

**Birnie & Pluscarden Church of Scotland**

**RECEIPTS AND PAYMENTS ACCOUNTS**

For the Year Ended 31 December 2022

**Congregation No: 352062**

**Charity No: SC 016720**

## Reference and Administration Information

Charity Name: Birnie & Pluscarden Church of Scotland

Charity Registration Number: SC 016720

Congregation Reference No: 352062

Contact Address:

[REDACTED]  
Treasurer  
Parish of Birnie & Pluscarden  
67 Land Street  
ELGIN  
Moray  
IV30 6BN

## Trustees

### Kirk Session

Interim Moderator –

[REDACTED]  
Until 31/3/22

[REDACTED]  
With effect from 1/4/22

**Madams:**

[REDACTED]

**Messrs:**

[REDACTED]

## Principal Office-bearers

Interim Moderator



With effect from 1/4/22

Session Clerk:

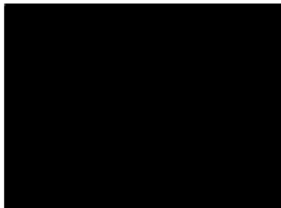


With effect from 7/12/22

Church Treasurer



Independent Examiner



Banker

Virgin Money  
151 High Street  
ELGIN  
Moray  
IV30 1DU

# **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.

#### **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.

#### **Organisational Structure**

The Kirk Session is chaired by the minister or an Interim Moderator. Kirk Session meets approximately 6 times in a year.

#### **Objectives and Activities**

The church has continued to serve its parish during a time of challenge and change. Messy Church has continued to develop and flourish throughout the year with regular meetings and activities enjoyed by a group of 20/25 children. Numbers attending Sunday worship have not recovered to pre-pandemic levels, with a regular attendance of approximately 25 during the year. The Presbytery Mission Plan process has been an ever-present element of our Church life throughout 2022 with the potential closure of both buildings being mooted. It is hoped that clarity and resolution will be achieved early in 2023. Despite the ongoing uncertainty however, the Parish Grouping involving Elgin High and Elgin St. Giles/St. Columba's and Birnie/Pluscarden continues to strengthen and closer relationships continue to develop under the guidance and leadership of [REDACTED], Interim Moderator.

#### **Achievements and Performance**

As a parish Church, we serve all who live in the community by being outward focused. During the year there were several funerals, conducted by the ministry team and, on occasion, the Session Clerk. The Joint Church Bible Study (Curious Christians) continued to be well supported and helpful to those who participated.

Messy Church is supported by a committed group of volunteers from within and outside the church which is much appreciated.

We continue to serve under the guidance of the Interim Moderator, [REDACTED]  
ably assisted by [REDACTED]

## **Financial Review**

This has been another difficult year and expenditure has increased vastly from 2021 as there was maintenance required in both churches during 2022. Income increased but this was because we had to request £24366 from our accounts at Church of Scotland to pay for the maintenance charges. The result is a deficit of £7338 against a surplus of £3546 in 2021.

The Consolidated Fabric Fund has decreased by £15224. This account receives income from Rent for the Manse, Revenue Interest and Share Dividends. Repair invoices for the Manse, Church of Scotland administration fees and request for funds are paid from this account.

The market this year has not been performing well. The Market Value of Investments has decreased by £10980 from £132036 to £121056.

There was no Trustees remuneration made during 2022.

## **Reserves Policy**

It is the Trustees' policy to hold reserves of approximately 18 months expenditure including designated funds. At the year end the Church held unrestricted funds of £105232. The Church Buildings are both listed, and a reserve is required to deal with any urgent repairs, which may be necessary before further damage is incurred.

The Organ Funds are held to cover the costs of repairing or replacing the organs at Birnie and Pluscarden Churches.

The Fabric Funds are held to cover the cost of repairs and maintenance on the church buildings.

The Churchyard Fund is held to defray any necessary expenditure on the upkeep of the churchyard at Pluscarden.

## **Statement of Trustees' Responsibilities**

The members of the Kirk Session must prepare financial statements that 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** 12/3/23

**Birnie & Pluscarden Church**

**YEAR ENDED 31 DECEMBER 2022**

**SC 016720**

**REPORT OF THE INDEPENDENT EXAMINER**

I report on the accounts of the above charity for the year ended 31 December 2022, which are set out on the attached pages.

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of 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) Regulation 2006. An examination includes a review of the accounting records kept by the charity and a comparison of 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 Account 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 account to be reached.

Name:

Address:

Signed:

Date:

13/03/2023

**Parish of Birnie & Pluscarden**

**Receipts and Payment Account**

**Year ended 31 December 2022**

		Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
<b><u>Receipts</u></b>	<b>Note 3</b>				
Gift Aid		20110		20110	24103
WFO (Non Gift Aid)		1859		1859	610
Open plate		2663		2663	1202
Tax on Gift Aid		5686		5686	5616
Other Offerings, Donations etc		3062		3062	4370
		<u>33380</u>		<u>33380</u>	<u>35901</u>
<b>Investment Income</b>					
Guinea		742		742	810
Anderson		312		312	341
General purpose		744		744	798
McArthur Bequest		83		83	16
Organ		71		71	78
Fabric		32		32	6
Churchyard		37		37	41
Rental of Premises				0	0
<b>Receipts from</b>					
General Trustees		24366		24366	0
Other Receipts		0		0	0
		<u>0</u>		<u>0</u>	<u>0</u>
<b><u>Total Receipts</u></b>		<b><u>59768</u></b>	<b><u>0</u></b>	<b><u>59768</u></b>	<b><u>37989</u></b>
<b><u>Payments</u></b>	<b>Note 4</b>				
Costs of Generating funds		141		141	129
Charitable activities		66964		66964	34314
Goverance costs					
		<u>67105</u>	<u>0</u>	<u>67105</u>	<u>34443</u>
<b><u>Total Payments</u></b>		<b><u>67105</u></b>	<b><u>0</u></b>	<b><u>67105</u></b>	<b><u>34443</u></b>
<b>Deficit of Receipts over Payments for the year</b>		<b><u>-7338</u></b>	<b><u>0</u></b>	<b><u>-7338</u></b>	<b><u>3546</u></b>



**Parish of Birnie & Pluscarden**

**Statement of Balances**

**As at 31 December 2022**

	Note	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<b><u>Bank &amp; Deposit Balances</u></b>					
Bank & Deposit Balances					
brought forward		46852	0	46852	43306
<b><u>Movement in year</u></b>					
Deficit of Receipts					
over Payments for the year		-7338	0	-7338	3546
		<u>39514</u>	<u>0</u>	<u>39514</u>	<u>46852</u>
<b><u>Bank &amp; Deposit Balances</u></b>					
Current Account		36707	0	36707	44049
Kennedy Gravestone		2559		2559	2554
Birnie Church Hall		249		249	249
		<u>39514</u>	<u>0</u>	<u>39514</u>	<u>46852</u>
Movement in Bank			0	0	0
		<u>39514</u>	<u>0</u>	<u>39514</u>	<u>46852</u>
<b><u>Bank &amp; Deposit Balances</u></b>					
		<u>39514</u>	<u>0</u>	<u>39514</u>	<u>46852</u>
<b><u>Investments at Market Value</u></b>					
		105232	15824	121056	132036
(Cost Value £70552)		<u>57749</u>	<u>12803</u>	<u>70552</u>	<u>70526</u>
<b><u>Assets</u></b>					
Gift Aid Receivable					
<b><u>Liabilities</u></b>					
Cost of repairs not yet billed					

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

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Session Clerk

Treasurer

## **Birnie & Pluscarden Church**

### **Notes to the accounts**

#### **1. Trustee remuneration and related party transactions.**

During the year £572.76 was paid to Ministers for travel expenses

#### **2. Movement of funds**

	As at 1 Jan 22 £	Interests £	Receipts £	Payments £	As at 31 Dec 22 £
<b>Unrestricted Funds</b>					
General	48211		59768	67105	40873
Bonthrone	10000				10000
McArthur Bequest	15001	83			15001
Guinea	12821	742			12821
Anderson	11778	312			11778
General purpose	8149	744			8149
<b>Restricted Funds</b>					
Organ	1541	71			1541
Fabric	5879	32			5879
Churchyard	763	37			763
Organ*	1076	6			1082
Fabric*	3519	19			3538
<b>Total Funds</b>	<u>118737</u>	<u>2047</u>	<u>59768</u>	<u>67105</u>	<u>111424</u>

**Note** All Interests are invested in General Funds, except the last two marked \* which were reinvested in their fund.

	Unrestricted Funds 2022 £	Total 2021 £
<b>3. Analysis of Donations</b>		
WFO Scheme (non Gift Aid)	1859	610
Gift Aid Donations	20110	24103
Tax Recovered on Gift Aid Donations	5686	5616
Ordinary Offerings (Open Plate)	2663	1202
Other Offerings, Donations etc	27428	4370
	<u>57746</u>	<u>35901</u>
<b>List of investment income</b>		
Guinea	742	810
Anderson	312	341
McArthur Bequest	83	16
General purpose	744	798
Organ	71	78
Fabric	32	6
Churchyard	37	41
<b>Total Income</b>	<u><u>59768</u></u>	<u><u>37989</u></u>
<b>4. Analysis of Payments</b>		
<b>Costs of generating funds</b>		
Offering envelopes	141	129
	<u>141</u>	<u>129</u>
<b>Charitable activities</b>		
Ministries & Mission Allocation	26037	23654
Presbytery dues	534	485
Minister's expenses	573	456
Pulpit Supply	245	0
Other Staffing Costs	2320	1380
Fabric repairs & Maintenance	29124	1834
Heat & Light	2316	1822
Insurance	3096	2954
Other building costs	763	314
Manse Expenses (Outdoor)	818	0
Printing, Stationery & Postage	377	440
Other expenses	762	976
	<u>66964</u>	<u>34314</u>
<b>Governance costs</b>		
Independent examiner's fees	0	0
<b>Other payments</b>		
Purchase of assets	0	0
Purchase of investments	0	0
	<u><u>67105</u></u>	<u><u>34443</u></u>

## 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 £28700 and the maximum stipend (in the 5<sup>th</sup> and subsequent years of service) £35269.

## 6. Collections for Third Parties

	2022	2021
	£	£
Lady Haig Poppy Appeal	65	75
Help for Ukraine	262	0
UNICEF	100	0
Moray Fresh Start	164	0
	<u>591</u>	<u>75</u>

## **APPENDIX**

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

#### **CAPITAL ACCOUNT**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>-</b>
Credit Balances held as at 31 December at cost	41227	41227
Market Value of Balances as at 31 December	59493	64129

#### **REVENUE ACCOUNT**

Credit Balance as at 31 December	81300	96524
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# Birnie & Pluscarden Parish Budget for 2023

	2022		2023
	Budget	Actual	Budget
	£	£	£
<b><u>Income</u></b>			
Gift Aid	24000	20110	21000
Open Plate	1500	2663	2600
Tax Recovery	5000	5686	5500
WFO (non gift aid)	750	1859	1500
Donations etc	6000	3062	5000
	<u>37250</u>	<u>33380</u>	<u>35600</u>
Investment income	2500	2022	2500
Other receipts			
Receipts from General Trustees		24366	
	<u>2500</u>	<u>26388</u>	<u>2500</u>
	<u>39750</u>	<u>59768</u>	<u>38100</u>
<b><u>Expenditure</u></b>			
Offering Envelopes	150	141	160
Giving to Grow Contribution	26000	26037	26000
Fabric repairs & maintenance	2500	29887	2500
Manse Expenses (indoors)	500	0	500
Manse Expenses (outdoors)	500	818	500
Manse Council Tax	500	0	500
Insurance	3100	3096	3000
Printing, stationery, postage	1300	377	1000
Heat, light & water	3000	2316	3000
Other expenses	1200	762	1000
Staffing costs :			
(Organist/Church Officer)	2200	2320	2200
Ministers' expenses	1000	573	750
Presbytery dues	540	534	1900
Pulpit Supply	250	245	250
Deposits Payment			
	<u>42740</u>	<u>67105</u>	<u>43260</u>
Deficit	<u>-2990</u>	<u>-7338</u>	<u>-5160</u>