

The Church of Scotland
Findochty Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 352078

Charity No: SC 010045

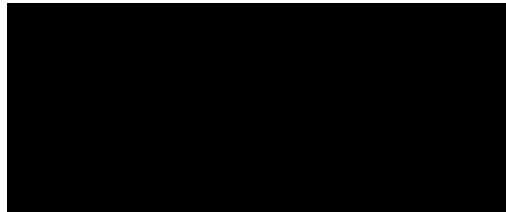
Reference and Administrative Information

Charity Name: Findochty Parish Church

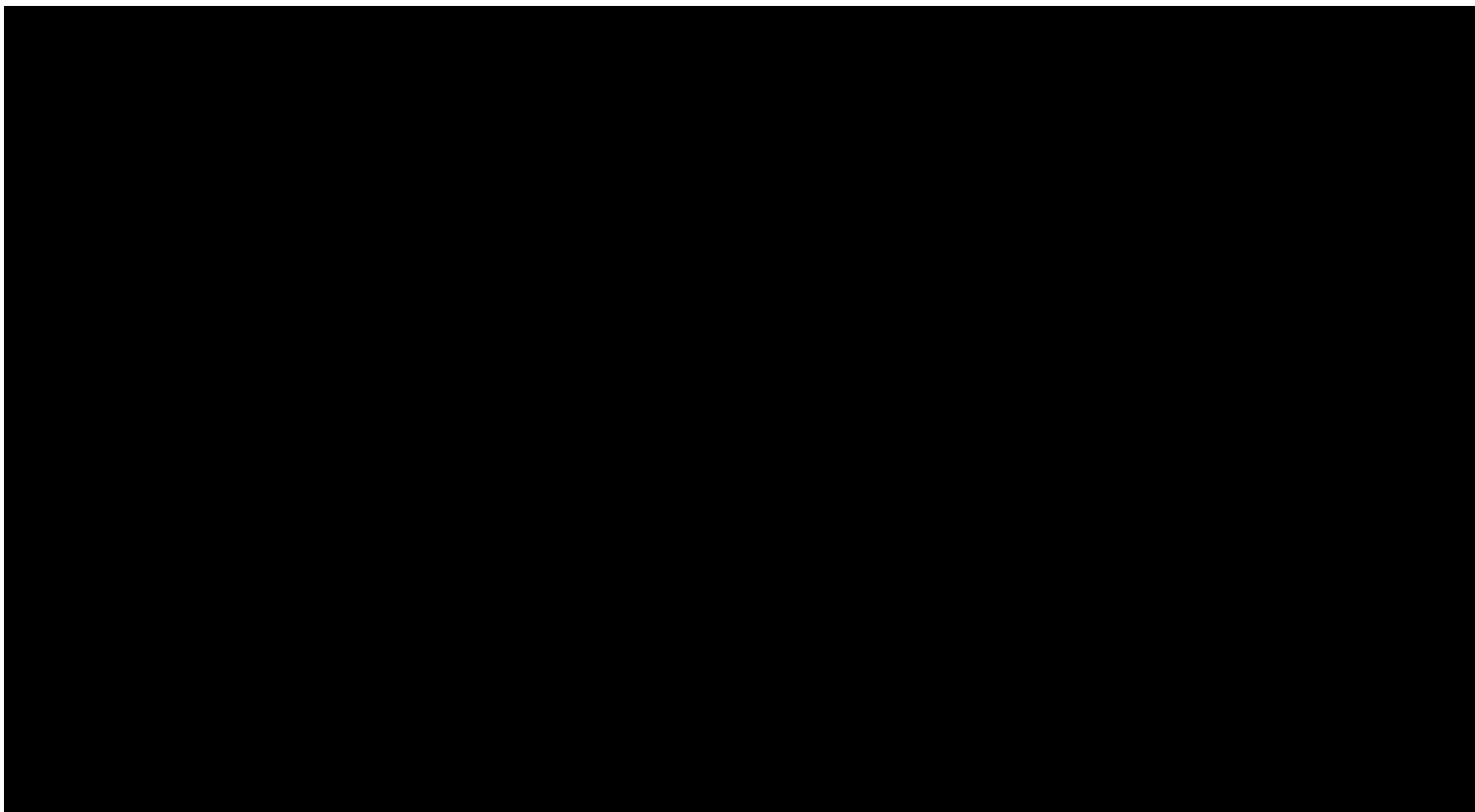
Charity Registration Number: SC010045

Congregation Reference No: 352078

Contact Address:



Trustees



Bankers

Virgin Money
161 Mid Street
KEITH AB55 5BL

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.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. During periods when the charge is vacant, an Interim Moderator is appointed by Presbytery. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Annual Stated Meeting and serve for a period of three years after which they must seek re-election at the next Annual Stated Meeting.

Organisational Structure

The Congregational Board is chaired by the Minister and meets six times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session which meets six times a year is responsible for spiritual affairs within the church.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

Findochty Parish Church holds services of worship every Sunday morning. Organisations within the Church are Bible Study Group, Church Guild, Prayer Group and Saturday Morning Kids Club. The Church is linked with Portknockie Parish Church and members of our church regularly join with this church in various activities.

Achievements & Performance

2024 enabled us to continue to build on our work of bringing the word of God to those within our local community. The stability we had achieved the previous year under our Interim Moderator was built upon as our congregation continued to see new attenders at our weekly services and activities. We enjoy fellowship in our church hall following morning worship which is enjoyed by all. Four communion services were held during the year as well as a Sea Sunday service and a "Songs of Praise" evening featuring the choir attached to the church. The annual Easter Sunrise Service in March and the Service of Remembrance in November, both held at our local war memorial, was led by our Minister assisted by the leaders of the other churches in the area. The Sunrise Service was followed by breakfast in the church hall. Our Christmas Watchnight service was led by our Elders. We celebrated Easter, Harvest and Christmas with the congregation from our linked church, Portknockie. Other activities were held throughout the year included a fundraising Coffee Morning and 'New to You' sale and community Christmas lunch. Our Kids Club continues to thrive with between 12 and 20 children attending each month. The Guild, although small in numbers, meets monthly from September to March and have held a varied programme as well as hosting a praise evening with Moray Male Voice Choir.

Trustees' Annual Report (cont)

Year ended 31 December 2024

Financial Review

Total income for 2024 remained at a similar level to that of 2023 which the Trustees were delighted with in view of the current cost of living crisis. Our weekly non gift aided donations saw an increase of £1,105 due to a combination of change in the way some members gave and increased giving. The open plate donations reduced by £626, largely as a result of this. Gift aided donations reduced by £85. Tax recovered on gift aid increased by £31. Fundraising activities raised £2,875. Hall lets increased in 2024 which was reflected in an income increase of £380. Our largest expenditure items were our Giving to Grow contributions of £5,410, pulpit supply of £4,063 and heating, lighting and telephone costs of £5,530 an increase of £1,627. Having spent considerable monies on fabric repairs to our church in 2023, only £644 was spent in 2024. Staffing costs relate to the employment of our Organists. No Trustee was paid any remuneration or any expenses during the year.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure.

Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session / Congregational Board are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Session Clerk

Date: 06/03/2025

Independent Examiner's Report to the Trustees of Findochty Parish Church

I report on the accounts of the charity for the year ended 31st December 2024 which are set out on pages 5 to 9.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 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.

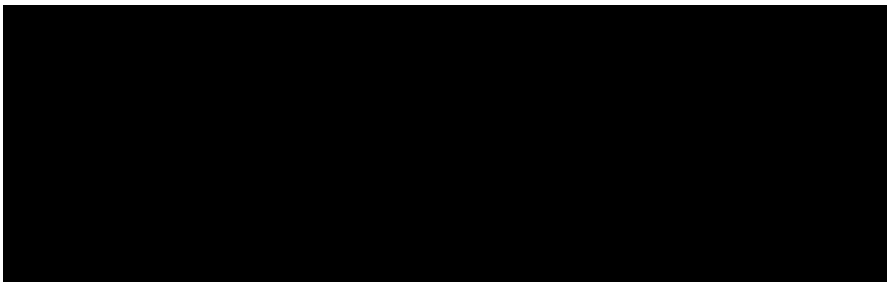
Basis of independent examiner's statement

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 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 in my opinion, attention should be drawn.



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Date: 07/03/2025

Findochty Parish Church
Receipts and Payments Account
Year ended 31 December 2024

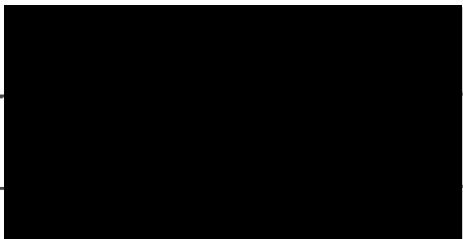
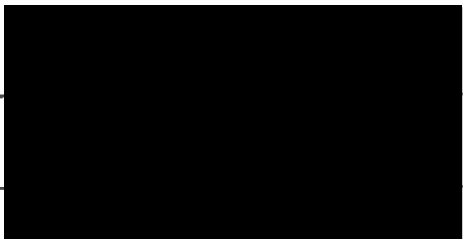
		Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
<u>Receipts</u>	Note	£	£	£	£
Donations	3	16107	0	16107	17917
Legacies		0	0	0	0
Activities for Generating Funds		2875	2239	5114	3072
Tax Recovered on Gift Aid		3757	0	3757	3726
Bank & Deposit interest		110	0	110	180
Investment income		125	0	125	398
		<u>22974</u>	<u>2239</u>	<u>25213</u>	<u>25293</u>
 Rental of premises		 1345	 0	 1345	 965
Weddings & Funerals		460	0	460	0
Discretionary Allowance		0	0	0	0
<u>Total Receipts</u>		<u>24779</u>	<u>2239</u>	<u>27018</u>	<u>26258</u>
 <u>Payments</u>	4				
Costs of generating funds		151	0	0	759
Charitable activities		19932	765	0	25712
Governance costs		0	0	0	0
<u>Total Payments</u>		<u>20083</u>	<u>765</u>	<u>20848</u>	<u>26471</u>
 Surplus/(deficit) of receipts over payments for the year					
 Transfers		0	0	0	0
Surplus/(deficit) of receipts over payments for the year		<u>4696</u>	<u>1474</u>	<u>6170</u>	<u>(213)</u>

Findochty Parish Church
Statement of Balances
At 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Note				
<u>Bank & Deposit Balances</u>				
Bank & deposit balances brought forward	10978	1735	12713	13324
Movement in year:				
Surplus/(deficit) of receipts over payments for the year	4696	1474	6170	(611)
Bank & deposit balances carried forward	<u>15674</u>	<u>3209</u>	<u>18883</u>	<u>12713</u>
<u>Investments at market value</u>				
(cost £ 2222.50)				
Balance B/F	5404	0	5404	5006
Movement in Year	<u>510</u>	<u>0</u>	<u>510</u>	<u>398</u>
	<u>5914</u>	<u>0</u>	<u>5914</u>	<u>5404</u>
<u>Assets</u>				
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<u>Liabilities</u>				
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session and Financial Board on 06/03/2025

For and on behalf of the Kirk Session and Financial Board

	_____	Session Clerk
	_____	Treasurer

Findochty Parish Church
Statement of Balances
Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

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 £
Unrestricted funds					
General Fund	10978	24779	20083	0	15674
	<u>10978</u>	<u>24779</u>	<u>20083</u>	<u>0</u>	<u>15674</u>
Restricted funds					
Fellowship Fund	435	1346	120	0	1661
Church of Scotland Guild	248	883	383	0	748
Sunday School (Kids Club)	1052	10	262	0	800
	<u>1735</u>	<u>2239</u>	<u>765</u>	<u>0</u>	<u>3209</u>
Total funds	<u>12713</u>	<u>27018</u>	<u>20848</u>	<u>0</u>	<u>18883</u>

Purposes of Restricted Funds

Fellowship Fund: The monies held in this fund are used for the support and welfare of our church members.
Church of Scotland Guild: The monies held in this fund are for the sole use of the Guild and its members.
Sunday School Fund: The monies held in this fund are for the sole use of the Sunday School (Kids Club)

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	4003	0	0	4003	2898
Gift Aid Donations	6720	0	0	6720	6805
Tax Recovered on Gift Aid Donations	3757	0	0	3757	3726
Ordinary Offerings (Open Plate)	5275	0	0	5275	5901
Other Offerings, Donations etc	110	2239	0	2349	2313
Investments	110	0	0	110	398
Legacy	0	0	0	0	0
Dividend Income	125	0	0	125	180
Fundraising Activities	2875	0	0	2875	2692
Funeral Fees	210	0	0	210	130
Hall Let	1345	0	0	1345	965
Presbytery Grant	0	0	0	0	0
Wedding Fee	250	0	0	250	250
	<u>24780</u>	<u>2239</u>	<u>0</u>	<u>27019</u>	<u>26258</u>
4. Analysis of Payments					
Costs of generating funds					
Fundraising expenses	151	0	0	151	666
Offering envelopes	0	0	0	0	93
	<u>151</u>	<u>0</u>	<u>0</u>	<u>151</u>	<u>759</u>
Charitable activities					
Giving to Grow	5410	0	0	5410	4487
Presbytery/Guild dues	595	0	0	595	328
Outreach	231	0	0	231	216
Minister's travel	0	0	0	0	0
Pulpit supply	4063	0	0	4063	3480
Other staffing costs	1600	0	0	1600	1530
Fabric repairs & maintenance	644	0	0	644	8444
Manse Expenditure	0	0	0	0	148
Heat, light & telephone	5530	0	0	5530	3903
Insurance	1666	0	0	1666	1603
IT Equipment	16	0	0	16	0
Printing, stationery and postage	97	0	0	97	0
Other expenses	80	765	0	845	1573
	<u>20083</u>	<u>765</u>	<u>0</u>	<u>20848</u>	<u>26471</u>
Governance costs					
Independent examiner's fees	0	0	0	0	0
Other payments					
Purchase of assets	0	0	0	0	0
Purchase of investments	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

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) £38,884

	2024 £	2023 £
6. Collections for Third Parties		
Poppy Scotland	114	120
Mercy Ships	0	103
Cross Reach	0	60
Macmillian Cancer	218	207
Christian Aid - Turkey/Syria	0	620
Christian Aid - Libya	0	373
Fishermen's Mission	79	0
Feeling Blue	250	0
Bible Society	30	0
Christian Aid - Gaza	155	0
	<u>846</u>	<u>1483</u>

Findochty Parish Church

APPENDIX

**Funds held on behalf of the Congregation of Findochty Parish Church by the Church of Scotland
General Trustees in the Consolidated Fabric Fund**

	2024
Opened November 2024	
	£
Opening Balance - Sale of Manse	278826
Closing Balance	<u>278826</u>