

The Church of Scotland
Blairgowrie Parish Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNTS

2023

Congregation No: 271603

Charity No: SC 033757

Reference and Administrative Information

Charity Name: Blairgowrie Parish Church of Scotland

Charity Registration Number: SC033757

Congregation Reference No: 271603

Contact Address: The Manse
Upper David Street
Blairgowrie
PH10 6HB

Trustees

Principal Office-bearers

Minister: Rev. Benjamin Abeledo
Session Clerk: Mr Clifford Cooke
Clerk to the Board: Mr David Howat
Church Treasurer: Mr Bob Strachan
Dr Alexander Shaw - resigned

Elders - Members of the Kirk Session

Ruth Brand	Beth Cameron	Margaret Conroy
Clifford Cooke	Dorothea Cooke	Bruce Dow
Mary Dow	Alisdair Drummond	Alex Easton
Martha Easton	Susan Edwards	Alex Ferguson
Marjorie Ferguson	Sandra Fleming	James Gibb
Anna Graham	Isobel Harper	David Howat
Pamela Howat	Isobelle Howes	Connie Irvine
Colleen Joslin	Brenda Kerr	Alastair Macdonald
Mary Macdonald	Roger Mackey	Archie McLauchlan
Margaret Nicoll	Nancy Richardson	Alexander Shaw
Charles Smith	Elinor Smith	Sheila Watkins

The following retired as Trustees during the period and the Kirk Session is most grateful for their support and contribution as Trustees :-

Lex Dunlop	Resigned 8th April 2023
Jim Baxter	Resigned 28th June 2023
Violet Duncan	Resigned 28th June 2023
Fiona Matthews	Resigned 28th June 2023
Malcolm Chisholm	Resigned 30th June 2023
Kenneth Dow	Resigned 30th June 2023
Myra Chisholm	Resigned 30th August 2023
Ellen Howat	Resigned 30th August 2023

Members of the Congregational Board

(All until 1/10/23 at change to The Unitary Constitution.)

Fiona Bain	Rod Chignell	Louisa Ferguson
Ann Heath	Lawrence Hill	Joy Kearns
Susie Mackey	Philip Murrie	Myrtle Petrie
Hamilton Scott	Robert Strachan	Alan Thom
Susan Whiteford		

Independent Examiner

Rhona C Nicol, ACMA, CGMA
Edenbank
16 New Road
Forfar
Agus
DD8 2AE

Bankers

Bank of Scotland
51 High Street
Blairgowrie
PH10 6DA

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

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 congregation is a registered charity, number SC033757 and is administered in accordance with the terms of the Model Deed of Constitution (until 30/9/23) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland. The congregation voted to move to the Unitary Constitution model and transferred to this on 1st October 2023.

The Rev. Benjamin Abeledo is the Minister. He was ordained in mid 2019. He has been serving us loyally.

Members of the Kirk Session are the charity trustees. The Minister is the chairman. The Kirk Session members are the Minister and the Elders of the church. The Kirk Session, which meets four times a year, is responsible for spiritual affairs within the church. Under the Unitary Constitution, the Session will become the sole trustees (from 1st October 2023) with Congregational Board members serving in the new committees, being no longer trustees from this date.

Under the Unitary Constitution, the following Working Groups operate under, and report to, the Kirk Session.

- Worship
- Mission & Outreach
- Pastoral Care
- Communication
- Fabric
- Finance & Stewardship

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.

The Activities of the Church revolve around services of worship and include Sunday School, Messy Church, Bible Study and Prayer Groups, Social Club, Craft Group, Guild and Boys Brigade.

Services of worship in Blairgowrie Parish Church are aimed to meet the needs of the different age groups in our community, both members of the congregation and their families and those who come seeking some form of spirituality in their lives.

The worship moves out into the community in our pastoral care for our housebound folk and members in times of crisis and goes out to the whole community in the town to offer services for funerals and weddings, whether those in need of these services are church members or not. Our Pastoral Care Group is active and regularly reviews its visits and revises who is supported.

The Sunday School and Messy Church leaders use a variety of activities and materials for Christian education. The aim is to equip our young people to take their place in our community with the backing of a Christian ethos, giving them roots in our family of faith.

Both the Guild and the Social Club, in addition to their traditional activities, devote much time and energy to fund raising for various charities. The Boys Brigade Company has active Anchor and Junior sections but currently there is no Company Section for older children.

The Craft Group meets most weeks and provides warmth, friendship and fellowship through the sharing of crafting skills - for both church and community attendees.

A process of reflection on our aims and objectives was started in November 2023 with a view to developing a new, shared vision for the church family, based in the local community. The Working Groups will play a leading role in this work.

Trustees' Annual Report (cont)

Year ended 31 December 2023

Achievements and Performance

The impact of COVID-19 since March 2020 has continued to be of some significance, with attendance at Sunday worship rising, but still below pre-COVID averages.

Advent, Christmas, Easter and family and children's services were held this year. The local primary school once again holds its end-of-term service in the church, with some ministry being re-established in the school itself. Messy Church, Sunday School and The Guild are back to having a full schedule. The Guild now includes members from Rattray Church and continues to strongly support a wide range of church activities such as the national "Doors Open" weekend.

The Craft Group continues to develop support, fellowship and friendship through a shared interest in crafting. A Holiday Club for primary school aged pupils was successfully introduced in 2023 and further three-day events are planned in 2024. Adults and children from other local churches are invited to participate in these events.

An open-air Christmas Service was held in the Wellmeadow which was well supported by members and appreciated by locals who were out-and-about in the town centre. An Easter event is planned for 2024.

We regularly update our website which includes many resources, a weekly pastoral letter, materials for children and young families, a monthly prayer diary and links to other external Christian materials. Online audio recordings of the weekly service have ceased as numbers accessing this significantly dropped. Our CD provision to those without internet access continues. A weekly video recording of the service is posted online. This resource is well used by members and others in the local community and beyond. In addition, our Facebook page highlights events and the weekly order of service and Sunday worship videos. The church newsletter continues to be published, the church contributes to the community magazine and until December 2023, the local newspaper includes a summary of each service with intimations. The Kirk Session has approached the editor to ask that this be reinstated.

The minister is available for pastoral support and funerals of which there were sixteen. He and the Kirk Session appreciate the support of a church member, a retired minister, who shares some of this commitment. One weddings and one blessing were held. There were no formal baptisms.

The very significant building works of the past few years have been largely overtaken with the installation of a new heating system and redecoration of the main hall. The number and range of community hall users has increased with the halls almost at full capacity each week.

This year the congregation has supported the work of Christian Aid, and through our soup lunches, a range of local community and national church causes.

Church membership stands at 554 including 75 on the Supplementary Roll. There were 25 deaths. We added two members by Resolution of the Kirk Session. Five members left by Certificate of Transference – all figures as of 31 December 2023.

Financial Review

The accounts have been compiled on a Receipts and Payments basis.

The main source of income is from congregational offerings. Free Will offering envelopes (which are being phased out) accounted for £7150. Standing orders dipped slightly to £60,000 but we saw an increase in Open Plate giving by £2000 to £7600. Another source is general donations, this saw a drop of £2700 to £13700, of this some £7000 was specifically for the A/V Fund. Many of these givings attract Gift Aid and this swells the coffers by £17400. We also saw Hall rental income of £6015 over the year.

Expenditure though not as hefty as '22 still saw large repair bills. A new boiler was installed at a cost of £31691 and £7500 was spent repainting the Upper Hall. Again we had call on our reserve investments and £19000 was drawn from this source. Hopefully and with a fair wind we will see an end to such large repair bills in the future. Considering we have an ageing congregation and an ageing building the above review is a credit to all.

Risk Management

The trustees have overall responsibility for systems of procedure and control over the activities of the charity. Such systems can only provide reasonable, but not absolute, assurance against errors and fraud. Within this framework the trustees have assessed the major risks to which the charity is exposed, and they are satisfied that systems are in place to mitigate the exposure to major risks

Trustees' Annual Report (cont)

Year ended 31 December 2023

Reserves Policy

The trustees have considered the reserves required and have considered current and future liabilities. It is the Trustees' policy to hold reserves of approximately 12 month's expenditure excluding designated funds. At the year end the Church held unrestricted funds of £130,597 of which £28,444 had been designated for the fabric fund and £20,500 for the organ fund. "Development Fund" presently standing at £26,000 consolidates legacies, to be used for the upgrading of our premises.

Other Designated funds? A/V Fund £1,613
Restricted funds? A/V Fund £11,487

The remaining balance of £61,621 represents more than 12 months expenditure to provide for contingencies. The Church organ is valued at £310,000 so the organ and choir fund is held to ensure that all costs of maintenance can be met. The Guild Fund of £1,732 is held by the Guild Treasurer for annual distribution to the church, Guild Projects and to other causes it supports.

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,

Clifford Cooke
Session Clerk

Date

29.8.24

Bob Strachan
Treasurer

Date

29-8-24

Independent Examiner's Report to the Trustees of Blairgowrie Parish Church

I report on the accounts of the charity for the year ended 31st December 2023 which are set out on pages 8 to 13.

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.

Name Rhona C Nicol, ACMA, CGMA

Rhona C Nicol

Address: Edenbank
16 New Road
Forfar
Agus
DD8 2AE

Date 10th September 2024

Blairgowrie Parish Church of Scotland
Receipts and Payments Account
Year ended 31 December 2023

		Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Restated Total 2022 £
<u>Receipts</u>	Note					
Donations	3	103,437	10,340		113,777	102,953
Legacies					0	17,208
Activities for Generating Funds					0	
Bank & Deposit interest					0	76
Investment income		13,281			0	
		<u>116,718</u>	<u>10,340</u>	<u>0</u>	<u>127,058</u>	<u>123,652</u>
Rental of premises		6,090			6,090	7,585
Weddings and Funerals		1,358			1,358	1,060
Receipts from General Trustees					0	24,775
Transfer of Union Balance					0	
Other Receipts	4	6,054	0	0	6,054	16,894
<u>Total Receipts</u>		<u>130,220</u>	<u>10,340</u>	<u>0</u>	<u>140,560</u>	<u>173,966</u>
<u>Payments</u>	5					
Costs of generating funds		87	0	0	87	190
Charitable activities		146,641	4,885	0	151,526	210,210
Governance costs		0	0	0	0	756
<u>Total Payments</u>		<u>146,728</u>	<u>4,885</u>	<u>0</u>	<u>151,613</u>	<u>211,156</u>
Excess of Receipts over Payments for the year before transfers		(16,508)	5,455	0	(11,053)	(37,190)
Transfers					0	
Excess of Receipts over Payments for the year		<u>(16,508)</u>	<u>5,455</u>	<u>0</u>	<u>(11,053)</u>	<u>(37,190)</u>

Blairgowrie Parish Church of Scotland
Statement of Balances
At 31 December 2023

	Unrestricted Funds 2023 Note £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Restated Total 2022 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	25,606	8,284		33,890	71,080
Movement in year:					
Excess of Receipts over Payments for the year	16,508	5,455	0	11,053	37,190
Bank & deposit balances carried forward	<u>9,098</u>	<u>13,739</u>	<u>0</u>	<u>22,837</u>	<u>33,890</u>
<u>Investments at market value</u> (cost £120,980)					
	<u>120,980</u>			<u>120,980</u>	<u>120,980</u>
<u>Assets</u>					
Gift Aid Receivable				0	4,502
<u>Liabilities</u>					

The accounts were approved by the Kirk Session and Financial Board on 29th Aug. 2024.
 For and on behalf of the Kirk Session and Financial Board

Crippen Cooke Session Clerk
Robert S. Stachan Treasurer

Blairgowrie Parish Church of Scotland

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

No trustee received any remuneration or reimbursement of expenses during the year.

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 Jan 2023 £	Receipts £	Payments £	Transfers £	At 31 Dec 2023 £
Unrestricted funds					
AV Fund		1,613			1,613
Designated Fabric Fund	60,000	35	39,191		20,844
Designated Development Fund	26,000				26,000
Designated Music Fund	20,000				20,000
Designated Sunday School Fund		25			25
Designated Organ and Choir Fund		500			500
Designated Photocopier Fund		800	806		(6)
General Fund	40,586	128,572	107,537		61,621
	<u>146,586</u>	<u>131,545</u>	<u>147,534</u>	<u>0</u>	<u>130,597</u>
Restricted funds					
AV System Fund	6,190	5,297			11,487
Church Guild	2,094	3,718	4,079		1,733
Youthworker Fund					0
	<u>8,284</u>	<u>9,015</u>	<u>4,079</u>	<u>0</u>	<u>13,220</u>
Endowment funds					
The Smith Bequest					0
The Jones Legacy					0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total funds	<u>154,870</u>	<u>140,560</u>	<u>151,613</u>	<u>0</u>	<u>143,817</u>

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property

Music Fund: The Trustees set aside funds for the purchase of music resources for use in worship.

Development Fund : Legacies set aside for future major refurbishment

Sunday School Fund: To assist Sunday School costs

Organ and Choir Fund : To maintain and repair organ

Photocopier Fund : the purchase of a new photocopier

Purposes of Restricted Funds

AV Fund : Towards the purchase of a new Audio Visual system

Church Guild :

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	7,159	0	0	7,159	9,340
Gift Aid Donations	60,123	0	0	60,123	60,539
Tax Recovered on Gift Aid Donations	17,431	0	0	17,431	19,109
Ordinary Offerings (Open Plate)	7,603	0	0	7,603	5,600
Other Offerings, Donations etc	11,121	10,340	0	21,461	8,365
	<u>103,437</u>	<u>10,340</u>	<u>0</u>	<u>113,777</u>	<u>102,953</u>
4. Analysis of Other Income					
Life and Work Donations				0	50
VAT Recovered	6,054	0	0	6,054	16,844
	<u>6,054</u>	<u>0</u>	<u>0</u>	<u>6,054</u>	<u>16,894</u>
5. Analysis of Payments					
Costs of generating funds					
Investment Managers' fees				0	
Offering envelopes	87			87	190
	<u>87</u>	<u>0</u>	<u>0</u>	<u>87</u>	<u>190</u>
Charitable activities					
Giving to Grow	64,082			64,082	68,841
Presbytery dues	1,753			1,753	1,421
Minister's expenses	2,661			2,661	1,994
Pulpit supply	940			940	960
Other staffing costs	12,376			12,376	7,540
Repairs and maintenance	9,221			9,221	4,951
HSE Costs	392			392	
Major fabric repairs	31,691			31,691	95,209
Manse	122			122	3,825
Council Tax	2,994			2,994	2,878
Heat and light	6,578			6,578	8,298
Insurance	6,202			6,202	5,613
Other building costs	1,276			1,276	220
Church office expenses	367			367	272
Printing, stationery and postage	198	806		1,004	72
IT Costs	383			383	
Organ & music	2,160			2,160	921
Church Organisations	405	4,079		4,484	5,119
Donations to other charities	2,576	0		2,576	1,873
Life and Work Donations	0			0	168
Other expenses	263			263	35
	<u>146,641</u>	<u>4,885</u>	<u>0</u>	<u>151,526</u>	<u>210,210</u>

Governance costs

Independent examiner's fees	0	756
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Other payments

Purchase of assets	0	
Purchase of investments	0	
	<u>0</u>	<u>0</u>
	<u>0</u>	<u>756</u>

6. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employers contributions for National Insurance, Pension, Housing and Loan Fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of services. For the year under review the minimum stipend was £30,135 and the maximum stipend (in the fifth and subsequent years) was £37,032.

7. Collections for Third Parties

	2023	2022
	£	£
Christian Aid	733	906
Poppy Scotland	110	115
Operation Mobilisation		205
2nd Blairgowrie BB		50
Christmas service gifts in co-operations with Blairgowrie SWD Team		598
Blairgowrie illuminations	100	
Blair in Bloom	120	
Blairgowrie craft group	150	
Churches Action Home	200	
HIV	102	
Riding for the disables	100	
Blairgowrie Freedom Coach	85	
Girl Guides Blairgowrie	90	
Caroline White	685	
Mrs Sheila Watkins	101	
	<u>2,576</u>	<u>1,874</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2023	2022
	£	£
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost		6,029
Market Value of Balances at 31 December		8,833
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	2,103	176