

Kirk of Keith: St Rufus, Botriphnie and Grange (Church of Scotland)

Scotland · Charity number SC031791

Details

Known as Kirk of Keith St Rufus Botriphnie and Grange

Status Active

Legal form Unincorporated association

Part of The Church of Scotland (SC011353)

Registered 1983-06-16

Register [View on the OSCR register](#)

Contact

Address Montgrew Farm
Keith
Banffshire
AB55 6LE

Website kirkofkeith.org.uk

Activities

Activities: 'It makes grants, donations, loans, gifts or pensions to individuals', 'It makes grants, donations or gifts to organisations', 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: Charity is part of the Church of Scotland as such we provide a service not only to our members but also available to anyone in the parish. Church services are carried out at least once a week , all are services are advertised and the doors are open to all. We encourage our members to work together to raise funds both for our own church and also charities. Buildings are made available to other local groups to allow them to run their group. charges are made for the building but we can subsidise groups where we see a need . Our main aim is to educate on the Christian way of living and this is done through the weekly services and classes are run where they are needed. Our minister not only conducts services in the church but is also in our local schools, local hospital and the local nursing homes..

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: Objects: 1) to offer Christian worship, fellowship, instruction, mission and service. 2) to labour for the advancement of the Kingdom of God throughout the world. 3) to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry

Geography

- **Main operating location:** Moray
- **Geographical spread:** Wider, but within one local authority area

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£0	£0	-	6
2024-12-31	£63,107	£74,231	-	6
2023-12-31	£55,233	£91,144	-	11
2022-12-31	£66,177	£85,134	-	11
2021-12-31	£63,339	£72,218	-	11
2020-12-31	£55,227	£71,583	-	10

Kirk of Keith: St Rufus, Botriphnie and Grange (Church of Scotland)

Scotland - Charity number SC031791

Accounts

**The Church of Scotland
Kirk of Keith St Rufus, Botriphnie, and Grange**

Financial Statements for Year Ended 31 December 2024

Annual Accounts

Congregation No: 352084

Scottish Charity No: SC 031791

Trustees' Annual Report

Year ended 31 December 2024

The trustees present the annual report and accounts for St Rufus, Botriphnie and Grange churches for the year ended 31 December 2024.

Reference and Administrative Information

Charity Name: Kirk of Keith St Rufus, Botriphnie and Grange

Charity Registration Number: SC 031791

Congregation Reference No: 352084

Contact Address: The Treasurer
Montgrew
Keith
AB55 6LE

Trustees

Principal Office Bearers

Minister – [REDACTED]

Session Clerk – [REDACTED]

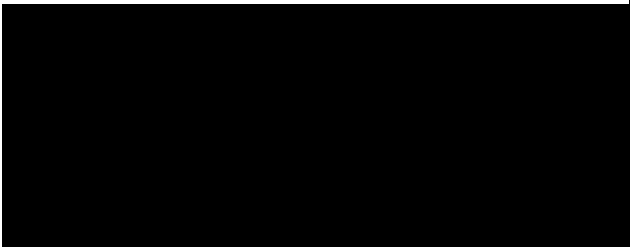
Treasurer – [REDACTED]

Gift Aid Convener – [REDACTED]

Property Convener – [REDACTED]

Welcome Committee Convener – [REDACTED]

Session



Independent Examiner

Bankers

Royal Bank of Scotland
Inverurie

Virgin
Mid Street
Keith

Investment Manager

Rathbone Investment Management
1 Albert Street
Aberdeen
AB25 1XX

Trustees' Annual Report

Year ended 31 December 2024

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. There are committees to help in the smooth operation of the Kirk – Property Committee, Finance Committee, Fund Raising Committee and Welcome Committee. Members of the committees meet when required and reports are submitted to the Session Clerk and distributed to Session members prior to Session Meetings. Elders/Session members are all volunteers.

Organisational Structure

The Kirk Session, which meets seven times a year, is responsible for spiritual affairs within the church. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

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. Advancement of the Christian message within the local community by way of weekly services and education by holding a Sunday Club, Youth Group and Summer Fun week as well as various adult discussion groups. Raising of funds to enable the local church to cater for its members and also to make our minister available for Parish weddings and funerals. St Rufus Church also has a presence in local schools and care centres. Kirk of Keith is a public benefit entity. There are no material uncertainties about our ability to continue.

Achievements and Performance

This has been a difficult year due to the uncertainty of the way forward. Costs are well down as no repairs other than essential ones have been allowed. Income was maintained but once again failed to meet our expenses. Once again large part of costs was made up of heating and lighting bills and this is something that will always play large part of the costs.

As a congregation we have worked together to try and raise funds and have tried to show that St Rufus should be maintained as a place of worship. This year saw the closure of Botriphnie Church and it has been put on the market. There is no doubt that the country churches are finding it difficult to draw worshippers so numbers attending services are dropping and we will have to decide whether Grange should remain open. The introduction of live streaming the Sunday services via facebook has allowed people unable to attend in person feel part of the service and it is a very appreciated service. This live streaming also means that members can catch up during the week.

Trustees' Annual Report (cont)

Year ended 31 December 2024

Financial Review

The principal sources of income are Weekly Freewill Offerings this year £43,228, up £7102 from last year) and associated Gift Aid as well as regular fund raising events.

Trustees donated a total of £8,450 during the year to the charity. Some donations were via the open plate so an accurate total is impossible to quantify.

Reserves Policy

Unrestricted Funds

The Rathbone investment stands currently at £485,918. There is a predictable increase over the last year (the amount invested was initially £250,000 with a further £100,000 added in early 2020). Sufficient funds were retained locally to cover the congregational expenses.

Restricted Funds

Hunter and other Trust funds are held within a separate account and total £26,000 (those funds are for supporting the needy in the Parishes).

Deposit Fund, Growth Fund and Consolidated Stock

Investments are held within the Church of Scotland under our congregation number 352084 and the Deposit Fund has a balance of £126037 as at 31 December 2024. The Growth Fund has a total of 1700 units with a market value of £10,846 as at 31 December 2024. The interest from these investments has been accounted for.

Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2000, the Charities Accounts (Scotland) Regulations 2006 and Financial Reporting Standard 102 (FRS 102 SORP). They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

Session Clerk .. 

Date21-05-25.....

Kirk of Keith St Rufus, Botriphnie and Grange

SC 031791

Independent Examiner's Report to the Trustees of Kirk of Keith St Rufus, Botriphnie and Grange

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 7 to 16.

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 [other than disclosed below*]

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 8 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.

Name: _____ Signed .. 

Professional Qualification/Professional Body: Association of Chartered Certified Accountants **ACCA**

Address: 

Date: 21-05-25

* Please delete the words in brackets if they do not apply. If the words do apply set out those matters which have come to your attention.

Kirk of Keith: St Rufus, Botriphnie and Grange

Statement of Financial Activities

Year ended 31 December 2024

		Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	Total 2023
	Note				
<u>Incoming Resources</u>					
Incoming resources from generated funds					
Donations and legacies	1	£43,228			£36,126
Activities for generating funds	2	£11,266			£11,876
Investment income	3	£2,148			£1,891
Incoming resources from charitable activities	4	£6,465			£5,340
Total Incoming Resources		£63,107	£0	£63,107	£55,233
<u>Resources Expended</u>					
Costs of generating funds	6	£322			£440
Charitable activities	6	£63,584			£82,738
Staff costs	7	£10,325			£7,966
Total Resources Expended		£74,231	£0	£74,231	£91,144
Net incoming/outgoing resources before transfers		(£11,124)	£0	(£11,214)	(£35,911)
Transfers between funds				£0	£0
Net incoming/outgoing resources before other recognised gains and losses					
(Loss)/Gain on revaluation of investments (UK)	10	£35,143		£35,143	(£8,059)
Net movement in funds		£24,019	£0	£24,019	(£43,970)
Total funds brought forward		£566,216	£26,000	£592,216	£636,186
Total funds carried forward		£590,235	£26,000	£616,235	£592,216

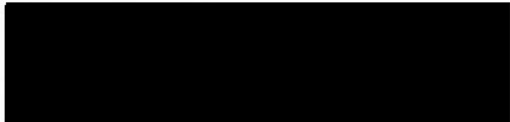
Kirk of Keith: St Rufus, Botriphnie and Grange


Balance Sheet

As at 31 December 2024

		2024	2023
	Note		
Fixed Assets			
Tangible fixed assets	9	£381	£758
Investments	10	£15,546	£14,611
Rathbone Investment	10	£485,918	£451,710
		£501,845	£467,079
Current Assets			
Debtors (HMRC)	11	0	0
Bank		£114,390	£125,137
		£114,390	£125,137
Current Liabilities/Creditors			
Falling due within one year	12	0	0
Net Current Assets		£114,390	£125,137
Net Assets		£616,235	£592,216
Unrestricted Funds			
General funds	13	£590,235	£566,216
Designated funds		£0	£0
Surplus/(deficit)		£24,019	(£43,970)
Restricted Funds	13	£26,000	£26,000
Total Funds		£616,235	£592,216

The accounts were approved by the Kirk Session on /28/02/2025.
For and on behalf of the Kirk Session.

 Session Clerk

 Treasurer

Kirk of Keith, St Rufus, Botriphnie and Grange

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

The charity has adopted the requirements of the Statement of Recommended Practice: Accounting and Reporting by Charities (issued July 2014). The accounts have been prepared on a simple accounts basis as last year.

There are no material uncertainties about our ability to continue,

Basis of preparation

The accounts have been prepared in accordance with applicable accounting standards and under the historical cost convention, modified to reflect the inclusion of investments at market value, and in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006, the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007, the Statement of Recommended Practice: Accounting and Reporting by Charities (2005) and Financial Reporting Standard 102 (FRS 102 SORP).

The charity is a public benefit entity as defined by FRS 102.

The accounts are prepared in sterling which is the functional currency of the charity. Monetary amounts in these documents are rounded to the nearest £.

Funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

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.

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 designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

“Bank” includes cash in hand and bank deposits.

Incoming resources

All donations and gifts are included within incoming resources under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty. Donations and gifts in kind are brought into the accounts at their market value to the charity.

Resources expended

Expenditure is recognised on a simple basis as the liability is incurred.

Kirk of Keith St Rufus, Bottriphnie and Grange

Accounting Policies (continued)

Tangible fixed assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the churches, hall and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the statement of financial activities in the period in which the liability arises.

All tangible fixed assets costing in excess of £100 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives. New hymn books were purchased in 2016 for all 3 churches (including large print editions and melody versions) and they are to be depreciated on a straight line basis.

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Kirk of Keith, St Rufus, Bottriphnie and Grange is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Basic Financial Instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments. Financial instruments are recognised in the charity's accounts when the charity becomes party to the contractual provisions of the instrument. Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Notes forming part of the financial statements 2024

	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024	2023
1 Donations and Legacies				
Offerings and donations	£36,476		£36,476	£36,126
Gift Aid Tax Received			£6,752	0
	£6,752			
Legacies (unrestricted)	0		£0	0
	£43,228		£43,228	£36,126
2 Activities for Generating Funds				
Hire of Hall	£3,284		£3,284	£3,919
Life and Work (surplus)	£0		£0	£0
Other	£750		£750	£1,464
Other – Christmas Fayre	£7,232		£7,232	£6,493
	£11,266		£11,266	£11,976
3 Investment Income (UK Investments)				
Deposit funds (held at CofS)	£474		£474	£375
Growth funds (held at CofS)	£0		£0	£0
Bank Interest	£1,674		£1,674	£1,516
	£2,148		£2,148	£1,891
4 Incoming Resources from Charitable Activities				
Weddings and Funerals	£6,465		£6,465	£5,340
Other			£0	£0
	£6,465		£6,465	£5,340
6 Analysis of Resources Expended				
Costs of Generating Funds				
Offering Envelopes	£322		£322	£440
	£322		£322	£440
6 Charitable Activities				
Ministries and Mission Allocation	£29,652		£29,652	£34,040
Presbytery Dues	£1,937		£1,937	£2,525
Advertising	£0		£0	£0
Minister's Travel Expenses	£880		£880	£720
Sunday Club Buses	£0		£0	£0
Pulpit Supply	£0		£0	£0
Fabric Repairs/Maintenance	£5,949		£5,949	£21,866
Rates (Manse)	£2,547		£2,547	£2,494
Flowers	£0		£0	£0
Heat and Light	£11,854		£11,854	£10,691
Insurance	£6,702		£6,702	£6,453
Vacancy Costs	£0		£0	£0
Printing, Stationery, Postage	£229		£229	£374
Hire of Hall	£50		£50	£50
Depreciation	£377		£377	£377
Telephone	£1,077		£1,077	£988
Fun Week	£0		£0	£0
Organ Tuning/Music (CCLI licences)	£754		£754	£315
Donations to other charities	£0		£0	£0
Other Expenses	£1,576		£1,576	£1,825
	£63,584	£0	£63,584	£82,738

	2024	2023
7 Staff Costs and Numbers		
Salaries and Wages	£9,509	£7,380
Social Security costs (NI)	£816	£586
	£10,325	£7,966

The average number of employees during the year, calculated on the basis of a head count, was as follows:

	2024	2023
Church Officers (Part Time)	4	7
Church Officer (Full Time)	-	-
Cleaner	2	2
Organist	2	2
Youth Worker (Part Time)	-	-
Parish Assistant	-	-

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 £28,700 and the maximum stipend (in the fifth and subsequent years) £35,269.

In accordance with Church of Scotland regulations applicable to all congregations, Council Tax of £2,547 was paid to Moray Council for the Kirk manse.

No employee earned over £60,000 in 2022.

8 Trustee Remuneration and Related Party Transactions

Six trustees received reimbursement of expenses totalling £944.

The following trustees did receive payments in connection with carrying out Church Officer duties at weddings or funerals. The monies were not from church funds but from the undertakers or wedding parties but they did pass through the church bank account and arrangements were in place for income tax where appropriate. The details are as follows:



One trustee did carry out essential repair work to the manse and church boilers, the total value of the transactions was £1289.

Depreciation for 2024

9 Tangible Fixed Assets

	P&M	HB	OE	Total
Cost				
at 31.12.2023	£5,902	£3,774	£826	£10,502
additions				
disposals				
at 31.12.2024	£5,902	£3,774	£826	£10,502
Accumulated depreciation				
at 31.12.2023	£5,902	£3,016	£826	£9,744
Charge for 2024 (10%)		£377		£377
at 31.12.2024	£5,902	£3,393	£826	£9,744
Net Book Value				
at 31.12.2023	£0	£758	£0	£758
at 31.12.2024	£0	£381	£0	£381
PM - Plant & Machinery	(depreciated @ 25% straight line basis)			
OE - Office Equipment	(depreciated @ 25% straight line basis)			
HB - Hymn Books (CH4)	(depreciated @ 10% straight line basis)			

10 Investments (UK)

	2024	2023
<i>Investor Trust deposit Fund 352084</i>		
Market value at 31.12.2023		£4,700
Market value at 31.12.2024	£4,700	
<i>Investor trust growth Fund 352084</i>		
Market value at 31.12.2023	£9,911	£9,180
Unrealised gain (loss)	935	£731
Market value at 31.12.2024	£10,846	£9,911
	<u>£15,546</u>	<u>£14,611</u>
<i>Rathbone Investments</i>		
Value at 31.12.2023	£451,710	£460,500
Additional Investment	£0	£0
Unrealised gain (loss)	£34,208	(8790)
	<u>£485,918</u>	<u>£451,710</u>
alue at 31.12.2024	<u>£485,918</u>	<u>£451,710</u>
Total Net Book Value of Investments	<u>£501,464</u>	<u>£466,321</u>
Investor Trust gain/(loss)	£935	£731
Rathbone gain/(loss)	£34,208	(£8,790)
(Loss) Gain on revaluation of investments	<u>£35,143</u>	<u>(£8,059)</u>

Notes forming part of the financial statements (cont)

11 Debtors

	2024	2023
Gift Aid Tax due from HMRC	0	0
	<u>£0</u>	<u>0</u>

12 Creditors

Accruals	0	0
Social Security/HMRC	£0	£0
	<u>£0</u>	<u>£0</u>

13 Analysis of Net Assets Among Funds

	General	Designated	Restricted	Total
Fixed Assets	£381			£381
Investments (inc R'bone)	£501,464			£501,464
Current Assets	£88,390		£26,000	£114,390
Net assets at 31.12.2024	<u>£590,235</u>	<u>£0</u>	<u>£26,000</u>	<u>£616,235</u>

Notes forming part of the Financial Statements

For the year ended 31 December 2024

12 Movement in Funds

at 31.12.2023

	At 31.12.2023	Incoming Resources	Outgoing Resources	Transfers	At 31.12.2024
Restricted Funds					
Hunter Fund	£20,000				£20,000
Trust Fund	£6,000				£6,000
Fabric Legacy (Barron)	£0				£0
	£26,000	£0	£0	£0	£26,000
Unrestricted Funds					
Designated Fabric Fund	£0			0	£0
Investments	£466,321	£35,143			£466,321
General Fund	£99,895	£63,107	£74,231	0	£99,895
	£566,216	£98,250	£74,231	£0	£590,235
Total Funds	£566,216	£98,250	£74,231	£0	£616,235

Purposes of Restricted Funds

Hunter fund: this is a fund to support pensioners and needy within Botriphnie Parish at Christmas time.

Trust Fund: this is a fund to support pensioners and needy within St Rufus and Grange at Christmas time

Barron Fund: this is a fund available to assist the congregation to meet its fabric commitments of St Rufus church

Purposes of Designated Funds

Fabric fund; the trustees have set aside funds for the day to day running of the church. Following a Finance Committee meeting in February 2022 the Designated Fabric Fund was transferred to the General Fund.

Contingent liability

The charity has historically recorded grant funding in respect of property enhancement. These grants have conditions that could result in the grants being partly repayable. These conditions apply for 5 years and were satisfied during 2014 and 2015.

APPENDIX

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

	2024		2023
<u>CAPITAL ACCOUNT</u>			
Credit Balances held at 31 December at cost	£86,107		£86,107
Consolidated Fabric Fund (Shares Held) market value A/C no 553520842 Market	£126,037		£120,079

REVENUE ACCOUNT

Credit Balance at 31 December	£87,566	£79,378
Fabric fund a/c 503520841		
Temporary Account (£1803)		