

The Church of Scotland
Cushnie & Tough Parish Church

Accounts
for the year to
31 December 2022

Congregation Number: 331965
Scottish Charity Number: SC030817

Reference and Administration Information

Charity Name: Cushnie & Tough Parish Church

Charity Registration Number: SC030817

Congregation Reference Number: 331965

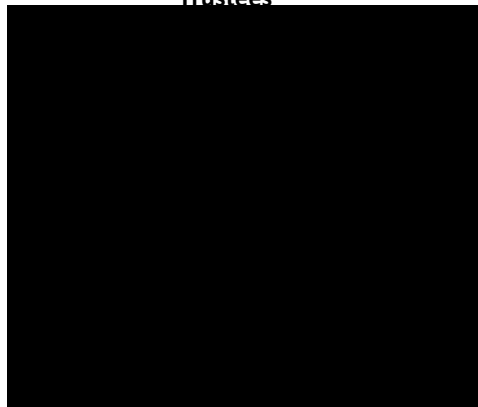
Contact Address

Maroy
Kirkton of Tough
Alford
Aberdeenshire
AB33 8ER

Contact Name

Ronald Ferguson

Trustees

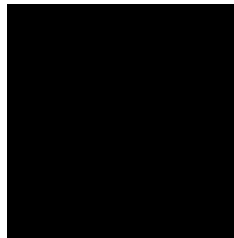


Principal Office Bearers

Session Clerk: [REDACTED]

Interim Treasurer: [REDACTED]

Independent Examiner



Banker

Virgin Money
Queens Cross
Aberdeen
AB15 4XU

Trustees' Annual Report

Year ended 31 December 2022

Structure, Governance and Management

Background

Cushnie and Tough Parish Church remains a member of the Church of Scotland, this being a Christian organisation with its central administration offices located at 121 George Street, Edinburgh, EH2 4YN.

The administrative structure of the Church of Scotland is governed on the basis of courts, with each court having developed committees to further their activities. The highest court of the Kirk at national level is the General Assembly.

Governing Document

Cushnie and Tough Parish Church is administered locally in accordance with the terms of a Deed of Constitution (Unitary Form) and is a Registered Charity, holding the Scottish Charity No SC030817.

Recruitment and Appointment of Trustees

The Charity Trustees comprise all members of the Kirk Session (appointed Elders).

The Kirk Session in general terms has overall responsibility for the regular management of the ongoing business of Cushnie and Tough Parish Church.

In addition, the Session forms the membership of the Congregational Board and in that regard, addresses all aspects and matters of financial needs.

Elders, chosen from a wide-ranging representation of members within the congregation, are considered to hold relevant gifts and skills to allow them to further God's work within the Parish of Cushnie and Tough.

Organisational Structure

The Church of Scotland exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world.

The Kirk Session at present is chaired by an Interim Moderator (Minister), selected by Gordon Presbytery and normally meet on at least five occasions throughout the year to direct the management of all Church matters.

Session has ultimate responsibility for overseeing the spiritual affairs of the Church, albeit some routine functions have been delegated and managed by committee, for example, fabric and property matters.

Objectives and Activities

Local Objective

In support of the Church of Scotland's objective, Cushnie and Tough Parish Church has adopted a "Statement of Purpose" which indicates that throughout all its activities: -

We aim to be a strong, Christian witness to all in this community as a worshipping, caring, welcoming and united church in the strength of God, the Father, Son and Holy Spirit.

Trustees' Annual Report (cont)
Year ended 31 December 2022

Achievements and Performance

Local Community Involvement

Regular, short "newsletters" are sent out through the Royal Mail system and Elders, members and friends also organise on an informal basis "telephone contact" with members unable to attend worship.

Our OLM (Ordained Local Minister) is building a valuable relationship with the two local Primary schools in the Parish, supporting pupils in a range of Christian and School activities.

Neighbouring Congregational Involvement

As part of our wider Christian development, some of our members join in activities with our neighbouring congregations, which include by way of example, joint Services of Worship, a Christian Church Guild and a regular weekly "Bible Study" meeting.

Financial Review

General statement

The principal source of income is regular giving of offerings, these being made through a variety of methods including Standing Orders, the Freewill Offering Scheme, Open Plate contributions and other individual donations, including income from Weddings and Funerals.

Seventeen (17) members continue to give by regular standing order and there are no areas of major financial concern at present.

There are no new restricted funds for particular projects.

Reserves Policy

It is the Trustees' policy to hold reserves sufficient to cover the following year's anticipated expenses.

At the year end, the church will hold unrestricted funds of £35,507, of which £3,233 has been designated for Fabric purposes. The remaining funds of £32,274 can be used for any identified purpose.

The Trustees are aware of their responsibilities and also the need for ongoing repairs to both churches and the manse, mainly due to the age of the buildings.

The Trustees have therefore indicated a sum of £3,802 will be identified as the "reserve fund". This in general terms reflects a sum of around 3 months average expenditure.

Trustees' Annual Report (cont)
Year ended 31 December 2022

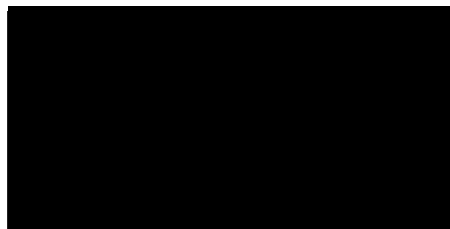
Statement of Trustees' Responsibilities

Having undertaken responsibility for Congregational and Financial Board activities, the members of the Kirk Session acknowledge they must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year.

Members of the Kirk Session are additionally responsible for maintaining proper accounting records which, upon request, must accurately reflect the financial position of Cushnie and Tough Parish Church at that time. This must be done to ensure the financial statements comply with the Charities and Trustees 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.

The Kirk Session, further being responsible for safeguarding the assets of the Church, must take reasonable steps for the prevention and / or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

A large black rectangular box used to redact the signature of the Session Clerk.

Session Clerk

Date : 12 March 2023

Cushnie and Tough Parish Church

Receipts and Payments Account for year to 31 December 2022

Note	Unrestricted Funds 2022	Restricted Funds 2022	Endowment Funds 2022	Transfers 2022	Total 2022	Total 2021
Receipts						
Donations	14,254				14,254	16,389
Fundraising Events	-				-	-
Transfer from Edinburgh				10,000	10,000	-
Bank and Deposit Interest	- 317	- 44	- 8	-	369	837
	13,937	- 44	- 8	10,000	23,885	17,226
Endowment	2,804				2,804	2,464
Glebe Rent	-				-	1,662
Church of Scotland Grant	11,186				11,186	9,316
Presbytery allowance	-				-	750
Total Income	27,927	- 44	- 8	10,000	37,875	31,418
Payments						
Related to Charitable Activities	34,811				34,811	30,593
M&M allocation adj	-				-	-
Transfer to general use account	-			10,000	10,000	-
Other Payments	339				339	5,024
Total Expenditure	35,150	-	-	10,000	45,150	35,617
Excess of Payments over Receipts for the year	- 7,223	- 44	- 8	- -	7,275	- 4,239

Receipts

There were no trading Receipts.

Bank and deposit interest was overstated in 2021 accounts and therefore a prior year adjustment has been made in 2022

Payments

No expenses were incurred for trading, investment management or governance costs.

No fixed assets or investments were purchased.

Cushnie & Tough Parish Church

Statement of Balances at 31 December 2022

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
Fund Account at 31 December 2021						
Bank and Deposit Accounts		42,730	35,985	6,526	85,241	89,481
Movement in year	-	7,223	- 44	- 8	- 7,275	- 4,240
Bank and Deposit Accounts c/f		35,507	35,941	6,518	77,966	85,241

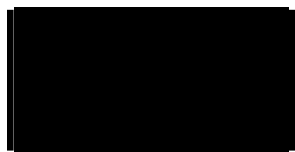
Assets


Gift Aid Receivable				<u>0.00</u>	2,726
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Liabilities

There are no significant liabilities at 31 December 2022

The accounts were approved by the Kirk Session on 12 March 2023
and signed for and behalf of the Kirk Session by



.....(Interim) Treasurer

Cushnie & Tough Parish Church
Notes for Year to 31 December 2022

1 Trustee Remuneration and Related Party Transactions

There are no other separately registered charities under the control of the congregation's charity trustees.

2 Movement in Funds

	At 1 January 2022	Incoming Resources	Outgoing Resources	Transfers	PY Adjustment	At 31 December 2022
Endowment Funds						
Barrack Bequest	826	5		-	6	825
Chalmers Bequest	5,700	34		-	41	5,693
	<u>6,526</u>	<u>39</u>	<u>-</u>	<u>-</u>	<u>47</u>	<u>6,518</u>

The Barrack Bequest is a fund to provide Sunday School material and books.
The Chalmers Bequest is to be used for property maintenance.

Restricted Funds

	At 1 January 2,022	Incoming Resources	Outgoing Resources	Transfers	PY Adjustment	At 31 December 2,022
K A Milne Burial Fund	813	5		-	6	812
J Fulton request	534	3		-	4	533
Poor Fund	1,392	8		-	9	1,391
Calder Bequest	248	1		-	1	248
Carnegie Fund	27,503	166		-	202	27,467
Renovation Fund	4,661	28		-	34	4,655
Sunday School	175	1		-	-	176
Stipend Endowment	659	4		-	4	659
	<u>35,985</u>	<u>216</u>	<u>-</u>	<u>-</u>	<u>260</u>	<u>35,941</u>

These are a number of individual bequests for a limited number of purposes at the discretion of the Kirk Session

	At 1 January 2,022	Incoming Resources	Outgoing Resources	Transfers	PY Adjustment	At 31 December 2,022
Unrestricted Funds						
General Fund	8,681	28,255	35,150	10,000		11,786
Fabric Fund	3,238	19		-	24	3,233
Reserve Fund	13,881	23	-	10,000	102	3,802
L Garden Bequest	7,016	42		-	51	7,007
J Anderson Trust	3,715	21		-	239	3,497
W Emslie Bequest	1,048	6		-	7	1,047
Sutherland Bequest	5,151	31		-	47	5,135
	<u>42,730</u>	<u>28,397</u>	<u>35,150</u>	<u>-</u>	<u>470</u>	<u>35,507</u>
Total	<u>85,241</u>	<u>28,652</u>	<u>35,150</u>	<u>-</u>	<u>777</u>	<u>77,966</u>

Cushnie & Tough Parish Church
Notes to the Accounts (continued)

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2022	Total 2021
3 Analysis of Donations					
WFO Scheme (non Gift Aid)	1,667			1,667	2,182
Gift Aid Donations	5,801			5,801	6,656
Tax Recovered on Gift Aid	-			-	-
Ordinary Offerings (Open Plate)	1,001			1,001	649
Giving Day	-			-	3,184
Other Offerings, Donations, Funerals	5,785			5,785	3,716
	<u>14,254</u>			<u>14,254</u>	<u>16,387</u>

4 Analysis of Payments

Charitable Activities

		2022	2021
Ministries and Mission Allocation	16,268	16,268	15,584
Locum Costs	11,727	11,727	11,535
Presbytery Dues	184	184	195
Ministerial Assistance	890	890	246
Pulpit Supply	324	324	-
Fabric Repairs and Maintenance	339	339	5,024
Heat and Light	1,909	1,909	1,649
Insurance	2,908	2,908	1,384
Int Mod Travel Ex	17	17	-
Other Expenses	584	584	-
	<u>35,150</u>	<u>35,150</u>	<u>35,617</u>

5 Analysis of Net Assets between Funds

	General	Restricted	Endowment	Total
Current Assets	<u>35,507</u>	<u>35,941</u>	<u>6,518</u>	<u>77,966</u>

6 Minister's stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employer's contributions to 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 £28,700; maximum stipend in fifth and subsequent years of service was £35,269.

7 Collections for Third Parties

	2022	2021
Lady Hague Fund	65.00	0.00
Aberdeen Cyrenians	0.00	0.00
Blythwood Care	<u>0.00</u>	<u>0.00</u>
No Collections taken in 2021	<u>0.00</u>	<u>0.00</u>

Cushnie & Tough Parish Church

**Funds held on behalf of the Congregation
by the Church of Scotland General Trustees**

	2022	2021
Capital Account		
Credit Balances at 31 December at Cost	<u>28,829</u>	<u>28,829</u>
Market Value of Balances at 31 December	<u>43,620</u>	<u>47,019</u>
Revenue Account		
Credit Balances at 31 December	<u>24,104</u>	<u>23,148</u>

Cushnie & Tough Parish Church
Scottish Charity : SC030817

Independent Examiner's Report to the Trustees of Cushnie & Tough Parish Church

I report on the Accounts of the charity for the year ended 31 December 2022 which are set out on pages 6 to 10

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 Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity's trustees consider that the audit requirement of Regulation 10 (1) (d) of the Accounts Regulation does not apply. It is my responsibility to examine the accounts as required under section 44 (1) © 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 the accounts presented with these 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 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.


Accountant

Date : 12 March 2023

