

The Church of Scotland

Blairgowrie Parish Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNTS

Year to 31st December 2021

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
Session Clerk: Mr. Clifford Cooke
Clerk to the Board: Mr. David Howat
Church Treasurer: Dr. Alexander Shaw

Elders - Members of the Kirk Session

Doreen Anderson (until May 2021)	Violet Duncan	Colleen Joslin
Jim Baxter	Lex Dunlop	Brenda Kerr
Ruth Brand	Alex Easton	Alastair Macdonald
Beth Cameron	Martha Easton	Mary Macdonald
Malcolm Chisholm	Susan Edwards	Roger Mackey
Myra Chisholm	Alex Ferguson	Wendy McLaggan (until Nov 2021)
Bill Christie	Marjorie Ferguson	Archie McLauchlan
Margaret Conroy	Sandra Fleming	Fiona Matthews
Clifford Cooke	James Gibb	Archie Mitchell (until Nov 2021)
Dorothea Cooke	Anna Graham	Margaret Nicoll
Ross Davidson (until May 2021)	Isobel Harper	Nancy Richardson
Bruce Dow	David Howat	Alexander Shaw
John Dow	Ellen Howat	Charles Smith
Kenneth Dow	Pamela Howat	Elinor Smith
Mary Dow	Isobelle Howes	Sheila Watkins
Alisdair Drummond	Connie Irvine	

Members of the Congregational Board

Fiona Bain	Susie Mackey	William Turner (until Feb 2021)
Rod Chignell	Philip Murrie	Susan Whiteford
Louisa Ferguson	Myrtle Petrie	
Ann Heath	Hamilton Scott	
Lawrence Hill	Robert Strachan	
Joy Kearns	Alan Thom	

Independent Examiner: Sandra C. Paterson, CA, Finlaysons, 4 Albert Place, Perth, PH2 8JE

Bankers: Bank of Scotland, 51 High Street, Blairgowrie, PH10 6DA

Trustees' Annual Report

Year ended 31 December 2021

Structure, Governance and Management

The congregation is a registered charity, number SC033757 and is administered in accordance with the terms of the Model Deed of Constitution and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

The Rev. Benjamin Abeledo is the Minister. He was ordained in mid 2019. He has been serving us loyally since but particularly during this last challenging year.

Members of the Kirk Session and the Congregational Board are the charity trustees. The Minister is the chairman. The Kirk Session members are the Minister and the Elders of the church. The Kirk Session, which meets six times a year, is responsible for spiritual affairs within the church.

The Congregational Board is responsible for financial affairs and the maintenance of properties. The Board is chaired by the minister and meets six times in a year. Certain matters are delegated to the Finance Committee and the Property Committee as appropriate.

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.

The Congregational Board is appointed from within the congregation. Members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they can seek re-election at the next Stated Annual Meeting. Due to COVID restrictions, elections have been suspended since March 2020.

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (or Deed of Constitution (Unitary Form)).

Organisational Structure

As indicated above.

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, Youth Group, Messy Church, Bible Study and Prayer Groups, Social Club, Guild and Boys Brigade.

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. Family services, aimed at the younger members, use up to date methods of presentation employing available audio-visual technology. More traditional forms of worship are used to appeal to the needs of the more mature worshippers.

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.

The Sunday School and youth group 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 Boys Brigade Company has active Anchor and Junior sections, with the Company Section currently suspended due to insufficient officer numbers.

Trustees' Annual Report (continued)

Year ended 31 December 2021

Achievements and Performance

The impact of COVID-19 legislation since March 2020 has been significant, with all the normal activities either severely curtailed or halted, reflecting Scottish Government and national church guidance and/or legislation. New ways of achieving our objectives have been implemented.

When legislation allowed, the church was open regularly for Sunday worship with restricted numbers required. Advent family and children's services were held this year with those attending asked to socially distance. Messy Church and Sunday School resumed meeting in person when legislation permitted in the final quarter of the year. The Guild restarted in the autumn but was required to halt in-person meetings for the month of December. The latest Government guidance indicates that in-person meeting can resume in February 2022.

To support worship throughout the COVID period, we have continued to improve our website which now includes more resources, a weekly pastoral letter and links to other materials. Audio recordings of a weekly service are available online and through our CD provision to those without internet access. In addition, a weekly video recording of the service is now posted online. As a result, the church website is well used. In addition, a Facebook page has been introduced to highlight weekly events and intimations. The church

newsletter continues to be published, the church contributes to the community magazine and the local newspaper includes a summary of each service with intimations.

The minister continues to be available throughout the pandemic for pastoral support and parish funerals of which there were twenty-seven. Weddings and baptisms have been held within COVID restrictions in place at the time.

Encouragingly, both the Anchor and Junior Sections of the Boys' Brigade restarted with a good number of boys attending, with new helpers coming forward to support existing officers.

Church business has continued using online meetings for both the Kirk Session and The Congregational Board. Most manage to attend. Two elders and one Congregational Board member stepped down from active duty with two long-serving elders dying whilst in post.

Very significant building works have been undertaken in the past twelve months, supported by Presbytery, and these are progressing in a planned and managed way.

This year the congregation has supported the work of Christian Aid and two community causes.

Church membership stands at 630 with another 58 on the Supplementary Roll. There were 25 deaths. We added 5 members by Certificate of Transference. One member left by Certificate of Transference – all figures as of 31 December 2021.

Financial Review

The Accounts have been compiled as Receipts and Payments. The comparative figures for the year 2020 have been adjusted to reflect this.

The principal source of income is offerings from the congregation. Members continue to change from using Free Will Offering envelopes to Standing Orders. Standing Order donations increased by approximately 25% (approximately £12,500). Thus, collection plate cash donations and FWO envelope donations were down by almost 50% (approximately £15,300). Fabric Fund giving was static. However, members' donations in other forms, mainly single extra contributions were increased from approximately £3,400 to £13,700. Gift Aid recovery has increased by almost £1,500. The overall picture is therefore one of extra giving but with the realisation that repair costs will challenge us in 2022.

This has been discussed at the first meeting of the Congregational Board in 2022. Members are aware that we will have to address this issue. At the time of writing, we know not the extent of future Covid restrictions. Planning is therefore difficult. It is essential to keep stewardship of money in the hearts and minds of our members. We continue our participation in the Church of Scotland's National Stewardship Programme to raise the awareness of the need for all members regularly to review their giving to the Church.

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

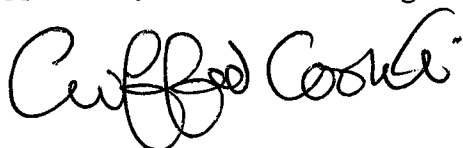
The trustees have considered the reserves required and have considered current and future liabilities. It is the Trustees' policy to hold reserves of approximately 12 month's expenditure excluding designated funds. At the year end the Church held unrestricted funds of £191,267 of which £60,000 had been designated for the fabric fund and £20,000 for the organ fund. "Development Fund" presently standing at £26,000 consolidates legacies, to be used for the upgrading of our premises. The remaining balance of £85,267 represents over a half of one year's 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 £758 is used by the Guild treasurer to meet day-to-day needs.

Trustees' Annual Report (cont) **Year ended 31 December 2021**

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.

Approved by the Trustees and signed on their behalf,



Clifford Cooke
Session Clerk

Date13th April 2022.....

Blairgowrie Parish Church
SC 033757

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

I report on the accounts of the charity for the year ended 31 December 2021 which are set out on pages 9 to 15.

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 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:
 - 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: *Judith C. Blyden*

Address: *mmg Chartered Accountants
4 Albert Place*

Date: *PERTH, PH2 8JE
21 April 2022*

* 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.

**Blairgowrie Parish Church
Receipts and Payment Account
Year ended 31 December 2021**

Note 1	Receipts	Unrestricted Funds		Restricted Funds		Unrestricted Funds		Restricted Funds		Total 2020
		2021	2021	2021	2021	2020	2020	2020	2020	
	£	£	£	£	£	£	£	£	£	£
	107,415	599	108,014	98,825	214			99,039		
	6	-	6	124	-			124		
	3,706	-	3,706	4,068	-			4,068		
	<u>111,127</u>	<u>599</u>	<u>111,726</u>	<u>103,017</u>	<u>214</u>			<u>103,231</u>		
	603	-	603	583	-			583		
	-	-	-	3,001	-			3,001		
	1,790	-	1,790	1,720	-			1,720		
	850	-	850	-	-			-		
	1,177	-	1,177	1,508	-			1,508		
	1,040	-	1,040	689	579			1,268		
	15,276	-	15,276	12,322	-			12,322		
	1,000	-	1,000	1,300	-			1,300		
	1,238	-	1,238	-	-			-		
	618	-	618	2,219	-			2,219		
	<u>23,592</u>	<u>-</u>	<u>23,592</u>	<u>23,342</u>	<u>579</u>			<u>23,921</u>		
	<u>134,719</u>	<u>599</u>	<u>135,318</u>	<u>126,359</u>	<u>793</u>			<u>127,152</u>		
Note 2	£	£	£	£	£	£	£	£	£	£
	190	-	190	169	-			169		
	111,848	1,019	112,867	117,919	674			118,593		
	1,032	-	1,032	720	-			720		
	<u>113,070</u>	<u>1,019</u>	<u>114,089</u>	<u>118,808</u>	<u>674</u>			<u>119,482</u>		
	21,649	(420)	21,229	7,551	119			7,670		

Blairgowrie Parish Church
Statement of Balances
At 31 December 2021

	Unrestricted Funds		Restricted Funds		Total	
	2021	2021	2020	2020	2020	2020
	£	£	£	£	£	£
Bank and Deposit Balances Brought Forward	48,638	1,178	41,087	1,059		42,146
Movement in year						
Excess of Receipts over Payments	21,649	(420)	7,551	119		7,670
Bank and Deposit Balances carried forward	70,287	758	48,638	1,178		49,816
Bank and Deposit Balances	30,282	758	28,633	1,178		29,811
C of S Deposit Account	40,005	-	20,005	-		20,005
Total bank and deposits	70,287	758	48,638	1,178		49,816
Investments at cost	120,980	-	120,980	-		120,980
Total Funds	191,267	758	169,618	1,178		170,796

Investments at market value
Church of Scotland Investors Trust Growth Fund

	2021	2020
	£	£
As at 1 January	164,886	171,334
As at 31 December	185,458	164,886
Change in market value in year	20,572	(6,447)
Change in market value in prev years	43,907	50,444
Unrealised gain at 31 December	64,479	43,997

Current Assets (Gift Aid)

	4,978	4,760
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Liabilities

Building work completed but unbilled 31 December 2021

	37,051	Note 3
	-	

Other creditors

	2,272	1,580
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The Accounts were approved by the Trustees on 30 March 2022

Clifford Cooke

Session Clerk Alexander Shaw

Treasurer

**Blairgowrie Parish Church
Movement in Funds
Year ended 31 December 2021**

	At 1 January 2021		Receipts		Payments		Transfers		At 31 December 2021	
	£		£		£		£		£	
Unrestricted										
Fabric	60,000		500		(18,218)		17,718		60,000	
Music	20,000		-		(1,437)		1,437		20,000	
Development Fund	26,000		-		-		-		26,000	
General	63,618		134,219		(93,415)		(19,155)		85,267	
	169,618		134,719		(113,070)		-		191,267	

Restricted

Guild	1,178		599		(1,019)		-		758	
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Total Funds

	170,796		135,318		(114,089)		-		192,025	
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Purposes of Designated Funds

Fabric	The Trustees have set aside funds for the maintenance of the church property.
Music	The Trustees have set aside funds for the purchase of music resources for use in worship.
Development	Legacies set aside for future major refurbishment

Blairgowrie Parish Church
Notes to the Accounts
Year ended 31 December 2021

	Unrestricted Funds		Restricted Funds		Total		Unrestricted Funds		Restricted Funds		Total	
	2021	2021	2021	2021	2021	2021	2020	2020	2020	2020	2020	2020
	£	£	£	£	£	£	£	£	£	£	£	£
Note 1												
Analysis of Donations												
Standing Orders	61,610	-	-	61,610	49,130	-	-	49,130	-	-	-	49,130
WFO scheme	9,820	-	-	9,820	24,598	-	-	24,598	-	-	-	24,598
Open plate	3,543	-	-	3,543	4,062	-	-	4,062	-	-	-	4,062
Gift Aid Tax Recovered	18,686	-	-	18,686	17,216	-	-	17,216	-	-	-	17,216
Donations	13,256	599	599	13,855	3,371	214	214	3,371	214	214	3,585	3,585
Fabric	500	-	-	500	448	-	-	448	-	-	-	448
	107,415	599	599	108,014	98,825	214	214	98,825	214	214	99,039	99,039

Blairgowrie Parish Church
Notes to the Accounts
Year ended 31 December 2021
Analysis of Payments

	Unrestricted Funds		Restricted Funds		Total		Unrestricted Funds		Restricted Funds		Total	
	2021	2021	2021	2021	2021	2021	2020	2020	2020	2020	2020	2020
	£	£	£	£	£	£	£	£	£	£	£	£
Cost of Generating Funds												
WFO envelopes	190	-	-	190	169	-						169
Note 2 Charitable Activities												
Ministry and Mission	62,170	-	-	62,170	70,234	-						70,234
Repairs and Maintenance	16,493	-	-	16,493	10,522	-						10,522
Cleaning	7,408	-	-	7,408	7,002	-						7,002
Gas	4,999	-	-	4,999	6,446	-						6,446
Electricity	1,855	-	-	1,855	2,721	-						2,721
Insurance	5,338	-	-	5,338	4,206	-						4,206
Ministerial Assistance	-	-	-	-	3,961	-						3,961
Council Tax	2,843	-	-	2,843	2,740	-						2,740
Donations to other Charities	1,124	600	600	1,724	2,183	674						2,857
Presbytery Dues	915	-	-	915	2,023	-						2,023
Office Expense	730	-	-	730	1,034	-						1,034
Minister's Expenses	2,232	-	-	2,232	1,001	-						1,001
Pulpit Supply	540	-	-	540	-	-						-
Manse	1,719	-	-	1,719	776	-						776
Organ and Music incl supply	1,437	-	-	1,437	538	-						538
Other. Appendix B	2,045	419	419	2,464	2,511	-						2,511
Sunday School	-	-	-	-	21	-						21
	111,848	1,019	1,019	112,867	117,919	674						118,593
Governance Costs												
Independent Examiner	1,032	-	-	1,032	720	-						720
Total payments	113,070	1,019	1,019	114,089	118,808	674						119,482

Blairgowrie Parish Church
Notes to the Accounts
Year ended 31 December 2021

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 2021 the minimum Stipend is £28,137 and the maximum stipend (after 5 years and subsequent years of service is £34,577)

Trustee Remuneration

No trustees received remuneration. Manse Council Tax of £2,843 was paid by the Trustees. The minister received reimbursement of expenses amounting to £2,232.

Trustees Contributions

During the year the Trustees contributed £33,670.

However our Church thrives on the efforts of the many members who undertake a host of duties at no cost to the Church. This probably amounts to over 1,000 hours of work each year

Details of donations to other Charities

	2021	2020
	£	£
Christian Aid	309	813
Gift Service	815	-
Church of Scotland HIV	-	220
Christians Against Poverty	-	260
Girl Guiding Blairgowrie and Rattray	-	190
2nd Blairgowrie BB	-	500
Blairgowrie and Rattray Illuminations	-	200
	<u>1,124</u>	<u>2,183</u>

Note - Our charitable donation activities were severely curtailed by COVID from Spring 2020

Note 3 The costs of £37,051 were incurred in the roofing and glazing works over the Halls and a part payment of the Surveyor's Fees

**Blairgowrie Parish Church
Notes to the Accounts
Year ended 31 December 2021**

Appendix

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

	2021	2020
	£	£
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost (Consolid Fab Fund 55)	<u>22,022</u>	<u>22,022</u>
Market value of Balances at 31 December	<u>34,807</u>	<u>32,920</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December (Consolid Fab Fund Rev 50)	<u>242</u>	<u>14,069</u>
<u>TEMPORARY ACCOUNT</u>		
Credit Balance at 31 December (Consolid Fabric Fund-Cap 56)	<u>-</u>	<u>832</u>