

THE CHURCH of SCOTLAND

Auchtergaven and Moneydie Parish Church

Receipts and Payments Accounts

For the year ending 31 Dec. 2024

Congregation No: 281643

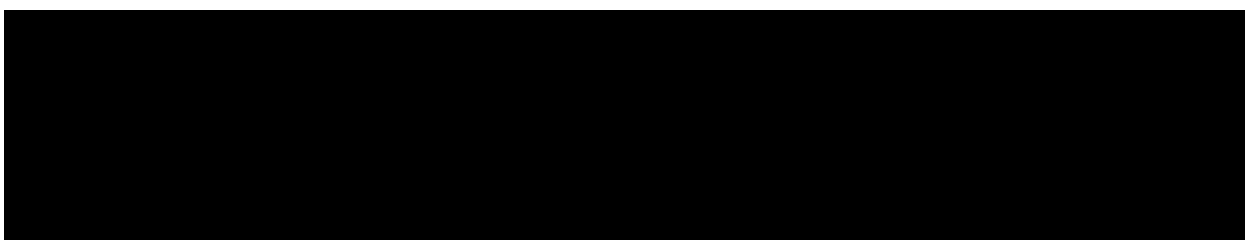
Charity No: SCO10247

Reference and Administration Information

Charity name: Auchtergaven and Moneydie Parish Church
Charity Reg. No. SCO10247
Congregational Ref. No. 281643
Address: Bankfoot Church Centre
Tulliebelton Road
Bankfoot
Perth, PH1 4BS

Trustees

Within the Church of Scotland, the persons having general control of the management of the administration of the church are members of the kirk session and during 2024 they were:

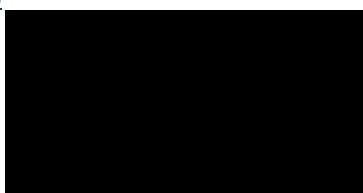


The following elders retired on 31st December 2023 and we thank them for their service.



Principal office bearers

Interim Moderator:
Locum Minister:
Session Clerk:
Depute Session Clerks.
Treasurer:



Independent examiner



Sue Climie Office Services
28 Rosemount Park
Blairgowrie
PH10 6TZ

Main Bank

Bank of Scotland
10-16 King Edward Street
Perth
PH1 5UT

Trustees' Annual Report year ending 31 December 2024

Structure, Governance and Management.

Governance Document

The church is administered in accordance with the terms of the Deed of Constitution (Unitary Form)

Recruitment and Appointment of Trustees

- Members of the Kirk Session are the charity trustees.
- The Kirk Session are the elders of the church chosen from the members of the church.
- The minister is a member of the Kirk Session and is selected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session usually meets 6 times a year and is responsible for the spiritual affairs within the church. The Finance Committee and Property Committee are sub groups delegated with certain responsibilities from the Kirk Session and report back at session meetings.

The role of the Church

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 cooperates with other churches in various ecumenical bodies in Scotland and beyond.

Auchtergaven and Moneydie Parish Church is linked with our neighbouring Parish of Redgorton and Stanley with whom we share our Minister.

The Church building is the Bankfoot Church Centre and in normal circumstance is used 7 days a week by people of all ages in our community from children enjoying the soft play area to people making use of the cosy corner and the café. Adults and children participate in various clubs and societies.

We provide facilities open for everyone in our community:

- A place to worship
- A focus for village life
- A place where badged organisations and village clubs and societies can utilise.
- A meeting place and a place where people will reach across generations to help. Support and encourage one another.
- A café where people can meet each other.
- The Scottish Blood Transfusion Service have started using the Church Centre for local blood donations.
- A safe place for children to be.

Our regular Sunday worship service is at 11.15 am and incorporates festivals and special occasions within the Christian Calendar and also includes our uniformed organisations with Thinking Day for Guides, Brownies and Rainbows. The services are recorded on DVDs and distributed to local care homes and to those unable to make it to the service.

We normally hold 4 Communion services during the year including a joint one with the congregation of Redgorton and Stanley Parish. When we have Baptisms they are part of our regular Sunday worship service. Weddings and Funerals also take place within the Church Centre.

Presbytery Plan

Many discussions and deliberations continued throughout the year concerning the proposed Presbytery Plan and its sweeping repercussions. We are in a network with North Church, Letham St Marks, Riverside, Bertha Park and Auchtergaven and Moneydie. From 15th April 2024 the [REDACTED], our Interim Moderator was also appointed our Locum Minister. The Presbytery Plan offers us 0.25 FTE Locum Minister to serve us and our linked charge of Auchtergaven and Moneydie and a covenant agreement with Perth North Network.

Implementing the Five Marks of Mission.

Following on from The General assembly's endorsement in October 2020 of the Five Marks of Mission the congregation has been striving towards their implementation.

To proclaim the Good News of the Kingdom.

The interim moderator was able to take a good proportion of the services and was successful in arranging pulpit supply to cover every other Sunday. Following her retirement from full-time work for Church of Scotland in April 2024 our Interim Moderator also performs the role of locum. She leads worship each Sunday and we use pulpit supply when available. Attendances remain consistent around the 35 – 40 level, although showing a slight decrease compared to previous years. A newsletter has been distributed locally twice this year and put on the church's website.

Closer links have been engendered with our linked partners at Redgorton and Stanley. These have resulted in an increasing number of joint services which are seeing healthy attendance from both parishes. A joint Bible Study group has been created which meets on a fortnightly basis. The group studied the book of Ruth and completed Pete Greig's Prayer course.

Links have been made with the St. Columba's Church community in Stanley. And throughout the year under the heading "Celtic worship" have taken place monthly, this alternates between Luncarty Church Centre; Bankfoot Church Centre and 'St. Columba's Church in Stanley. Around 20 people attend this when able to.

To teach, baptise and nurture new believers.

No baptisms were conducted last year. Children were encouraged to attend services and appropriate addresses given by ministers. Good use of our audio-visual facilities was made of by visiting preachers. Our interim moderator is particularly adept at exploiting the technology to enhance her presentations. No new members were welcomed.

[REDACTED] offers daily thoughts on a weekly basis (usually going deeper into the themes explored during the Sunday worship); printed worship for anyone unable to attend church; and children's puzzle sheet. These are available on Fridays via email.

A prayer sheet is distributed monthly, encouraging daily prayer.

To respond to human need by loving service.

The 'cosy corner' created within our hall in 2023 to reach out to our local community and respond to the cost of living crisis was open to all to use on selected weekday mornings and has been increasingly well patronised, particularly in winter months. It provides a warm area where people can meet, socialise and get a hot drink. This has proved popular and is attended regularly by a cohort of local residents who do not normally attend formal church. In addition, support continues an external food pantry which is constantly available for the use of anyone who feels that they are in need. Visits are not monitored, but from the turnover of stock it is evident that it is meeting a local need.

In response to requests from parents/grandparents from within the community and in an endeavour to have closer ties with the local school a group of retired teachers and volunteers have established a safe place for children to be during in-service days. During our pilot programme in the second half of 2024 and 2025 academic year we have established contact with 6 families living within Bankfoot, Luncarty and Stanley areas and we have welcomed the children into the church building where they have enjoyed a day of sporting activities; art; games and play. A good time has been had, and the feedback has been positive.

Continuing our efforts to encourage greater participation from the younger members of the community, fruitful discussions have been had with Perth YMCA about supporting a youth initiative in the church centre. This is likely to involve a YMCA staff member being engaged in youth activities **after-school** for several afternoons a week. We are hopeful that such engagement will engender greater involvement on a longer-term basis.

A “Band Night” has been started. It meets monthly to bring together those musicians who can form the core of a Praise Band. This has had a promising start.

To seek to transform unjust structures of society, to challenge violence of every kind and pursue peace and reconciliation

The church took retiral collections on a regular basis to send donations to Christian Aid and Disaster Appeal to address international crises.

To strive to safeguard the integrity of creation and sustain and renew the life of the earth

Our building was built some 17 years ago to the highest environmental standards pertaining at that time. We are conscious, however, of increasing maintenance needs. Where possible these will be met by using the most environmentally-friendly solutions.

Achievements and Performance

Closer links have been made with Redgorton and Stanley Parish Church and in the last year there have been 4 joint services of worship in 2024. World day of prayer service in February (in Stanley); Service followed by BBQ in May 2024 (in Bankfoot), a joint communion service at the end of September (Luncarty) and joint Christmas Eve service in Bankfoot.

- The Guild meeting throughout the year
- The Badminton Club for young people and adults which is very popular
- Badged organisations including Rainbows, Brownies and Guides.
- A baby and toddler group using the Auchtergaven room on a bi-weekly basis.

Baptism, Weddings and Funerals.

12 funerals have been conducted.

The Church roll is 387 a reduction of 12 since last year.

Website

The website is a key communication tool mainly used by people who do not attend Sunday morning services but instead connect to the church in other ways, and as such is an important part of our ministry. We are aware, however, that we do not have the resources to maximise its use and exploit its potential.

Church Magazine

Our magazine 'Community Connect' is delivered to all residents in Bankfoot area and publication post-pandemic resumed this year. Our Interim Moderators used it as a means of keeping residents up to date with developments.

Café and Catering.

Our café re-opened following the pandemic closures, although we have only been able to resource it opening two days a week. Efforts have been made to extend opening, but these have yet to reach fruition. The café relies heavily on volunteers, and we would like to thank them for their continued support.

Property Group

The Church Centre building is maintained in a good state of repair and in addition seasonal work such as grass cutting, weeding and other maintenance continues. We remain in debt to [REDACTED] and his volunteers who help with these tasks.

Church Office

The office is open most days during the morning and from there hall lets and other bookings are managed. We are in debt to [REDACTED] for looking after the office and keeping our systems afloat throughout the year.

Finance

Our finance statement is appended to the rest of this report. We would like to thank [REDACTED] and her team for their diligence and skills in keeping our finances in order.

Financial Review

The congregation's principal source of income (around 36% in the current year) is through the giving of its members. Some of our income is given through Gift Aid (0.04% has been claimed but we have still to receive tax back on the rest of 2024's gift aid offerings).

Fund raising events generated the sum of £19,162 compared to £10,775 in 2023 (an increase from 2023).

Income from hall rental was £21,302 compared to £20,057 in 2023 thus amounting to 26% of our income.

The income from our café amounted to 3% of our income, legacies 5% and investments and interest 3%.

We had Locum costs amounting to £5,503 (£1,716 was shared with Redgorton and Stanley to whom we refunded £858). We also had Pulpit costs totalling £2,413, (shared with Redgorton and Stanley who we refunded £1,206 to).

Fabric and maintenance costs amounted to £983 (a decrease of 8% from 2023). Our

Electricity costs amounted to £23,039 (a small decrease from 2023).

Reserves Policy

In 2025 we are reviewing all our accounts and our running costs. Currently, our reserves amount to 4/12 of our annual running costs.

Volunteers

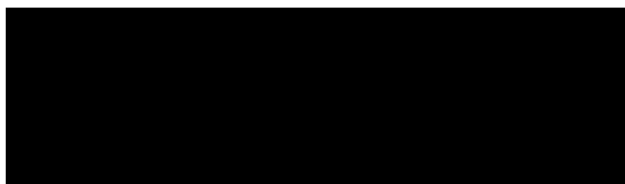
The Church and Church Centre is only able to function with the support and commitment of volunteers and we would like to thank all those who helped during this year. We hope to appoint a centre manager in 2025 to create more links with the community and to have an oversight of all that happens within the church centre.

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,



Session Clerk 24/8/2025.

Finance for 2024

Auchtergaven and Moneydie Parish Church Accounts 2024

Receipts and Payments Account

Year ended 31 December 2024

		Unrestricted Funds 2024	Designated Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
	Note	£	£	£	£	£
<u>Receipts</u>	3					
Donations	a)	28998	-	480	29,478	27,356
Legacies		4096	-	-	4,096	3,000
Activities for Generating Funds		-	10,804	-	10,804	10,540
Bank & Deposit interest		52	-	5	57	43
Investment Income		998	582	655	2,235	2,088
Hall Lets		21302	-	-	21,302	20,057
Sale of Assets		-	-	-	-	-
Sale of Investments		-	-	-	-	-
Café Income		1981	-	-	1,981	2,187
Catering Income		2420	-	-	2,420	9,486
Weddings and Funerals		8358	-	-	8,358	235
Other		929	-	-	929	413
<u>Total Receipts</u>		<u>69134</u>	<u>11,386</u>	<u>1,140</u>	<u>81,660</u>	<u>75,405</u>
<u>Payments</u>	4					
Costs of generating funds	a)	20	-	-	20	20
Charitable activities	b)	64865	10,208	515	75,588	73,746
Governance costs	c)	440	-	-	440	440
<u>Total Payments</u>		<u>65325</u>	<u>10,208</u>	<u>515</u>	<u>76,048</u>	<u>74,206</u>
<u>Excess of Receipts over Payments for the year before transfers</u>		<u>3809</u>	<u>1,178</u>	<u>625</u>	<u>5,612</u>	<u>1,699</u>
Transfers				-	-	-
<u>Excess of Receipts over payments for the year</u>		<u>3809</u>	<u>1,178</u>	<u>625</u>	<u>5,612</u>	<u>1,699</u>

Auchtermaven and Moneydie Parish Church Accounts 2024

Statement of Balances

At 31 December 2024

	Unrestricted Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<u>Bank & cash balances brought forward</u>	32,031	37,513	22,755	92,299	90,599
Movement in year:				0	
Excess of Receipts over Payments for the year	3,809	1,178	625	5,612	1,699
<u>Bank & cash balances carried forward</u>	<u>35,840</u>	<u>38,691</u>	<u>23,380</u>	<u>97,911</u>	<u>92,298</u>

Investments at market value

(Cost of investments £5,961)	32,965	9,526	11,887	54,378	51,341
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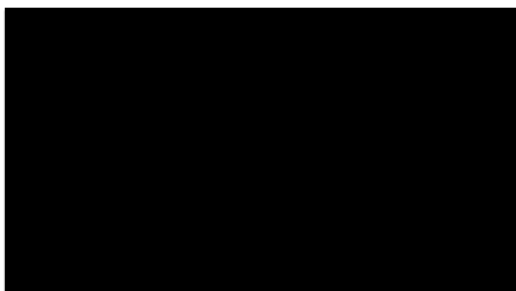
Assets -

-	-	-	-	-
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Liabilities -

-	-	-	-	-
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The accounts were approved by the Kirk Session on
For and on behalf of the Kirk Session



Session Clerk 24/8/2025.

Treasurer 24/8/25

Auchtergaven and Moneydie Parish Church Accounts 2024

Notes forming part of the 2024 accounts

1. Trustee Remuneration and Related Party Transactions

No trustee or 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			Gain on	At 31 Dec
	2024	Receipts	Payments	Transfers	2024
	£	£	£	£	£
Unrestricted funds					
General Fund	19,139	68,543	(65,325)		22,357
Gen End Fund	8,953	99	-	-	9,052
Moneydie Trust	3,842	440	-	-	4,282
Reserve Funds	97	52	-	-	149
Total	32,031	69,134	(65,325)	0	35,840
Designated funds					
Sunday School	4,062	582	-	-	4,644
Country Dance	397	585	(86)	-	896
Badminton Club	273	1,775	(1,915)		133
Social Club	7,199	5,911	(6,896)		6,214
Holiday Club	1,278		-	-	1,278
Flower Group	553	372	(142)	-	783
Guild	923	634	(557)	-	1,000
Community Centre Support Group	22,827	1,527	(612)	-	23,742
Total	37,513	11,386	(10,208)	-	38,691
Restricted funds					
Restoration Fund	15,256	485	-	-	15,741
Church of Scotland Building Fund	98	-	-	-	98
Fabric Fund	502	-	-	-	502
Church of Scotland Reserve Fund	1,000	-	-	-	1,000
Organ Fund	538	-	-	-	538
Greenhill Bequest	2,399	617	(515)	-	2,501
Benevolent Fund	148	38	-	-	186
Bayne Trust	2,389	-	-	-	2,389
Robertson Savings Fund	232	-	-	-	232
Robertson Service Fund	193	-	-	-	193
Total	22,755	1,140	(515)	-	23,380
Total all funds	92,299	81,660	(76,048)	-	97,911

Auchtergaven and Moneydie Parish Church Accounts 2024
Notes forming part of the accounts (cont'd)

Note 2 cont.

Purpose of Unrestricted Funds

General Fund	This fund is used for the purposes of meeting the everyday expenses of the church.
General Endowment Fund	This fund is available for any use within the church, other than expenses funded by the General Fund.
Moneydie Trust	The Moneydie Trust is also used to top up such funds as required.
Reserve Funds	The Reserve Fund is used to meet any costs which cannot be met by the General Fund.

Purpose of Designated Funds

Sunday School Fund	This fund is available for the use of the Sunday School only.
Country Dance Club	This fund is available for the use of the Country Dance Club only.
Badminton Club	This fund is available for the use of the Badminton Club only.
Social Committee	This fund is available for the use of the Social Committee only.
Children's Holiday Club	This fund is available for the use of the Children's Holiday Club only.
Flower Fund	This fund is to provide flowers for display during services of worship.
Guild	This fund is available for the use of the Guild only.
Bankfoot Church Community Centre Support Group	This fund is available for the use of Bankfoot Church Community Centre Support Group only.

Auchtergaven and Moneydie Parish Church Accounts 2024
Notes forming part of the accounts (cont'd)

Note 2 cont.

Purpose of Restricted Funds

Restoration Fund Church of Scotland Building Fund	These funds have been created for the purpose of rebuilding the church and community centre following the destruction of the old church by fire in 2004.
Fabric Fund	The fund is for the maintenance of the fabric of the church's property.
Church of Scotland Reserve Fund	This fund is in reserve for the requirements of the church in the future.
Organ Fund Greenhill Bequest Fund	These funds have been set up to maintain the church organ and other music-related equipment. At present this involves the provision of a new organ following the fire at the old church. The Greenhill Bequest was left to the church to provide for the maintenance of all music-related equipment.
Benevolent Fund Bayne Trust	These funds were set up to provide help to people in need at the discretion of the Minister.
T Robertson Trust Savings Fund T Robertson Trust Service Fund	These funds are only for the upkeep of the gravestones.

Auchtergaven and Moneydie Parish Church Accounts 2024
Notes forming part of the accounts (cont'd)

3. Analysis of Donations

	Unrestricted Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Offerings	28,838	-	-	28,838	22,033
Tax Recovered	34	-	-	34	6,206
Donations General	126	-	-	126	6,024
Donations -Restoration	-	-	480	480	480
	28,998	-	480	29,478	34,743

4. Analysis of Payments

	Unrestricted Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
a) Cost of generating funds		-	-		20
Offering Envelopes	20	-	-	20	20
b) Charitable activities					
Giving to Grow	17530	-	-	17,530	15,281
Presbytery Dues	1264	-	-	1,264	744
Pulpit supply	3660	-	-	3,660	1,787
Other salary costs	4031	-	-	4,031	3,593
Church Organ & Music	2918	-	-	2,918	2,570
Heat and Light	23039	-	-	23,039	23,794
Music Licence	924	-	-	924	
Insurance and Licences	2771	-	-	2,771	3,343
Repairs and Maintenance	983	-	-	983	13,010
Office running costs	1347	-	-	1,347	1,297
Fundraising costs	-	10,208	515	10,723	5,415
Café Costs	569	-	-	569	724
Catering	2006	-	-	2,006	1,159
Bank Charges	11	-	-	11	-
Cleaning & Other Expenses	2489	-	-	2,489	159
Other Expenses	1323	-	-	1,323	870
	64,865	10,208	515	75,588	73,746
c) Governance costs					
Accountancy	440	-	-	440	440
	65,325	10,208	515	76,048	74,206

Auchtergaven and Moneydie Parish Church Accounts 2024
Notes forming part of the accounts (cont'd)

5 Minister's Stipend

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

6 Collections for Third Parties

	2024	2023
	£	£
Syria Appeal		52
Scottish Ambulance		134
		<u>186</u>

APPENDIX

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

	2024	2023
	£	£
CAPITAL ACCOUNT		
Credit balances at 31st December 2024 at cost	0	0
Market value of balances at 31st December 2024	<u>0</u>	<u>0</u>

REVENUE ACCOUNT Fund 85

	£	£
Opening balance - 1st January 2024	0	209
Interest Received		7
	0	<u>216</u>
Interest Paid	-	-
Transfer between funds	0	<u>-216</u>
Closing balance - 31st December 2024	<u>0</u>	<u>0</u>

REVENUE ACCOUNT Fund 50

	£	£
Opening balance - 1st January 2024	-359	-343
Transfer between funds		216
Interest received	1	<u>-12</u>
	-358	-139
Property costs	-220	-220
Interest paid/Admin chgs	-4	-
Closing balance - 31st December 2024	<u>-582</u>	<u>-359</u>

**The Church of Scotland
Auchtergaven and Moneydie Parish Church
Congregation No:281643, SC010247**

Independent Examiner's Report to the Accounts For the Year Ended 31st Dec 2024

I report on the accounts of the above charity for the year ended 31st December 2024.

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 Trustees (Scotland) Act 2005 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 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 2006 Accounts Regulations. 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

.....
Name: [REDACTED]

Professional Qualification/Professional Body: MICB, PM.Dip (Institute of Certified Bookkeepers)

Address: [REDACTED]

Date: 25/08/2025