

Independent Examiner's Report to the Trustees of Cullen and Deskford Parish Church

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 1 to 13.

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 2006 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 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

I, 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
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Date: 27 September 2025



Practice: 268686



Practice: 5505

Cullen & Deskford Church of Scotland

ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2024

Congregation No: 352105

Charity No: SC011231

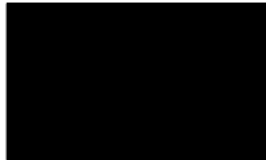
Reference and Administrative Information

Charity Name: Cullen & Deskford Church of Scotland

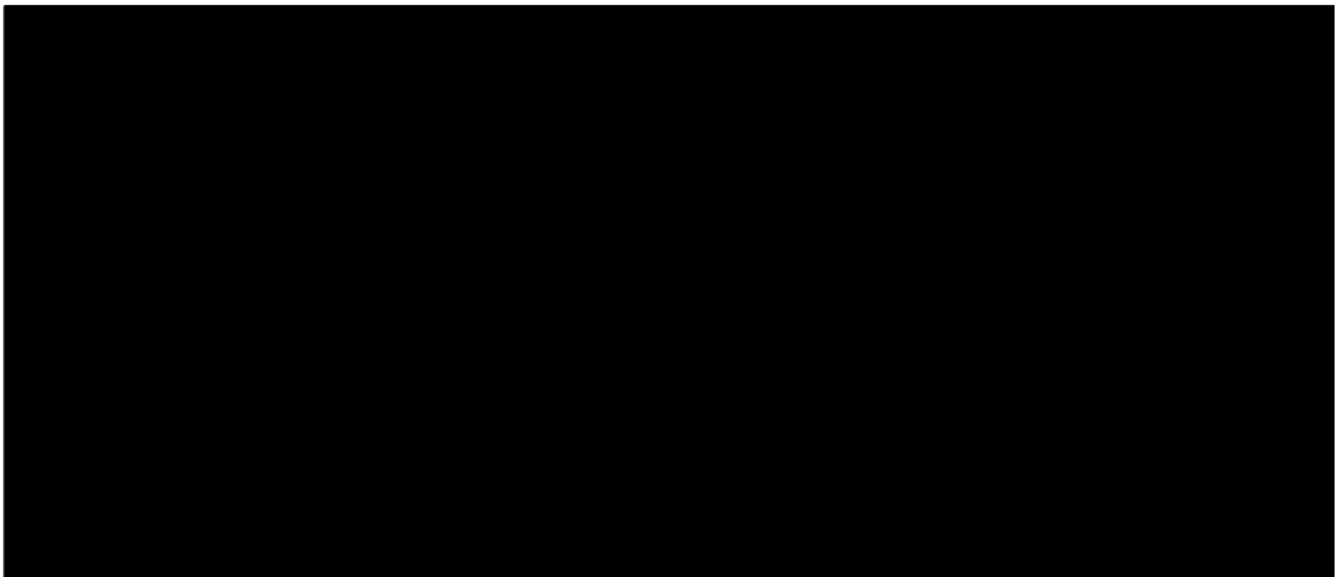
Charity Registration Number: SC011231

Congregation Reference No: 352105

Contact Address:



Trustees



Independent Examiner

AP Bookkeeping Services
Horizon Scotland,
Business & Innovation Centre
Forres Enterprise Park
Forres
IV36 2AB

Trustees' Annual Report

Year ended 31 December 2024

The trustees present their Annual Report and Financial Statements of the Charity for the year ended 31 December 2024. The Financial Statements have been prepared in accordance with the accounting policies set out in Note 1 to the Accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of a 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 the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

Organisational Structure

The Kirk Session is chaired by the Minister and meets six times a year. It is responsible for 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.

The ordinary diet of worship in Cullen & Deskford is weekly, 11am at Hall Church on 1st Sunday and 10.30am in the Old Kirk Cullen on 2nd, 3rd, 4th and 5th Sundays of the month. Additionally, a service is held at Deskford on 2nd and 4th Sundays at 12 noon.

Social events which reach out to the community include:-

Coffee mornings, Easter and Christmas Fairs and Thrift Shop,

Joint services with Ordiquhill & Cornhill, Portsoy & Fordyce are held monthly.

The Auld Kirk is open to the public from 2-4pm on 3-5 days per week from May to September.

Interim Moderators Report

2024 saw Cullen and Deskford raise a phenomenal amount of money through themed coffee mornings and afternoons: Tea by the Sea; Easter Fair; Harvest Tea; and Christmas Fair. The support from the community has been tremendous. On the day we held our Christmas Fair, it was foul winter weather. Although there was a slow trickle of folk for the first ten minutes, suddenly everyone came in and all the tables were full with people going round the stalls until they got an empty seat. There were also about thirty children there that day. Funds were also raised through the annual weekly Thrift Shop which raised £5,900 because of people's generous donations and the team work of the congregation. A Bungee Jump which the Interim Moderator did - along with members of the ATC Squadron of which she is Padre - raised a total of £3,500 which was shared between the church and the ATC.

Socially, the church has been a happy place this year. The church fund raisers not only serve their purpose, but provide a place for folk to meet their friends, especially if they have mobility problems and someone makes an effort to bring them along. Social isolation is now common, so these fund raisers are also social events to look forward to. Everyone enjoyed the Aurora Choir Christmas Concert.

Many of the congregation are saddened that the Auld Kirk is up for sale, but are also resigned that it is best that a trust of some kind will buy the building and restore it. Considering its age and historical importance, the Auld Kirk is a jewel in the parish and attracts many visitors when it is open in the summer season.

The Minister of the Charge, [REDACTED] retired in August. [REDACTED] was appointed the Interim Moderator in September and the Locum Minister on the 1st of November. Sunday attendances have kept up and we have seen some new people too. Special services have been conducted for Harvest; Remembrance Sunday (four services that day); Advent, Christmas and soon we will be going into Lent and Easter. We are trying cafe style worship once a month until April when Holy Week Services and Easter will dictate our calendar.

There is much pastoral work to do in the parish as the elderly, housebound and sick greatly appreciate a visit from the Minister. Services have been resumed at the Wakefield Nursing Home and the Interim Moderator has also visited the ill in the hospitals at Buckie and Elgin.

The "Thursday Get Together Group" is well attended and active and provides a medium for education; friendship and entertainment. Although there is no Sunday Club for children, we plan to introduce a monthly club when we recruit enough volunteers.

United church services with Portsoy and Cornhill are well attended and joyful. Despite the general perception of doom and gloom about the future of the church, we are looking forward to working with our neighbours and serving Christ in the mission of His church. Whether after the service on a Sunday morning, or on pastoral visits, or fund raising, we shall "go out with joy and be led forth with peace".

Grateful thanks to the Session Clerk, [REDACTED] to the Kirk Session; to all who volunteer to help; all who donate and contribute in manual labour; and all who work so very hard throughout the year because of their Christian faith. There are many good people who work quietly behind the scenes. Thank you also to our efficient and dedicated hall keeper [REDACTED] who - with the help of his wife [REDACTED] ensures that the Hall Church is run like clockwork. We have many blessings to count and we look forward to more blessings in the year ahead as we make new friends and work together as the body of Christ.

[REDACTED] February 2025
Interim Moderator

Session Clerk Report 2024

I am delighted to present the accounts for 2024 which show an excess of £17,000. This is mainly due to a very generous donation of £12,000 and the fundraising events doubling the projected income of £8,000. A very big thank you to everyone who has supported the church throughout the year.

We currently have nine elders and our roll has fallen by seven to 223.

We were delighted to hold our Auld Kirk open days this year and recorded approx 660 people visiting during the summer months. Thank you to all the volunteers for making this possible and to [REDACTED] for playing her harp on several occasions.

2024 saw the end of two eras - regular worship at Deskford ceased in June and [REDACTED] not only left Cullen and Deskford after serving us for 14 years, but also retired from the ministry after 33 years of service. We marked our thanks by the giving of gifts and wishing him well in his retirement.

We are delighted to welcome [REDACTED] as our Interim Moderator and Locum. [REDACTED] will guide and support us as we start the process of becoming a Union with Cornhill and Portsoy.

[REDACTED]
Session Clerk/Treasurer

Fabric Report for 2024

The Auld Kirk has had minor roof repairs with slates replaced and gutters cleared and leaking window in the North Aisle repaired.

We had minor maintenance on the Hall Church, such as drain cleaning and down pipe cleaning, carried out by a contractor and volunteers. Next year will see greater expenditure for the list of items requiring attention.

The Manse has had no expenditure for the last year. It was vacated mid August.

It will require total internal repainting next year.

B McLaren

Fabric Convenor

Thursday Get-together report 2024

The Thursday get-together is well attended with usually around eighteen coming along for the afternoon.

The convenor of each meeting decides on the topic for the afternoon which leads to a very varied programme.

Everyone is welcome to join us for a social afternoon with a cuppa included



Trustees Annual Report (cont'd)
Year Ended 31 December 2024

Achievements and Performance

Thursday get Together	15-20
Old Kirk	35-45
Hall Church	35-45
Deskford	8
Rainbows/Brownies	20
Guides	8

Financial Reviews

Principal sources of income continue to be from members' weekly offerings, fundraising events as detailed below and hire of church premises.

A restoration fund was set up in 2016 for work estimated at approx £350,000 to the Auld Kirk.

21 Members giving by standing order,

6 significant fundraising events were held - Pancake Tea, Spring Fair, Thrift Fair for 5 days, Coffee morning, Aurora concert Christmas Fair.

Risk Management

The Kirk Session are acutely aware of the ageing problems facing the Congregation and discussions and debates are ongoing in formulating strategies in a serious endeavour to address this issue.

Reserves Policy

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

At the year end the Church held unrestricted cash funds of £90,341

£34,529 was held in the General Account.

The Church also held £60,140 of restricted funds which have been provided for the purposes specified in note 2.

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

Date 24th April 2025

Cullen and Deskford Parish Church
SC 011231
Report of the Independent Examiner

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 1 to 13.

Respective responsibilities of trustees and examiner

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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, of the statement of accounts for the year ended 31 December 2024 no matter has come to my attention, which gives me reasonable cause to believe that in any material respect the requirements:

- 1 . accounting records have not been kept in accordance with Section 44 (1)(a) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006
- . the accounts do not accord with those records
- . the statement of account do not comply with any of the requirements of Regulation 9 of The Charities Accounts (Scotland) Regulations 2006
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


AP Bookeeping Services
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Date: 27.09.2025



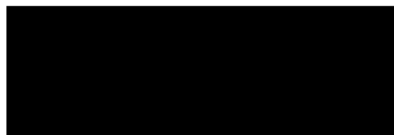
Cullen & Deskford Parish Church
Receipts and Payments Account
Year ended 31 December 2024

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
<u>Receipts</u>	Note 3			
Donations	42,854	10	42,864	32,126
Activities for Generating Funds	16,477	0	16,477	9,088
Investment income	<u>7,792</u>	<u>172</u>	<u>7,964</u>	<u>8,395</u>
	67,123	182	67,305	49,609
 Rental of premises	 6,544	 0	 6,544	 6,561
Other Receipts	325	232	557	2,246
Life & Work Income	<u>0</u>	<u>0</u>	<u>0</u>	<u>84</u>
	6,869	232	7,101	8,891
 <u>Total Receipts</u>	 <u>73,992</u>	 <u>414</u>	 <u>74,406</u>	 <u>58,500</u>
 <u>Payments</u>	 Note 4			
Costs of generating funds	481	0	481	1,864
Charitable activities	55,265	374	55,639	59,552
Governance costs	<u>300</u>	<u>0</u>	<u>300</u>	<u>285</u>
 <u>Total Payments</u>	 <u>56,046</u>	 <u>374</u>	 <u>56,420</u>	 <u>61,701</u>
 Excess of Receipts over Payments for the year before transfers	 17,946	 40	 17,986	 (3,201)
 Transfers	 (1,027)	 1,027	 0	 0
 Excess of Receipts over Payments for the year	 <u>16,919</u>	 <u>1,067</u>	 <u>17,986</u>	 <u>(3,201)</u>

Cullen & Deskford Parish Church
Statement of Balances
At 31 December 2024

	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Note 2				
<u>Bank & Deposit Balances</u>				
Bank & deposit balances brought forward	73,422	59,075	132,497	135,698
Movement in year:				
Excess of Payments over Receipts for the year	16,919	1,067	17,986	-3,201
Bank & deposit balances carried forward	<u>90,341</u>	<u>60,142</u>	<u>150,483</u>	<u>132,497</u>
 <u>Investments at market value</u> (cost £48,535)	 <u>40,126</u>	 <u>12,678</u>	 <u>52,804</u>	 <u>63,812</u>

The accounts were approved by the trustees on 24th April 2025 and signed on their behalf by:-



Session Clerk/Treasurer

Cullen & Deskford Parish Church

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

During the year 2 Trustees received re-imbursement of expenses totalling £579

received £904 for travel expenses.

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 01/01 2024 £	Receipts £	Payments £	Transfers £	At 31/12 2024 £
Unrestricted Funds					
Designated Fabric Funds	51,028	2,530	0	(1,027)	52,531
Designated Sunday School Fund	3,070	210	0	0	3,280
General Fund	19,323	71,252	56,046	0	34,529
	<u>73,421</u>	<u>73,992</u>	<u>56,046</u>	<u>(1,027)</u>	<u>90,340</u>
Restricted funds					
Stipend Fund	625	0	0	57	682
Miss Jane Gowan's Legacy	2,334	0	0	212	2,546
Longmore Memorial Trust	249	0	0	14	263
Robertson Legacy	1,311	0	0	78	1,389
Brochure Account	179	0	0	0	179
Charitable Fund Account	3,945	172	0	666	4,783
Thursday Get Together	404	232	230	0	406
Restoration Fund	50,028	10	144	0	49,894
	<u>59,075</u>	<u>414</u>	<u>374</u>	<u>1,027</u>	<u>60,142</u>
Total funds	<u>132,496</u>	<u>74,406</u>	<u>56,420</u>	<u>0</u>	<u>150,482</u>

Purposes of Designated Funds

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

Sunday School Fund: The Trustees have set aside funds for use by the Sunday School.

Purposes of Restricted Funds

Stipend Fund: This is a fund used to contribute towards the heating costs of the Manse.

Longmore Memorial Trust: This is a fund used to purchase music and associated items.

Miss Jane Gowan's Legacy: This fund is used to contribute towards the heating costs of the Manse.

Robertson Legacy: This fund is used to purchase Christening Bibles.

Brochure Account: This fund is used to purchase leaflets, booklets etc.

Charitable Fund Account: Used to distribute funds to people of the parish in need.

Women's Guild: Restricted for use by the Women's Guild.

Restoration Fund: This fund is used for restoration work at the Auld Kirk, Cullen

Cullen & Deskford Parish Church

Notes to the Accounts (continued)

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total 2024 £	Total 2023 £
Analysis of Donations				
3 WFO Scheme (non Gift Aid)	7,332	0	7,332	7,929
Gift Aid Donations	14,996	10	15,006	15,521
Tax Recovered on Gift Aid Donations	4,062	0	4,062	0
Tax recovered on GASDS	0	0	0	2,790
Ordinary Offerings (Open Plate)	2,215	0	2,215	2,019
Other Offerings, Donations etc.	14,249	0	14,249	3,867
	<u>42,854</u>	<u>10</u>	<u>42,864</u>	<u>32,126</u>
Analysis of Payments				
4				
Costs of generating funds				
Fund raising expenses	226	0	226	1,621
Offering envelopes	255	0	255	243
	<u>481</u>	<u>0</u>	<u>481</u>	<u>1,864</u>
Charitable activities				
Ministries & Mission allocation	25,551	0	25,551	21,839
(Gross 45,576)				
Endowment Income (11,101)				
Glebe Rent (710)				
Presbytery dues	0	0	0	755
Ministry Travel Expenses	904	0	904	720
Ministers Telephone	833	0	833	767
Outreach	147	0	147	65
Equipment	786	0	786	1,224
Life & Works Expenses	0	0	0	84
Pulpit supply	1,129	0	1,129	995
Other staffing costs	8,358	0	8,358	7,931
Fabric repairs & maintenance	1,947	144	2,091	4,833
Council Tax	1,255	0	1,255	2,433
Heat and light	10,060	0	10,060	7,231
Insurance	3,598	0	3,598	3,411
Organ & music	229	0	229	213
Printing, stationary and postage	233	0	233	261
Professional Fees	0	0	0	5,770
Other expenses	235	230	465	1,021
	<u>55,265</u>	<u>374</u>	<u>55,639</u>	<u>59,552</u>
Governance Costs				
Independent examiner's fees	300	0	300	285
	<u>300</u>	<u>0</u>	<u>300</u>	<u>285</u>
Total Payments	<u>56,046</u>	<u>374</u>	<u>56,420</u>	<u>61,701</u>

Cullen & Deskford Parish Church

Notes 1 Minister's Stipend

5 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. Minister's 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.

6 Collections for Third Parties

	2024	2023
	£	£
Christian Aid	150	111
Leprosy Mission (Blue Boxes)	76	72
Poppy Scotland	147	161
Salvation Army	0	120
SCAA	250	0
Syria Appeal	0	110
	623	574

7 Transfers

Legacies/Trusts are grouped together and invested through the Church of Scotland. Dividends are received twice yearly and are paid into the Reserve account. The amount is distributed to the other bank accounts (restricted and unrestricted) based on the percentage of money invested.

Charitable Account - Money is invested in Halifax Aviva Shares and the twice yearly dividend is paid into the Reserve account and then transferred to the Restricted Charitable account.

Consolidated Fabric Fund - This is held by Church of Scotland in Edinburgh and interest can be transferred into the General account on receipt of relevant building/fabric receipts (e.g insurance, heating, lighting, organ maintenance).

APPENDIX

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

	2024 £	2023 £
<u>CAPITAL ACCOUNT - Cap (II)</u>		
Credit Balances held at 31 December at cost	99,447	99,447
Market Value of Balances at 31 December	111,826	95,067

REVENUE ACCOUNT

Credit Balance 31 December	2,991	2,475
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TEMPORARY ACCOUNT

Debit balance as 31 December	-1,920	0
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	Holding	Cost £	Market Value 2024 £	Market Value 2023 £
GROWTH FUND				
Units Held	100	59	638	583
INCOME FUNDS				
Sunday School Fund - Units held	350	3,055	3,871	3,836
General Congregational Purposes - Units Held	1,180	9,995	13,051	12,933
Charitable Account - Units held	286	2,894	3,163	3,135
Fabric Fund - Units held	2,098	25,994	23,204	22,994
Total			43,927	43,481

OTHER SHARE UNITS HELD INDEPENDENTLY

HALIFAX SHARE DEALING

Aviva Shares - 25p shares	1,936	6,980	6,371
Aviva Cash Valuation		1,897	1,933
Total		8,877	8,304