

**The Church of Scotland**  
**Blairgowrie Parish Church of Scotland**

**2024**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**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	(until 14/08/2024)
Interim Moderator	Rev. Brian Dingwall	(from 30/06/2024)
Session Clerk	Mr Clifford Cooke	
Church Treasurer:	Mr Bob Strachan	

### Elders - Members of the Kirk Session

Ruth Brand	Beth Cameron	Margaret Conroy
Clifford Cooke	Dorothea Cooke	Bruce Dow
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
Mary Macdonald	Roger Mackey	Margaret Nicoll
Nancy Richardson	Alexander Shaw	Charles Smith
Elinor Smith	Sheila Watkins	Kenneth Mackay (16/06/2024)
Mary Mackay (16/06/2024)	Philip Murrie (16/06/2024)	

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

Mary Dow	Died 8th November 2024
Alisdair Drummond	Resigned 19th June 2024
Alastair Macdonald	Resigned 20th March 2024
Archie McLauchlan	Resigned 28th August 2024

**Independent Examiner**

Azets  
5 Whitefriars Crescent  
Perth  
PH2 OPA

**Bankers**

Bank of Scotland  
51 High Street  
Blairgowrie  
PH10 6DA

**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 (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 Unitary Constitution (*quoad omnia*) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

The Rev. Benjamin Abeledo was the Minister until his retirement in August 2024. The Rev. Brian Dingwall currently serves as locum and Interim Moderator to the congregation who greatly appreciate his diligence and enthusiasm.

Members of the Kirk Session are the charity trustees. The Minister/Interim Moderator is the chairman. The Kirk Session consists of 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 members became the sole trustees from 1st October 2023.

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 and Guild. Regretfully, The Boys Brigade ceased meeting at the end of May 2024.

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. Outdoor worship services are held in the town centre at Easter and Christmas, and are well attended. Our Pastoral Care Group is active and regularly reviews its visits and revises who is supported. The Mission & Outreach Working group has actively pursued opportunities for our fellowship to be highlighted at community events including the monthly Farmers' Market.

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 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 continue to play a leading role in this work as we seek our next minister.

## **Trustees' Annual Report (cont)**

**Year ended 31 December 2024**

### **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 a further 2 three-day events were successfully held in 2024. Adults and children from other local churches participated in these events. Planning for 2025 events is underway.

We regularly update our website which includes many resources, a regular pastoral letter, materials for children and young families, a bi-monthly prayer diary and links to other external Christian materials. A video recording of the service is posted weekly 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 three times a year, the church contributes to the local community magazine and the local newspaper normally includes a brief summary of each service with intimations and key events.

The minister/locum minister is available for pastoral support and funerals of which there were twenty nine. One baptism was held and no weddings.

The number and range of community hall users has remained high 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 512, with those who no longer live in the Parish and those for whom we have no current address, being removed from the roll. There were 36 deaths. Four members left by Certificate of Transference and three new Elders were appointed to the Kirk Session – all figures as of 31 December 2024.

### **Financial Review**

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

This year, we observed a significant decline in income across several key areas. Standing orders decreased by £2,260, tax recovered was down by £2,500, and other donations saw a considerable drop of £13,500. However, there was a positive increase of £1,500 in open plate donations.

Expenses are down by £42,000, the main factor contributing to a reduction in overall costs was a notable decrease in major repair expenditures. As a result, despite the drop in income, our financial position remains relatively stable. Our bank balance stands at £39,884, and our investments in the Investors Trust Growth Fund are valued at £175,400 (noting that this figure is reported at cost in the accounts). Even with a £20,000 withdrawal from this fund this year, it has performed well in terms of interest and capital growth.

The most significant change in expenditure was a reduction of £31,000 in major fabric repairs. Other expenses were either slightly reduced or remained consistent. However, energy costs doubled to £13,300, representing an unexpected increase.

At year-end, we experienced an overall increase in funds of £18,500. However, factoring in the £20,000 withdrawal from the Growth Fund and the two generous legacies totaling £7,500, the financial position is not as strong as the increase suggests.

Hall rent income saw a welcome increase of £1,300, bringing the total to £7,315, which has been a valuable source of revenue.

In conclusion, despite the challenges faced this year, the financial situation remains manageable, and we are grateful for the continued support from the congregation. However, we must acknowledge that both our congregation and the church building are ageing, and this will require careful planning and consideration moving forward.

## Trustees' Annual Report (cont)

### 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

### 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 £146,285 of which £20,860 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 £1,734

Restricted funds. A/V Fund £12,331

The remaining balance of £68,265 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 £1,473 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: 6th April 2025



**Bob Strachan**  
Treasurer  
Date: 6th April 2025

## 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 2024 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



IAN CRAIG CA

Address:

Azets  
5 Whitefriars Crescent  
Perth  
PH2 0PA

Date

7/4/25

**Blairgowrie Parish Church of Scotland**  
**Receipts and Payments Account**  
**Year ended 31 December 2024**

		Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
	Note	£	£	£	£	£
<b><u>Receipts</u></b>						
Donations	3	85,633	4,353		89,986	113,777
Legacies		7,500			7,500	0
Activities for Generating Funds					0	0
Bank & Deposit interest					0	0
Investment income		11,370			11,370	13,281
		<u>104,503</u>	<u>4,353</u>	<u>0</u>	<u>108,856</u>	<u>127,058</u>
Rental of premises		7,315			7,315	6,090
Weddings and Funerals		550			550	1,358
Receipts from General Trustees					0	0
Transfer of Union Balance					0	0
Other Receipts	4	0	0	0	0	6,054
<b><u>Total Receipts</u></b>		<u><u>112,368</u></u>	<u><u>4,353</u></u>	<u><u>0</u></u>	<u><u>116,721</u></u>	<u><u>140,560</u></u>
<b><u>Payments</u></b>						
Costs of generating funds	5	0	0	0	0	87
Charitable activities		107,079	3,769	0	110,848	151,526
Governance costs		0	0	0	0	0
<b><u>Total Payments</u></b>		<u><u>107,079</u></u>	<u><u>3,769</u></u>	<u><u>0</u></u>	<u><u>110,848</u></u>	<u><u>151,613</u></u>
<b><u>Other Receipts and Payments</u></b>						
Cash from Sale of Fixed Assets and Investments		12,652			12,652	
Excess of Receipts over Payments for the year before transfers		17,941	584	0	18,525	(11,053)
Transfers					0	
Excess of Receipts over Payments for the year		<u><u>17,941</u></u>	<u><u>584</u></u>	<u><u>0</u></u>	<u><u>18,525</u></u>	<u><u>(11,053)</u></u>



**Blairgowrie Parish Church of Scotland**  
**Statement of Balances**  
**At 31 December 2024**

	Unrestricted Funds 2024 Note £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b><u>Bank &amp; Deposit Balances</u></b>					
Bank & deposit balances brought forward	9,098	13,739	0	22,837	33,890
<b>Movement in year:</b>					
Excess of Receipts over Payments for the year	17,941	584	0	18,525	11,053
Bank & deposit balances carried forward	27,039	14,323	0	41,362	22,837
<b><u>Investments at market value</u></b> (cost £108,328)	108,328			108,328	120,980
<b><u>Assets</u></b>					
Gift Aid Receivable				0	4,502
<b><u>Liabilities</u></b>					

The accounts were approved by the Kirk Session on 6th April 2025.

For and on behalf of the Kirk Session:



. Session Clerk



. 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 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
<b>Unrestricted funds</b>					
AV Fund	1,613	120			1,734
Designated Fabric Fund	20,844	20			20,864
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	(6)				(6)
General Purpose Growth Fund	0	7,353			7,353
General Fund	61,621	104,875	107,079		59,417
	<u>130,597</u>	<u>112,368</u>	<u>107,079</u>	<u>0</u>	<u>135,886</u>
<b>Restricted funds</b>					
AV System Fund	11,487	844			12,331
Church Guild	1,733	3,509	3,769		1,473
Youthworker Fund	0				0
	<u>13,220</u>	<u>4,353</u>	<u>3,769</u>	<u>0</u>	<u>13,804</u>
<b>Endowment funds</b>					
The Smith Bequest					0
The Jones Legacy					0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Total funds</b>	<u>143,817</u>	<u>116,721</u>	<u>110,848</u>	<u>0</u>	<u>149,690</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 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>3. Analysis of Donations</b>					
FWO Scheme (non Gift Aid)	0	0	0	0	7,159
Gift Aid Donations	57,863	0	0	57,863	60,123
Tax Recovered on Gift Aid Donations	14,963	0	0	14,963	17,431
Ordinary Offerings (Open Plate)	9,096	0	0	9,096	7,603
Other Offerings, Donations etc	3,661	4,353	0	8,014	21,461
	<u>85,633</u>	<u>4,353</u>	<u>0</u>	<u>89,936</u>	<u>113,777</u>
<b>4. Analysis of Other Income</b>					
Life and Work Donations				0	0
VAT Recovered				0	6,054
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>6,054</u>
<b>5. Analysis of Payments</b>					
<b>Costs of generating funds</b>					
Investment Managers' fees				0	0
Offering envelopes	0			0	87
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>87</u>
<b>Charitable activities</b>					
Giving to Grow	61,048			61,048	64,082
Presbytery dues	2,535			2,535	1,753
Minister's expenses	1,530			1,530	2,661
Pulpit supply	1,000			1,000	940
Locum Costs	2,498			2,498	940
Other staffing costs	11,968			11,968	12,376
Repairs and maintenance	2,377			2,377	9,221
HSE Costs	0			0	392
Major fabric repairs	871			871	31,691
Manse	315			315	122
Council Tax	839			839	2,994
Heat and light	13,321			13,321	6,578
Insurance	6,646			6,646	6,202
Other building costs	755			755	1,276
Church office expenses	394			394	367
Printing, stationery and postage	184			184	1,004
IT Costs	201			201	383
Organ & music	210			210	2,160
Church Organisations	83	3,769		3,852	4,484
Donations to other charities	0			0	2,576
Miscellaneous	208			208	0
Other expenses	96			96	263
	<u>107,079</u>	<u>3,769</u>	<u>0</u>	<u>110,848</u>	<u>152,466</u>

**Governance costs**

Independent examiner's fees	0
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**Other payments**

Purchase of assets	0
Purchase of investments	0
	<u>0</u>
	<u>0</u>
	<u>0</u>
	<u>0</u>
	<u>0</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 £31,642 and the maximum stipend (in the fifth and subsequent years) was £38,884.

**7. Collections for Third Parties**

	2024	2023
	£	£
Christian Aid	255	733
Poppy Scotland	140	110
Operation Mobilisation		
2nd Blairgowrie BB		
Christmas service gifts in co-operations with Blairgowrie SWD Team		
Blairgowrie illuminations		100
Blair in Bloom		120
Blairgowrie craft group		150
Churches Action Home	260	200
HIV	133	102
Riding for the Disabled		100
Blairgowrie Freedom Coach	150	85
Girl Guides Blairgowrie	120	90
Caroline White		685
Mrs Sheila Watkins		101
World Day of Prayer	180	
Rev. Benjamin Abeledo	1360	
Alzheimers Scotland	105	
Air Ambulance	180	
Blairgowrie Players	140	
Banana Box Trust	160	
	<u>3,183</u>	<u>2,576</u>

**APPENDIX**

**FUNDS HELD ON BEHALF OF THE CONGREGATION**

**BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31 December at cost	<u>                    </u>	<u>                    </u>
Market Value of Balances at 31 December	<u>                    </u>	<u>                    </u>
<b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December	<u>          2,205          </u>	<u>          2,103          </u>