



Ferryhill Parish Church

**The Church of Scotland
Presbytery of Aberdeen**

Ferryhill Parish Church

**RECEIPTS AND PAYMENTS ACCOUNTS
Year ended 31 December 2022**

Congregation No: 311847

Scottish Charity No: SC010756

**A Kirk for All
at Ferryhill**



Trustees' Annual Report

Year ended 31 December 2022

The trustees present the annual report and accounts for Ferryhill Parish Church for the year ended 31 December 2022.

Reference and Administrative Information

Charity Name: Aberdeen Ferryhill Parish Church of Scotland

Charity Registration Number: SC010756

Congregation Reference No: 311847

Contact Address: Ferryhill Parish Church, Fonthill Road, Aberdeen AB11 6UD

Trustees

Minister

[REDACTED]

Kirk Session: Trustee Elders

[REDACTED]

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Non-Trustee Elders

[REDACTED]

(died September 2022)

Principal Office-bearers

Minister: Revd [REDACTED]

Session Clerk: [REDACTED]

Church Treasu [REDACTED]

Independent Examiner

[REDACTED]

James Milne
5 Bon Accord Square
Aberdeen
AB11 6XZ

Bankers

Virgin Money
62 Union Street
Aberdeen
AB10 1WD

Trustees' Annual Report

Year ended 31 December 2022

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

The Charity Trustees are the above-named Trustee Elders, who have attended at least one scheduled Kirk Session meeting during 2022 and therefore have taken part in the decision-making process of the Kirk Session. Elders of the church are chosen from members of the congregation who are considered to have appropriate gifts and skills. They have been corporately responsible for Kirk Session decisions during the year. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. During 2022 we inducted two elders who had previously served Kirk Sessions in other congregations, Hazel Clark and William Rae. Their induction was held on Sunday 23rd October.

Organisational Structure

The management structures comprise the Kirk Session, four Ministry Teams and a Coordinating Group. The Kirk Session is moderated by the Minister and has oversight of the whole life and service of Ferryhill Parish Church with responsibility for the spiritual and temporal affairs of the congregation. It has five scheduled meetings a year, meets at other times as required, and the Session Clerk is responsible for keeping the minutes. The four Ministry Teams are Worship, Discipleship, Friendship and Stewardship. Each has a Convener and Vice Convener and comprises elders and members who have the skills and talents relevant to the individual remits of each team. The Coordinating Group is moderated by the Session Clerk and the Assistant Clerk is responsible for minutes and record keeping. Each Team has a clear and agreed remit, as has the Coordinating Group.

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.

The Kirk Session Mission Statement is:- **A Kirk for All in Ferryhill**

In 2017, as part of Presbytery Local Church Review, the following new Vision Statement was adopted.

Who are we?

We are a worshipping community of faith,
inviting and encouraging all,
seeking to learn and live the way of Jesus,
developing our experience of faithful living
and humbly offering our service to God's world.

What do we offer?

We offer a community which is open to all,
valuing and welcoming diversity,
celebrating each person's uniqueness,
recognising the uncertainty of life's journey
and offering a safe place
in which questions can be expressed.

Trustees' Annual Report

Year ended 31 December 2022

What are we doing?

We are striving to be a loving and gracious community,
working together to build relationships
of inclusion and acceptance,
of care and concern,
of friendship and support,
and participating in God's mission
in Ferryhill and across God's world.

Worship

Public worship would normally be held every Sunday at 11 a.m. In February 2022, in-person worship resumed following the lifting of Covid restrictions. The facilities of our modern audio-visual system have served us well throughout the pandemic, and live streaming of services has been greatly valued and accessed by hundreds of viewers (these features being enabled some six years ago by generous bequests). Our Minister and the Worship Team have an innovative approach to worship, including active participation in all services of worship and in Advent and Holy Week events, which during lockdown included a virtual choir whose recordings continue to be used occasionally. The use of video resources during worship is a great enhancement facilitated by our Minister's involvement editing "Spill the Beans", an internationally-used worship resource of great diversity. The *Sacrament of Holy Communion* continued to be celebrated as normal both online and in person, and also on Maundy Thursday and Easter morning. There were three *Sacraments of Baptism* in 2022.

Ferryhill Primary School, where the minister is Chaplain, usually has a service in the Church at the end of each term however during 2022 the minister continued virtual chaplaincy support to pupils and staff, including online assemblies as appropriate.

The Minister officiated at 15 *Funerals* during 2022, some in the church and others elsewhere. *Care Home worship* resumed at the end of 2022 and has been greatly welcomed. In 2022 our *Online Congregation* reduced as expected as we moved back to in-person worship. As ever, services can be viewed on our YouTube channel and Facebook, the average number of views for a given Sunday on both channels in 2022 being around 100.

Mission and Outreach

The congregation has continued its commitment to *Christian Aid* and *Fairtrade* despite the challenges of Covid, spearheaded by a dedicated group which has a particular commitment to the worldwide Christian church. We are recognised as a Fairtrade Congregation and fairly-traded goods continued to be on sale via catalogue during the Pandemic. In October our Minister joined a Christian Aid delegation to South Africa which gave him and our congregation insight into issues of housing and climate injustice and political inequality in that part of the World. He has been invited to speak to other groups about this experience since returning.

The Congregation has an ongoing commitment to *Aberdeen Instant Neighbour Trust* by which members of the congregation make regular donations of non-perishable foodstuffs and this has been stepped up greatly throughout 2022 in response to community needs during the Pandemic. Both congregation and community have continued to make donations amounting to an average of two weekly shopping-trolley loads. This is slightly less than during the pandemic and possibly reflects the financial constraints which emerged in the latter half of 2022. The harvest appeal, however, was generously supported with donations of tins and cans of food. The Congregation was previously part of *Aberdeen Presbytery's twinning agreement with the Presbytery of Blantyre, Malawi* and was linked to Chigodi CCAP in Blantyre, participating when possible, in exchanges of stories, news and personnel. Despite the discontinuation, some congregational links have continued via WhatsApp, and in early 2022 we were able to contribute the sum of £400 from the Chigodi Fund to help with completing the Manse roof and to address harrowing conditions at the Ntcheu Women's Prison in the Chigodi Parish and a further £523 in December 2022 towards the manse works.

Special offerings were made at Christmas for local and overseas charities nominated by the Kirk Session.

Trustees' Annual Report

Year ended 31 December 2022

The Coffee Shop resumed twice weekly operation in February 2022, following closure during a winter spike in Covid cases, and continued throughout the year with some new volunteers and the offer of updated Food Hygiene training.

Parish News is a quality, eight page, quarterly publication, written and edited by the Minister and a member, including contributions from members, and distributed to every household in the Parish thanks to a willing and well organised band of voluntary distributors. This is recognized and appreciated as a valuable means of communicating with the Parish and community. After some hiatus during the pandemic, in 2022 the quarterly editions have continued to be distributed to all homes in the Parish.

The Church *Website* has become an even more important means of communicating with a wider audience. Along with a dedicated Facebook page and the weekly MailChimp mailing, we maintained contact with all those technologically able to keep in touch. Our concerns for those unable to do so continued to be addressed by writing and sending cards to isolated members, maintaining frequent and regular telephone contact with those known to be vulnerable or lonely and personal visits resuming as soon as it was safe to do so.

Zoom has continued to be used for Kirk Session meetings in 2022, for the two Lent and Advent Study Series, and a programme of Holy Week videos were available for those unable to attend Holy Week Services in person.

Children and Young people

Following the permitted opening of our premises for young people from mid-2021, Rainbows, Brownies and Guides and the National Childbirth Trust baby & toddler group have continued to make regular use of our premises throughout 2022. In December, the welcome return of an in-person Christingle service was well attended by both adults and children and was one of the joint services held during Christmas.

Congregational Groups and Licenced Hall Users

As with activities for children and young people, all Congregational groups had to stop meeting in March 2020, but the Grant Funded installation of a mechanical ventilation system in our large hall has enabled safe use of this space since mid-2022. By the end of 2022 almost all our previously regular premises users have returned, and future marketing will encourage new users in the coming year. Some groups did find other premises to use during the intervening period. Our suite of halls is regularly used by Phoenix Theatre and Phoenix Youth; Zumba, Pilates, Badminton, Indoor Bowling and Yoga groups. From mid-March the removal of Covid Test and Protect registration and mandatory mask wearing meant that we could return to more normality, although vigilance and good sense continued to be observed. The return of Living Well Café in August was greatly anticipated by users and helpers, and it has gone from strength to strength.

Pastoral Supporters (previously known as Link Elders)

Most of the above groups have direct access to the Kirk Session through a dedicated Pastoral Supporter who is not necessarily an Elder but reports at least annually to the Session. These supporters kept contact with “their” group leaders during the pandemic and will appreciate planned face to face visits in the coming year.

Achievements and Performance

During early 2022 it became clear that the plans for Ferryhill as anticipated in last year’s Annual Report would not be as expected. Following discussions within our Kirk Session, jointly with elders of the other two congregations, and feedback to Presbytery, the Presbytery Mission Plan for our charge was approved in September 2022 as follows:

- 1 There will be one congregation with two centres of worship and three full time members of staff including two Ministers of Word and Sacrament.
- 2 The congregations of Ferryhill, South Holburn and St Marks will unite (the latter charge currently being vacant).
- 3 The buildings currently used by Ferryhill and South Holburn, designated necessary buildings, will be retained. The building including the Manse used by St Marks will be disposed of.
- 4 A Parish Grouping will be formed between the new united charge, and the adjoining parish created by the union between the charges of Holburn West, Midstocket, Queens Cross and Rubislaw.

Trustees' Annual Report

Year ended 31 December 2022

During 2022 several opportunities were created, both social events and worship, to enable developing relationships within the three congregations, and a Steering Group comprising the Ministers and Session Clerks was set up to put together a Draft Basis of Union and a Basis of Team Ministry, both to be agreed early in 2023. The activities that have been shared during 2022 have been embraced by members of all three current congregations, and our Minister has regularly informed members of matters as they have developed, encouraging positive consideration of the way ahead and laying firm foundations for transition into what will be a very different congregation and parish in the future.

Following the Presbytery Quinquennial Property Inspection of 2017, a considerable number of property matters continued to be attended to by the Stewardship Team throughout 2022. Matters require to be prioritised based on urgency, financed according to diminishing means. The local Architect's Practice is employed to ensure rigour in decision making. An Asset Management and Building Audit was carried out by Presbytery as required by the Church of Scotland before the Presbytery Mission Plan could be approved.

The review of our means of communicating with members, carried out during 2018, has continued to operate positively and has been of particular benefit throughout the pandemic.—There has been a further small increase in the number of people requesting virtual contact through the weekly e-newsletter and via Mail Chimp.

For convenience, the four Ministry Teams and the Coordinating Group have continued to meet virtually throughout 2022 and have continued to provide effective management of church affairs, particularly financial matters and budgeting, which are now presenting some considerable worrying challenges due to the economic downturn. We are currently protected from increased utility costs, but this is temporary. The desire to fund mission activity particularly to young people and the vulnerable has had to be carefully budgeted for.

The minister and neighbouring colleagues committed in 2022 to meeting weekly together in order to build the relationships between each other and to help coordinate and support each other in their posts during a time of great transition and some uncertainty about the future.

At last the 38th Annual *Summer Club* was able to take place during August 2022 amidst great rejoicing!

Numbers attending Sunday morning worship averaged around 100 prior to the Pandemic. Since then we have seen a big rise in number using the online streamed worship which had up to that point seen average views of around 10 devices receiving the live stream. By the end of 2021 around 150 devices were receiving the live stream, with a couple of hundred more streaming the service later during the week. In 2022 that number reduced to an average of just under 100 online as the numbers of people worshipping onsite within the church building increased, though not back to the same level as it had been prior to the pandemic.

Early in 2022 we appointed the post of shared Church Administrator with South Holburn Parish Church. The postholder has been challenged to adapt to different ways of working whilst keeping in mind the reality that during 2023, combined administration will be established as new administrative structures are put in place.

The Caretaker's role has gradually begun to return to "normal" with less emphasis on monitoring of premises users and Covid supplies, whilst continuing to oversee building needs in liaison with the small property team of volunteers.

At the end of 2022, the Presbytery of Aberdeen and Shetland was succeeded by the new Presbytery of the North East and the Northern Isles. As the Convener of the Business and Finance Committee, and a member of the new Presbytery's Business Committee, our Minister has played a very significant part in the management of the process of transition.

Trustees' Annual Report

Year ended 31 December 2022

Financial Review

The church's accounts have been prepared on the Receipts and Payments basis (cash received and paid), which can be used by charities with income below £250,000.

Total income was down from £142,406 to £104,487, primarily because of grants and a loan totalling £50,000 received in 2021 towards asbestos removal and ventilation works. This was offset by grants of £5,000 in 2022.

The principal source of income consists of offerings from members of the congregation. Offerings for the year were down from £63,133 to £60,069. Tax recovered on Gift Aid donations was £13,772, up from £13,516.

The large hall reopened to users when the installation of the new ventilation system was completed in mid-year, and income from outside organisations using the buildings rose from £2,790 to £9,796. However, this remains considerably less than before the pandemic. The resumption of activities also resulted in an increase in income from charitable activities from £2,657 to £11,718. Other donations were down from £5,983 to £2,272 because of higher contributions in 2021 towards the asbestos works.

Expenditure for the year totalled £139,333, down from £143,235. Fabric expenditure amounted to £43,794 in 2022 including the ventilation project, as against 2021 costs of £52,801 which included the asbestos removal works. Apart from these two projects other fabric costs were down, partly because some work in the church and manse was postponed in the light of the current financial situation.

The Ministries and Mission allocation payable to the central Church increased by £5,646; following a reduction in 2021, it is now slightly below the 2020 level. Heating, lighting and cleaning costs increased, as did church office and other expenses. Salary costs show as lower by £8,318 mainly because of a recharge to third parties relating to previous years.

Reserves Policy

At the year end the Church held unrestricted funds of £29,661. £32,536 is held in designated funds for the purposes specified in note 2. The General Fund currently shows a deficit of £2,875. Sufficient funds must be kept for the upkeep of the church, halls and manse.

The church also held £22,080 of restricted funds which have been provided for the purposes specified in Note 2.

Trustees' Annual Report

Year ended 31 December 2022

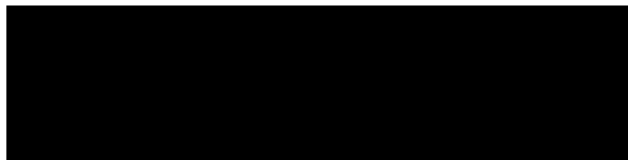
Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Session Clerk

Date ...16.3.23.....

Ferryhill Parish Church

SC 010756

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

I report on the accounts of the charity for the year ended 31 December 2022 which are set out on pages 2 to 14.

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) (a) to (c) 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. 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

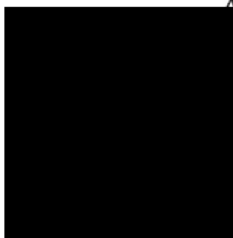
1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 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:



Professional Qualification/Professional Body: Institute of Chartered Accountants of Scotland

Address: James Milne
5 Bon Accord Square
Aberdeen
AB11 6XZ



Date: 20.3.23

Receipts and Payments Account
Year ended 31 December 2022

		Unrestricted	Restricted		
		Funds	Funds	Total	Total
		2022	2022	2022	2021
	Note	£	£	£	£
<u>Receipts</u>					
Donations	3	75,388	825	76,213	82,632
Legacies		-	-	-	3,000
Income from charitable activities		-	11,718	11,718	2,657
Bank & Deposit interest		375	43	418	64
Investment income		1,236	106	1,342	1,263
		<u>76,999</u>	<u>12,692</u>	<u>89,691</u>	<u>89,616</u>
Rental of premises		9,796	-	9,796	2,790
Grants	5	-	5,000	5,000	40,000
Receipts from General Trustees - loan		-	-	-	10,000
		<u>86,795</u>	<u>17,692</u>	<u>104,487</u>	<u>142,406</u>
<u>Total Receipts</u>					
<u>Payments</u>					
	4				
Costs of generating funds		102	-	102	101
Charitable activities		98,404	38,497	136,901	141,804
Governance costs		330	-	330	330
Loan repayments		-	2,000	2,000	1,000
		<u>98,836</u>	<u>40,497</u>	<u>139,333</u>	<u>143,235</u>
<u>Total Payments</u>					
Surplus/(deficit) for the year before transfers		(12,041)	(22,805)	(34,846)	(829)
Transfers		-	-	-	-
Surplus/(deficit) for the year		<u>(12,041)</u>	<u>(22,805)</u>	<u>(34,846)</u>	<u>(829)</u>

Statement of Balances
At 31 December 2022

	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2022	2022	2022	2021
Note	£	£	£	£
<u>Bank & Deposit Balances</u>				
Bank & deposit balances brought forward	41,702	44,885	86,587	87,416
Movement in year:				
Surplus/(deficit) for the year	(12,041)	(22,805)	(34,846)	(829)
Bank & deposit balances carried forward	<u>29,661</u>	<u>22,080</u>	<u>51,741</u>	<u>86,587</u>
<u>Investments at market value</u>				
(cost £ 26,865)	<u>30,708</u>	<u>2,629</u>	<u>33,337</u>	<u>39,400</u>
<u>Assets</u>				
Hall lets receivable	2,775	-	2,775	2,110
Gift Aid Receivable	<u>6,500</u>	<u>-</u>	<u>6,500</u>	<u>7,248</u>
	<u>9,275</u>	<u>-</u>	<u>9,275</u>	<u>9,358</u>
<u>Liabilities - short-term</u>				
Christmas offerings to be distributed	1,024	-	1,024	-
Unbilled heat and light	675	-	675	538
Loan	<u>-</u>	<u>2,000</u>	<u>2,000</u>	<u>2,000</u>
	<u>1,699</u>	<u>2,000</u>	<u>3,699</u>	<u>2,538</u>
<u>Liabilities - long-term</u>				
Loan	<u>-</u>	<u>5,000</u>	<u>5,000</u>	<u>7,000</u>

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

16th March 2023

Session Clerk

Treasurer

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year 1 trustee received reimbursement of expenses incurred totalling £1,301.

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 2022 £	Receipts £	Payments £	Transfers £	At 31 Dec 2022 £
Unrestricted funds					
Designated Fabric Fund	9,923	83	(2,725)	-	7,281
Doris Sefton Memorial Fund	6,668	28	(1,152)	-	5,544
Miscellaneous Purposes Fund	14,595	225	-	-	14,820
Sanctuary & Music Fund	(583)	1,120	(170)	-	367
M McIntosh Bequest Fund	4,363	1,053	(1,612)	-	3,804
Sunday Club	553	40	-	-	593
Summer Club	121	322	(316)	-	127
General Fund	6,062	83,924	(92,861)	-	(2,875)
	<u>41,702</u>	<u>86,795</u>	<u>(98,836)</u>	<u>-</u>	<u>29,661</u>
Restricted funds					
Congregational Development Fund	37,474	17,307	(38,043)	-	16,738
Chigodi Fund	923	-	(923)	-	-
Flower Fund	362	260	(283)	-	339
Benevolent & Comfort Fund	6,126	125	(1,248)	-	5,003
	<u>44,885</u>	<u>17,692</u>	<u>(40,497)</u>	<u>-</u>	<u>22,080</u>
Total funds	<u>86,587</u>	<u>104,487</u>	<u>(139,333)</u>	<u>-</u>	<u>51,741</u>

Purposes of Designated Funds

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

Doris Sefton Memorial Fund: The Trustees have set aside funds for the maintenance of the church manse.

Miscellaneous Purposes Fund: The Trustees have set aside funds for projects not covered by other funds.

Sanctuary & Music Fund: The Trustees have set aside funds for costs associated with the enhancement of worship and sanctuary, including the purchase of music resources for use in worship.

M McIntosh Bequest Fund: The Trustees have set aside funds for Ministerial support.

The Sunday Club and Summer Club are church organisations for primary school children, normally holding activities on Sunday mornings and for one week during summer respectively.

Purposes of Restricted Funds

Congregational Development Fund: This is a fund for the purpose of assistance with projects beneficial to the development of congregational activities..

Chigodi Fund: This is a fund to support the twinning arrangement with Chigodi congregation in Malawi.

Flower Fund: This is a fund to provide flowers for display during services of worship.

Benevolent & Comfort Fund: This is a fund to enable practical response for those in need such as the elderly and infirm of the parish and congregation.

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
3. Analysis of Donations				
Offerings	60,069	-	60,069	63,133
Tax Recovered on Gift Aid Donations	13,772	-	13,772	13,516
Contributions from Cong Orgs	100	-	100	-
Other Offerings, Donations etc	1,447	825	2,272	5,983
	<u>75,388</u>	<u>825</u>	<u>76,213</u>	<u>82,632</u>
4 Analysis of Payments				
Costs of generating funds				
Offering envelopes	102	-	102	101
	<u>102</u>	<u>-</u>	<u>102</u>	<u>101</u>
Charitable activities				
Ministries & Mission allocation	53,466	-	53,466	47,820
Presbytery dues	1,430	-	1,430	895
Minister's expenses	1,301	-	1,301	2,516
Ministerial Assistance	-	-	-	-
Pulpit supply	134	-	134	-
Other staffing costs	8,347	-	8,347	16,665
Fabric repairs & maintenance	8,037	35,757	43,794	52,801
Council Tax	3,564	-	3,564	3,461
Heat and light	5,269	-	5,269	4,207
Insurance	5,481	-	5,481	5,202
Other building costs	2,639	-	2,639	770
Church office expenses	6,229	-	6,229	4,743
IT	726	-	726	431
Organ & music	170	-	170	-
Loan interest	-	286	286	209
Youth work	-	-	-	-
Church organisations	316	-	316	-
Other expenses	1,295	2,454	3,749	2,084
	<u>98,404</u>	<u>38,497</u>	<u>136,901</u>	<u>141,804</u>
Governance costs				
Independent examiner's fees	330	-	330	330
Other payments				
Loan repayments - capital	-	2,000	2,000	1,000
	<u>98,836</u>	<u>40,497</u>	<u>139,333</u>	<u>143,235</u>

	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2022	2022	2022	2021
	£	£	£	£
5 Grants				
Grant from Baird Trust	-	2,000	2,000	-
Grant from Ferguson Bequest	-	3,000	3,000	-
Grant from Presbytery of Aberdeen and Shetland	-	-	-	10,000
Grant from Central Fabric Fund	-	-	-	10,000
Grant from Adapt and Thrive	-	-	-	20,000
	<u>-</u>	<u>5,000</u>	<u>5,000</u>	<u>40,000</u>

In 2022 a grant of £2,000 was received from the Baird Trust and £3,000 from the Ferguson Bequest towards the cost of removing asbestos in the church. In 2021 grants of £10,000 each were received from the Presbytery of Aberdeen and Shetland and the Central Fabric Fund of the Church of Scotland for the asbestos works, and a grant of £20,000 was received from Adapt and Thrive to enable improvement of ventilation in the large hall.

	2022	2021
	£	£
6 Loan		
Repayments due within one year	<u>2,000</u>	<u>2,000</u>
Repayments due beyond one year	<u>5,000</u>	<u>7,000</u>

A loan of £10,000 was received in February 2021 from the Central Fabric Fund of the Church of Scotland towards the cost of removal of asbestos in the church. The loan is repayable over 5 years at an interest rate of 5% per annum. Repayments of £1,143 are due half-yearly, on 31 March and 30 September, until 31 March 2026.

7 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 £28,700 and the maximum stipend (in the fifth and subsequent years) £35,269.

	2022	2021
	£	£
8 Collections for Third Parties		
Christian Aid - Harvest Appeal	165	215
Poppy Scotland	167	208
Mental Health Aberdeen	512	-
ShelterBox	512	-
Ukraine Appeal	920	-
DEC -Pakistan Floods Appeal	366	-
Living Well Foundation	139	-
Reheboth Children's Homes Trust	100	-
	<u>2,881</u>	<u>423</u>