

**MARNOCH PARISH CHURCH**

**REPORTS AND ACCOUNTS**

**FOR THE YEAR ENDED**

**31 DECEMBER 2023**

**SCOTTISH CHARITY NUMBER SC001107**

**CONGREGATION NUMBER 342030**

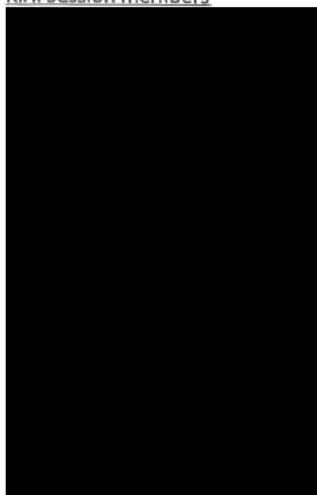
**MARNOCH PARISH CHURCH  
REPORTS AND ACCOUNTS**

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**MARNOCH PARISH CHURCH**  
**LEGAL AND ADMINISTRATIVE INFORMATION**

**Trustees**

Kirk Session members

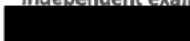


(Interim Moderator)  
(Session Clerk)  
(Locum)  
(Treasurer)  
(Property Convener)

**Principal office**

Upper Backieley  
Aberchirder  
Aberdeenshire  
AB54 7PS

**Independent examiner**



Cathedral Accountancy  
4 North Guildry Street  
Elgin  
Moray  
IV30 1JR

## **MARNOCH PARISH CHURCH TRUSTEES' REPORT**

The trustees present their report and accounts for the year ended 31 December 2023. The legal and administrative information set out on page 3 forms part of this report. The accounts comply with current statutory requirements.

### **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.

### **Organisational structure**

As the church is currently in vacancy, the Kirk Session is moderated by the Interim Moderator and continues to meet approximately eight times a year. The Session is responsible for all matters relating to the upkeep and smooth running of the church. Within the Kirk Session there is a Fabric Group responsible for the upkeep of the church and a Fellowship and Fundraising Group who arrange social events to raise funds for general congregational purposes and any other relevant cause applicable at that time. The Kirk Session is also responsible for spiritual affairs within the church.

### **Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in policy. 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 church in Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Regular weekly worship has taken place each Sunday at 10.30am, under the auspices of [REDACTED] Locum Minister, who has been overseen by [REDACTED] Interim Moderator.

The Thrift Shop, at 120 Main Street, Aberchirder, continues to provide a valuable service, with the continuing operation of a Food Bank within the shop, administered and run by church volunteers.

Fundraising events were held during the year, including a coffee morning in April and the church's popular Strawberry Fayre in July. The church was also represented at the Village Hall Christmas Fayre in November and the Farmers' Market in December. The Summer Picnic, although not a fundraising activity, was successful, running in partnership with a Songs of Praise event in the church.

### **Achievements and Performance**

This has been a testing year for Marnoch Church. Continuing in vacancy, without a full-time Minister, means it continues to be a time of transition and consolidation. Talks with the neighbouring parishes of Turriff, Monquitter and New Byth, and King Edward have carried on throughout the year, with the prospect of union between the churches coming closer, although much work remains to be done. Successful joint services have taken place with partner churches, each being successful and a positive foreshadowing of what will be to come.

Additional services to the usual diet of Sunday worship have taken place through the year, examples being the outdoor Remembrance Service in November, additional Easter services and Christmas services such as Carols by Candlelight and Christmas Eve Watchnight.

Kids' Kirk, while depleted by the departure of one of the families who had helped to sustain it has continued throughout the year, with weekly activities and Bible-based learning, while the Food Bank has continued to provide a much-needed source of support to the local community. Fundraising activities, when they have taken place, have been largely successful.

The Kirk roll for 2023 was 295 (2022 - 304).

## **MARNOCH PARISH CHURCH TRUSTEES' REPORT CONTINUED**

### **Financial Review**

The financial resources of our congregation continued to be under stress in 2023, with monthly receipts often failing to meet monthly payments. Throughout the year, offerings and donations fell while costs continued to rise.

In September, the two year energy contract for the Church came to an end with the new contract through the Church of Scotland bringing a substantial increase in charges. The Council Tax empty building allowance for our Manse also came to an end bringing a return to the full rate. The Manse proved a further significant expense through heating bills incurred during the colder months and an increase in Insurance due to the empty building status. The Kirk Session has been endeavouring to obtain consent from the General Trustees of the Church of Scotland to have the building put up for sale as it will not be required by the Turriff Churches Grouping.

With our pulpit remaining vacant throughout the year, a locum salary had to be met, including an increase in locum rates introduced by the Church of Scotland in August. Our congregation also had their Giving to Grow contribution (previously known as Ministries contribution) to make each month, albeit it with a vacancy allowance applied against it in view of our minister provision within the Turriff Grouping remaining undecided. The Kirk Session is of the view that the falling rate of offerings and donations throughout the year may have been partly attributable to uncertainty about the status of our Church within the Turriff Grouping as patterns of church attendance were observed to be fairly irregular. A general downturn in the economic climate may also have affected the ability of our members to review their level of giving.

On a more positive note, the Fellowship and Fundraising Committee worked hard to continue the calendar of regular activities with social events well supported. The Thrift Shop volunteers also maintained their efforts, helping to make up our budget shortfall each month. Fortuitously, interest rates on our invested funds were good as was the return from the Consolidated Fund which holds monies from the sale of Marnoch Old Church. These made a significant contribution to our revenue stream along with the annual claim for Gift Aid from HMRC.

With regard to property maintenance, essential electrical work was carried out to replace antiquated consumer units in the Church. Repairs and painting to plasterboard and cornicing were required as a result of water ingress. A building inspection by the Presbytery Property Convener took place during the year and his report identified a number of other issues which have been taken in hand by the Kirk Session. At a practical level, managing our church finances became more difficult in the course of the year with the Turriff branch of Virgin Money closing in the autumn. Much of our regular banking needs must now be managed online and through the local Post Office.

A group of volunteers continued to operate the Church foodbank each Wednesday throughout the year with costs met by our Charity Fund. The Kirk Session has reluctantly decided that the foodbank can only be sustained into mid 2024 as our Charity fund is now significantly depleted and the remaining balance will be required to ensure the Thrift Shop can remain open. A number of charities received support through special collections and retiring offerings at our services. These included MAF, Poppy Scotland, the Syrian earthquake appeal, ScotsCare in London, the Barnabas Fund for Ukraine and our own foodbank.

In view of rising energy bills, the charge made for funerals of £70 has become insufficient to meet heating costs therefore these charges are to be reviewed in early 2024. The Kirk Session is fully aware of the downturn in our finances and are making every effort to keep costs as low as possible. However, it would seem that the withdrawal of invested funds will be required in 2024 to meet ongoing monthly budget deficits. Our congregation looks forward to a more stable position for our church and its ministry in Marnoch as developments in the Turriff Churches Grouping proceed more rapidly through the ongoing work of the Steering Group appointed to progress matters.

**MARNOCH PARISH CHURCH  
TRUSTEES' REPORT CONTINUED**

**Trustees**

The trustees who served during the year were:

Kirk Session members

(Interim Moderator)  
(Session Clerk)  
(Locum)  
(Treasurer)  
(Property Convener)  
(Property Convener)

**Reserves**

It is the Trustees' policy to hold revenue reserves of approximately two months expenditure in a bank current account for general congregational purposes.

A separate bank account is maintained to hold reserves for the fabric of the church. This is specifically for the upkeep of church properties and the purchase of music resources for use in worship. Funds held in this account will reflect the requirements of the property sub-committee and are reviewed as needed.

**Volunteers**

The charity is dependent on the voluntary efforts of its members for a great deal of its activities. It is not practicable to attempt to quantify this.

**Risk**

The charity has reviewed the major risks as identified by the trustees and has put in place procedures to mitigate these.

This report was approved by the trustees on 12 March 2024 and signed on their behalf by

**MARNOCH PARISH CHURCH**  
**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF MARNOCH PARISH CHURCH**

I report on the accounts of the charity for the year ended 31 December 2023 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**

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 accounts.

**Independent examiner's statement**

In the course of my examination, no matter has come to my attention

- a) which gives me reasonable cause to believe that in any material respect the requirements:
- i) to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - ii) to prepare accounts which accord with the accounting records and comply with Regulation 9 of 2006 Accounts Regulations

have not been met, or

attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**MARNOCH PARISH CHURCH**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

**Scottish Charity Number - SC001107**

	<b>Note</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>2023 £</b>	<b>2022 £</b>
<b>Receipts</b>					
Donations	<b>1</b>	21,927	1,331	23,258	30,045
Church activities		1,510	-	1,510	1,170
Thrift Shop sales income		3,707	-	3,707	3,553
Church of Scotland Guild activities		-	-	-	-
Church investment	<b>2</b>	6,239	844	7,083	6,060
		<u>33,383</u>	<u>2,175</u>	<u>35,558</u>	<u>40,828</u>
<b>Receipts from assets and investment sales</b>					
Proceeds from sale of fixed assets	<b>3</b>	-	-	-	-
		<u>33,383</u>	<u>2,175</u>	<u>35,558</u>	<u>40,828</u>
<b>Payments</b>					
Charitable activities - Church		41,682	6,561	48,243	49,271
Charitable activities - Sunday School		821	-	821	366
Charitable activities - Church of Scotland Guild		-	-	-	-
Grants and donations		-	-	-	-
Governance costs		-	-	-	780
		<u>42,503</u>	<u>6,561</u>	<u>49,064</u>	<u>50,417</u>
<b>Transfer between funds</b>					
Transfers		(3,150)	3,150	-	-
<b>Total payments</b>	<b>4</b>	<u>39,353</u>	<u>9,711</u>	<u>49,064</u>	<u>50,417</u>
<b>Surplus/(deficit) for year</b>					
		<u>(5,970)</u>	<u>(7,536)</u>	<u>(13,506)</u>	<u>(9,589)</u>



**MARNOCH PARISH CHURCH  
STATEMENT OF BALANCES  
AS AT 31 DECEMBER 2023**

**Scottish Charity Number - SC001107**

		<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>2023 £</b>	<b>2022 £</b>
<b>Bank and cash in hand</b>					
Opening balances		27,857	10,980	38,837	48,427
Surplus/(deficit) for year		(5,970)	(7,536)	(13,506)	(9,589)
Closing balances		<u>21,887</u>	<u>3,444</u>	<u>25,331</u>	<u>38,838</u>
 <b>Reserves</b>		 21,887	 3,444	 25,331	 38,838
	<b>5</b>	<u>21,887</u>	<u>3,444</u>	<u>25,331</u>	<u>38,838</u>
 <b>Investments at market value</b>	<b>9</b>	 125,404	 29,833	 155,237	 149,572
<b>Investments at cost</b>		137,157	30,960	168,117	168,117

Approved by the Trustees on 12 March 2024 and signed on their behalf



**Purpose of Designated Funds**

Fabric Fund

The Trustees have set aside funds for the maintenance and upkeep of Marnoch New Church (including the organ), Marnoch Old Church and the Manse. Investment income is received into the Kirk Session Reserve Account at Virgin Money and bills for property maintenance are paid from this account.

Sunday School Fund

This fund has been set aside to support work with children and young people. Annual interest from the Sunday School investments is received into the Virgin Money Sunday School Account.

Church of Scotland Guild Fund

The Church Guild keeps its own accounts and appoints a Guild Treasurer responsible for managing the Guild Bank Account.

**Purpose of Restricted Funds**

Collections for 3rd party causes

This fund consists of special collections received from the congregation towards third party organisations.

Charities Fund

The Charities Account receives income from funds invested through bequests and gifts made by local residents for the benefit of the poor and needy of the parish and for good causes in the local community. It has been used to sustain the Food Bank, which is held in the Thrift Shop once a week.

The Jim Allan Fund

This annual donation from [REDACTED] is to be used at the minister's discretion. A separate account is kept to manage these funds. The last donation made was received in December 2021. During the year this account was closed due to having no replacement minister.

Stronach Bequest

Each year, investment income includes dividends received from a bequest by William and Anna Stronach in 1885. The declaration of trust states that the main objective of the bequest is that income is to be used to keep church properties in good condition with any surplus available for general congregational purposes. Investment income is paid into the Kirk Session General Account and is therefore recorded under unrestricted income.

Consolidated Fabric Fund

The Church of Scotland holds the balance from the sale of Marnoch Old Church. This fund can only be used for any major building works or renovations we undertake.

	Unrestricted Funds	Restricted Funds	2023 £	2022 £
<b>1 Analysis of donations received</b>				
All Gift Aid donations	13,645	-	13,645	19,310
Annual Gift Day Gift Aid donations	2,210	-	2,210	1,050
Annual Gift Day other donations	200	-	200	-
Tax recovered on gift aid	5,039	-	5,039	6,217
Other offerings, donations etc.	833	1,331	2,164	3,468
	<b>21,927</b>	<b>1,331</b>	<b>23,258</b>	<b>30,045</b>
<b>2 Investment income Church of Scotland units</b>				
Dividend Income:				
Stronach Bequest and General Funds	2,323	-	2,323	2,015
Sunday School	632	-	632	537
Fabric Fund	3,284	-	3,284	2,791
Charities Fund	-	844	844	717
	<b>6,239</b>	<b>844</b>	<b>7,083</b>	<b>6,060</b>
<b>3 Proceeds from sale of fixed assets</b>				
	-	-	-	-
	-	-	-	-
<b>4 Analysis of payments</b>				
<u>Charitable activities</u>				
Ministries and mission allocation	17,251	-	17,251	19,994
Presbytery dues	483	-	483	483
Other staffing costs	5,140	-	5,140	5,400
Fabric repairs and maintenance	7,115	-	7,115	12,150
Council tax	3,240	-	3,240	1,424
Heat and light	3,995	704	4,699	3,324
Water rates	-	180	180	382
Insurance	3,149	-	3,149	2,683
Printing, stationery and postage	333	-	333	336
Telephone	225	-	225	1,255
Other expenses	751	663	1,414	354
Charitable gifts/Foodbank	-	5,015	5,015	1,486
	<b>41,682</b>	<b>6,561</b>	<b>48,244</b>	<b>49,271</b>
<u>Church expenses</u>				
Sunday School expenses	821	-	821	366
Church of Scotland Guild expenses	-	-	-	-
	<b>42,503</b>	<b>6,561</b>	<b>49,064</b>	<b>49,637</b>
<u>Grants and donations</u>				
Transfer of ownership	-	-	-	-
<u>Governance costs</u>				
Accountancy	-	-	-	780
	<b>42,503</b>	<b>6,561</b>	<b>49,064</b>	<b>50,417</b>
<u>Payments relating to asset and investment movements</u>				
Transfers	(3,150)	3,150	-	-
	<b>39,353</b>	<b>9,711</b>	<b>49,064</b>	<b>50,417</b>

**5 Movement in funds**

Unrestricted funds

**Designated funds**

The Fabric Fund

Sunday School Fund

Church of Scotland Guild Fund

**General Fund**

Restricted funds

Collections for 3rd party causes

Charities Fund

James Allan Fund

**Total funds**

	At 01/01/23	Receipts	Payments	At 31/12/23
	14,488	3,284	5,699	12,073
	3,095	772	821	3,046
	1,373	-	-	1,373
	18,956	4,056	6,520	16,492
	8,901	32,477	35,983	5,395
	27,857	36,533	42,503	21,887
	-	932	932	-
	7,332	1,259	5,147	3,444
	3,648	-	3,648	-
	10,980	2,191	9,727	3,444
	38,837	38,724	52,230	25,331

**6 Trustee Remuneration**

The following trustees and Kirk Session members received payments for their services during the year:

received £1,920 (2022 - £1,920) for her services as organist. received £1,420 (2022 - £1,200) for his services as beadle to New Marnoch Church. received £1,440 (2022 - £1,440) for her services as hall keeper and church cleaner.

**7 Minister's Stipend**

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all minister's stipends and employer's contributions for national insurance, pension and housing and loan fund. Minister's 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) £37,032.

**8 Collections for Third Parties**

Poppy Scotland/Lady Haig Fund

Mission Aviation Fellowship

Tearfund East Africa Appeal

Scottish Air Ambulance

Ukraine Appeal

Aberdeen Cyrenians

Borderline

Tearfund Syria Appeal

Barnabas Ukraine Appeal

	2023 £	2022 £
	130	166
	577	861
	-	40
	-	90
	-	155
	-	87
	110	-
	35	-
	80	-
	932	1,399

9 Funds held in the Church of Scotland Investors' Trust

	2023		2022	
	At cost £	Market Value £	At cost £	Market Value £
<b><u>Unrestricted Funds (Income Fund units)</u></b>				
General Congregational Purposes	22,174	21,087	22,174	20,317
Fabric Fund	79,996	71,985	79,996	69,358
Childrens Work	14,991	13,853	14,991	13,348
Charitable Activities	19,996	18,479	19,996	17,804
	<b>137,157</b>	<b>125,404</b>	<b>137,157</b>	<b>120,827</b>
<b><u>Restricted Funds (Income Fund units)</u></b>				
Mr & Mrs Stronach Gift Fund (Income)	30,960	29,833	30,960	28,744
	<b>168,117</b>	<b>155,237</b>	<b>168,117</b>	<b>149,571</b>

10 Other assets and liabilities

	2023 £	2022 £
<b>Assets:</b>		
Funds held in the Church of Scotland General Trustees Consolidated Fabric Fund revenue account 50	3,389	520
Funds held in the Church of Scotland Consolidated Fabric Fund capital account 56 from the sale of the Marnoch Old Church	76,917	76,917
Funds held in the Church of Scotland General Trustees Consolidated Fabric Funds temporary account 85	0	112
	<b>80,306</b>	<b>77,549</b>
<b>Liabilities:</b>		
Expenditure met by the Church of Scotland General Trustees on behalf of Marnoch Parish Church in respect of the sale of Marnoch Old Church building	0	0