

**The Church of Scotland**

**Roths Parish Church of Scotland**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**For the year ended December 31<sup>st</sup> 2023**

**Congregation No: 352095**

**Scottish Charity No: SC016116**

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**Roths Parish Church of Scotland  
Trustees' Annual Report  
Year ended 31 December 2023**

The trustees present the annual report and accounts for Roths Parish Church of Scotland for the year ended 31 December 2023.

**Reference and Administrative Information**

Charity Name: Roths Parish Church of Scotland  
Charity Registration Number: SC016116  
Congregation Reference No: 352095  
Contact Address: The Beeches, School Terrace, Roths, ABERLOUR, AB38 7AA

**Trustees**

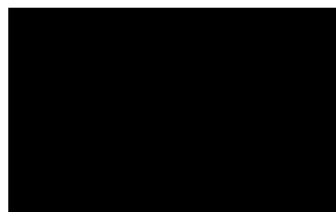
Trustees who served at any time during the year and up to the date of approval of these accounts are:

**Kirk Session**

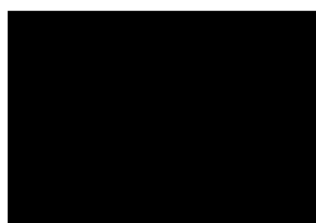


**Principal Office-bearers**

Minister:  
Interim Moderator  
Session Clerk:  
Church Treasurer:  
Acting Treasurer:



**Independent Examiner**



**Roths Parish Church of Scotland  
Trustees' Annual Report (continued)  
Year ended 31 December 2023**

**Bankers**

The Royal Bank of Scotland  
Inverness Chief Office (B)  
29 Harbour Road  
Inverness IV1 1NU

Virgin Money  
161 Mid Street  
Keith AB55 5BL

NS&I  
Sunderland SR43 2SB

**Roths Parish Church of Scotland  
Trustees' Annual Report (continued)  
Year ended 31 December 2023**

**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. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

**Organisational Structure**

The Kirk Session which normally meets six times a year is moderated by the minister, and is responsible for the spiritual and temporal affairs within the church. The Kirk Session meets as the Property Committee when dealing with fabric matters.

**Objectives**

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.

Services of worship are held each Sunday morning with additional special services at appropriate times (e.g. Christmas, Easter and Remembrance). A community worship service is held in a local village hall on the first Sunday of each month and one open air service is held each year.

A Sunday School caters for children aged 3-11 years. The programme for the Sunday School uses material from both the Old and New Testament, the content of the material being approved by the Minister and Kirk Session.

The Church Guild meets regularly from September to March and seeks to engage with the needs of the wider community both in the U.K. and overseas.

Members of the congregation are active in a range of roles within community organisations.

# **Roths Parish Church of Scotland**

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

### **Year ended 31 December 2023**

#### Activities and Performance

##### **Devotional**

Church Service on Sunday mornings continues to be well supported, with members of the congregation reading lessons and sometimes prayers. A number of congregational members have undertaken Presbytery training as occasional worship leaders and some additional members are about to undertake training.

Special services were held to celebrate the harvest; and services were held at the War Memorial and in church on Remembrance Sunday. The latter service is attended by a Representative from the Lord Lieutenant's office, local councillor, community representatives, fire service and local youth organisations including Air Training Corps and Boys' Brigade. At a service in Advent opportunity is given for people to remember those departed by placing a star on the Christmas tree in church.

At the invitation of the Head Teacher the Minister acts as School Chaplain and end of term services are held regularly in the Church. The Minister visits classes in the school on a regular basis within the RME curriculum.

##### **Pastoral Care**

Pastoral care is provided by the Minister and elders, and in addition church members take flowers from the sanctuary each week to people in the church and in the community who are unwell or who have been bereaved.

##### **Office Bearers**

The organist is paid fees on a part-time basis. The Church Officer, Hall Keeper and Church Secretary undertake their duties which can be onerous at times, on a voluntary basis.

Office bearers voluntarily undertake duties such as Session Clerk and Treasurer, as well as Safe Guarder and Property Convenor.

A range of duties and responsibilities are undertaken voluntarily by Trustees.

##### **Blythswood Trust**

The congregation followed its usual practice of making shoebox Christmas parcels for children and adults in Eastern Europe and parts of Africa. Around 50 boxes were made up.

##### **Community Food Bank**

The congregation continues to donate non-perishable food items to the Moray Community Food Bank with regular supplies being delivered from the church throughout the year.

##### **Weekly Fellowship Coffee Break**

Tea, coffee, scones and pancakes are served (by volunteers) in the Kirk Hall every Monday morning and is open to all. This continues to be very well attended and appreciated.

# **Roths Parish Church of Scotland**

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

### **Year ended 31 December 2023**

#### Activities and Performance

##### **Fair Trade**

The congregation fully supports Fair Trade in the use of Fair Trade goods in church activities and in providing a stall for the sale of Fair Trade goods.

Fair Trade goods are used in all of the church and community coffee mornings held in the Kirk Hall.

##### **Christian Aid**

Christian Aid is supported through a fundraising Coffee Morning in the Kirk Hall and through individual church members arranging sponsorship for a Christian Aid Walk with other local churches.

#### **Christian Education and Nurture**

##### **Sunday School**

Catering for children between the ages of 3 and 11 years the Sunday school normally meets weekly in the Kirk Hall. The materials and syllabus are approved by the Minister and Kirk Session. Leaders are disclosure checked and are being integrated into the PVG Scheme. A new format known as Sunday Fun Club has been introduced and two additional volunteer children's leaders were appointed. In addition, two holiday clubs were run for primary school age children.

##### **School Chaplaincy**

At the invitation of the Head Teacher the Minister makes monthly visits to the local Primary School, and sometimes the Secondary School, and visits each class in turn.

##### **Worship Leader and Elder Training**

Local worship leaders participated in services in Church during the year. Another 2 members of the congregation undertook worship leader training. A Safeguarding refresher course was held for Elders.

##### **Church of Scotland Guild**

The Guild continues to meet monthly for fellowship and service and some new members joined in the course of the year. Within the syllabus members received talks and demonstrations from a variety of speakers; contributed to Guild projects and incorporated devotions. Some new members were recruited in the course of the year.

##### **Technology**

The audio-visual system installed in the sanctuary of the church continues to be well used and much appreciated and is being enhanced. It is operated by a volunteer elder. Services are live streamed.

##### **Community Involvement**

The Church Hall is the favoured venue locally for a number of community activities. A nominal charge is made for regular users and donations invited from other fundraisers coffee mornings.

**Roths Parish Church of Scotland  
Trustees' Annual Report (continued)  
Year ended 31 December 2023**

Activities and Performance

**Community Coffee Mornings**

Fundraising coffee morning are held in the Kirk Hall by a range of local community groups. Fair Trade goods are provided by the church.

**Senior Citizens**

This group meets in the Kirk Hall every second week from October to May and has around 60 members. There is tea, and there are entertainers and they have their own committee of management. This is a lively community group offering company and mutual support.

**Sing for Life Choir**

A community choir with around 50 members meets for practice in the Kirk Hall and performed two public concerts in the Church and Community Hall.

**Strength and Balance**

A self-supporting community group that meet in the Kirk Hall weekly to engender mutual encouragement for people with problems of balance and stability. It has its own management committee.

**Horticultural Society**

The local Horticultural Society holds some of its committee meetings in the Kirk Hall.

**Brownies**

A small group of Brownies meet weekly in the Hall.

**Craft Group**

A Craft Group meet in the Hall every second Monday afternoon.

**Roths Parish Church of Scotland  
Trustees' Annual Report (continued)  
Year ended 31 December 2023**

**Financial Review**

Donations (excluding tax reclaimed on Gift Aid) during the year were down at £21,626 compared to 2022 (£26,076). Tax on Gift Aid is still to be reclaimed for 2023 and 2022 (2021 £4,675). A legacy of £2,000 was received during 2023 to be used for general purposes (2022 £10,000). The total receipts for 2023 were £40,120 compared to 2022 (£45,136). Costs decreased to £43,910 compared to 2022 (£49,302). This resulted in a deficit of receipts over payments for 2023 of £3,790 compared to a deficit of £4,166 in 2022.

**Reserves Policy**

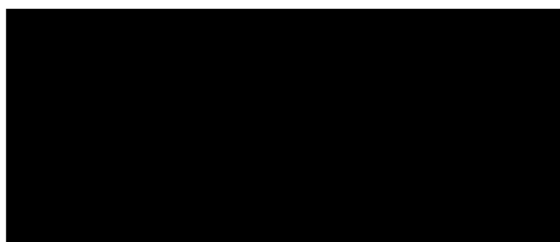
It is the Trustees' policy to hold unrestricted reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted liquid cash funds of £ 43,259. This represents around twelve months' ordinary general expenditure. Unrestricted funds held in investments other than liquid cash amounted to £ 25,863.

The Church also held £ 5,809 of restricted and endowment funds which have been provided for the purposes specified in Note 2.

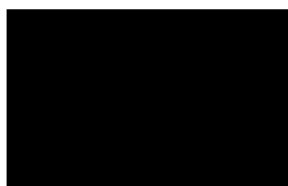
**Statement of Trustees' Responsibilities**

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,



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..



6 November 2024



**Independent Examiner's Report to the Trustees of Roths Parish Church of Scotland**

I report on the accounts of the charity for the year ended 31 December 2023 which are set out on pages 11 to 17.

**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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended).

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 (as amended). 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 (apart from those disclosed below)

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.

The matters that have come to my attention are that, in the course of my examination of the accounting records of the charity

- The source of a cash deposit of £1,089 cannot be identified so it is not known whether it is for unrestricted or restricted purposes. It has been included in the Statement of Balances as restricted until it can be proven otherwise
- Documentation could not be produced for any of the accounts designated as Endowment funds so the capital element of those accounts cannot be determined and the balance includes income that should be included in restricted funds

The charity trustees are aware of the importance of maintaining full records of such transactions and are endeavouring to resolve these issues.

**Roths Parish Church of Scotland**

**SC016116**

**Independent Examiner's Report to the Trustees of Roths Parish Church of Scotland**  
**(continued)**



Date: 9 November 2024

Name:



Professional Qualification: Member of the Institute of Chartered Accountants of Scotland

Address: Lavona, Calcots, ELGIN IV30 8NB

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

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2023	2023	2023	2023	2022
		£	£	£	£	£
<b><u>Receipts</u></b>	<b>Note</b>					
Donations	<b>3</b>	21,626	0	0	21,626	26,076
Legacies		2,000	0	0	2,000	10,000
Activities for Generating Funds		6,974	0	0	6,974	4,564
Bank & Deposit interest		481	0	0	481	106
Investment income		897	92	0	989	776
		<u>31,978</u>	<u>92</u>	<u>0</u>	<u>32,070</u>	<u>41,522</u>
Rental of premises		5,053	0	0	5,053	2,159
Receipts from General Trustees		0	0	0	0	0
Other receipts		2,997	0	0	2,997	1,455
<b><u>Total Receipts</u></b>		<u>40,028</u>	<u>92</u>	<u>0</u>	<u>40,120</u>	<u>45,136</u>
<b><u>Payments</u></b>	<b>4</b>					
Costs of generating funds		1,037	0	0	1,037	222
Charitable activities		42,873	0	0	42,873	48,563
Governance costs		0	0	0	0	0
Other payments	<b>7</b>	0	0	0	0	517
<b><u>Total Payments</u></b>		<u>43,910</u>	<u>0</u>	<u>0</u>	<u>43,910</u>	<u>49,302</u>
<b>(Deficit) / excess of Receipts over Payments for the year before transfers</b>		<b>(3,882)</b>	<b>92</b>	<b>0</b>	<b>(3,790)</b>	<b>(4,166)</b>
<b>Transfers</b>		<b>279</b>	<b>(279)</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>(Deficit) / excess of Receipts over Payments for the year</b>		<b><u>(3,603)</u></b>	<b><u>(187)</u></b>	<b><u>0</u></b>	<b><u>(3,790)</u></b>	<b><u>(4,166)</u></b>

**Roths Parish Church of Scotland**  
**Statement of Balances**  
**At 31 December 2023**

	Unrestricted Funds 2023 Note £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
<b><u>Cash and Bank Balances</u></b>	2				
Cash and Bank balances brought forward	46,862	1,827	2,310	50,999	48,472
Adjust to restate opening balance					6,693
<b><u>Movement in year:</u></b>					
(Deficit) / excess of Receipts over Payments for the year	(3,603)	(187)	0	(3,790)	(4,166)
Cash and Bank balances as at end of year	<u>43,259</u>	<u>1,640</u>	<u>2,310</u>	<u>47,209</u>	<u>50,999</u>
<b><u>Investments at market value</u></b>	2				
(cost £21,878)	<u>25,863</u>	<u>962</u>	<u>897</u>	<u>27,722</u>	<u>26,186</u>
<b><u>Assets</u></b>	<u>517</u>	<u>0</u>	<u>0</u>	<u>517</u>	<u>517</u>
<b><u>Liabilities</u></b>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session on 6 November 2024

For and on behalf of the Kirk Session

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# Roths Parish Church of Scotland

## Notes to the Accounts

### Year ended 31 December 2023

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

During the year one trustee received reimbursement of expenses incurred totalling £63. There are no separately registered charities under the control of some or all of the congregation's charity trustees.

#### 2. Movements in Funds

	At 1 Jan 2023	Receipts	Payments	Transfers	At 31 Dec 2023
<u>Bank Balances</u>	£	£	£	£	£
<b>Unrestricted funds</b>					
Designated Fabric Fund	3,956	42	446	0	3,552
Designated Special Purposes	10,269	1,577	0	309	12,155
Designated Guild Fund	356	601	164	0	793
The Minister's Travel Account	256	0	0	0	256
General Fund	32,025	37,808	43,300	(30)	26,503
	<u>46,862</u>	<u>40,028</u>	<u>43,910</u>	<u>279</u>	<u>43,259</u>
<b>Restricted funds</b>					
Flower Fund	411	85	0	0	496
Organ Fund	308	1	0	(309)	0
Account at NS&I - purpose unknown	1,089	1	0	0	1,090
	5	4	0	0	9
Cruickshank, Marshall, Forsyth, Stuart & Rob	1	1	0	0	2
Shearer Bequest	13	0	0	30	43
	<u>1,827</u>	<u>92</u>	<u>0</u>	<u>(279)</u>	<u>1,640</u>
<b>Endowment funds</b>					
Shearer Bequest	556	0	0	0	556
	320	0	0	0	320
	323	0	0	0	323
Cruickshank, Marshall, Forsyth, Stuart & Robb	1,111	0	0	0	1,111
	<u>2,310</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2,310</u>
<b>Total funds</b>	<u>50,999</u>	<u>40,120</u>	<u>43,910</u>	<u>0</u>	<u>47,209</u>

**Roths Parish Church of Scotland**  
**Notes to the Accounts (continued)**  
**Year ended 31 December 2023**

2. Movements in Funds	At 1 Jan				At 31 Dec
<u>Investments at market value</u>	2023	Receipts	Payments	Transfers	2023
	£	£	£	£	£
<b>Unrestricted funds</b>					
General Purposes	24,431	1,432	0	0	25,863
	<u>24,431</u>	<u>1,432</u>	<u>0</u>	<u>0</u>	<u>25,863</u>
<b>Restricted funds</b>					
Flower Fund	670	53	0	0	723
Organ Fund	231	8	0	0	239
	<u>901</u>	<u>61</u>	<u>0</u>	<u>0</u>	<u>962</u>
<b>Endowment funds</b>					
J J Roy Legacy	221	18	0	0	239
Shearer Bequest	633	25	0	0	658
	<u>854</u>	<u>43</u>	<u>0</u>	<u>0</u>	<u>897</u>
<b>Total</b>	<u>26,186</u>	<u>1,536</u>	<u>0</u>	<u>0</u>	<u>27,722</u>

**Purposes of Designated Funds**

Fabric Fund: the trustees have designated funds for the repair and maintenance of the church, hall and manse properties.

Special Purposes: the trustees have designated funds for special upgrading of the church hall, church, manse and church office.

Guild Fund: the trustees have designated funds to support the work of the church Guild.

Minister's Travel Account: held jointly with Knockando Church to meet Minister's travel costs.

General Fund: this is a fund for the day to day running of the church.

**Purposes of Restricted Funds**

Flower Fund: this fund is to provide flowers and accessories for display during services of worship. Donors generally specify the purpose (including funerals).

Organ Fund: this fund is to provide musical instruments and accessories.

Interest and dividends arising from the Endowment Funds are included in restricted funds for this year.

**Purposes of Endowment Fund**

Shearer Bequest: this fund is to provide bibles to the Sunday School children in accordance with the terms of Mr Shearer's bequest.

\_\_\_\_\_ this fund is provided to maintain specific graves in accordance with the Donor's bequest.

\_\_\_\_\_ this is for Parish Poor Relief in accordance with the terms and the Donor's bequest.

\_\_\_\_\_ this is for Parish Poor Relief in accordance with the Donor's bequest.

**Roths Parish Church of Scotland**  
**Notes to the Accounts (continued)**  
**Year ended 31 December 2023**

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Endowment Funds 2023 £	Total 2023 £	Total 2022 £
<b>3. Analysis of Donations</b>					
WFO Scheme (non Gift Aid)	1,511	0	0	1,511	5,283
Gift Aid Donations	11,151	0	0	11,151	14,044
Tax Recovered on Gift Aid Donations	0	0	0	0	0
Ordinary Offerings (Open Plate)	4,948	0	0	4,948	2,374
Other Offerings, Donations etc	4,016	0	0	4,016	4,375
	<u>21,626</u>	<u>0</u>	<u>0</u>	<u>21,626</u>	<u>26,076</u>
<b>4. Analysis of Payments</b>					
<b>Costs of generating funds</b>	<u>1,037</u>	<u>0</u>	<u>0</u>	<u>1,037</u>	<u>222</u>
<b>Charitable activities</b>					
Ministries & Mission allocation	10,379	0	0	10,379	13,527
Presbytery dues	787	0	0	787	787
Minister's expenses	63	0	0	63	200
Ministerial Assistance	1,000	0	0	1,000	500
Locum / Pulpit supply	6,345	0	0	6,345	4,824
Other staffing costs	1,559	0	0	1,559	1,777
Fabric repairs & maintenance	3,040	0	0	3,040	13,008
Council Tax	2,002	0	0	2,002	145
Heat and light	5,060	0	0	5,060	5,410
Insurance	2,376	0	0	2,376	2,219
Other building costs	4,237	0	0	4,237	929
Church office expenses	3,123	0	0	3,123	2,219
Organ & music	321	0	0	321	784
Printing, stationery and postage	1,177	0	0	1,177	1,063
Other expenses	1,404	0	0	1,404	1,171
	<u>42,873</u>	<u>0</u>	<u>0</u>	<u>42,873</u>	<u>48,563</u>
<b>Governance costs</b>					
Independent examiner's fees	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Other payments</b>					
Purchase of assets	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>517</u>
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>517</u>

**Roths Parish Church of Scotland**  
**Notes to the Accounts (continued)**  
**Year ended 31 December 2023**

**5. 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) was £37,032.

**6. Collections for Third Parties**

	2023 £	2022 £
Christian Aid	475	355
Scottish Poppy Appeal	171	117
Collection for Ukraine	0	483
	<u>646</u>	<u>955</u>

**7. Purchase of Fixed Assets**

Computer for the Church Office	0	517
	<u>0</u>	<u>517</u>



## Appendix

### **Roths Parish Church of Scotland** **Year ended 31 December 2023**

#### **FUNDS HELD ON BEHALF OF THE CONGREGATION**

#### **BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31 December at cost **	<u>10,426</u>	<u>10,131</u>
Market Value of Balances at 31 December	<u>14,536</u>	<u>15,602</u>
<b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December	<u>14,102</u>	<u>13,201</u>

\*\* During the year the General Trustees transferred all investments held in the Traditional Mixed Fund into three underlying individually Invested Funds. The allocation of transfer into the three individually invested Funds exactly matched the investment allocation of the Mixed Fund at the date of the transfer. That ensured that there was no immediate change in the the market value of the investments held nor the future level of income. The transfer was made in order to simplify the operation of the Consolidated Fabric Fund. The improved transparency will assist Congregational Treasurers in identifying and monitoring the mix of investments held. A gain of £295.45 was realised on the rebalancing and this has been added to the base cost.