

The Church of Scotland

Banchory Ternan East Church of Scotland



Annual Report

and

Receipts and Payments Accounts

Year ended 31 December 2024

Congregation No. 321908

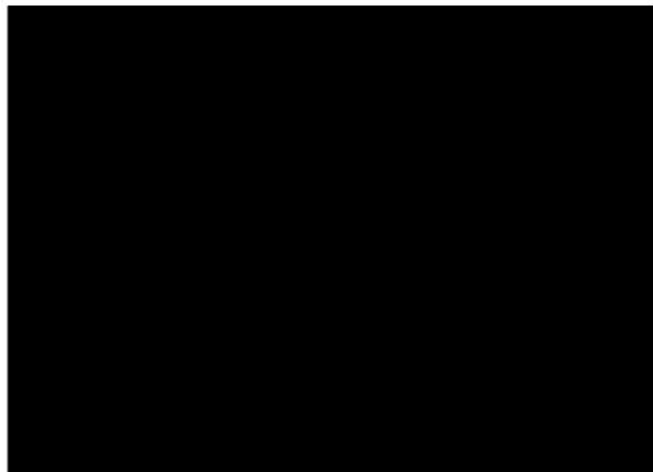
Scottish Charity No. SC011251

**Banchory Ternan East Church of Scotland Annual Report and Accounts
Year ended 31 December 2024**

The trustees present the annual report and accounts for **Banchory Ternan East Church of Scotland** for the year ended 31 December 2024

Reference and Administrative Information

Charity Name:	Banchory Ternan East Church of Scotland
Charity Registration No:	SC011251
Congregation Reference No:	321908
Contact Address:	Lismore Deeview Road Banchory Kincardineshire AB31 5UT




Total as at 31st December 2024 = 20

**Banchory Ternan East Church of Scotland Annual Report and Accounts
Year ended 31 December 2024**

Principal Office-bearers



Independent Examiner


James Milne Chartered Accountants
Rosewood
Raemoir Road
Banchory
AB31 4ET

Bankers

Virgin Money
1 Queens Cross
Aberdeen
AB15 4XU

STRUCTURE, GOVERNANCE and MANAGEMENT

Governing Document

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

Recruitment and Appointment of Trustees

Under the Unitary Deed, the 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. Due to the current vacancy, an interim moderator has been appointed, and is a Trustee for the period of the appointment.

Organisational Structure

The Kirk Session is responsible for spiritual and temporal affairs within the Church. During the year, the Kirk Session met seven times, of which six were for Ordinary Business and one was for Planning. All Kirk Session meetings were held in the church halls.

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.

As a local Church our Mission Statement is: "To know Christ and make Him known".

Vacancy

In February, after a great deal of discussion, the Kirk Session eventually decided to go head and seek a new minister on the basis of part-time (0.5 FTE) ministry which was one of the suggestions in the approved North East and Northern Isles Presbytery Mission Plan.

In August, Rev Amy Pierce completed her year as our Interim Moderator and in September [REDACTED] Minister at Banchory Ternan West, was appointed in the role during the vacancy.

In September, in accordance with church law, the Kirk Session confirmed the Electoral Register and, at the same meeting, officially approved the Basis of Adjustment relating to Part Time Ministry and Reviewable Charge which had previously been reviewed by Presbytery Planning, the Law Department and the Principal Clerk.

In October, the congregation voted by a significant majority for the Basis of Readjustment (Part Time Ministry), following which the congregation was cited to appear at the November meeting of Presbytery at which no objection was raised.

The next steps in the process are for Presbytery to appoint an Advisory Committee to support the congregation in the search for a suitable candidate and for the Kirk Session to prepare a Parish Profile.

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Vacancy continued

The expectation in the Presbytery Mission Plan is that churches join a Parish Grouping and, in this respect, the Kirk Session has met a couple of times with Kirk Sessions from Banchory Ternan West, Birse & Feughside and Mid Deeside.

As regards the manse, it continues to be occupied under the Scottish Government 'Homes for Ukraine' scheme.

ACHIEVEMENTS and PERFORMANCE

The activities within the church are under the remit of the Kirk Session Committees:
Worship Engagement, Fellowship and Community, Parish, World Mission.

WORSHIP ENGAGEMENT

Worship Engagement and Sunday Worship

The Worship Engagement Committee met regularly throughout the year in order to prepare a pulpit supply list for the forthcoming period. During the continuing vacancy, Sunday worship was mainly covered by our four Local Preachers with the balance being covered by Ministers, Local Preachers and others from the surrounding area. With the help of other local churches, services at Bellfield Home were held on most weeks of the year. Towards the end of the year, we received a request from Dalvenie Home to restart regular services and this is planned for 2025.

Organist and Choir

Having previously relied on visiting organists at Sunday services, in March we were successful in securing the services of an organist, James Clapperton, on permanent contract which has enhanced our worship. In November, a fundraising concert of 'Greatest Hits' was held to raise funds for building repairs.

Although the choir numbers are small, members are faithful, attending when they can to lead the congregational singing.

FELLOWSHIP AND COMMUNITY

Crafty Church

Numbers vary on attendance but we have a lovely time. Mostly lots of chatter and debates. We have had music, chair exercises, life stories, painting Easter crosses, Stones and window stained glass (plastic) pictures. Unfortunately, two meetings had to be cancelled due to weather and an unforeseen incident. Our meetings are monthly, held on a Thursday 1.30pm-3pm, no talent needed, as one can chat all the time.

Highlight of the year was a Joint Lunch with the Guild in June.

Friendship Lunches

It was great to see our numbers remain steady with an average of 35 per month. Friendship, food and company are enjoyed thanks to a wonderful team of volunteers who prepare, set-up and serve the food. We served a Christmas Lunch at the December meeting. It is good to have a few new members join our team which helps cover absence due to holiday and sickness.

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Guild

Our Guild keeps going. Our Guild Projects for the last three years came to an end on 31st December and our new Projects commenced on 1st January. We have attended Guild meetings at Mid Deeside Guild, and Aboyne Guild. We have welcomed Guild members from Maryculter Trinity, Mid Deeside and Aboyne, where our meeting in November celebrated our 138th birthday entertainment with our church organist James Clapperton, and his wife Svetlana. We have a break during the winter months but weather permitting meet up once a month for a coffee/ tea and a fine piece at one of our local coffee shops.

Men's Group

The Men's Group did not meet in 2024 but do keep in touch. Previous meetings have always been in an evening and we will look to try and resume, but in an afternoon which would be easier for members. Several of our members again helped with a Coffee Morning during Christian Aid Week in May.

PARISH

Parish Group

Although there are only a couple of members now, we still manage to do some home visits and keep in touch with others by phone and/or e-mail. This work is also supported by other congregation members who, although not members of the group, involve themselves as a part of their own Christian activity.

WORLD MISSION

Scots Kirk and Women's Development Centre, Kandy, Sri Lanka

We continued to support the Scot's Kirk and Women's Development Centre in Kandy, Sri Lanka.

Fair Trade

We are a Fair Trade Church and continue to serve Fair Trade coffee, tea and sugar.

Christian Aid - Banchory Churches Christian Aid Group

Christian Aid's message in 2024 continued to reflect its ongoing concern about the impact of climate change where drought and/or floods affects communities throughout the world. The year's Christian Aid Week Appeal was centred on helping communities in Burundi where malnourishment and poverty affects more than 70% of the population, putting them at the edge of survival. Food is scarce, disease is prevalent, and jobs are hard to come by. Fundraising got off to a great start with the West Church organising an Afternoon Tea where over £350 was raised. Thank you to the West Church. We were again pleased to be able to put on a Coffee Morning with stalls at the East Church Hall. Many thanks to members of the Men's Group and everyone else who helped with that event which brought in over £750. Envelope and other donations, quiz money and money from Raemoir Garden Centre collection cans and fountain, brought the total to over £3,750. (Includes Gift Aid). That money is being used to help set up small businesses in Burundi and achieve what had seemed impossible to many, that of being able to have an income and support their families. Thank you all for your support and prayers throughout this last year.

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Financial Review

Offerings: Some members of our congregation continue to make their offerings via the collection box at our regular services, we try to encourage them to use Freewill Offering envelopes or bank Standing Orders. In 2024 80.95% of General Fund offerings came by standing order or lump sum payments, 7.88% in F.W.O. envelopes and 11.17% by cash in the weekly collection. 72.12% of total offerings were registered for Gift Aid.

Fund-raising: Rag-Bag donations raised £202, other fund-raising raised £281 for General Funds and £2,112 for the Building Repair Fund.

Legacies: Two legacies totalling £12,000 were received during 2024.

Homes for Ukraine Scheme. We have benefitted from the Scottish Government 'Homes for Ukraine Scheme' as the Manse has been occupied by a Ukrainian family during 2024 and we received a monthly payment from Aberdeenshire Council.

Concern: Although our income improved during 2024, our main financial concern still relates to obtaining adequate regular income to fund our ongoing activities.

Building Repairs: During the year repairs were identified in two areas of the Church Building. The arch above the Church entrance door and the Clock Tower. A separate fund has been set up for all monies as we began a fundraising campaign.

Reserves Policy: It is the Trustees' policy to hold reserves equal to a minimum of three months' expenditure including designated funds. The Trustees are aware that this target is not currently being met.

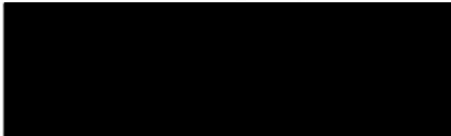
At the year-end the unrestricted funds held by the Church were £15,733. The Church held £19,943 of restricted funds and Investments to the value of £57,545. Note 2 gives the movements of all the funds and the purpose.

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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



Date: 18th MARCH 2025

**Banchory Ternan East Church of Scotland Annual Report and Accounts
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Independent Examiner's Report to the Trustees of Banchory Ternan East Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 10 to 17.

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

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 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 20/3/25

James Milne Chartered Accountants
Rosewood
Raemoir Road
Banchory
AB31 4ET

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Format of 2024 Accounts

These Accounts are prepared on the Receipts and Payments basis.

The 2024 Accounts follow the format prescribed by the Church of Scotland.

The church's financial assets comprise two types - bank balances and investments.

Bank Balances – The Bank Balance shows an increase of £23,683 from £11,993 to £35,676 during the year.

Investments – There was an increase of £1,677 in the Market Value. The value of the Church investments at 31 December is £57,545.

The total asset figure of £93,221 at 31 December 2024 compared with £67,861 at 1 January 2024, an increase of £25,360.

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Receipts and Payments Summary 2024

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
		2024	2024	2024	2024	2023
Receipts	Note	£	£	£	£	£
Voluntary Income/ Donations	3	48,087	204		48,291	52,133
Legacies		10,000	2,000		12,000	1,000
Activities for Generating Funds		3,433	2,113		5,546	3,080
Bank & Deposit Interest		0	0		0	0
Investment Income		1,162	1,464		2,626	2,206
Sub Total		<u>62,682</u>	<u>5,781</u>		<u>68,463</u>	<u>58,419</u>
Rental of Premises		11,206			11,206	7,928
Manse - Homes for Ukraine Scheme		4,650			4,650	0
Other Receipts		3,488	3,869		7,357	4,483
Total Receipts		<u>82,026</u>	<u>9,650</u>		<u>91,676</u>	<u>70,830</u>

Payments

Cost of Generating Funds		63			63	63
Charitable Activities		65,140	2,466		67,606	72,460
Governance Costs		324			324	312
Total Payments		<u>65,527</u>	<u>2,466</u>		<u>67,993</u>	<u>72,835</u>

Excess of Receipts over Payments for the year before transfers		16,499	7,184		23,683	-2,005
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Transfers between Funds		0	0		0	0
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Excess of Receipts over Payments for the year		16,499	7,184		23,683	-2,005
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Statement of Balances at 31 December 2024

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	2024	2024	2024	2024	2023
	£	£	£	£	£

Bank & Deposit Balances

Bank & Deposit balances brought forward	-766	12,759		11,993	13,998
Movement in year					
Excess of Receipts over Payments for the year	16,499	7,184		23,683	-2,005
Bank & Deposit balances carried forward	15,733	19,943		35,676	11,993

Investments at market value

(cost £38,059)			57,545	57,545	55,868
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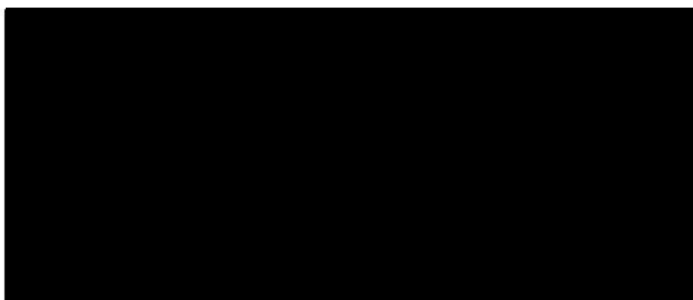
Assets

Gift Aid Receivable	3,252	23		3,275	4,681
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Liabilities	0	0	0	0	0
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The accounts were approved by the Kirk Session on

18th March 2025



Notes to the accounts

1 Trustee Remuneration and Related Transactions

During the year one trustee received benefits totalling £104, three other trustees were reimbursed a total of £242. In addition, the daughter of a trustee received £4,992 for providing her services as Church and Hall Keeper and Church Secretary during the year.

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2 Movement of funds

	At 1st January 2024	Receipts	Payments	Transfers	Sale of Invest Ments	+/- on Invest- ments	At 31 December 2024
	£	£	£	£	£	£	£
Unrestricted Funds							
General Fund	<u>-10,271</u>	<u>68,174</u>	<u>63,490</u>	<u>1,350</u>			<u>-4,237</u>
Reserve Fund	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>			<u>0</u>
Designated Funds							
Church Development	6,335						6,335
Fabric Fund	1,656	10,507					12,163
Thanksgiving	96						96
	<u>8,087</u>	<u>10,507</u>	<u>0</u>	<u>0</u>			<u>18,594</u>
Church Groups							
Guild	289	335	213	-100			311
Friendship Lunches	139	2,007	1,672	-400			74
Men's Group	954						954
Fair Trade / Coffees	36	1,004	153	-850			37
	<u>1,418</u>	<u>3,346</u>	<u>2,038</u>	<u>-1,350</u>			<u>1,376</u>
Restricted Funds							
Benevolent Fund	4,909						4,909
Building Repair Fund	0	5835		500			6,335
Flower Fund	1,858	1,020	84				2,794
Local Project Fund	3,102	183	0				3,285
Orchestra Fund	0	723	223	-500			0
Restricted Fund 2	605	1,658	1,658				605
World Mission	2,285	230	500				2,015
	<u>12,759</u>	<u>9,649</u>	<u>2,465</u>	<u>0</u>			<u>19,943</u>
Bank/Deposit Accts	<u>11,993</u>	<u>91,676</u>	<u>67,993</u>	<u>0</u>			<u>35,676</u>
Endowment Funds Market Value							
Fabric Fund	11,415					423	11,838
General	17,701					1,009	18,710
Henderson Fund	2,586					24	2,610
Orchestra Fund	13,206					121	13,327
Stipend	10,960					100	11,060
Endowment Totals	<u>55,868</u>					<u>1,677</u>	<u>57,545</u>
Total Funds	<u>67,861</u>	<u>91,676</u>	<u>67,993</u>	<u>0</u>		<u>1,677</u>	<u>93,221</u>

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Funds

Funds are classified as unrestricted, restricted or endowment funds defined as follows:

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are described as Designated funds, but are still included under the Unrestricted funds heading. This designation does not legally restrict the trustees' discretion to apply the funds

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.

Purposes of Designated Funds

Church Development: The Trustees have set aside funds for the future development/alterations of the Church Property.

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

Thanksgiving: Donors can choose to give to the General Fund or to a specific fund they would like to support.

Church Groups: This fund is a collation of all monies from Church Groups who are responsible for their own funds, but they have to be included in the Church accounts

Purposes of Restricted Funds

Benevolent Fund: This fund is used at the discretion of the Minister for the needy in the Parish.

Building Repair Fund: This fund has been set up for monies raised specifically for the repairs required to the Church entrance and Clock Tower.

Flower Fund: This fund has been transferred from Church Groups. The purpose is to help with floral decoration within the Church.

Local Project Fund: The fund includes all expenditure on children and youth work with income from the giver being specifically designated for the fund.

Orchestra Fund: This fund receives the income from the Orchestra Endowment Fund, the money is used for musical enhancement.

Restricted Fund 2: This fund is used where grants/monies have been received for specific purposes.

World Mission: This fund receives money specifically to support The Scot's Kirk, Kandy, Sri Lanka and the Women's Development Centre, Kandy, Sri Lanka and any project/appeal recommended by the World Mission Group.

Purposes of Endowment Funds

Fabric Fund: Income from this fund is used for the maintenance of the Church property

General: Income from this fund is used for general purposes within Church

Henderson Fund: Income from this fund is to help with the Stipend.

Orchestra Fund: Income from this fund is used for musical enhancement.

Stipend: Income from this fund is to help with the Stipend.

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Notes to the Accounts continued

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3 Analysis of Donations					
Non Gift Aid Offerings	6,652			6,652	7,761
Gift Aid Offerings	28,228	152		28,380	29,642
Ordinary Offering (Open Plate)	4,404			4,404	3,942
Digital Giving	0			0	221
Tax recovered on G.A. Donations	8,509	32		8,541	9,097
Other Donations	294	20		314	1,470
	48,087	204		48,291	52,133

4 Analysis of Payments

Cost of generating funds

Fundraising expenses					
FWO Envelopes	63			63	63
	63			63	63

Charitable activities

Giving to Grow Allocation	20,929	742		21,671	35,862
Presbytery dues	1,512			1,512	836
Minister's travel expenses	0			0	640
Vacancy Costs	1,742			1,742	745
Salaries	10,313			10,313	7,754
Other staffing costs	312			312	432
Pulpit Supply	0			0	0
Organist Supply	869			869	2,091
Repairs and Maintenance	5,847			5,847	1,759
Council Tax	0			0	1,373
Heat and Light	13,848			13,848	8,107
Insurance	4,132			4,132	3,778
Phone and Broadband	869			869	1,462
Office/Printing/Stationery/Postage	1,557	252		1,809	1,541
Organ and Music	962			962	1,136
Other expenses	2,148	309		2,457	2,557
Donations to Charities	100	1,163		1,263	2,387
	65,140	2,466		67,606	72,460
Governance Costs					
Independent examiner's fees	324			324	312
Total Payments	65,527	2,466		67,993	72,835

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5 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £31,642; Maximum Stipend in 5th and subsequent years of service £38,884.

6 Donations to Charities / Voluntary Organisations (£)

Christian Aid	40
Guild Project – BEAT	100
Mamie Martin Fund	223
Inspire	200
WaterAid	200
Women's Development Centre, Kandy, Sri Lanka	250
Scot's Kirk, Kandy, Sri Lanka	250
	1,263

7 Collections for third parties (£)

Christian Aid	60
Poppy Scotland	100
Total	160