

The Church of Scotland



Mortlach and Cabrach Church

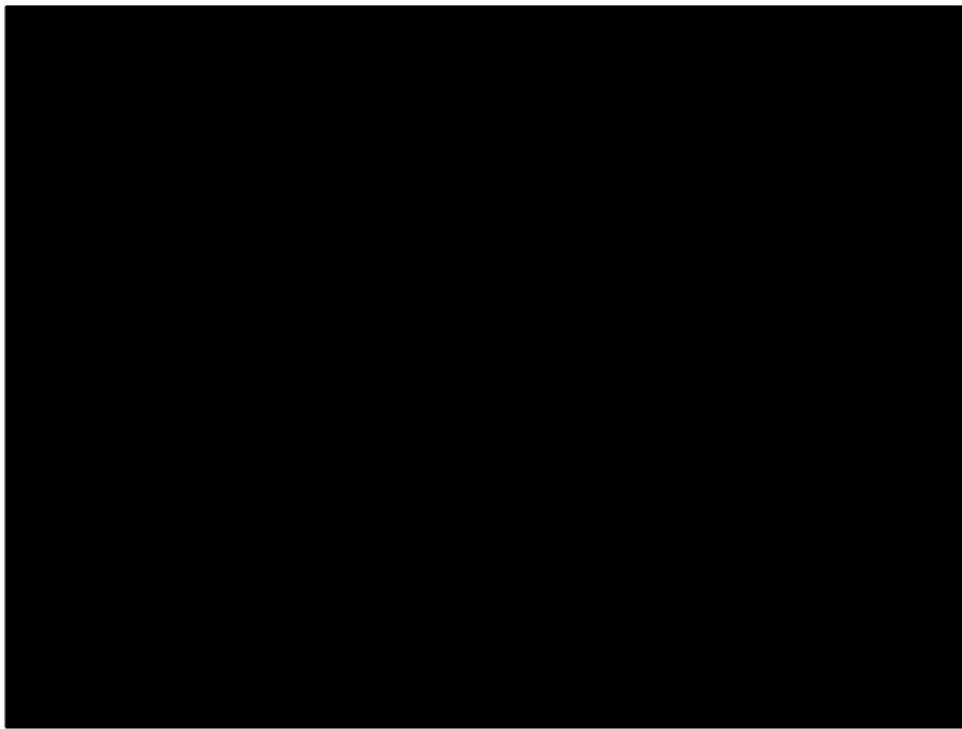
RECEIPTS and PAYMENTS

ACCOUNTS

2023

Scottish Charity No: 010193

Congregation No: 352101



## Reference and Administration Information

Charity Name: Mortlach & Cabrach Church

Charity Registration Number: SC010193

Congregation Reference No: 352101

Contact Addrees:



Trustees:-

Kirk Session:-

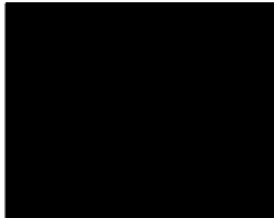


Principal Office-bearers:

Minister:

SesionClerk:

Treasurer:



Independent Examiner



Bankers:

Royal Bank of Scotland  
21 Market Place, INVERURIE,  
AB51 3PU

3

Trustees' Annual Report  
Year ended 31st December 2023

Structure: Governance and Management

Governing Document

The Church is administered in accordance with the terms of a Unitary 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 the members of the Communion Roll who are considered to have appropriate gifts and skills.

Organisational Structure

The Kirk Session, responsible for the temporal affairs of the congregation, is chaired by the Minister and meets regularly - at least five times per year. The Kirk Session consists of 3 sub-groups, Finance, Property/Fabric and Social Fundraising

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 the national Church it acknowledges a distinctive call and duty to bring ordinances of religion to the people of every Parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond. The Parish Church of Mortlach & Cabrach is a union of no less than five congregations covering a very large geographical parish. There is now only one regular place of worship with the morning service conducted there weekly with additional special services at appropriate times during the year including Easter, Remembrance Sunday and Christmas. In addition, an annual service is held at Cabrach Church. Our Minister visits local Stephen Cottage Hospital and serves the hospital in conjunction with the hospital's own chaplain. Our Minister along with the Aberlour church Minister jointly support the Speyside care home in Aberlour on a regular basis. The Church Guild meet monthly using the Guild Theme as guideline for meetings. They are currently trying to attract new members.

Achievements and Performance

We continue to welcome worshippers, and are pleased to see newcomers in amongst the regulars in the pews, with some new members also joining the Communion Roll. 4 new elders have been ordained, and we have welcomed elders from other parishes who have relocated to our area. We serve teas and coffees at the end of each service, which is a good opportunity to spend time in each other's company. We livestream the services on social media, and recordings are available to watch at any time.

There is a regular reading rota, and elders also rotate car share and door welcome duties as well as carry out regular duties associated with these roles. We have a core group of elders that are able to step in to take the services if needed.

Last year during the cold months we set up a weekly warm space offering warmth and food to anyone who wished it. This "Midweek Mix" proved to be a space not just offering food and warmth, but a friendly space where people could come to relieve feelings of loneliness, and so we have extended this throughout the year and hope to continue it in the longer term.

A fortnightly Praise Group has been established under the guidance of one of the elders who is a music teacher. People from the community are able to come along to learn new songs and practice old ones, and have performed at various occasions, as well as boosting the weekly worship in church.

A monthly Messy Church has been started in the local community centre, with a number of elders and other volunteers coming together to provide a welcoming space for families to come along and have fun doing some activities, spend time together worshipping and developing friendships whilst sharing a light lunch together.

Working with a local community group we arranged an annual Easter Treasure Hunt which provided a fun activity involving the solving of clues to lead you along the trail and win prizes. This enabled us to engage in a positive way with the community, and build relationships with individuals and community businesses, and we were able to include the Church building as a point along the trail.

We welcomed the local schools and nurseries to the Church for a special Christmas service in collaboration with the local Scottish Episcopal Church. The children took part in a number of activities including a nativity play, and the church was filled with parents, grandparents and the wider community during this special event. The minister continues to attend assemblies to talk to the children at the local primary school so is a well-known face.

The Church Guild continue to meet with a regular attendance of 10 members, and have hosted a number of successful meetings including The Big Sing.

The minister continues to hold alternate weekly services at the care home, and monthly services at the local sheltered housing.

#### Financial Review

The main source of income is the weekly offering scheme as well as donations under the Gift Aid Scheme. We also have a large number of members contributing their Offering by way of regular standing orders. The Small Gift Aid donation scheme also helps with our annual income. We also have an annual Christmas Appeal and this is well supported by members especially those who cannot attend regularly. Restricted and unrestricted funds are noted on our balances on The Statement of Balances - our page 7

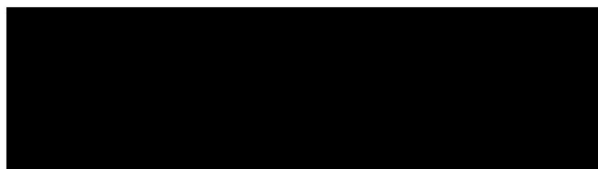
#### Reserves Policy

It is the Trustees policy to hold liquid reserves for approximately three months estimated running costs expenditure appx £10,000 and we hold reserves invested in Edinburgh.

#### 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 2007. They are also responsible for safeguarding the assets of the Church and must take responsible steps for the prevention and or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf



Date.....27/3/2024.....

## **Independent Examiner's Report to the Trustees of Mortlach & Cabrach Church**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2023 which are set out on the attached pages.

### **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.

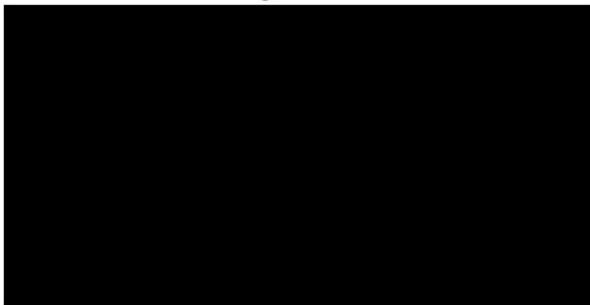
### **Basis of independent examiner's statement**

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.



## Receipts &amp; Payments Account

year ending 31st December 2023

	Unrestricted Funds	Restricted Funds	Totals	
	2023		2023	2022
<b>Receipts</b>				
Gift Aid Donations	10,963		10,963	9,983
FWO Donation (non gift aid)	2,726		2,726	3,130
Ordinary Offering (open plate)	5,481		5,481	4,984
Tax Reclaimed on Gift Aid	5,135		5,135	4,357
General Donations - various accounts	3,046		3,046	4,443
<b>Donations - sub totals</b>	<b>27,351</b>		<b>27,351</b>	<b>26,897</b>
Weddings & Funerals	1,500		1,500	1,630
Fund Raising for Church Funds	1,889		1,889	987
Fund Raising for sending to Charities	646		646	2,410
Bank Interest	404		404	72
Investment Income	2,926		2,926	2,152
Grant received for Mid Week Mix	5,340		5,340	1,500
Miscellaneous	1,059		1,059	318
	<b>41,115</b>		<b>41,115</b>	<b>35,966</b>
Transfer of Funds from Investors Trust to ) pay for Church Roof Repairs)	6,111		6,111	25,968
Transfers between Accounts	8,861		8,861	4,175
<b>Total Receipts (agree Page 9)</b>	<b>56,087</b>		<b>56,087</b>	<b>66,109</b>

**Payments**

Cost of generating Funds				
Charitable Activities	53,278		53,278	68,696
Governance Costs	100		100	100
<b>Total payments (agree page 9)</b>	<b>53,378</b>		<b>53,378</b>	<b>68,796</b>

Excess of Receipts over Payments for the year before transfers	14,972		14,972	-32,830
Transfers Investors Trust and internal a/c	12,263		12,263	30,143
Excess of Receipts over Payments for the year	<b>+ 2,709</b>		<b>+ 2,709</b>	<b>-2,687</b>

Mortlach & Cabrach Church  
Statement of Balances  
as at 31st December 2023

**Bank & Deposit Balances**

Opening Balance B/f	(agree page8)	47,205		0	47,205	49,894
---------------------	---------------	--------	--	---	--------	--------

Movement in Year

Excess of Receipts over Payments		† 2,709		0	† 2,709	-2,689
----------------------------------	--	---------	--	---	---------	--------

Bank & Deposit Balances

Closing Balance C/f	(agree page8)	49,914		0	49,914	47,205
---------------------	---------------	--------	--	---	--------	--------

Investment at Market Value

Cost (38,353)		5,831	74,513	0	80,344	65,440
---------------	--	-------	--------	---	--------	--------

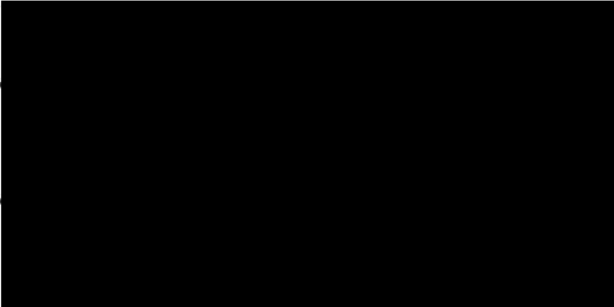
Assets

Gift Receivable		0	0	0	0	0
-----------------	--	---	---	---	---	---

Liabilities

		0	0	0	0	0
--	--	---	---	---	---	---

The Accounts were approved by The Kirk Session and Financial Board on  
For and on behalf of The Kirk Session and Financial Board

	Session Clerk
	Treasurer



**Mortlach & Cabrach Church**  
**Notes to the Accounts**

2023

Page 8

**1. Trustee Remuneration and Related Party Transactions**

**No remuneration was paid to any Trustees in this Accounting Year.**

**No expenses were paid to Trustees in this Accounting Year.**

**2. Movement in Funds**

	<u>at 1st Jany</u>	<u>Receipts</u>	<u>Transfer in</u>	<u>Payments</u>	<u>Tranfr out</u>	<u>at 31st Decr.</u>
<b><u>Unrestricted Funds</u></b>						
General Fund	4,078	35,022	7,161	31,632	nil	14,629
Fabric Fund	2,031	1,146	7,612	9,260	nil	1,529
Flower Fund	760	27	200	289	nil	698
Organ Fund	3,755	546	nil	210	nil	4,091
Challenge Fund	19,354	3,995	nil	3,126	8,861	11,362
Youth Dev Fund	1,135	378	nil	nil	nil	1,513
<b>Totals</b>	<b>31,113</b>	<b>41,114</b>	<b>14,973</b>	<b>44,517</b>	<b>8,861</b>	<b>33,822</b>
Deposit Funds						
Restricted						
Deposit - Organ	6,093					6,093
Deposit - YDF	10,000					10,000
<b>Total Restricted</b>	<b>16,093</b>					<b>16,093</b>
Endowment Funds						
<b>Total Funds</b>	<b>47,206</b>	<b>41,114</b>	<b>14,973</b>	<b>44,517</b>	<b>8,861</b>	<b>49,915</b>

To agree with Receipts & Payments A/c Page 9

£41,114      £44,517

14,973      8,861

**Purpose of Unrestricted Funds**

**£56,087      £53,378**

To meet day to day running costs for Mortlach & Cabrach Church

**Purpose of Restricted Funds**

Deposit - Organ      to meet large repairs required for Grand Piano and Church Organ

Deposit Youth Development Fund - A legacy was gifted for youth work of our Church

**Mortlach & Cabrach Church**  
**Receipts & Payments Account**  
**year ending 31st December 2023**

Page 9

**3 Analysis of Donations**

Gift Aid Donations  
FWO scheme (non gift aid)  
Ordinary Offering (open plate)  
Tax recovered on Gift Aid  
Donations to various Funds  
Donations - sub total  
Weddings & Funerals  
Fund Raising for sending to other Charities  
Bank Interest  
Investment Income  
Miscellaneous Income  
Transfer of funds between accounts  
Grants received for Mid Week Mix  
Fund Raising for Mortlach & Cabrach Church

Transfer of Funds from Investors Trust

**Total Receipts (agree with pages 6 and 8)**

**4. Analysis of Payments**

**Charitable Activities**

M & M Allocation Giving to Grow  
Offering Envelopes  
Minister Travel Costs  
Presbytery Dues  
Pulpit Supply  
Organist Costs  
Insurances Manse & Church  
Heating & Lighting  
Fabric - Manse costs  
Church Fabric costs  
Cleaning costs incl materials  
Organ & piano costs  
Printing Stationery Postages  
Flowers for Church  
Fund Raising Expenses  
Fund Raising for Charities  
Manse Council Tax  
Purchase Pew cushions  
Misc Gen Exps  
Mid Week Mix costs  
Internal Transfer of Funds between accounts  
Costs of CCL and E On xt

Governance Costs

**Total Payments (agree with pages 6 and 8)**

Unrestricted	Restricted	Totals	
2023		2023	2022
10,963		10,963	9,983
2,726		2,726	3,130
5,481		5,481	4,984
5,135		5,135	4,357
3,046		3,046	4,443
27,351		27,351	26,897
1,500		1,500	1,630
1,095		1,095	2,410
404		404	72
2,926		2,926	2,152
610		610	318
8,861		8,861	4,175
5,340		5,340	1,500
1,889		1,889	987
49,976		49,976	40,141
6,111		6,111	25,967
56,087		56,087	66,108
13,909		13,909	18,581
133		133	158
960		960	960
844		844	844
526		526	161
2,600		2,600	2,260
2,341		2,341	2,141
3,695		3,695	4,055
585		585	
6,893		6,893	26,799
511		511	770
210		210	514
42		42	nil
290		290	311
213		213	226
646		646	2,170
2,464		2,464	2,402
2,913		2,913	
493		493	456
3,866		3,866	
8,861		8,861	4,175
283		283	1,714
53,278		53,278	68,697
100		100	100
53,378		53,378	68,797

## Mortlach & Cabrach Church

2023

Page 10

### National Stipend Fund Contribution note

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all Minister's Stipend and employers contributions for national insurance, pensions and housing loan fund. Minister's stipend are paid in accordance with the national stipend scale, which is related to years of service.

For the year under review the Minimum Stipend:- £30,135  
Maximum Stipend:-£37,032

<u>Payments made to Charities:-</u>	<u>2023</u>	<u>2022</u>
Poppy Scotland	£79	£110
Turkey Syria	£277	£1,590
Dufftown in Bloom - from Flower a/c	£50	£50
* MacMillan Cancer Support	£305	£420
Christian Aid	£290	£290
	<b>£1,001</b>	<b>£2,460</b>

\* It was agreed that the Offering at the Joint Christmas Service with Scottish Episcopal Church and Mortlach & Cabrach Church be donated to this cause.

2023

Page 11

**Appendix**

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

55 Consolidated Fabric Fund Capital

2023

2022

Credit Balance held as at 31st December at Cost

22,828

22,212

56 Consolidated Fabric Fund - Capital (11)

Market Value of Balances as at 31st December

60,688

37,860

REVENUE ACCOUNT

50 Consolidated Fabric Fund - Revenue

Credit Balance as 31st December

11,276

14,585

TEMPORARY ACCOUNT

85 Temporary Funds

Credit Balance as at 31st December

0

0