

The Church of Scotland

St Andrews – Lhanbryd & Urquhart Parish Church of Scotland, Elgin

RECEIPTS AND PAYMENTS ACCOUNTS

For the year ended December 31st 2024

Congregation No: 352099

Scottish Charity No: SC008850

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin

Trustees' Annual Report

Year ended 31 December 2024

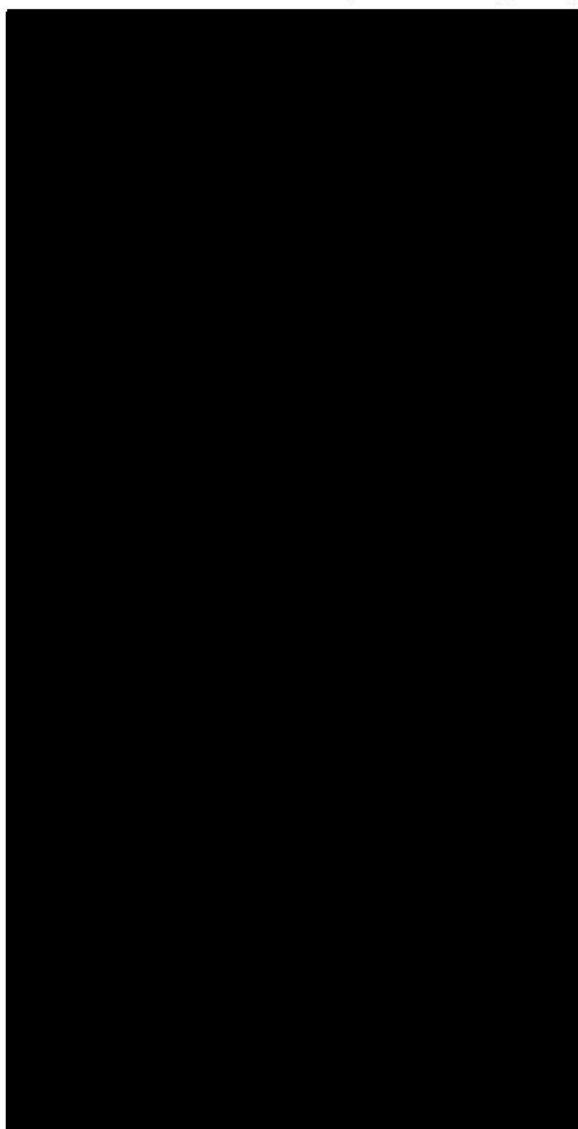
The trustees present the annual report and accounts for St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin for the year ended 31 December 2024.

Reference and Administrative Information

Charity Name:	St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Charity Registration Number:	SC008850
Congregation Reference No:	352099
Contact Address:	109 Morriston Road, Elgin, Moray. IV30 4NB

Trustees

Trustees who served at any time during the year and up to the date of approval of these accounts are:

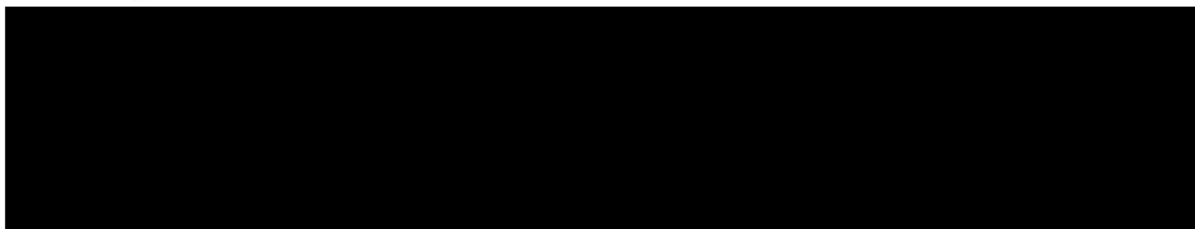


St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Trustees' Annual Report (continued)
Year ended 31 December 2024

Kirk Session (continued)



Principal Office-bearers



Independent Examiner



Bankers

Virgin Money
151 High Street
ELGIN IV30 1DU

Bank of Scotland
Business Banking
PO Box 1984
ANDOVER SP10 9GZ

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Trustees' Annual Report (continued)
Year ended 31 December 2024

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

The Church is administered under the terms of the Unitary Deed of Constitution whereby members of the Kirk Session are the Charity Trustees. 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 minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session which meets at least six times a year is responsible for all spiritual and temporal 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.

Details of activities are described in "Achievements and Performance" below.

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Trustees' Annual Report (continued)
Year ended 31 December 2024

Achievements and Performance Highlights

Session Clerk's Report

We entered 2024 in vacancy with [REDACTED] minister of Keith St Rufus Botriphnie & Grange, as our Interim Moderator. We received further support through the appointment of [REDACTED] as our Locum Minister. We have been grateful to God for his provision for us in these appointments and grateful to [REDACTED] for their support and encouragement to us throughout the year.

A key feature of our activities has been the continuation of the weekly planning meeting for each Sunday's service. At this open meeting, a group of church members have met to discuss the text or theme for the coming Sunday and plan the service, thereby providing welcome support to [REDACTED] our Locum Minister, and to our Reader, [REDACTED] who have shared the preaching throughout the year. A variety of members have been involved in our services, different people each week contributing through readings, prayers, calls to worship and our all-age scene-setters. Services have been live-streamed and uploaded to our social media platforms and sermon transcripts have been included in our regular weekly newsletter.

As is clear from the reports from the various church groups, these have continued their activities successfully throughout the year. We also started a new venture in February: "Active Church." Information about this is included in the reports which follow.

Active Church is a further way in which we aim to develop our links with the local community we are called to serve. These have been further strengthened through links with Lhanbryde School. Members of the congregation are involved each month in school assemblies. The knitting club has been re-started and in the latter part of the year two of our members also started a computer Coding Club. The success of this was evident in the videos the pupils had prepared for our Christmas Nativity service.

An ongoing pre-occupation throughout the year has been our relocation project. Having looked at what possibilities might exist in Lhanbryde village, the Project Group concluded that the only viable option was to approach the Community Centre Management Committee with a proposal for working in partnership with them. Session accepted this recommendation and two joint meetings of the Community Centre Management Committee and the Project Group were held in August. To our disappointment, however, the outcome was that the CCMC decided that they did not wish to enter into an arrangement with us. We continue to be in active discussion with the General Trustees' department of the Church of Scotland exploring what options we might now have. On a positive note, in October we received and accepted an offer to buy St Margaret's Hall in Urquhart. At the time of writing the sale is still going through. Funds realised will be used for the relocation project.

Prayer has been a fundamental aspect of our work. We have continued to encourage each other to pray for the future of our church, including at our regular prayer time at 1 o'clock on Wednesdays. Members contribute to our weekly Prayer Diary and also use this in their private prayers. Our Locum Minister also made herself available after services for people to share individual concerns with her for prayer. We have continued our regular practice of holding an open prayer meeting in the church hall prior to the service on the third Sunday of each month. An innovation this year was a Prayer Vigil held in the church the Saturday before Christmas, offering people a space for quiet reflection and prayer with a particular focus on praying for peace.

A major task in 2024 was of course the search for a new minister. Presbytery having completed the necessary preparatory steps, in May eleven members of the congregation were elected to our Nominating

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Trustees' Annual Report (continued)
Year ended 31 December 2024

Achievements and Performance Highlights (continued)

Committee and immediately set about their work. While all undertook this responsibility diligently, it is only right to acknowledge the key roles played by [REDACTED] as Convener and Clerk. The committee's work came to fruition when [REDACTED] preached as Sole Nominee on Sunday 20 October and was thereafter elected to be our new minister. Mr Engelbrecht was inducted to the charge on the evening of Monday 16 December and conducted his first service with us on the last Sunday of the year.

CONNECT

Throughout 2024 we have continued to hold *Connect* on the first Sunday of the month. On *Connect* Sundays 25 to 45 adults and young people meet in the hall for breakfast at 10am. The morning then follows a 'hybrid' service pattern, starting with an Introduction at 10.30am and the choice of Discussion, creative Activities or the Reflective Service in the sanctuary at 11am. Everyone (60+ individuals) then comes together in the hall at 11.30am to share their insights from the different strands.

Themes have included investigating the life of the Early Church in Acts, exploring the letter to James, and journeying through the book of Esther. We have appreciated the musical lead given on the piano and are always exploring new ways to use AV resources such as Fischy Music, video streaming, Slido interactive questions and answers, and 3D animation storytelling.

ACTIVE CHURCH

Active Church is our mission outreach to families in the local community. We started this on Sunday 18 February 2024 and have continued to run two-hour events on the third Sunday afternoon of each month in the Lhanbryde Community Centre. Although particularly aimed at families with primary school aged children, we have had youngsters of all ages joining us. On average, around 18 children and 12 adults attend; the majority have had no experience of church.

Each Active Church involves a mixture of bouncy castle, trundle bikes, games, tech challenges, craft activities and toddlers' sandpit/play doh, with everyone then gathering in the Worship Space for singing, Bible story telling using a variety of AV, and prayer before sharing a meal in the café area.

Having regular assemblies in Lhanbryde Primary before each Active Church has built good relationships with the school. This has been further developed through the knitting group, library support and the computer Code Club. Another encouragement was that a number of Active Church families enjoyed taking part in the Lhanbryde Community Nativity in SALU and the Code Club nativity animation backdrop received 1,600 views on Facebook.

A group of 20 volunteers met regularly to plan each Active Church. We have worked in partnership with the North of Scotland Methodist Circuit who, along with the Church of Scotland Seeds for Growth Fund, have provided financial support. We are grateful to both the Methodist church and the Church of Scotland for this, and to the prayer support of the whole of the SALU congregation.

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Trustees' Annual Report (continued)
Year ended 31 December 2024

Achievements and Performance Highlights (continued)

YOUNG CHURCH

On Sunday mornings we have had two young teens coming along, and more recently, they have been joined by three more primary-school-aged youngsters.

The All-Age Scene Setters in our regular Sunday morning services help our young people begin to explore the Bible topic of that day. This is followed up by further activity and engagement when the youngsters go through to the hall. We are very grateful to the dedicated team who provide support to our youngsters through a variety of audio-visual resources, games, crafts and Bible reading activities.

All our young people very much enjoyed taking part in the *Lhanbryde Community Nativity* service where they joined with some of the families from Active Church, singing and acting out the different characters who met the 'grumpy innkeeper' and the newborn baby Jesus.

WORSHIP SUPPORT

The preparatory meeting for the following Sunday service continued throughout 2024 and currently has up to ten regular attenders. The passage of Scripture is discussed, and ideas are generated on how to best apply this to SALU's situation. This has led to multi-person involvement in leading worship on Sunday mornings, and a coherent 'golden thread' running throughout the service. The slide deck for the Sunday service is curated via Microsoft Teams.

The live stream continues to be appreciated, with the service available on YouTube and Facebook. Viewing numbers have increased from 150-200 per week to 250-plus across both platforms. The transcripts of the sermons are available digitally via the weekly SALU newsletter.

The AV team continues to support the mixing of sound in the sanctuary and in the large hall and has increased its capacity to mic a variety of instruments and voices as was experienced at the SALU Christmas concert. A number of audio cables have been replaced.

Both the piano and the organ are now linked to mics and sound is broadcast to livestreams and to the halls, as well as providing a better in-sanctuary experience.

The AV team continues to explore how social media can be used to support the activities of SALU, including the introduction of in-house Vlogs and Bible apps into SALU's portfolio. The website www.salucofs.com continues to develop.

Over the Christmas period, lighting was used to create ambience for both the concert and Sunday worship, including the SALU Community Nativity, to much appreciation.

The team continues to support the audio-visual requirements of Active Church and The Guild.

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Trustees' Annual Report (continued)
Year ended 31 December 2024

Achievements and Performance Highlights (continued)

FELLOWSHIP GROUP

Members of the Fellowship Group were involved with decorating the church at Easter, Harvest, Remembrance Sunday and Christmas.

The group met in May to discuss elders' districts, the church roll, safeguarding and the flower rota.

In June we were involved with serving teas at Blackhills Estate's Open Day for Christian Aid.

The group met again in October to discuss the Harvest celebration and the church roll, and also to begin planning the programme and catering for the Christmas Concert.

At the start of December, we met after church to discuss catering for the Induction Ceremony of our new minister, which took place on the 16th December. The preparations for our Christmas Concert on the 20th were finalised and any donations given at the concert were designated to go to *The Friends of the Oaks* in Elgin.

STEP BY STEP – building quality relationships

Step by Step in Moray is a charity that supports families who feel isolated or vulnerable. The charity was started in 2008 with support from the Church of Scotland.

SALU's partnership with SbS began in September 2022; two 90-minute sessions are provided each week at Lhanbryde Community Centre with two family workers and up to six volunteers from the church. Two trustees are members of SALU and one is also Chair. Thirty-six families have been in contact with SbS, up from twenty-nine last year.

The project is having an impact linked to the following outcomes:

- Parents displaying enhanced traits of confidence and self-esteem
- Parents taking more control of their lives
- Parents overcoming social isolation
- Parents displaying enhanced quality of life
- Parents transforming their identity from a negative place to a place of hope and well-being
- Parents showing community spirit and community inclusion

Examples of feedback include:

Step by Step has been brilliant for my daughter and grandson. She was really struggling with her mental health and would be in Ward 4 now if it wasn't for you. (Grandparent)

X attends with her son and is seeking to return to Canada following the breakdown of her relationship. Step by Step has supported her through this ongoing legal battle as well as during the bereavement of a family member back home. Step by Step also provided Christmas presents for her son to open on Christmas Day as she was packed awaiting the go-ahead to return home immediately. She was extremely grateful for these presents as it brought normality to a very complex situation.

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Trustees' Annual Report (continued)
Year ended 31 December 2024

Achievements and Performance Highlights (continued)

THE GUILD

The theme of January 2024's meeting was *Arctic Highlights*, with [REDACTED] sharing memories of a great trip, accompanied by stupendous photos.

In February, [REDACTED] came to tell us about the Active Church initiative that was starting in the Community Centre.

On March 1st we had a well-attended World Day of Prayer; later, on the 17th, we held our fundraiser of Soup and Sweet. This was well supported by the congregation, raising £572 for Guild Projects. March's meeting saw [REDACTED] tell us of the joys of keeping hens; we discovered that they all have individual personalities. [REDACTED] told us about the intricacies of beekeeping and their importance for pollination. We all got a little sample of honey to take home. At our AGM we sent off £50 to Fellowship of the Least Coin and a whopping £1400 to Guild Projects!

Our outing was during the wettest day of the summer to Knockando Church for afternoon tea. About 20 of us made it through the deluge to enjoy delicious cake and a happy afternoon.

September saw the beginning of a new topic, *Sure Foundations*, so we made and decorated little cardboard houses that could be money banks.

In October, Alison guided us through building bird homes (boxes); our grateful thanks go to Fochabers Men's Shed for preparing the materials.

In November we had invited several Guilds to visit and hear our new Moray Guilds Together convener, [REDACTED] talk to us on the theme. Unfortunately, there was a blizzard and roads were treacherous, so we postponed for a week, meaning several of our visitors couldn't come. [REDACTED] talk was greatly enjoyed by those who were there.

December's meeting was our Christmas get-together, organised by [REDACTED] with support from [REDACTED]. We had great fun making, thinking, eating, playing, drinking and singing. We were happy to welcome [REDACTED] to this occasion.

We presently have 24 paid-up members.

TOGETHER ON FRIDAY MORNING

Together on Friday mornings is a group of women who meet twice a month, usually in the church hall.

On the first Friday we have coffee and chat and share our stories and concerns. The other meetings involve such things as covering shoe boxes for the Blythswood appeal or making the doves for the church Christmas tree. We have done gentle exercise and at one of our meetings, [REDACTED] told us about the work of Step by Step. We had a very happy time at Christies in December for coffee and Christmas shopping.

The group is well supported and has one or two new members.

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Trustees' Annual Report (continued)
Year ended 31 December 2024

Achievements and Performance Highlights (continued)

THRIFT SHOP

The Thrift Shop exceeded expectations in 2024. The total income for the year was £7,427.00. Volunteers who use the media sites have helped to increase the funds. Thanks must go to all the volunteers who work for the shop and also customers who donate goods.

The total amount is administered by the Kirk Session, and this year has seen a change in the distribution of the funds with 1/3 going to Christian Aid and 2/3 being allocated to the Appeals Fund, which helps with Step by Step and also any local charities/appeals.

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Trustees' Annual Report (continued)
Year ended 31 December 2024

Financial Review

The principal source of income for the year continued to be offerings made by regular gift aid. This source of income was down by just under 1% from the previous year. Open plate and freewill offerings were up by just over 1% compared to 2023. The tax claimed on Gift Aid is up by 13% on that claimed in the previous year. Other offerings and donations, (which included Giving Day donations of £8,160 before Gift Aid) was up by 73% compared to 2023. Overall, the total unrestricted donations for the year were up by almost 10% compared to 2023. Payments made from unrestricted funds for charitable activities during 2024 were up by 13% compared to 2023, accounted for by the payments for the services of a locum minister. The total included payments for local mission work and charitable donations of £ 10,480; (2023 £ 11,580).

Total receipts for the year ended 31 December 2024 were £ 88,869; (2023 £ 77,190) and payments were £ 100,546; (2023 £ 81,299). This resulted in an excess of payments over receipts for 2024 of £ (11,677); (2023 £ (4,109)).

Reserves Policy

It is the Trustees' policy to hold unrestricted reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted liquid cash funds of £ 60,715. This represents almost nine months' ordinary general expenditure. Unrestricted funds held in investments other than liquid cash amounted to £ 2,871.

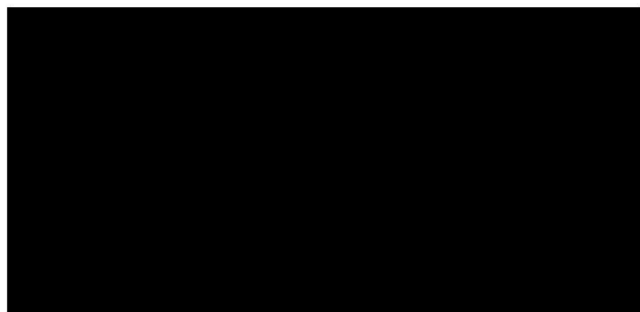
The Church also held £ 32,061 of restricted and endowment funds which have been provided for the purposes specified in Note 2.

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Trustees' Annual Report (continued)
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 (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 by the Trustees and signed on their behalf,



St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
SC008850

Independent Examiner's Report to the Trustees of St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 14 to 20.

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.

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Receipts and Payments Account
Year ended 31 December 2024

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2024	2024	2024	2024	2023
		£	£	£	£	£
<u>Receipts</u>	Note					
Donations	3	64,448	1,108	0	65,556	58,654
Legacies		0	0	0	0	0
Activities for Generating Funds		7,427	4,882	0	12,309	12,741
Bank & Deposit interest		1,490	955	0	2,445	3,132
Investment income		62	33	0	95	84
		<u>73,427</u>	<u>6,978</u>	<u>0</u>	<u>80,405</u>	<u>74,611</u>
Rental of premises		300	0	0	300	80
Grant		0	2,700	0	2,700	0
Receipts from General Trustees		4,309	0	0	4,309	1,460
Other receipts		771	384	0	1,155	1,039
<u>Total Receipts</u>		<u>78,807</u>	<u>10,062</u>	<u>0</u>	<u>88,869</u>	<u>77,190</u>
<u>Payments</u>	4					
Costs of generating funds		7	0	0	7	0
Charitable activities		82,386	17,463	0	99,849	81,299
Governance costs		0	0	0	0	0
Other payments	7	690	0	0	690	0
<u>Total Payments</u>		<u>83,083</u>	<u>17,463</u>	<u>0</u>	<u>100,546</u>	<u>81,299</u>
(Deficit) / excess of Receipts over Payments for the year before transfers		(4,276)	(7,401)	0	(11,677)	(4,109)
Transfers		(2,781)	2,781	0	0	0
(Deficit) / excess of Receipts over Payments for the year		<u>(7,057)</u>	<u>(4,620)</u>	<u>0</u>	<u>(11,677)</u>	<u>(4,109)</u>

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin

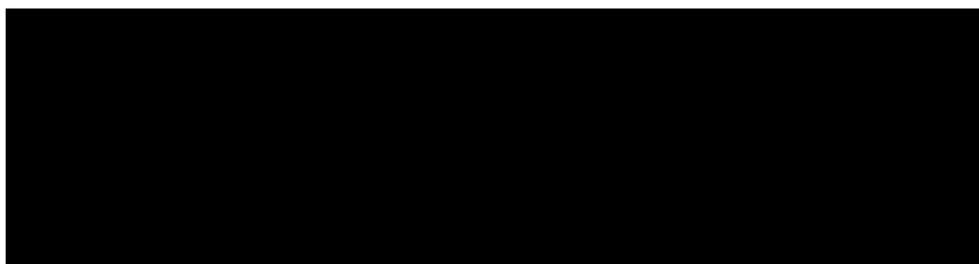
Statement of Balances

At 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<u>Cash and Bank Balances</u>	2					
Cash and Bank balances brought forward		67,772	15,086	20,000	102,858	106,967
<u>Movement in year:</u>						
(Deficit) / excess of Receipts over Payments for the year		(7,057)	(4,620)	0	(11,677)	(4,109)
Cash and Bank balances as at end of year		<u>60,715</u>	<u>10,466</u>	<u>20,000</u>	<u>91,181</u>	<u>102,858</u>
<u>Investments at market value</u>	2					
(cost £363)		<u>2,871</u>	<u>1,595</u>	<u>0</u>	<u>4,466</u>	<u>4,081</u>
<u>Assets</u>		<u>25,085</u>	<u>0</u>	<u>0</u>	<u>25,085</u>	<u>24,395</u>
<u>Liabilities</u>		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session on 20 March 2025

For and on behalf of the Kirk Session



St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin

Notes to the Accounts

Year ended 31 December 2024

1. Trustee Remuneration and Related Party Transactions

During the year one trustees received reimbursement of expenses incurred totalling £288. In addition the following members of the Kirk Session received remuneration for provision of their services during the year as follows: [REDACTED] as Church Officer £2,705 and [REDACTED] £180 for maintenance to property. There are no separately registered charities 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 £
<u>Bank Balances</u>					
Unrestricted funds					
Designated Young Church Fund	532	20	64	136	624
Children's Worker Cash Account	380	9	0	0	389
Thrift Shop	1	7,833	0	(7,834)	0
Appeal Fund	5,210	119	0	5,223	10,552
General Fund	61,649	70,826	83,019	(306)	49,150
	<u>67,772</u>	<u>78,807</u>	<u>83,083</u>	<u>(2,781)</u>	<u>60,715</u>
Restricted funds					
Seeds for Growth	0	2,700	2,332	0	368
Stuart McDonald Memorial Fund	1,052	44	0	0	1,096
Benevolent Fund	832	32	0	0	864
The John Humphrey Bequest Fund	463	734	0	0	1,197
The Althea Imlah Memorial Trust Flower Fund	412	10	0	0	422
Hamish McDonald Legacy	5,107	118	0	0	5,225
Worship Manager Software	300	0	0	0	300
Woman's Guild	1,348	1,332	1,906	170	944
Christian Aid	5,572	5,092	13,225	2,611	50
	<u>15,086</u>	<u>10,062</u>	<u>17,463</u>	<u>2,781</u>	<u>10,466</u>
Endowment funds					
The John Humphrey Bequest Fund	20,000	0	0	0	20,000
	<u>20,000</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>20,000</u>
Total funds	<u>102,858</u>	<u>88,869</u>	<u>100,546</u>	<u>0</u>	<u>91,181</u>

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Notes to the Accounts (continued)
Year ended 31 December 2024

2. Movements in Funds	At 1 Jan				At 31 Dec
<u>Investments at market value</u>	2024	Receipts	Payments	Transfers	2024
	£	£	£	£	£
Unrestricted funds					
Designated Fabric Fund	2,623	248	0	0	2,871
	<u>2,623</u>	<u>248</u>	<u>0</u>	<u>0</u>	<u>2,871</u>
Restricted funds					
Stuart McDonald Memorial Fund	875	82	0	0	957
Benevolent Fund	583	55	0	0	638
	<u>1,458</u>	<u>137</u>	<u>0</u>	<u>0</u>	<u>1,595</u>
Total	<u>4,081</u>	<u>385</u>	<u>0</u>	<u>0</u>	<u>4,466</u>

Purposes of Designated Funds

Young Church Fund: The Trustees have set aside funds for use by the children's group ages 3 to teens.

Children's Worker Cash Account: float for use by the Children's Worker

Thrift Shop: The Trustees currently divide the proceeds of the Thrift Shop between the Appeal Fund 2/3 and Christian Aid 1/3.

Appeal Fund: Income comes from 2/3 of the Thrift Shop takings. Can be expended at the discretion of the Trustees.

Purposes of Restricted Funds

Seeds for Growth is to be used for paying the expenses of delivering Active Church

Stuart McDonald Memorial Fund: This fund is to be used in connection with benefit to children.

Benevolent Fund: To be used for disbursement to needy persons at the discretion of the minister.

The John Humphrey Bequest Fund: The income from this Fund can be used for the upkeep and maintenance of the Church buildings, boundary walls, gates & garden in front of the Church.

The Althea Imlah Memorial Trust Flower Fund : Can be used for any expenditure in connection with flowers for the Church.

The Hamish McDonald Legacy is to be used to help provide extra aids and comforts for the elderly or disabled.

Worship Manager Software: This donation is to be used to purchase software for worship use.

Woman's Guild: Funds raised are used for Guild projects.

Christian Aid: Funds are raised from activities organised by the fundraising committee with all proceeds being donated to Christian Aid. 1/3 of the Thrift Shop takings are donated.

Purposes of Endowment Fund

The John Humphrey Bequest Fund: The income from this Fund can be used only for the upkeep and maintenance of the Church buildings, boundary walls, gates & garden in front of the Church

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin

Notes to the Accounts (continued)

Year ended 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	5,039	0	0	5,039	4,403
Gift Aid Donations	34,391	0	0	34,391	34,703
Tax Recovered on Gift Aid Donations	11,301	131	0	11,432	10,104
Ordinary Offerings (Open Plate)	2,897	0	0	2,897	3,420
Other Offerings, Donations etc	10,820	977	0	11,797	6,024
	<u>64,448</u>	<u>1,108</u>	<u>0</u>	<u>65,556</u>	<u>58,654</u>
4. Analysis of Payments					
Costs of generating funds	<u>7</u>	<u>0</u>	<u>0</u>	<u>7</u>	<u>0</u>
Charitable activities					
Giving to grow (formerly M&M)	23,963	0	0	23,963	26,820
Mission	10,100	0	0	10,100	10,000
Presbytery dues	1,972	0	0	1,972	916
Minister's expenses	0	0	0	0	351
Ministerial Assistance	2,993	0	0	2,993	2,726
Locum Minister & Pulpit supply	13,653	0	0	13,653	1,666
Other staffing costs	11,879	0	0	11,879	11,465
Fabric repairs & maintenance	6,525	0	0	6,525	4,558
Council Tax / rates	197	0	0	197	1,976
Heat and light	4,370	0	0	4,370	3,187
Insurance	3,233	0	0	3,233	2,694
Other building costs	505	0	0	505	557
Church office expenses	588	0	0	588	432
Organ & music	995	0	0	995	2,840
Printing, stationery and postage	301	0	0	301	90
Other expenses	1,112	17,463	0	18,575	11,021
	<u>82,386</u>	<u>17,463</u>	<u>0</u>	<u>99,849</u>	<u>81,299</u>
Governance costs					
Independent examiner's fees	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Other payments					
Purchase of assets	<u>690</u>	<u>0</u>	<u>0</u>	<u>690</u>	<u>0</u>
	<u>690</u>	<u>0</u>	<u>0</u>	<u>690</u>	<u>0</u>

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Notes to the Accounts (continued)
Year ended 31 December 2024

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

Christian Aid (including collection for Gaza)
 Fellowship of the least coin
 Guide Dogs

2024	2023
£	£
13,225	5,313
50	18
0	376
<u>13,275</u>	<u>5,707</u>

7. Purchase of Fixed Assets

Computer

690	0
<u>690</u>	<u>0</u>

Appendix

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin Year ended 31 December 2024

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2024 £	2023 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>58,281</u>	<u>58,281</u>
Market Value of Balances at 31 December	<u>85,315</u>	<u>81,282</u>
<u>REVENUE ACCOUNT</u>		
(Debit) / Credit Balance at 31 December	<u>(48)</u>	<u>1,261</u>
<u>TEMPORARY ACCOUNT (Property costs)</u>		
(Debit) / Credit Balance at 31 December	<u>(1,032)</u>	<u>0</u>