	109
Organist Fees		<u>4,000</u>	<u>3,965</u>
		6,220	6,071
Building Costs			
Fabric Repairs and Maintenance		2,000	1,286
Heating and Lighting		5,500	4,485
Manse Expenses		500	3,777
Manse Council Tax		3,600	3,274
Organ		<u>200</u>	<u>189</u>
		11,800	13,011
Other Local Costs			
Cost of Generating Funds		260	264
Congregational Organisations		0	0
Advertising, Stationery, Copying		1,500	1,790
Other Expenses		<u>2,500</u>	<u>1,213</u>
		4,260	3,267
TOTAL REGULAR EXPENDITURE		£44,726	51,714
SURPLUS FOR THE YEAR		-£2,606	-7,963

Accounts

The Church of Scotland

Cruden Parish Church



2024

ANNUAL REPORT

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 342014

Cruden Parish Church of Scotland
A Registered Charity SC 006408

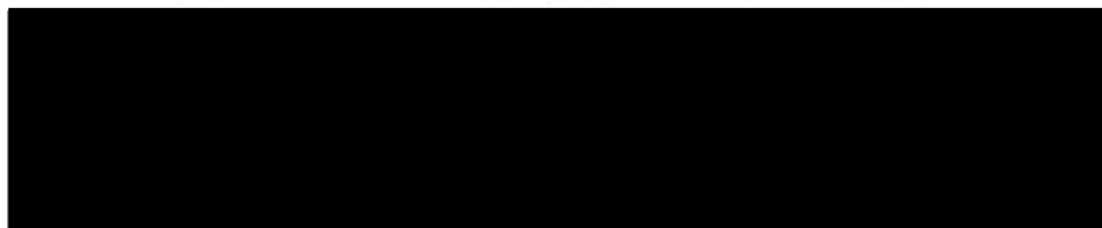
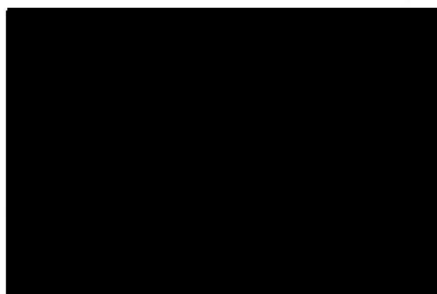
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CHARITY NUMBER SC 006408

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CONTACT ADDRESS

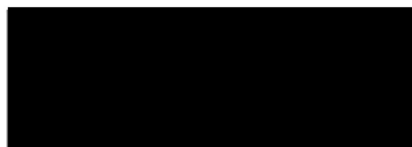


PRINCIPAL OFFICEBEARERS

Minister

Session Clerk

Church Treasurer



INDEPENDENT EXAMINER



BANKERS

Royal Bank of Scotland,
10 Marischal Street
Peterhead AB42 1HS

Trustees' Annual Report

Year ended 31 December 2024

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The Kirk Session is chaired by the Minister and meets usually nine times a year. Certain responsibilities are delegated to its committees, including its Finance Committee and Property Committee, 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. Cruden Parish Church seeks to fulfil these purposes within the parish of Cruden through weekly worship, adult and young people's Christian education programmes, social activities and fund raising, including supporting poverty relief in other parts of the world.

Achievements and Performance

During the year the Church has continued the essential work of offering an inclusive and grassroots Christian presence within the Parish of Cruden. Along with our usual activities, two things are worthy of note. The Community Pantry has continued to be a great success. This food sharing project, run by volunteers from the church, has continued to support a significant number of families and individuals. Along with a wide selection of foodstuffs the provision of a warm space and tea & coffee (not forgetting home baking!) has been deeply appreciated. Without our volunteers and the partnership between the Church, Cruden Bay Community Association and social enterprise company Cfine, none of this would have been possible. Our Christmas activities, this year were well supported including the reintroduction of a Watch Night service. The family Christingle service was also notable for the number of new families who attended. We remain indebted to the support of our Elders and Church Members

Trustees' Annual Report

Financial Review

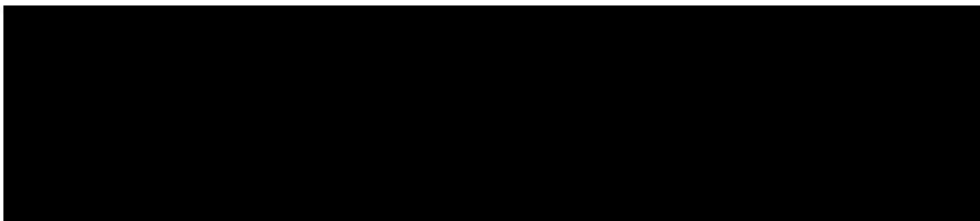
General Fund donations total £36,029, a decrease of £8,014, due to tax income received in 2023 which included £5,877 attributable to 2022. Expenditure for the year totalled £44,617 an increase of £5,273, from Council Tax of £2,264 for the Manse and an increase in excess of £3,000 for heat & light. These figures together resulted in a deficit in the General Fund for the year of £6,700. The Fabric Funds used to cover expenditure totalling £12,979 for the Manse, leaving a balance of £145 in the fund at the end of the year.

It is the Trustees' policy to allow income to build up when there is any surplus in the year so that major fabric projects can be completed when there is enough money. Reserves are thus never normally allowed to get beyond the level of 9 months expenditure.

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 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 20 March 2025

Cruden Parish Church

SC 006408

Report of the Independent Examiner

Respective responsibilities of trustees and examiner

The charity trustees consider that an independent examination is needed under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. It is my responsibility to examine the accounts 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

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 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 of the statement of account for the year ended 31 December 2024, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect:
 - a. accounting records have not been kept in accordance with Section 44 (1)(a) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of The Charities Accounts (Scotland) Regulations 2006
 - b. the accounts do not accord with those records
 - c. the statement of account do not comply with any of the requirements of Regulation 9 of The Charities Accounts (Scotland) Regulations 2006
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Date: 23rd March 2025

Year ended 31 December

2024

		Unrestricted Funds			Endowment	Total	Total
		2024	2024	2024	Fund 2024 Burnett	2024	2023
		General	Fabric/Organ	Activities			
				(see over)			
<u>Receipts</u>							
Donations	4	36,029.38	0.00	0.00	0.00	36,029.38	44,043.24
Legacies		0.00	0.00	0.00	0.00	0.00	0.00
Funds Generation		300.60	0.00	0.00	0.00	300.60	46.89
Interest		201.36	1.54	0.00	0.00	202.90	186.88
Investment income		27.00	660.00	0.00	0.00	687.00	575.00
Solar Panels		891.74	0.00	0.00	0.00	891.74	0.00
Weddings & Funerals		467.00	0.00	0.00	0.00	467.00	250.00
Grant and Loan		0.00	0.00	0.00	0.00	0.00	0.00
Other Receipts		0.00	0.00	0.00	0.00	0.00	0.00
<u>Total Receipts</u>		37,917.08	661.54	0.00	0.00	38,578.62	45,102.01
	Note						
<u>Payments</u>	5						
Costs of generating funds		264.26	0.00	0.00	0.00	264.26	263.31
Charitable activities		44,352.52	12,979.11	0.30	0.00	57,331.93	49,058.58
Loan Repayment		0.00	0.00	0.00	0.00	0.00	0.00
<u>Total Payments</u>		44,616.78	12,979.11	0.30	0.00	57,596.19	49,321.89
Deficit for the year before transfers		-6,699.70	-12,317.57	-0.30	0.00	-19,017.57	-4,219.88
Transfers		0.00	0.00	0.00	0.00	0.00	0.00
Surplus for the year		-£6,699.70	-£12,317.57	-£0.30	£0.00	-£19,017.57	-£4,219.88

Cruden Parish Church**STATEMENT OF BALANCES****Year ended 31 December****2024**

	Note	Unrestricted Funds			Endowment	Total	Total
		2024	2024	2024	Fund	2024	2023
		General	Fab/Org 12 & 13	Activities	Burnett		
Bank Balances							
Brought forward		61,815.59	12,568.83	5,623.29	510.46	80,518.17	84,738.05
Surplus for the year		-6,699.70	-12,317.57	-423.32	0.00	-19,440.59	-4,219.88
Carried forward	7	£55,115.89	£251.26	£5,199.97	£510.46	£61,077.58	£80,518.17
Investments at market value							
(cost £ 8,352.20)	8	7,620.52	12,166.00	0.00	0.00	19,786.52	18,594.64
Assets							
Gift Aid Receivable		0.00	0.00	0.00	0.00	0.00	5,877.00
Liabilities		None					

The accounts approved by the Kirk Session on *20 April 2025*

Signed for and on behalf of the Kirk Session

2024 Activities Funds					
Income	Flower	Junior Church	Guild	Messy Church	Totals
Donations	0.00	0.00	0.00	0.00	0.00
Legacies	0.00	0.00	0.00	0.00	0.00
Fundraising	0.00	0.00	0.00	0.00	0.00
Bank & Deposit interest	0.00	0.00	0.00	0.00	0.00
Grants	0.00	0.00	0.00	0.00	0.00
Other receipts	0.00	0.00	0.00	0.00	0.00
	0.00	0.00	0.00	0.00	0.00
Expenditure					
Charitable activities	0.00	0.00	311.12	0.00	311.12
Other costs	0.00	112.20	0.00	0.00	112.20
	0.00	112.20	311.12	0.00	423.32
Surplus	0.00	-112.20	-311.12	0.00	-423.32
Opening Balance	33.09	4,109.77	311.12	1,169.31	5,623.29
Closing Balance	33.09	3,997.57	0.00	1,169.31	5,199.97

1. Accounting Policy

- a. The Accounts are prepared under a receipts and payments basis.
- b. Fixed assets are written off to expenditure in the year of acquisition.

2. Trustee Remuneration and Related Party Transactions

The Minister received reimbursement of expenses totalling £3,662.95

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.

3. Movements in Funds

	At 1 Jan 2024	Receipts	Payments	Transfers	At 31 Dec 2024
Unrestricted funds					
General Fund	61,815.59	37,917.08	44,616.78	0.00	55,115.89
<i><u>Designated Funds</u></i>					
Fabric Fund	12,464.11	660.00	12,979.11	0.00	145.00
Organ Fund	104.72	1.54	0.00	0.00	106.26
<i><u>Activity Funds</u></i>					
Junior Church	4,109.77	0.00	112.20	0.00	3,997.57
Guild	311.12	0.00	311.12	0.00	0.00
Flower Fund	33.09	0.00	0.00	0.00	33.09
Messy Church	<u>1,169.31</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>1,169.31</u>
	5,623.29	0.00	423.32	0.00	5,199.97
	<u>80,007.71</u>	<u>38,578.62</u>	<u>58,019.21</u>	<u>0.00</u>	<u>60,567.12</u>
Restricted funds					
Property Project	0.00	0.00	0.00	0.00	0.00
Endowment funds					
Burnett Mortificaton	510.46	0.00	0.00	0.00	510.46
Total funds	<u>80,518.17</u>	<u>38,578.62</u>	<u>58,019.21</u>	<u>0.00</u>	<u>61,077.58</u>

Purposes of Designated & Activity Funds

(NB -Activity Funds are not necessarily administered by the Church Treasurer)

Fabric Fund - set aside to help with the maintenance of church property.

Organ Fund - to enable the ongoing maintenance and repair of the organ.

Junior Church - for the normal activities of the Junior Church.

Guild - for the normal ongoing activities of the Guild.

Flower Fund - to provide flowers as required for display during worship services.

Messy Church - to hold monies for the Messy Church

Purpose of Endowment Fund

Burnett Fund - to be used as a Poor Fund. Advice is taken from the local Health Visitor.

Cruden Parish Church**NOTES TO THE ACCOUNTS**

	General Fund 2024	Other Unrestricted 2024	Total 2024	Total 2023	
4. Analysis of Donations					
WFO Scheme (non Gift Aid)	4,318.00	0.00	4,318.00	3,772.00	
Gift Aid Donations	23,868.00	0.00	23,868.00	25,216.00	
Tax Recovered on Gift Aid	5,660.88	0.00	5,660.88	12,595.74	
Open Plate Donations	1,860.50	0.00	1,860.50	1,906.50	
Other Donations etc	322.00	0.00	322.00	553.00	
	<u>36,029.38</u>	<u>0.00</u>	<u>36,029.38</u>	<u>44,043.24</u>	
5. Analysis of Payments					
Costs of generating funds					
Investment Managers' fees	80.00	0.00	80.00	80.00	
Offering envelopes	184.26	0.00	184.26	183.31	
	<u>264.26</u>	<u>0.00</u>	<u>264.26</u>	<u>263.31</u>	
Charitable activities	Note				
Net Ministries & Mission	6	20,459.00	0.00	20,459.00	19,578.90
Presbytery dues		988.00	0.00	988.00	449.00
Minister's expenses		4,477.07	0.00	4,477.07	3,906.67
Pulpit supply		0.00	0.00	0.00	0.00
Other staffing costs		3,120.00	0.00	3,120.00	3,510.00
Fabric repairs & maintenance		1,050.54	0.00	1,050.54	1,539.50
Council Tax		2,264.08	0.00	2,264.08	0.00
Heat and light		5,072.20	0.00	5,072.20	1,813.63
Insurance		3,427.52	0.00	3,427.52	3,510.00
Water charges		0.00	0.00	0.00	0.00
Organ & music		247.52	0.00	247.52	194.83
Printing, stationery and postage		2,017.06	0.00	2,017.06	1,956.41
Other expenses		1,229.53	0.30	1,229.83	2,621.90
		<u>44,352.52</u>	<u>0.30</u>	<u>44,352.82</u>	<u>39,080.84</u>
Other payments					
Loan repayment		0.00	0.00	0.00	0.00
Purchase of investments		0.00	0.00	0.00	0.00
		<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>

6. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipend 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 5th and subsequent years of service was £38,884.

7. General Fund Closing Balance

RBS Account	54,119.50	
Stocktrade	<u>996.39</u>	<u>£55,115.89</u>

Cruden Parish Church**NOTES TO THE ACCOUNTS****8. Investments**

	<u>Holding</u>	<u>Cost</u>	<u>Unit Price</u>	<u>Value at 31/12/2024</u>
General Fund				
C of S General Growth	200	100.00	6.38	£1,276.00
Scottish Investment Trust	1092	<u>299.20</u>	5.81	<u>£6,344.52</u>
		£399.20		£7,620.52
Fabric Fund				
C of S Income Fund	1100	<u>£7,953.00</u>	11.06	<u>£12,166.00</u>
TOTALS		£8,352.20		£19,786.52

9. Collections for Third Parties

	2024	2023
Remembrance Sunday - Poppy Scotland	210.00	235.00
Christian Aid - Buttery morning	75.00	380.00
Christmas Collection - Christian Aid Gaza Appeal	340.00	75.00
	<u>£625.00</u>	<u>£690.00</u>

10. Heritable Properties

Heritable properties, not recorded in the Accounts being vested in the Church of Scotland General Trustees are : Cruden Old Church, Old Hall, Old Hall Stables, Cruden Manse

11. GENERAL TRUSTEES LIABILITIES

	2024	2023
West Church Disposal Costs (to be paid out of sale proceeds)	0.00	8.32
Sale of Manse, Main Street, Hatton	0.00	0.00
Charges - Interest/Advert/Report	0.00	0.00
Interest	0.00	0.05
Transfers between Funds	<u>0.00</u>	<u>0.00</u>
TOTAL	0.00	8.37

APPENDIX

**FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

	2024	2023
<u>CAPITAL ACCOUNT</u>		
Credit Balance held at 31 December at cost	<u>£2,180.72</u>	<u>£2,119.83</u>
Realised gain on rebalancing	<u>£0.00</u>	<u>£60.89</u>
Transfer to 56 Fund	<u>£0.00</u>	<u>-£2,180.72</u>
Market Value of Balance at 31 December	<u>£3,189.46</u>	<u>£0.00</u>
<u>CAPITAL ACCOUNT (11)</u>		
Opening Balance 1 January 2024	<u>£0.00</u>	<u>£244,712.17</u>
Transfer to 85342014 to clear debit balance	<u>£0.00</u>	<u>-£244,712.17</u>
Transfer from 56 Fund	<u>£0.00</u>	<u>£2,180.72</u>
Closing balance 31 December 2024	<u>£0.00</u>	<u>£2,180.72</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 1 January	8,954.67	5,985.36
½ yearly dividend on Capital Account	35.24	95.88
Quarterly interest on Revenue Account	425.25	229.35
Deposit Fund	38.25	2441.03
Funds Transfer/Income Fund Interest	42.60	447.65
Admin Charges on Revenue Account	-170.98	-244.60
Credit Balance at 31 December	<u>£9,325.03</u>	<u>£8,954.67</u>

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FABRIC FUND

<u>2023</u>		<u>2024</u>
	Income	
0	VAT reclaimed	
550	Investment Income	660.00
0	Fabric Legacy	
550		660.00
	Expenditure	
9,420	Fabric	12979.11
<u>-8,870</u>	Deficit for the year	-12,319.11
21,334	Opening Balance	12,464.11
<u>12,464</u>	Fabric Reserve Fund Balance	£145.00

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ORGAN FUND

(Designated Fund)

<u>2023</u>		<u>2024</u>
	Income	
0	Donations	0.00
1	Bank Interest	1.54
1		1.54
	Expenditure	
0	Organ/Piano Tuning	0.00
1	Surplus for the year	1.54
103	Opening Balance	104.72
<u>104</u>	Organ Fund Balance	£106.26

GENERAL FUND BUDGET

	<u>INCOME</u>	<u>2025</u>	<u>2024</u>	
Givings				
WFO (non Gift Aid)		4,500	4,318	
Gift Aid Donations		25,000	23,868	
Open Plate		2,000	1,860	
Donations		500	322	
Tax on Gift Aid Recovered		<u>5,750</u>	<u>5,661</u>	
		37,750		36,029
Other Ordinary Income				
Solar Panels		900	892	
Organisations Contributions		0	0	
Weddings and Funerals		450	467	
Fundraising		250	80	
Investment Income		30	27	
Deposit Interest		200	201	
Miscellaneous		<u>250</u>	<u>221</u>	<u>£1,888.00</u>
TOTAL REGULAR INCOME		£39,830		£37,917.00
	<u>EXPENDITURE</u>			
National Ministry and Mission and Wider Work				
Ministries and Mission		32,362	23,000	
Less Transition Funding		-1,995	0	
Less Presbytery Allowance		-2,504	0	
Less Glebe Rent & Endowment		-150	-2,541	
Presbytery Dues		<u>1,652</u>	<u>988</u>	
		29,365		21,447
Local Staffing Costs				
Travelling Expenses		1,000	3,663	
Telephone & Postages		1,000	814	
Pulpit Supply		0	0	
Organist Fees		<u>3,300</u>	<u>3,120</u>	7,597
		5,300		
Building Costs				
Fabric Repairs and Maintenance		1,200	1,051	
Heating and Lighting		3,500	5,072	
Water Charges & Insurance		3,500	3,428	
Manse Council Tax		3,358	2,264	
Organ		<u>300</u>	<u>247</u>	12,062
		11,858		
Other Local Costs				
Cost of Generating Funds		260	264	
Congregational Organisations		0	0	
Advertising, Stationery, Copying		1,500	2,017	
Other Expenses		<u>1,000</u>	<u>1,230</u>	3,511
		2,760		
TOTAL REGULAR EXPENDITURE		£49,283		£44,617
DEFICIT FOR THE YEAR		-£9,453		-£6,821