

The Church of Scotland
Inverurie St. Andrew's Parish Church



Receipt and Payments Accounts

Congregation No. 331972

Scottish Charity No. SC008791

Year Ended 31 December 2024

Reference and Administrative Information

Charity Name: St Andrew's Parish Church of Scotland Inverurie

Charity Registration Number: SC008791

Congregation Reference No: 331972

Contact Address: St Andrew's Church Office
High Street
Inverurie
Aberdeenshire
AB51 3QJ

Trustees

Kirk Session

Binnie, Mrs. Vera	Hepburn, Mrs. Sandra
Bruce, Mrs. Joyce	Ingram, Mrs. Jennifer
Christie, Mrs. Hilda	Keith, Mrs. Moira
Clark, Mr. Charles	Milne, Mrs. Rosemary
Clark, Mrs. Yvonne	Pawson, Mrs. Kristine
Conn, Mrs. Molly	Smith, Mr. Alastair
Davidson, Mrs. Sarah	Stuart, Mrs. Diana
Donaldson, Mr. Peter	Vernal, Mrs. Maureen
Fraser, Mrs. Irene	Williams, Mrs. Jean
Green, Mr. Ralph	Young, Mr. Robert
Irvine, Rev. Carl	Young, Mrs. Alison

Board Members (continuing involvement as committee members under Unitary Constitution)

Mrs. Joyce Lawson	Mr. Norman Peters (resigned 29:09:24)
	Mrs. Pat Wink

Principal Office Bearers

Moderator	Rev. Carl Irvine
Session Clerk	Mrs. Kit Pawson
Treasurer	Finance Team currently overseeing accounts
Church Administrator	Mrs. Linsey Stewart

Independent Examiner

Mr. William Dalzell
Dean Bank
Old Meldrum
AB51 0DB

Bankers

Bank of Scotland
Garioch Centre
Inverurie
AB51 4SB

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 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 those members of the church who are considered to have the appropriate gifts and skills, and two members of the now defunct Congregational Board who were appointed from within the congregation and who are believed to have the skills and commitment to contribute to the management affairs of the Church. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session manages both secular and spiritual affairs within the church. The Kirk Session meets at least ten times a year. 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.

Achievements and Performance

Church Life

Worship is normally conducted at St Andrew's on Sundays at 10:00 a.m. Additional services to celebrate aspects of the Christian Year are held in the course of the year, often in conjunction with other Inverurie Churches.

Trustees' Annual Report (cont.)

Year ended 31 December 2024

The life and work of the congregation of St. Andrew's revolves around 'The Five Marks of Mission'. Although many of our activities contribute to more than one 'Mark of Mission', each mark is mainly addressed as follows:

Mark 1: To proclaim the good news of the Kingdom

The good news of the Kingdom is proclaimed most obviously at our weekly Sunday morning worship services, which can be attended in person, via online streaming, or as a recording at a more convenient time for the individual. In addition, a regular Bible study, open to all, is led by our Minister. The group, made up of members of St. Andrew's and Inverurie West Church, has read, and discussed, The Acts of the Apostles, and is currently studying St. Paul's Letter to the Romans.

Our Church magazine, 'The Saltire' is distributed every month by a team of willing volunteers. The magazine contains a varied mix of news, articles and information, and aims to open up parts of Scripture, communicate essential information, and keep the readership abreast of the life of the Church.

We work with other Christian Churches in the Inverurie area, through IDCT, to offer monthly services in various care homes/sheltered housing complexes in Inverurie, joint Holy Week services, an Easter 'Walk of Witness', carol singing around the group's large, wooden, Nativity display in The Square, and a Christingle service. The latter is well attended by families who have limited connection with the Church at other times.

On a community-wide basis, the annual Inverurie Remembrance Sunday service is held in St. Andrew's, immediately followed by a service at the War Memorial in The Square, in partnership with other churches in Inverurie, The Royal British Legion and Aberdeenshire Council.

Mark 2: To teach, baptise and nurture new believers

In addition to the Bible study group, there is a monthly Sunday School (Sunday Club), currently attended regularly by three children. The 1st Inverurie Company of The Boys' Brigade, meet weekly, during school term time, with separate meetings for Anchor Boys, Junior and Company Sections.

School chaplaincy is continuing to expand. With the willing permission of the Head Teacher of Inverurie Academy, a Chaplaincy Team has been set up which conducts some assemblies, runs a 'Chaplaincy Café' one lunchtime each week, and assists with the P7 transition from the feeder primary schools into the secondary. The team has worked also with the three primary schools in Inverurie, and the primary school in Port Elphinstone, leading assemblies and working with individual classes.

There were no baptisms in 2024.

Trustees' Annual Report (cont.)

Year ended 31 December 2024

Mark 3: To respond to human need by loving service

After most Sunday services, we have a time of fellowship, with refreshments, in the hall. This is a welcome time of socialisation, especially for those members who have fairly limited social interaction during the week.

There were two social events, bringing both church and non-church people together, during 2024: a Burns' Lunch in February, a Soup and Sweet in March, a Daffodil Tea and Craft Fair in May, a Concert and Finger Buffet in October, and an Afternoon Tea and Craft Fair in November. These events were successful both socially and financially, providing good fellowship to church members and the wider community and bringing a welcome boost to Church funds.

Over the course of 2024, twenty funerals were conducted, providing pastoral care for families and friends to help in their grief.

There were no weddings in 2024.

Mark 4: To transform unjust structures of society, to challenge violence of every kind and pursue peace and reconciliation

St. Andrew's Church pursues justice and peace through our support of Christian Aid Week collections and Christmas card delivery. We host Barnardo's to sell Christmas cards, etc. during October. There is a trolley in the vestibule to collect items for the local Foodbank.

Mark 5: To strive to safeguard the integrity of creation and sustain and renew the life of the earth

Where possible, we employ energy saving measures and have replaced the gas cooker in the kitchen for a more environmentally friendly electric one. To encourage recycling, we host a 'clothing bin' outside for the community to place unwanted items in so that they can be recycled.

Financial Review

Donations from the Congregation are a significant area of income. Income from offerings, including tax recovered on Gift Aid, amounted to £74,407 which is an increase of £4,649 on 2023.

Rental incomes amounted to £20,211 which is a decrease of £708 on 2023.

Social and fundraising events raised £17,291 which is an increase of £3,964 on 2023.

There was no income from legacies in 2024.

Trustees' Annual Report (cont.)

Year ended 31 December 2024

Expenditure during the year ran at an average of approximately £10,724 per month, an increase of approximately £398 per month.

Debtors at the year-end are:-

- Slimming World (£354) In liquidation and being addressed on our behalf by Church of Scotland.
- Barclay's Wealth Management Fund THE GRUBB TRUST Investor Reference 80177581, Account Number 60167859 (£1,000) The Grubb Trust was established in 1839 for which St. Andrew's Parish Church invested £1,000 in Barclay Wealth Management Fund in March 1994. This is now in liquidation being handled by BCI Liquidations (PWC) with whom we are in discussion and providing the evidences (November 2021) of our entitlement(s) under the liquidation. Given the breadth of investors this may take some time before it is concluded.

There has been no progress in either of these situations.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately four months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £27,170 which represents just under three months expenditure.

The Church also held £4,207 of restricted funds which have been provided for the purposes specified in Note 2.

Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board 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 / Congregational Board 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.

Trustees' Annual Report (cont.)

Year ended 31 December 2024

Approved by the Trustees and signed on their behalf,

C Clark

Mr. Charles Clark, St Andrew's Parish Church Session Clerk

Date 12:03:25

Vera Binnie

Mrs. Vera Binnie, St. Andrew's Parish Church Finance Team Member

Date 12/3/25

Independent Examiner's Report to the Trustees of Inverurie St. Andrew's Parish Church

I report on the accounts of the charity for the year ended 31st December 2024.
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) © 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 (other than disclosed below*)]

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - a. to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - b. 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: William Dalzell

Signature: 

Address: Dean Bank
Albert Road
Old Meldrum
AB51 ODB

Date: 17.03.25

* 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

St Andrew's Parish Church,
Inverurie
Receipts and Payments
Account
Year ended 31 December
2024

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2024	2024	2024	2024	2023
		£	£	£	£	£
<u>Receipts</u>	Note					
Donations	3	74,407	0	0	74,407	69,758
Legacies		0	0	0	0	0
Activities for Generating Funds	4	17,291	0	0	17,291	13,159
Bank & Deposit interest		156	209	0	365	0
Investment income		0	0	1160	1160	0
Flower Fund Donations		2,340	0	0	2,340	3,012
Rental of premises	4	20,211	0	0	20,211	20,919
Sale of assets		0	0	0	0	0
Sale of investments		0	0	0	0	0
Grants		0	0	0	0	0
Receipts from General Trustees		0	0	0	0	0
Transfer of Union Balance		0	0	0	0	0
Other Receipts		119	0	0	119	168
<u>Total Receipts</u>		<u>114,524</u>	<u>209</u>	<u>1160</u>	<u>115,893</u>	<u>107,016</u>
<u>Payments</u>	5					
Costs of generating funds		0	0	0	0	0
Charitable activities		128,682			128,682	123,907
Governance costs		0			0	0
<u>Total Payments</u>		<u>128,682</u>	<u>0</u>	<u>0</u>	<u>128,682</u>	<u>123,907</u>
Excess of Receipts over Payments for the year before transfers		-14,158	0	0	-12,789	-16,891
Transfers		0	0	0	0	0
Excess of Receipts over Payments for the year		<u>-14,158</u>	<u>209</u>	<u>1160</u>	<u>-12,789</u>	<u>-16,891</u>

St Andrew's Parish Church, Inverurie

Receipts and Payments

Account

Year ended 31 December

2024

		Unrestricted	Restricted	Endowment		
	Note	Funds 2024 £	Funds 2024 £	Funds 2024 £	Total 2024 £	Total 2023 £
<u>Bank & Deposit Balances</u>						
Bank & deposit balances brought forward		47,691	3,998	0	51,689	68,333
Movement in year:						
Excess of Receipts over Payments for the year		-14,158	209	0	-13,949	-16,644
Bank & deposit balances carried forward		<u>33,533</u>	<u>4207</u>	<u>0</u>	<u>37,740</u>	<u>51,689</u>
<u>Investments at market value</u>						
(cost £9,005)			15,128		15,128	13,968
<u>Assets</u>						
Gift Aid Receivable		33,533	19,335	0	52,868	65,657
<u>Liabilities</u>						
Cost of repair not yet billed		0	0	0	0	0

For and on behalf of the Kirk Session and
 Financial Board

C Clark

Session Clerk

Date 12:03:25

Neve Burns

Finance Team Member

Date 12/3/25

St Andrew's Parish Church,
Inverurie
Receipts and
Payments Account
Year ended 31
December 2024

Trustee Remuneration and Related Party

1. Transactions

The minister was reimbursed travel costs and telephone/internet service costs totalling £1296 and the Manse Council Tax of £3632 was paid by the church.

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 £
Unrestricted funds					
General Fund	42,700	114,368	128,682	0	28,386
Music Deposit Fund	2,808	147	0	0	2,955
Fabric Fund	183	9	0	0	192
Improvement and Development Deposit Fund	2,000	0	0	0	2,000
	<u>47,691</u>	<u>114,524</u>	<u>128,682</u>	<u>0</u>	<u>33,533</u>
Restricted funds					
Renovations Deposit Fund	3,998	209	0	0	4,207
	<u>3,998</u>	<u>209</u>	<u>0</u>	<u>0</u>	<u>4,207</u>
Endowment funds					
Investments	13,968	1,160	0	0	15,128
Total funds	<u>65,657</u>	<u>115,893</u>	<u>128,682</u>	<u>0</u>	<u>52,868</u>

Purposes of Designated Funds

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

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

Improvement and Development Fund: The Trustees have set aside funds for the purchase of music resources for use in worship.

Purposes of Restricted Funds

Renovation Fund: To provide funds for the church renovations

	Unrestr cted Funds 2024 £	Restricted Funds 2023 £	Endowme nt Funds 2024 £	Total 2024 £	Total 2023 £
3. Analysis of Donations					
Donations (non Gift Aid)	14,379	0	0	14,379	20,341
Gift Aid Donations	41,035	0	0	41,035	35,432
Tax Recovered on Gift Aid Donations	11,062	0	0	11,062	8,858
Ordinary Offerings (Open Plate)	2,144	0	0	2,144	1,603
Other Offerings, Donations etc	5,787	0	0	5,787	3,524
	<u>74,407</u>	<u>0</u>	<u>0</u>	<u>74,407</u>	<u>69,758</u>
4. Analysis of Other Income					
Other receipts	39,696	0	0	39,696	37,090
Life and Work Donations	95	0	0	95	168
Utility Refunds/Insurance Claim	0	0	0	0	0
	<u>39,791</u>	<u>0</u>	<u>0</u>	<u>39,791</u>	<u>37,258</u>
5. Analysis of Payments					
Costs of generating funds					
Investment Managers' fees	0	0	0	0	0
Offering envelopes	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Charitable activities					
Giving to Grow	49,907	0	0	49,907	50,082
Presbytery dues	2,759	0	0	2,759	0
Voluntary Additional Stipend	0	0	0	0	0
Minister's Travel Expenses	720	0	0	720	1059
Minister's expenses	576	0	0	576	528
Ministerial Assistance	0	0	0	0	0
Pulpit supply	0	0	0	0	0
Other staffing costs	41,569	0	0	41,569	39,156

Photocopier Lease Costs	1,491	0	0	1,491	1,166
Fabric repairs & maintenance	4,947	0	0	4,947	6,988
Fabric New Hall	1,170	0	0	1,170	84
Fabric Manse Maintenance	0	0	0	0	690
Council Tax	3,632	0	0	3,632	3,551
Heat and light (Church)	6,108	0	0	6,108	4,335
Heat and Light (New Hall)	1,585	0	0	1,585	2,437
Insurance	5,122	0	0	5,122	4,700
Other building costs	1,234	0	0	1,234	936
Church office expenses	2,569	0	0	2,569	2,327
Organ & music	0	0	0	0	0
Worship Accessories	886	0	0	886	1,254
IDCT Fees	0	0	0	0	125
Printing, stationery and postage	703	0	0	703	818
Life and Work	94	0	0	94	168
Flower Fund	2,566	0	0	2,566	2968
Social Fund	110	0	0	110	37
Other expenses	934	0	0	934	498
	<u>128,682</u>	<u>0</u>	<u>0</u>	<u>128,682</u>	<u>123,907</u>
Governance costs					
Independent examiner's fees	0	0	0	0	0
Other payments					
Purchase of assets	0	0	0	0	2463
Purchase of investments					
	<u>128,682</u>	<u>0</u>	<u>0</u>	<u>128,682</u>	<u>123,907</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 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 £30,135 and the maximum stipend (in the fifth and subsequent years of service) £37,032.

	2024	2023
	£	£
Collections for Third		
7. Parties	0	0
	<u>0</u>	<u>0</u>

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	0	0
Market Value of Balances at 31 December		
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	10.71	11.23
<u>TEMPORARY ACCOUNT</u>		
Credit Balance at 31 December	0	0