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SUBMITTED ON LINE 18.6.25  
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# The Church of Scotland



Mortlach and Cabrach Church

RECEIPTS and PAYMENTS

ACCOUNTS

2024

Scottish Charity No: 010193

Congregation No: 352101

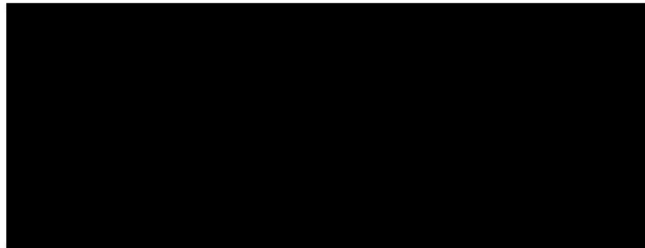
## Reference and Administration Information - 2024

Registered Charity Name                      Mortlach & Cabrach Church of Scotland

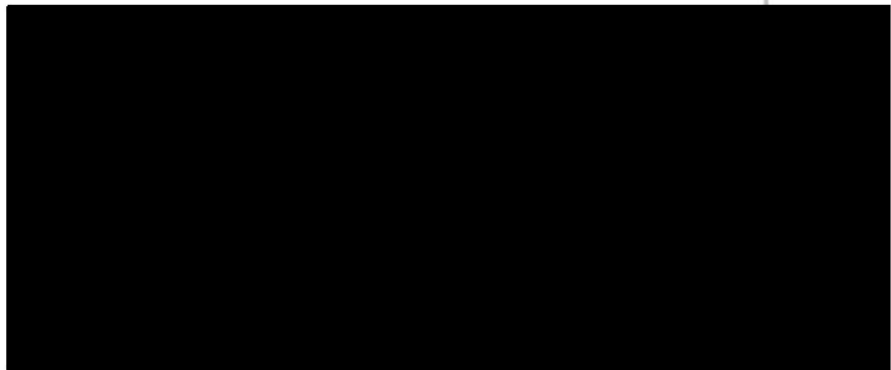
Registered Charity Number                  SC 010193

Congregation Reference Number          352101

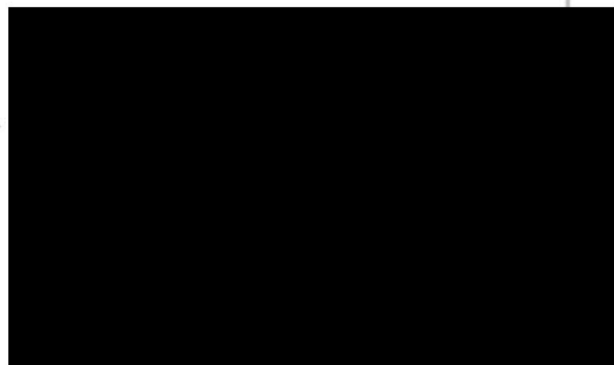
Contact Address:



TRUSTEES:



IN TERIM MODERATOR  
SESSION CLERK  
CONGREGATIONAL TREASURER  
GIFT AID CONVENOR



INDEPENDENT EXAMINER

BANKERS

The Royal Bank of Scotland,  
21 Market Place, Inverurie, AB51 3PU

# MORTLACH AND CABRACH CHURCH OF SCOTLAND

## TRUSTEES REPORT

YEAR ENDED 31<sup>ST</sup> DECEMBER 2024

The Trustees present their report and the unaudited financial statements of the charity for the year ended 31<sup>st</sup> December 2024.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governing document**

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

### **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 from those members of the Church who are considered to have appropriate gifts and skills. The Minister (or Interim Moderator), who is member of the Kirk Session, is elected by the congregation and indicted by Presbytery.

#### **Organisational Structure**

The Kirk Session which meets at least five times a year is responsible for both Civil and Ecclesiastical affairs of the church. The Kirk Session is chaired by the Minister (or Interim Moderator) and included three sub-groups, Finance, Property and Fabric and Social & Fundraising.

### **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.

## **DETAILS OF MORTLACH AND CABRACH CHURCH OF SCOTLAND**

The Parish of Mortlach and Cabrach is a union of no less than five congregations covering a very large geographical parish. The current membership of the congregation is 247 with the congregation serving the Mortlach, Glen Rinnes and Dufftown area in Northeast Scotland.

Our minister visits Stephen Cottage Hospital in conjunction with the hospital's own chaplain.

## **WORSHIP**

There is now only one regular place of Worship at Dufftown with the morning service at Mortlach Parish Church. The weekly service is held there with special services at appropriate times during the year, including Easter, St Andrews, Remembrance Sunday and Christmas. In addition, an annual service is held at Cabrach Church.

We continue to welcome worshippers and are pleased to see newcomers amongst our regular attenders. We welcomed one new member and six by transference this year. We continue to serve teas and coffees after the service.

Our live streaming has been on hold, but with an upgrade being carried out we should be back online soon.

There is a regular reading rota and a car rota. Elders are on duty to welcome worshippers. We have a Worship group, who are always willing to step in when necessary.

The 'Mid-week Mix' has sadly folded as has Messy Church.

The school held their Christmas Service in the Church, which was well received.

The fortnightly Praise Group is well established and has taken part in various services throughout the year. They performed at a Christmas Concert organised by the SWI, this was so well attended it is hoped to make it a yearly event.

Our Minister along with the Aberlour Minister jointly support the Speyside Care Home on a regular basis.

The Church Guild meets monthly using the Guild Theme guideline for meetings.

Our annual Easter Treasure Hunt went ahead as usual.

## THE GUILD

The Guild continues to meet and has 13 members with potential to grow.

The Guild is currently trying to attract new members.

## CHURCH GIVING:

**CHRISTIAN AID:** During 2024 a collection was made amongst the congregation for Christian Aid.

**POPPY SCOTLAND:** Following our Remembrance Service we had a retiring Collection in aid of Poppy Scotland.

**MACMILLAN CANCER SUPPORT:** The collection taken at our Ecumenical Christmas Service went to Macmillan Cancer Support.

## ACHIEVEMENTS AND PERFORMANCE:

Since the last Ecclesiastical Property Report was received most of the work requiring attention to the Church and Manse has been undertaken involving considerable amount of organisation.

## MAJOR REFURBISHMENT PLAN:

The major work to be undertaken over the next 4 years or more, include

- 1) The partition at the rear of the church to create a meeting area.
- 2) The fixing of a handrail to enable disabled access to the chancel area.

## PRESBYTERY PLANNING AND ADJUSTMENT:

Following a process of consultation and decision-making certain adjustments in the old Presbytery of Moray were agreed to. Mortlach and Cabrach Church will enter into a union with Rothes Parish Church in the very near future. The congregation is looking forward to this new chapter in the history of the church. We believe it will be an opportunity to re-invigorate our involvements with the community and along with the current Rothes church find new ways to serve in our respective communities.

## FINANCIAL REVIEW:

The main source of income is the weekly offering scheme as well as donations under the Gift Aid Scheme. We also have many members contributing their Offering by way of regular standing order. The small gift Aid donation also helps our annual income. We also have an annual Christmas Appeal which is well supported by members - especially those who cannot attend regularly. Restricted and unrestricted funds are noted on the Statement of Balances.

Although we closed 2024 with a negative balance, we have substantial reserves and are positive about the way forward.

It is the Trustees policy to hold liquid reserves for approximately three months estimated running costs expenditure approx. £10,000 and we hold reserves in Edinburgh.

## STATEMENT OF TRUSTEES RESPONSIBILITIES

The members of the Kirk Session must prepare financial statements which give sufficient detail to enable and 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 Trustees 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 2007. They are also responsible for safeguarding the assets of the Church and must take responsible steps for the prevention and or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf

(12/05/25)

Session Clerk)

## **Independent Examiner's Report to the Trustees of Mortlach & Cabrach Church**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2024 which are set out on the attached pages.

### **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.

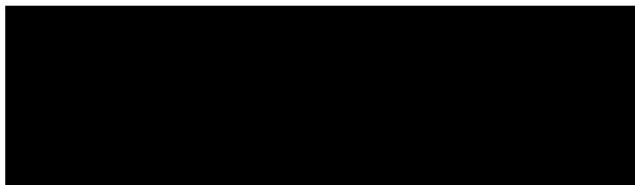
### **Basis of independent examiner's statement**

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

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.



Date: .....13.5.2025.....

Receipts & Payments Account  
year ending 31st December 2024

	Unrestricted Funds	Restricted Funds	Totals	
	2024	2024	2024	2023
<b>Receipts</b>				
Gift Aid Donations	11,098		11,098	10,963
FWO Donation (non gift aid)	2,570		2,570	2,726
Ordinary Offering (open plate)	5,892		5,892	5,481
Tax Reclaimed on Gift Aid	5,266		5,266	5,135
General Donations - various accounts	4,420	222	4,642	3,046
<b>Donations - sub totals</b>	<b>29,246</b>	<b>222</b>	<b>29,468</b>	<b>27,351</b>
Weddings & Funerals	1,750		1,750	1,500
Fund Raising for Church Funds	609		609	1,889
Fund Raising for sending to Charities	697		697	646
Bank Interest	408	140	548	404
Investment Income	1,712	2,100	3,812	2,926
Grant received for Mid Week Mix	796		796	5,340
Miscellaneous	288		288	1,059
	<b>35,506</b>	<b>2,462</b>	<b>37,968</b>	<b>41,115</b>
Transfer of Funds from Investors Trust to ) pay for replacement boiler and frost damage)		1,347	1,347	6,111
Transfers between Accounts				8,861
<b>Total Receipts (agree Page 9)</b>	<b>35,506</b>	<b>3,809</b>	<b>39,315</b>	<b>56,087</b>

**Payments**

Cost of generating Funds				
Charitable Activities	32,841	2,282	35,123	53,278
Governance Costs	100		100	100
<b>Total payments (agree page 9)</b>	<b>32,941</b>	<b>2,283</b>	<b>35,224</b>	<b>53,378</b>

**Excess of Receipts over Payments**

for the year before transfers	2,565	179	2,744	14,972
Transfers Investors Trust and internal a/c		1,347	1,347	12,263
<b>Excess of Receipts over Payments for the year</b>	<b>2,565</b>	<b>1,526</b>	<b>4,091</b>	<b>2,709</b>



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Mortlach & Cabrach Church  
Statement of Balances  
as at 31st December 2024

**Bank & Deposit Balances**

Opening Balance B/f (agree page8)

Movement in Year

Excess of Receipts over Payments

Bank & Deposit Balances

Closing Balance C/f (agree page8)

Investment at Market Value see below

Cost (38,353)

Assets

Gift Receivable

Liabilities

Unrestricted Funds	Restricted Funds	Endowment Funds	Totals 2024	Totals 2023
25,991	23,924	0	49,915	47,205
2,564	1,527	0	4,091	2,709
28,555	25,451	0	54,006	49,914
0	85,576	0	85,576	80,344
0	0	0	0	0
0	0	0	0	0

**Investment at Market Value is advised to us by The Church of Scotland Investors Trust annually  
as at 31/12/2024**

<u>Growth Fund</u>	<u>Cost</u>	<u>M/Value</u>
M Grant Fabric	£9,999.99	£27,619.02
Organ Fund	£5,365.68	£14,884.54
Mrs Wilson Beq Fabric	£5,016.00	£15,312.00
<b><u>Income Fund</u></b>		
Cong & Fabric	£4,086.39	£6,735.54
Ailsa Grant Fabric	£9,999.02	£15,141.14
McWilliam Fabric	£3,885.67	£5,883.92
	<b>£38,352.75</b>	<b>£85,576.16</b>

The Accounts were approved by The Kirk Session

For and on behalf of The Kirk Session

\_\_\_\_\_  
\_\_\_\_\_  
Kirk Session Clerk  
Kirk Session Treasurer

# Mortlach & Cabrach Church

## Notes to the Accounts

2024

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### 1. Trustee Remuneration and Related Party Transactions

No remuneration was paid to any Trustee in this Accounting Year

No expenses were paid to Trustees in this Accounting Year

2 Movement in Funds	at 1st Jan	Receipts	Transfer in	Payments	Transfer out	at 31st Decr.
<b>Unrestricted Funds</b>						
General Fund	14,629	31,381	0	32,241	0	13,769
Challenge Fund	11,362	4,124	0	700	0	14,786
<b>Total Unrestricted</b>	<b>25,991</b>	<b>35,505</b>	<b>0</b>	<b>32,941</b>	<b>0</b>	<b>28,555</b>
<b>Restricted Funds</b>						
Fabric Fund	1,529	2,546	0	1,922	0	2,153
Flower Fund	698	25	0	68	0	655
Organ Fund	4,091	694	0	292	0	4,493
Y D F	1,513	544	0	0	0	2,057
<b>sub total Restricted</b>	<b>7,831</b>	<b>3,809</b>	<b>0</b>	<b>2,282</b>	<b>0</b>	<b>9,358</b>
<b>Deposit Fund</b>						
Deposit Organ	6,093					6,093
Deposit YDF	10,000					10,000
<b>Total Deposit Fund</b>	<b>16,093</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>16,093</b>
<b>Total Unrestricted</b>	<b>25,991</b>	<b>35,505</b>		<b>32,941</b>		<b>28,555</b>
<b>Total Restricted</b>	<b>23,924</b>	<b>3,809</b>	<b>0</b>	<b>2,282</b>	<b>0</b>	<b>25,451</b>
<b>Totals</b>	<b>49,915</b>	<b>39,314</b>	<b>0</b>	<b>35,223</b>	<b>0</b>	<b>54,006</b>

To agree with Receipts & Payments A/c Page 9

39,314 35,223

### Purpose of Unrestricted Funds

General Fund - to meet normal day to day running costs costs of Mortlach & Cabrach Church

Challenge Fund - this Fund was set up for Fund Raising and to be used for large expenditure that could not be met from General Fund with the agreement of the Kirk Session

### Purpose of Restricted Funds

To meet running costs from appropriate accounts - ie - Fabric - Flower-Organ - YDF Funds

Fabric Account - Normal Maintenance and repairs are charged to the General Fund or Fabric Fund exception repairs and improvements are met by fund raising or use of Funds in Investors Trust

Deposit - Organ to meet large repairs required for Grand Piano and Church Organ

Deposit - Youth Development - A Legacy was gifted for Youth Work of Mortlach & Cabrach Church

**Mortlach & Cabrach Church**  
**Receipts & Payments Account**  
**year ending 31st December 2023**

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**3 Analysis of Donations**

Gift Aid Donations  
FWO scheme (non gift aid)  
Ordinary Offering (open plate)  
Tax recovered on Gift Aid  
Donations to various Funds  
Donations - sub total  
Weddings & Funerals  
Fund Raising for sending to other Charities  
Bank Interest  
Investment Income  
Miscellaneous Income  
Transfer of funds between accounts  
Grants received for Mid Week Mix  
Fund Raising for Mortlach & Cabrach Church

Transfer of Funds from Investors Trust

**Total Receipts (agree with pages 6 and 8)**

**4. Analysis of Payments**

**Charitable Activities**

M & M Allocation Giving to Grow  
Offering Envelopes  
Minister Travel Costs  
Presbytery Dues  
Pulpit Supply  
Organist Costs  
Insurances Manse & Church  
Heating & Lighting  
Printing Stationery & Postages  
Fabric - Church & Manse  
Cleaning costs incl materials  
Organ & piano costs  
  
Flowers for Church  
Fund Raising Expenses  
Fund Raising for Charities  
Manse Council Tax  
Purchase Pew cushions  
Misc Gen Exps  
Mid Week Mix costs  
Internal Transfer of Funds between accounts

Governance Costs

**Total Payments (agree with pages 6 and 8)**

Unrestricted	Restricted	Totals		
2024	2024	2024		2023
11,098		11,098		10,963
2,570		2,570		2,726
5,892		5,892		5,481
5,266		5,266		5,135
4,420	222	4,642		3,046
<b>29,246</b>	<b>222</b>	<b>29,468</b>		<b>27,351</b>
1,750		1,750		1,500
697		697		1,095
408	140	548		404
1,712	2,100	3,812		2,926
288		288		610
0		0		8,861
796		796		5,340
609		609		1,889
<b>35,506</b>	<b>2,462</b>	<b>37,968</b>		<b>49,976</b>
	1,347	1,347		6,111
<b>35,506</b>	<b>3,809</b>	<b>39,315</b>		<b>56,087</b>
13,588		13,588		13,909
178		178		133
891		891		960
0				844
2,144		2,144		526
2,550		2,550		2,600
2,442		2,442		2,341
3,699		3,699		3,695
25		25		585
	1,923	1,923		6,893
510		510		511
	292	292		210
				42
	68	68		290
				213
1,627		1,627		646
1,706		1,706		2,464
0		0		2,913
1,199		1,199		493
2,282		2,282		3,866
0		0		8,861
				283
<b>32,841</b>	<b>2,283</b>	<b>35,124</b>		<b>53,278</b>
100		100		100
<b>32,941</b>	<b>2,283</b>	<b>35,224</b>		<b>53,378</b>

## Mortlach & Cabrach Church

2024

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### National Stipend Fund Contribution note

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all Minister's Stipend and employers contributions for national insurance, pensions and housing loan fund. Minister's stipend are paid in accordance with the national stipend scale, which is related to years of service.

For the year under review the Minimum Stipend:- £31,642  
Maximum Stipend: £38,884

<u>Payments made to Charities:-</u>	<u>2024</u>	<u>2023</u>
Poppy Scotland	£70	£79
Ukraine Appeal	£0	£277
Dufftown in Bloom - from Flower a/c	£50	£50
* MacMillan Cancer Support	£255	£305
Christian Aid	£372	£290
	<b>£747</b>	<b>£1,001</b>

\* It was agreed that the Offering at the Joint Christmas Service with Scottish Episcopal Church and Mortlach & Cabrach Church be donated to this cause.

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## Appendix

Funds held on behalf of the Congregation by  
The Church of Scotland General Trustees55 Consolidated Fabric Fund Capital20242023

This account is closed and transferred to account 56

Credit Balance held as at 31st December at Cost

0

22,828

56 Consolidated Fabric Fund - Capital (11)

Market Value of Balances as at 31st December

71,276

60,688

REVENUE ACCOUNT50 Consolidated Fabric Fund - Revenue

Credit Balance as 31st December

13,436

11,276

TEMPORARY ACCOUNT85 Temporary Funds

Credit Balance as at 31st December

0

0

