

**THE CHURCH OF SCOTLAND**

**MACDUFF PARISH CHURCH**

**RECEIPTS & PAYMENTS**

**ACCOUNTS**

**FOR YEAR ENDED**

**31 DECEMBER 2023**

**Congregational Reference No: 342025**

**Scottish Charity No: SC015786**

## Reference and Administrative Information

Charity Name: Macduff Parish Church

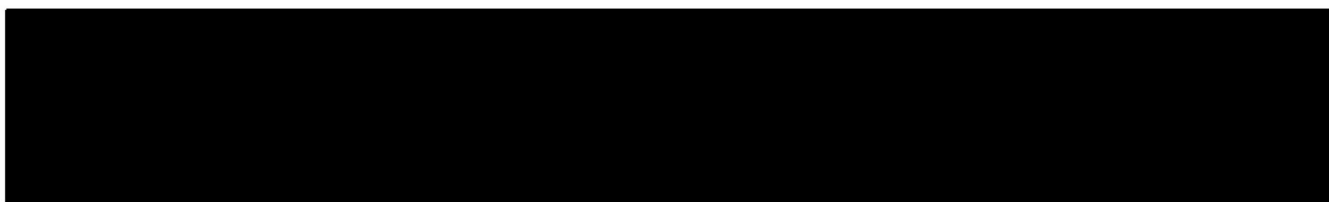
Charity Registration Number: SC015786

Congregation Reference No: 342025

Contact Address: Church Office  
10 Wood Street  
Banff  
AB45 1JX

### Trustees

Members of Kirk Session:



Members of Congregational Board: [Redacted]

Minister: [Redacted]  
Interim Moderator: [Redacted]  
Session Clerk [Redacted]  
Clerk to the Board: [Redacted]  
Church Treasurer: [Redacted]

### Independent Examiner

[Redacted]

### Bankers

Bank of Scotland,  
Low Street,  
Banff

# **Trustees Annual Report**

## **Year ended 31 December 2023**

### **Structure, Governance and Management**

#### **Governing Document**

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

#### **Recruitment and Appointment of Trustees**

Members of the Kirk Session and the Congregational Board 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. The Interim Moderator was appointed by Presbytery. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

#### **Organisational Structure**

The Congregational Board is chaired by the minister (or Interim Moderator) and meets at least four times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session, which meets at least four times a year, is responsible for spiritual affairs within the church. When the charge of Macduff Parish Church became vacant in August 2023, following the retirement of [REDACTED], the Presbytery Mission Plan decreed that Macduff Parish Church would become part of a grouping with Banff and Whitehills Parish Churches. A series of meetings have been held to begin exploring the structures that will serve the three congregations.

#### **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.

At the close of the year 2023 the congregation had 466 members. Services of worship are held every Sunday at 11 am; there is a Midweek meeting every second Wednesday and special services on such occasions as Good Friday, Christmas Eve and Christmas Day. Junior Church and creche meet on Sundays. In addition, Jaffa is a monthly Friday evening activity for children in P.4-5 and Jaffa Plus for P6-7. Junior Jaffa is held in Macduff Primary School for children in P1-3. The "All Stars" parent & toddler group is held every Tuesday afternoon during term time. A chaplaincy has been maintained with Macduff Primary School involving members of the session taking regular assemblies.

There is a House Group that meets fortnightly. Every second Thursday morning Coffee Corner is held at the church hall. Monthly services are held in Banff and Dounemount Care Homes. A new endeavor was started in November with a Thursday lunch club running on alternate weeks with Coffee Corner. A joint initiative between the congregation and Macduff Primary School also provides a weekly "warm hub" for the

community. Special efforts are made by the congregation to support Christian Aid, and Tear Fund. We support missionary work in Ekwendeni, Malawi and have occasional missionary meetings with guests from a variety of missionary societies.

The Kirk Session operates a Benevolent Fund which makes grants and supports Aberdeenshire Council's work with homeless people and responds to other social needs from time to time. Up until the installation of the upgraded AVA system in September, the CD Ministry made recordings available of church services. The church produces various pieces of literature including a magazine issued twice a year, weekly service sheet and offering envelopes; Bible-reading notes are also distributed among many members.

In September, there was a significant investment in resources with the installation of a new AVA system. This included adding wifi and cameras which has enabled the Sunday services to be live streamed and then made available on YouTube. The new system has also allowed funeral services to be recorded and, if necessary, made available by live streaming.

## **Achievements and Performance**

Attendance at the Sunday services has been maintained with an average of over seventy people attending. On special occasions (e.g. Christmas) this has risen to two hundred and fifty. Online Sunday services regularly reach over one hundred people. Eight to ten people attend the midweek online coffee and chat. Jaffa and J+ groups have each attracted over sixty young people. Junior Jaffa which takes place in Macduff Primary School with forty pupils attending regularly. The Facebook page has an increased following with nine hundred and thirty-eight followers (the largest age group being the 35 to 44 year olds), this has continued to increase following lockdown. This and the website are being used effectively to communicate with the community as well as members.

## **Financial Review**

The principal source of income is the regular weekly offerings by members. Fifty four Members gave by Gift Aid.

## **Reserves Policy**

In addition to the undernoted the Church holds unrestricted investments of £75,425.

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 £38,250.

The Church also held £16,553 restricted funds which have been provided for purposes specified in Note 2.

## **Statement of Trustees' Responsibilities**

The members of the Kirk Session / Congregational Board 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 / Congregational Board 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** ..... 26.3.24 .....

## **Independent Examiner's Report to the Trustees of Macduff Parish Church**

I report on the accounts of the charity for the year ended 31st December 2023 which are set out on pages 6 to 11.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

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

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

### **Independent examiner's statement**

In the course of my examination, no matter has come to my attention:

- 1      which gives me reasonable cause to believe that in any material respect the requirements:  
to keep accounting records in accordance with Section 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and  
  
to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
- 2      to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Date: 10/4/24

**Macduff Parish Church**  
**Receipts and Payments Account**  
**Year ended 31 December 2023**

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2023	2023	2023	2023	2022
		£	£	£	£	£
<b><u>Receipts</u></b>	<b>Note</b>					
Donations	3	77881	0	0	77881	79754
Legacies		193	0	0	193	11602
Activities for Generating Funds		4297	0	0	4297	4274
Bank & Deposit interest		199	465	0	664	88
Investment income		4069	5109	0	9178	9266
		<u>86639</u>	<u>5574</u>	<u>0</u>	<u>92213</u>	<u>104984</u>
Rental of premises		3360	0	0	3360	1855
Insurance Claims		0	0	0	0	9101
Other Receipts		804	0	0	804	953
<b><u>Total Receipts</u></b>		<u><u>90803</u></u>	<u><u>5574</u></u>	<u><u>0</u></u>	<u><u>96377</u></u>	<u><u>116893</u></u>
<b><u>Payments</u></b>	<b>4</b>					
Costs of generating funds		669	0	0	669	689
Charitable activities		112215	2000	0	114215	97785
Governance costs		215	0	0	215	215
Purchase of Assets		33154	0	0	33154	0
Purchase of Investments		0	0	0	0	0
<b><u>Total Payments</u></b>		<u><u>146253</u></u>	<u><u>2000</u></u>	<u><u>0</u></u>	<u><u>148253</u></u>	<u><u>98689</u></u>
<b>Excess of Receipts over Payments for the year before transfers</b>		<b>-55450</b>	<b>3574</b>	<b>0</b>	<b>-51876</b>	<b>18204</b>
<b>Transfers</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Excess of Receipts over Payments for the year</b>		<u><u>-55450</u></u>	<u><u>3574</u></u>	<u><u>0</u></u>	<u><u>-51876</u></u>	<u><u>18204</u></u>

**Macduff Parish Church**  
**Statement of Balances**  
**At 31 December 2023**

	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
<b><u>Bank &amp; Deposit Balances</u></b>	<b>2</b>					
Bank & deposit balances brought forward		93700	12979	0	106679	88475
<b><u>Movement in year:</u></b>						
Excess of Receipts over Payments for the year		-55450	3574	0	-51876	18204
Bank & deposit balances carried forward		<u>38250</u>	<u>16553</u>	<u>0</u>	<u>54803</u>	<u>106679</u>
<b><u>Investments at market value</u></b> (Cost = £266,085)		<u>75425</u>	<u>182221</u>	<u>0</u>	<u>257646</u>	<u>249742</u>
<b><u>Assets</u></b>						
None		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b><u>Liabilities</u></b>						
Outstanding PAYE & invoices to be paid		<u>1375</u>	<u>0</u>	<u>0</u>	<u>1375</u>	<u>7656</u>

The accounts were approved by the Trustees on ..... 26-3-24 .....

For and on behalf of Macduff Parish Church

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\_\_\_\_\_

Session Clerk

Treasurer



**Macduff Parish Church**

**Statement of Balances**

**Notes to the Accounts**

**1. Trustee Remuneration and Related Party Transactions**

During the year the undernoted members of the Board/Kirk Session received the sums indicated for the stated services:

	2023	2022
	£	£
(Expenses)	880	960
	5370	4948
	4183	3650

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 January				At 31 December
	2023	Receipts	Payments	Transfers	2023
	£	£	£	£	£
<b>Unrestricted funds</b>					
General Fund - Current Account	84084	73816	-145758	250	12392
General Fund - Deposit Account	5450	199	0	0	5649
Junior Church Fund	863	0	-15	0	848
All Stars & Toddlers Group Fund	462	889	-480	-250	621
Coffee Corner Fund	993	1204	0	0	2197
CD Ministry Fund	1848	0	0	0	1848
General Fund - Gift Aid Account	0	14695	0	0	14695
	<u>93700</u>	<u>90803</u>	<u>-146253</u>	<u>0</u>	<u>38250</u>
<b>Restricted funds</b>					
General Fund (Geo. Watt Maintenance)	26	0	0	0	26
Macduff & Gamrie Benevolent Fund	963	2430	-2000	0	1393
George Watt Deposit	11990	3144	0	0	15134
	<u>12979</u>	<u>5574</u>	<u>-2000</u>	<u>0</u>	<u>16553</u>
<b>Endowment funds</b>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Total Funds</b>	<u>106679</u>	<u>96377</u>	<u>-148253</u>	<u>0</u>	<u>54803</u>

**Macduff Parish Church**

**Statement of Balances**

**Notes to the Accounts**

**2. Movements in Funds (continued)**

**Purposes of Unrestricted Funds**

General Fund: This fund is used for the Income and Expenditure of the Church Buildings

Junior Church Fund: This fund is used for Junior Church purposes.

All Stars & Toddlers Group: This fund is used to encourage pre-school children to take part in Christian Worship.

Coffee Corner Fund: This fund is used to enable donations to be made to the Church and other charities.

C.D. Ministry Fund: This is a fund to provide recordings of the morning services to the elderly and infirm of the Parish.

**Purposes of Restricted Funds**

General Fund (George Watt Legacy): This fund is to be used for maintenance of Church buildings.

Macduff & Gamrie Fund: This fund is to provide monies for the Aberdeenshire Council Home Start and  
Banff Family Centre to support needy families in the area.

George Watt Legacy Deposit: Dividends from the George Watt restricted investment fund is paid into this  
account for maintenance purposes.

**Macduff Parish Church**  
**Statement of Balances**  
**Notes to the Accounts**

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
WFO Scheme (non Gift Aid)	8845	0	0	8845	6599
Gift Aid donations	45936	0	0	45936	48002
Tax recovered on Gift Aid donations	11533	0	0	11533	13724
Ordinary offerings (Open plate)	4087	0	0	4087	4268
Gift Day	5872	0	0	5872	6535
Sunday/Harbour teas	131	0	0	131	30
Other offerings	1477	0	0	1477	596
	<b>77881</b>	<b>0</b>	<b>0</b>	<b>77881</b>	<b>79754</b>

**3. Analysis of Donations**

**4. Analysis of Payments**

**Costs of generating funds**

Offering envelopes

	669	0	0	669	689
	<b>669</b>	<b>0</b>	<b>0</b>	<b>669</b>	<b>689</b>

**Charitable activities**

Giving to Grow allocation

Presbytery dues

Minister's expenses

Pulpit supply

Other staffing costs

Fabric repairs & maintenance

Council tax

Other building costs/utilities

Church office expenses

Organ & music

Other expenses

	48921	0	0	48921	54102
	770	0	0	770	770
	880	0	0	880	960
	2326	0	0	2326	425
	9553	0	0	9553	8598
	29490	0	0	29490	8853
	2978	0	0	2978	2859
	9378	0	0	9378	10228
	1825	0	0	1825	1446
	649	0	0	649	361
	5445	2000	0	7445	9183
	<b>112215</b>	<b>2000</b>	<b>0</b>	<b>114215</b>	<b>97785</b>

**Governance costs**

Independent examiner's fees

	215	0	0	215	215
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**Other payments**

Purchase of assets

Purchase of investments

	33154	0	0	33154	0
	0	0	0	0	0
	<b>33154</b>	<b>0</b>	<b>0</b>	<b>33154</b>	<b>0</b>

**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 £30,135 and the maximum stipend (in the fifth and subsequent years) £37,032.

1

2023	2022
£	£

[illegible]

**There are no funds held on behalf of Macduff Parish Church by The Church of Scotland General Trustees**