

Congregational Number: 311877
Scottish Charity Number: SC018173

ST MARY'S CHURCH OF SCOTLAND, ABERDEEN

FINANCIAL ACCOUNTS
(Receipts and Payments)

FOR THE YEAR ENDED
31 DECEMBER 2024

REFERENCE AND ADMINISTRATION DETAILS**CHARITY NAME**

St Mary's Church of Scotland, Aberdeen

CHARITY NUMBER

SC018173

CHARITY ADDRESS**CONGREGATION REF NO:**

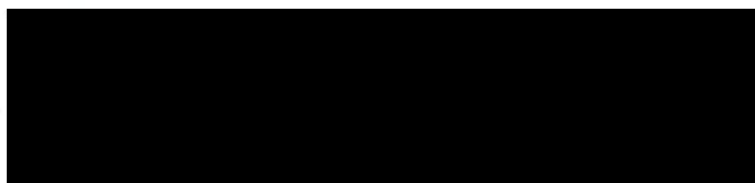
311877

TRUSTEES

	TRUSTEE NAME	OFFICE (if held)	DATE HELD (if not for whole year)	ORGANISATION
1				Kirk Session
2			Until September 2024	Kirk Session
3		Interim Moderator		Kirk Session
4				Kirk Session
5		Co-Session Clerk	Until July 2024	Kirk Session
6				Kirk Session
7				Kirk Session
8				Kirk Session
9				Kirk Session
10				Kirk Session
11				Kirk Session
12			Until December 2024	Kirk Session
13				Kirk Session
14				Kirk Session
15				Kirk Session
16				Kirk Session
17				Kirk Session
18				Kirk Session
19				Kirk Session
20				Kirk Session
21				Kirk Session
22				Kirk Session
23		Session Clerk	From July 2024	Kirk Session
24				Kirk Session

25			Kirk Session
26			Kirk Session
27			Kirk Session
28			Kirk Session
29			Kirk Session
30			Kirk Session
31			Kirk Session
32			Kirk Session

Independent Examiner:



Bankers:

Virgin Money Bank, 62 Union Street, Aberdeen, AB10 1WD

Royal Bank of Scotland, 78 Union Street, Aberdeen, AB10 1HH

STRUCTURE, GOVERNANCE AND MANAGEMENT

GOVERNING DOCUMENT

The Church was administered in accordance with the terms of the Deed of Constitution. In September 2010 St Mary's Church of Scotland moved over to the Deed of Constitution (Unitary Form).

RECRUITMENT AND APPOINTMENT OF TRUSTEES

Members of the Kirk Session, who meet as the Unitary Constitution, 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 Unitary Constitution, which meets at least five times in a year, is responsible for all spiritual and business affairs within the Church.

OBJECTIVES AND ACTIVITIES

Probably because we do not have a minister, and therefore no natural 'leader', the numbers attending worship have continued to be low, although they have not decreased compared to last year.

However, it must be admitted that the number of church activities has decreased, probably due to the lack of a 'leader'. Regular Session meetings have continued, as well as Sunday services led by a rota of guest preachers who are now 'weel kent' and who deserve our grateful thanks.

ACHIEVEMENTS AND PERFORMANCE

Our fund-raising for various local and national charities has been slightly less successful than last year, totalling £1,377. This included the following: Christian Aid £398, Poppy Scotland £187, Archway £147, Noonan Syndrome Association £118, Star Flat £86 and Seaton Primary School £441.

In 2024, some of our regular groups continued, with affiliated youth organisations and social activity groups meeting in our halls.

The work which had started in 2023 on the aisles in our sanctuary was continued, but the work had become a temporary repair because of other happenings during the year – water ingress in various parts of the church buildings after weeks of bad weather. Subsequently, a full survey of the church building was undertaken to ascertain the full extent of necessary repairs.

FINANCIAL REVIEW

2024 has been yet another problem year financially. Our regular attendance numbers are still at about half of what they were before the pandemic and they would seem to be stuck at that level, which has affected our level of income. Of course, it does not help that we do not have a minister who would be the natural 'leader'. As a result of these factors, 2024 ran a deficit of £13,893, although it should be noted that half of this figure was spent on architectural surveys at various points in the year.

Although we still have a number of lessees using our halls, unfortunately two of the main lessees stopped using St Mary's which affected our income.

The manse has been for sale now for some considerable time, but it is proving to be difficult to sell, probably due to damp in the property.

The final architectural survey in 2024 made it very clear that a very considerable amount of money would be required to sort out the water ingress problems and to bring the building up to the modern standard required for the future. The congregation does not have this sort of money and neither does the Church of Scotland, so it would seem that Aberdeen St Mary's has a very difficult decision to make.

RESERVES POLICY

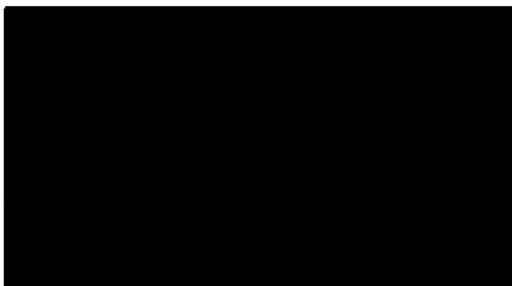
The Trustees have no specific reserves policy at this time but endeavour to ensure that, when required, excess expenditure is met from additional direct givings from the membership in tandem with special fundraising events.

The Church also held £813 of Restricted Funds which have been provided for the purposes specified in Note 7 to the Accounts.

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: 27/07/25.

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ST MARY'S CHURCH, KING STREET,
ABERDEEN**

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

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.



ST MARY'S CHURCH OF SCOTLAND, ABERDEEN

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2024

		Unrestricted Funds	Restricted Funds 2024	Total Funds	Total Funds 2023
	Note	£	£	£	£
RECEIPTS					
Donations	2	£49,393	£1,377	£50,770	£74,830
Legacies		£0	£0	£0	£0
Activities for Generating Funds	2	£0	£0	£0	£1,361
Interest/ Dividends		£0	£0	£0	£507
Investment Income		£1,451	£0	£1,451	£1,043
		£50,844	£1,377	£52,221	£77,741
Other Receipts					
Rental of Premises		£4,830	£0	£4,830	£7,593
Sale of Investments		£0	£0	£0	£0
Grant from General Trustees		£0	£0	£0	£0
Other Receipts		£0	£0	£0	£0
TOTAL RECEIPTS		£55,674	£1,377	£57,051	£85,334
PAYMENTS					
Cost of Generating Funds	3	-£141	£0	-£141	-£141
Charitable Activities	3	-£68,562	-£1,881	-£70,443	-£96,984
Governance Costs		-£360	£0	-£360	-£330
TOTAL PAYMENTS		-£69,063	-£1,881	-£70,944	-£97,455
Surplus/Deficit for the year		-£13,389	-£504	-£13,893	-£12,121

ST MARY'S CHURCH OF SCOTLAND, ABERDEEN

STATEMENT OF BALANCES AS AT 31 DECEMBER 2024

		2024	2023
	Note	£	£
BANK AND CASH IN HAND			
Opening Balance		37,550	49,671
Add Surplus/Deficit for the year		<u>-13,893</u>	<u>-12,121</u>
		23,657	37,550
Less money invested at C of S		<u>0</u>	<u>0</u>
Closing Balance		<u>23,657</u>	<u>37,550</u>
RESERVES			
Restricted Funds	7	813	1,198
Unrestricted Funds	7	<u>22,844</u>	<u>36,352</u>
		<u>23,657</u>	<u>37,550</u>
NOTES:			
Assets			
Investments at Valuation	6	53,517	49,646
Hall Lets Owing		<u>0</u>	<u>0</u>
		<u>53,517</u>	<u>49,646</u>
Liabilities:			
Accruals		<u>£0</u>	<u>0</u>

These Financial Accounts were approved by the Kirk Session on

27/04/25



ST MARY'S CHURCH OF SCOTLAND, ABERDEEN
NOTE TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

1 ACCOUNTING POLICIES

These Accounts are prepared on a Receipts and Payments (Cash) basis.

Heritable properties consisting of the Church, Halls and Manse (456 King Street, Aberdeen) are not recorded in the Accounts. The title deeds are held by the Church of Scotland General Trustees.

2 ANALYSIS OF DONATIONS

	Unrestricted Funds	Restricted Funds	Total	Total
		2024		2023
Analysis of Donations	£	£	£	£
WFO Scheme (Non Gift Aid)	£9,060	£0	£9,060	£9,063
Gift Aid Donations	£24,209	£0	£24,209	£25,606
Tax Recovered on Gift Aid Donations	£8,948	£0	£8,948	£8,483
Other Offerings, Donations, etc	£2,851	£1,377	£4,228	£27,350
Ordinary Offerings (Open Plate)	£4,325	£0	£4,325	£4,328
	£49,393	£1,377	£50,770	£74,830
Activities for Generating Funds				
Wedding Fund	£0	£0	£0	£190
Fund Raising	£0	£0	£0	£1,171
	£0	£0	£0	£1,361

3 ANALYSIS OF PAYMENTS

	Unrestricted Funds	Restricted Funds	Total	Total
		2024		2023
	£	£	£	£
Cost of Generating Funds				
Offering Envelopes	-£141	£0	-£141	-£141
	-£141	£0	-£141	-£141
Governance Costs				
Independent Examination	-£360	£0	-£360	-£330

ST MARY'S CHURCH OF SCOTLAND, ABERDEEN
NOTE TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

3 ANALYSIS OF PAYMENTS (Cont)

Charitable Activities

Ministries and Mission	-£21,197	£0	-£21,197	-£25,091
Presbytery Dues	-£1,454	£0	-£1,454	-£1,170
Minister's Expenses	£0	£0	£0	-£1,300
Treasurer Dutys	-£1,178	£0	-£1,178	£0
Cleaning	-£352	£0	-£352	£0
Pulpit Supply	-£3,000	£0	-£3,000	-£2,120
Other Staffing Costs	-£9,660	£0	-£9,660	-£9,321
Fabric Repair and Maintenance	-£9,775	£0	-£9,775	-£35,683
Council Tax	-£4,845	£0	-£4,845	-£3,131
Heat and Light	-£9,308	£0	-£9,308	-£7,924
Insurance	-£2,991	£0	-£2,991	-£2,874
Gardener	-£1,620	£0	-£1,620	-£1,920
Church Telephone	-£498	£0	-£498	-£469
Postages, Printing and Stationery	-£1,160	£0	-£1,160	-£1,411
Charities	£0	-£1,761	-£1,761	-£1,016
Other Expenses	-£1,525	-£120	-£1,645	-£3,554
	-£68,562	-£1,881	-£70,443	-£96,984

4 TRUSTEE REMUNERATION AND RELATED PARTY TRANSACTIONS

The Trustees, with the exception of [REDACTED] did not receive any remuneration or reimbursement expenses during the year.

[REDACTED] was paid £4,820 per annum as church organist.

During the year, the Trustees paid, in total, donations to St Mary's of £11,550

5 MINISTER'S STIPEND

As St Mary's didn't have a minister in 2024 there is no information for this section.

ST MARY'S CHURCH OF SCOTLAND, ABERDEEN
NOTE TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

6 INVESTMENTS AT MARKET VALUE

Growth Fund of the Church of Scotland Investment Trustees - 6,880 units at £6.38

Market Value as at 1 January 2024	£40,110	
Increase in Value during year	<u>£3,785</u>	
Market Value as at 31 December 2024		£43,895

The historical cost of this investment is £3,495

Income Fund of the Church of Scotland Investment Trustees - 870 units at £11.06

Market Value as at 1 January 2024	£9,535	
Increase in Value during year	<u>£87</u>	
Market Value as at 31 December 2024		£9,622
TOTAL INVESTMENTS		<u>£53,517</u>

7 MOVEMENT IN FUNDS

	At 01.01.24	Incoming Resources	Resources Used	Transfers	At 31.12.24
	£	£	£	£	£
Unrestricted Funds					
Designated Fabric Fund - Church	£0	£1,436	-£9,775	£8,339	£0
Designated Fabric Fund - Manse	£0	£0	£0	£0	£0
General Fund	£36,352	£54,238	-£59,288	-£8,458	£22,844
TOTAL OF UNRESTRICTED FUNDS	£36,352	£55,674	-£69,063	-£119	£22,844
Restricted Funds					
Senior Citizens	£515	£0	£0	£0	£515
Flower Fund	£0	£0	-£119	£119	£0
Benevolent Fund	£298	£0	£0	£0	£298
Youth Outreach	£0	£0	£0	£0	£0
Charities	£384	£1,377	-£1,761	£0	£0
TOTAL OF RESTRICTED FUNDS	£1,198	£1,377	-£1,881	£119	£813
TOTAL OF ALL FUNDS	£37,550	£57,051	-£70,944	£0	£23,657

ST MARY'S CHURCH OF SCOTLAND, ABERDEEN
NOTE TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

Purposes of Designated Funds

Fabric Fund - Church Buildings:	The Trustees have set aside funds for the maintenance of the church property.
Fabric Fund - Manse:	The Trustees have set aside funds for the maintenance of the manse property.

Purpose of Restricted Funds

Senior Citizens Outreach:	This fund exists to provide outings and social events for older members.
Flower Fund:	This fund exists to provide flowers for display during services of worship.
Benevolent Fund:	This fund exists to provide, at the Minister's discretion, assistance to deserving cases.
Youth Outreach Fund:	This fund exists to provide assistance in developing youth outreach in the Parish.

8 COLLECTIONS FOR THIRD PARTIES	2024	2023
Christian Aid	£398	£729
Poppyscotland (Earl Haig Fund)	£187	£155
Inspire	-	£109
Charlie House	-	£123
Orchard Brae	-	£284
STAR Flat	£86	-
Archway	£147	-
NOONAN	£118	-
Seaton Primary School	£441	-
TOTALS	£1,400	£1,377

9 MOVEMENTS IN FUNDS – CHURCH ORGANISATIONS

	At 1 January 2024	Receipts	Payments	At 31 December 2024
Good Companions	£1,072	£1,044	£1,096	£980