

**The Church of Scotland**  
**Turriff St Ninian's & Forglen Parish Church**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**for the year ended 31st December 2024**

**Congregation No: 342046**

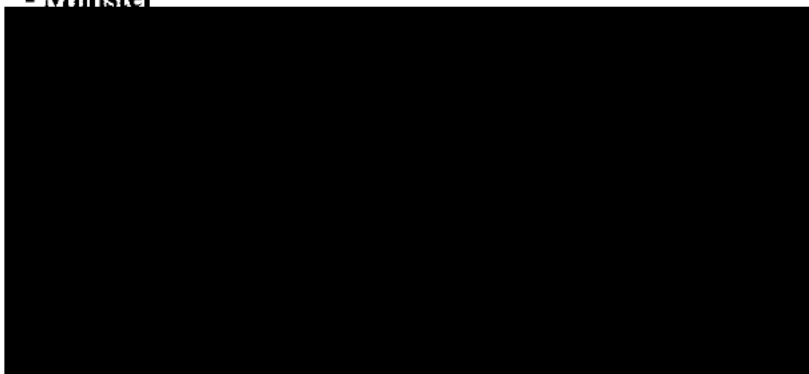
**Charity No: SC 007470**

**Turriff St Ninian's & Forglen Parish Church**  
**Year ended 31 December 2024**

**Reference and Administrative Information**

Charity Name:	Turriff St Ninian's & Forglen Parish Church of Scotland
Charity Registration Number:	SC 007470
Congregation Reference No:	342046
Contact Address:	

**Trustees**  
**- Minister**



**Principal Office-bearers**

Minister:  
Session Clerk:  
Church Treasurer:



**Independent Examiner**



**Bank**

Virgin Money  
26 West High Street,  
Inverurie, AB51 3SL

**Turriff St Ninian's & Forglen Parish Church**  
**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 (or Deed of Constitution (Unitary Form)).

**Recruitment and Appointment of Trustees**

Members of the Kirk Session are the charity trustees. The Kirk Session members are elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

**Organisational Structure**

The Kirk Session is responsible for both the spiritual and overall management of the congregation's affairs. The Kirk Session, which is chaired by the Minister, meets seven times a year.

**Objectives and Activities**

St Ninian's & Forglen Parish Church is a congregation of the Church of Scotland which, as a national church, acknowledges a distinctive call and duty to bring the ordinances of the Christian faith to the people in every parish of Scotland through a territorial ministry.

Our vision as a congregation is to be a church where the people of our parish community can experience the love of God, can find faith in Christ, and can grow in that faith and share it with others. To this end, we undertake a range of activities relating to worship, prayer, pastoral care, fellowship, hospitality, outreach and learning.

**Turriff St Ninian's & Forglen Parish Church**  
**Trustees' Annual Report (cont)**  
**Year ended 31 December 2024**

## **Achievements and Performance**

The main contribution to our vision during 2024 continued to be our Sunday Church services (in-person and online) open to all and providing opportunities for worship, prayer, Bible teaching, and fellowship; pastoral care (supporting those experiencing various life and health issues, or bereavement); schools work (in the local primary and secondary schools); weekly Friendship Cafe (popular with many people who don't otherwise come to church), and various fellowship groups.

Given the church's facilities, flexible space and excellent acoustics, various community groups used the church for regular activities or one-off events. Our livestream facilities continued to be well used, providing online access, not only to our Sunday services but also a number of funerals, to those unable to attend in person.

In line with the requirements of North East and Northern Isles Presbytery Mission Plan, significant progress was made during the year towards a union of St Ninian's & Forglen Church with its four neighbouring Church of Scotland congregations. In December 2024, all five congregations voted in favour of forming a union, which will take place in 2025, to form one united church to be called Strathdeveron Community Church of Scotland. Also decided by Presbytery in June 2024, was the retention of the St Ninian's & Forglen Church building as the sole Church of Scotland place of worship in Turriff, once the union takes place.

## **Financial Review**

The principal source of general income is from regular and one-off donations made by members and church attenders, much of which is Gift-aided. 98 members made regular donations by bank standing order, and a further 22 by FWO envelopes. 81 of these donors were registered for Gift Aid. Income from other sources, such as room lets, funerals and weddings, was on a par with 2023.

The decision of Presbytery to retain the St Ninian's church building as the worship centre in Turriff, meant the block on investment in the church facilities was lifted, and some outstanding work was carried out in the second half of the year.

## **Reserves Policy**

It is Church policy to hold funds to cover a minimum of six to nine months expenditure. At the year end the balance of unrestricted funds amounted to £205,324. Some of these funds are earmarked for future Ministries activity in line with our Vision. The Church also holds restricted funds of £15,313. The overall level of funds remains strong. The trustees set an annual budget at the beginning of each year, and closely monitor actual expenditure against this budget throughout the year. Sufficient reserves are held to cover any significant unforeseen expenditure.

**Turriff St Ninian's & Forglen Parish Church**  
**Trustees' Annual Report (cont)**  
**Year ended 31 December 2024**

**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 .....26/3/25.....

## **Independent Examiner's Report**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 6 to 10.

### **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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

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**

An 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 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 view given by the accounts.

### **Independent examiner's statement**

In the course of my examination, no matter has come to my attention

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

Name

Address:

Date:

..... 26/3/25 .....

**Turriff St Ninian's & Forglen Parish Church**  
**Receipts and Payments Account**  
**Year ended 31 December 2024**

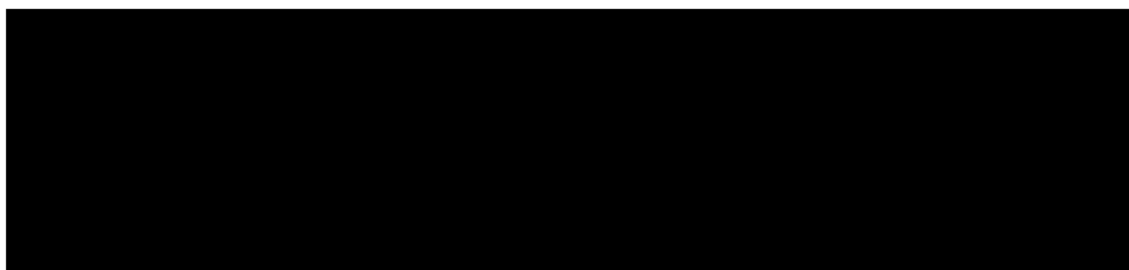
		Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
<b><u>Receipts</u></b>	Note	£	£	£	£	£
Donations	3	72,266	0	0	72,266	70,183
Legacies		500	0	0	500	0
Bank and Deposit Interest		9,889	0	0	9,889	6,564
Investment Income		0	6,720	0	6,720	5,600
		<u>82,655</u>	<u>6,720</u>	<u>0</u>	<u>89,375</u>	<u>82,347</u>
Weddings and Funerals		2,360	0	0	2,360	3,460
Rental of Premises		2,073	0	0	2,073	1,745
Friendship Cafe		4,414	0	0	4,414	3,498
Other Receipts		11	0	0	11	28
<b><u>Total Receipts</u></b>		<u>91,513</u>	<u>6,720</u>	<u>0</u>	<u>98,233</u>	<u>91,078</u>
<b><u>Payments</u></b>	4					
Costs of generating funds		74	0	0	74	0
Charitable activities		88,067	2,000	0	90,067	76,763
Governance costs		215	0	0	215	215
Purchase of Assets		3,600	0	0	3,600	0
Purchase of Investments		0	0	0	0	0
<b><u>Total Payments</u></b>		<u>91,956</u>	<u>2,000</u>	<u>0</u>	<u>93,956</u>	<u>76,978</u>
<b>Excess of Receipts over Payments for the year before transfers</b>		-443	4,720	0	4,277	14,100
<b>Transfers</b>		0	0	0	0	0
<b>Excess of Receipts over Payments for the year</b>		<u>-443</u>	<u>4,720</u>	<u>0</u>	<u>4,277</u>	<u>14,100</u>

**Turriff St Ninian's & Forglen Parish Church**  
**Statement of Balances**  
**At 31 December 2024**

	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
Note      £	£	£	£	£	£
<b><u>Bank &amp; Deposit Balances</u></b>	<b>2</b>				
Bank & deposit balances brought forward	205,767	10,593	0	216,360	202,260
<b>Movement in year:</b>					
Excess of Receipts over Payments for the year	-443	4,720	0	4,277	14,100
Bank & deposit balances carried forward	<u>205,324</u>	<u>15,313</u>	<u>0</u>	<u>220,637</u>	<u>216,360</u>
<b><u>Investments at market value</u></b> (cost £126,000)	<u>0</u>	<u>0</u>	<u>123,872</u>	<u>123,872</u>	<u>122,752</u>
<b><u>Assets</u></b>					
Gift Aid Receivable	<u>7,661</u>	<u>0</u>	<u>0</u>	<u>7,661</u>	<u>9,600</u>
<b><u>Liabilities</u></b>					
Costs not yet paid	<u>1,883</u>	<u>0</u>	<u>0</u>	<u>1,883</u>	<u>824</u>

The accounts were approved by the Kirk Session on 25th March 2025

For and on behalf of the Kirk Session





## **Turriff St Ninian's & Forglen Parish Church**

### **Notes to the Accounts**

#### **1. Trustee Remuneration and Related Party Transactions**

The total amount of expenses in respect of one Trustee, [REDACTED] amounted to £1,011 (2023 - £1,320). [REDACTED] received £7,582 for her employment as Church Administrator (2023 - £6,020)

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.

#### **2. Movements in Funds**

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
<b>Unrestricted funds</b>					
General Account	203,795	90,071	-90,610	100	203,356
Fabric Account	1,307	52	0	0	1,359
Guild	378	1,308	-1,346	-100	240
Womens Group Account	287	82	0	0	369
	<u>205,767</u>	<u>91,513</u>	<u>-91,956</u>	<u>0</u>	<u>205,324</u>
<b>Restricted funds</b>					
Taylor Bequest Income Account	10,593	6,720	-2,000	0	15,313
	<u>10,593</u>	<u>6,720</u>	<u>-2,000</u>	<u>0</u>	<u>15,313</u>
<b>Endowment funds</b>					
Taylor Bequest Capital	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Total funds</b>	<u>216,360</u>	<u>98,233</u>	<u>-93,956</u>	<u>0</u>	<u>220,637</u>

#### **Purposes of Designated Funds**

Fabric Account: The Trustees have set aside funds for the maintenance of the church property.

General Account: This account is used for general running costs, general income of the Church.

The Guild and Womens Group Accounts are for the use by these two Groups as they see fit.

#### **Purposes of Restricted Funds**

The revenue from the Taylor Bequest is to be given to persons in temporary need of financial assistance.

#### **Purposes of Endowment Funds**

The Taylor Bequest endowment is invested to generate income for distribution per restricted fund.

**Turriff St Ninian's & Forglen Parish Church**  
**Notes to the Accounts (continued)**

	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
	£	£	£	£	£
<b>3. Analysis of Donations</b>					
FWO offerings	5,571	0	0	5,571	5,614
Standing Order offerings	47,193	0	0	47,193	45,454
Tax Recovered on Gift Aid Donations	11,688	0	0	11,688	11,931
Open plate offerings	5,157	0	0	5,157	5,754
Other Offerings, Donations etc	2,657	0	0	2,657	1,430
	<u>72,266</u>	<u>0</u>	<u>0</u>	<u>72,266</u>	<u>70,183</u>
<b>4. Analysis of Payments</b>					
<b>Costs of generating funds</b>					
Offering envelopes	74	0	0	74	0
	<u>74</u>	<u>0</u>	<u>0</u>	<u>74</u>	<u>0</u>
<b>Charitable activities</b>					
Ministries & Mission allocation	42,350	0	0	42,350	37,213
Presbytery dues	2,072	0	0	2,072	610
Minister's expenses	1,011	0	0	1,011	1,320
Pulpit supply	435	0	0	435	129
Other staffing costs	9,414	0	0	9,414	7,725
Fabric repairs & maintenance	6,593	0	0	6,593	6,614
Council Tax	3,048	0	0	3,048	2,978
Other building costs	15,304	0	0	15,304	13,865
Church office expenses	3,100	0	0	3,100	2,613
Distributions under terms of Deed	0	2,000	0	2,000	0
Organ & Music	525	0	0	525	491
Other expenses	4,215	0	0	4,215	3,205
	<u>88,067</u>	<u>2,000</u>	<u>0</u>	<u>90,067</u>	<u>76,763</u>
<b>Governance costs</b>					
Independent examiner's fees	215	0	0	215	215
	<u>215</u>	<u>0</u>	<u>0</u>	<u>215</u>	<u>215</u>
<b>Other payments</b>					
Purchase of assets	3,600	0	0	3,600	0
Purchase of investments	0	0	0	0	0
	<u>3,600</u>	<u>0</u>	<u>0</u>	<u>3,600</u>	<u>0</u>

**Turriff St Ninian's & Forglen Parish Church**  
**Notes to the Accounts (continued)**

**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 the maximum stipend (in the fifth and subsequent years) was £38,884.

**6. Collections for Third Parties**

	2024	2023
	£	£
Banana Box	580	733
Christian Aid	546	0
Silver Band	245	290
World Vision	0	1016
Friends of Turriff Hospital	0	290
	<u>1371</u>	<u>2329</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2024	2023
	£	£
<b><u>CAPITAL ACCOUNT</u></b>		
<b><u>Consolidated Fabric Fund (Traditional Mixed Fund)</u></b>		
Credit Balances held at 31 December at cost	<u>0</u>	<u>0</u>
Market Value of Balances at 31 December	<u>0</u>	<u>0</u>
 <b><u>Consolidated Fabric Fund (Individually Invested)</u></b>		
Credit Balances held at 31 December at cost	<u>37,366</u>	<u>37,366</u>
Market Value of Balances at 31 December	<u>52,475</u>	<u>50,222</u>
 <b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December	<u>21,991</u>	<u>19,202</u>

## **Independent Examiner's Report**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 6 to 10.

### **Respective responsibilities of trustees and examiner**

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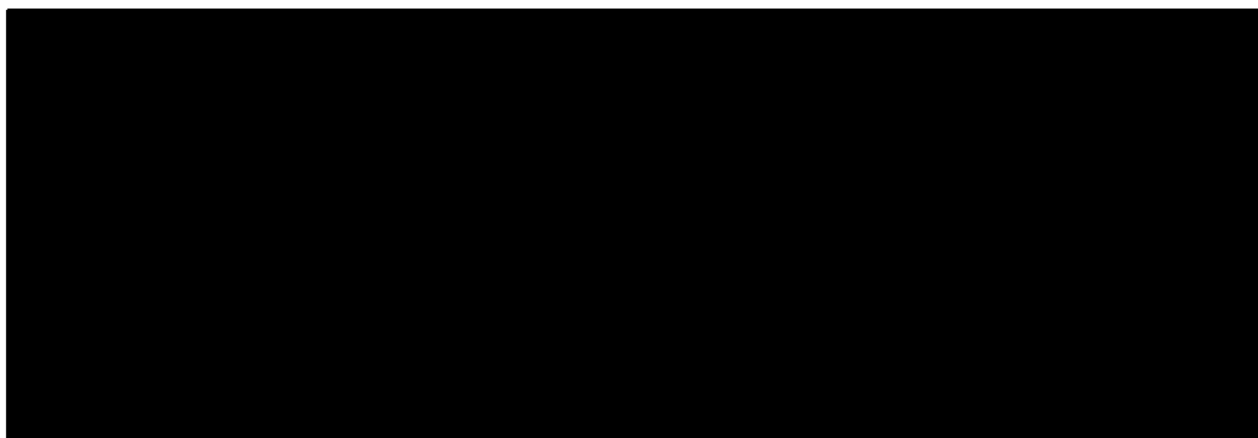
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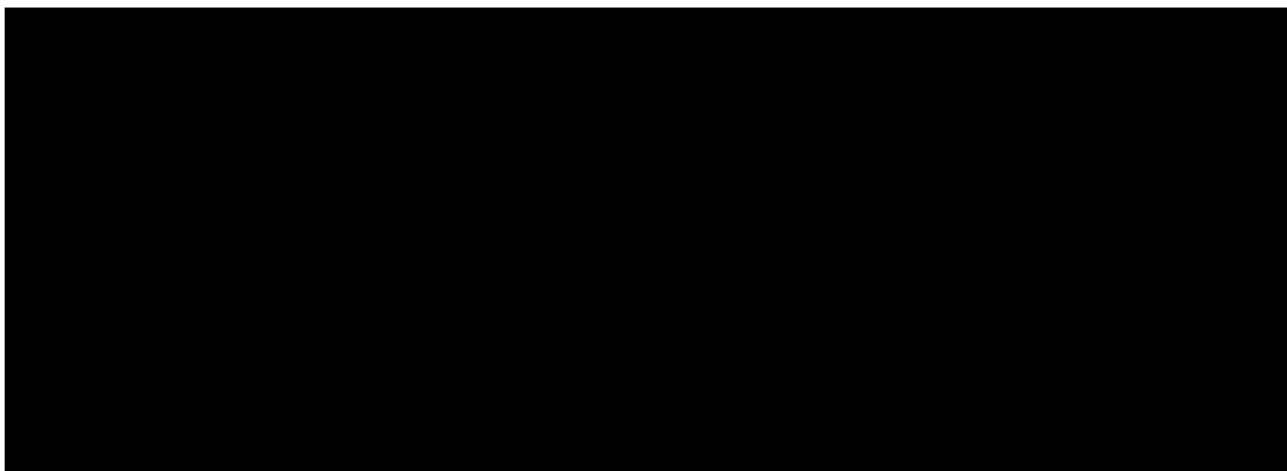
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Address:

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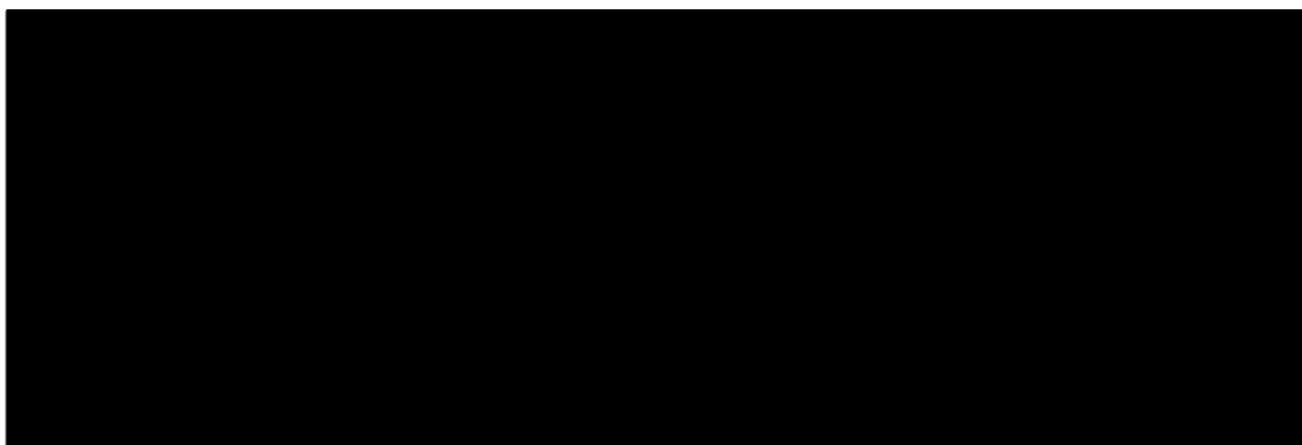
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