

The Church of Scotland

Blairgowrie Parish Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNTS

Year to 31st December 2022

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

December 2022

Jim Baxter	Alex Easton	Alastair Macdonald
Ruth Brand	Martha Easton	Mary Macdonald
Beth Cameron	Susan Edwards	Roger Mackey
Malcolm Chisholm	Alex Ferguson	Archie McLauchlan
Myra Chisholm	Marjorie Ferguson	Fiona Matthews
Bill Christie (until 29 th May 2022)	Sandra Fleming	Margaret Nicoll
Margaret Conroy	James Gibb	Nancy Richardson
Clifford Cooke	Anna Graham	Alexander Shaw
Dorothea Cooke	Isobel Harper	Charles Smith
Bruce Dow	David Howat	Elinor Smith
John Dow	Ellen Howat	Sheila Watkins
Kenneth Dow	Pamela Howat	
Mary Dow	Isobelle Howes	
Alisdair Drummond	Connie Irvine	
Violet Duncan	Colleen Joslin	
Lex Dunlop	Brenda Kerr	

Members of the Congregational Board

December 2022

Fiona Bain

Rod Chignell

Louisa Ferguson

Ann Heath

Lawrence Hill

Joy Kearns

Susie Mackey

Philip Murrie

Myrtle Petrie

Hamilton Scott

Robert Strachan

Alan Thom

Susan Whiteford

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

Independent Examiner: Mr Allan McKay, FCCA

Trustees' Annual Report Year ended 31 December 2022

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 then.

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 five 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, 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.

Achievements and Performance

The impact of COVID-19 legislation since March 2020 has been significant, with new ways of achieving our objectives being implemented.

Since the lifting of all legislation, worship as a whole congregation has resumed. Advent family and children's services were held this year, and the local primary school resumed its end-of-term service in the church. Messy Church, Sunday School and The Guild restarted and a full schedule for each implemented. A Craft Group has been established which supports fellowship and friendship through a shared interest in crafting.

We have continued to improve our website which now includes more resources, a weekly pastoral letter, materials for children and young families, a monthly prayer diary and links to other external Christian 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 is available for pastoral support and funerals of which there were sixteen. Three weddings and one baptism were held.

Church business has moved from online to 'in person' meetings.

The very significant building works of the past few years have been largely overtaken with the installation of a new heating system and redecoration outstanding. The number and range of community hall users has increased.

This year the congregation has supported the work of Christian Aid, and through our soup lunches, a range of community causes.

Church membership stands at 618 including 45 on the Supplementary Roll. There were 16 deaths. We added 11 members by Certificate of Transference and 2 by Resolution of the Kirk Session. Nine members left by Certificate of Transference – all figures as of 31 December 2022.

Financial Review

The Accounts have been compiled as Receipts and Payments.

The principal source of income is offerings from the congregation. Last year (2021) many Members changed from using Free Will Offering envelopes to Standing Orders. This year the number using FWO envelopes is similar to last year. Standing Order donations declined by approximately £1000 to £60,500. Donations in the open plate increased by around £2,000 to approximately £5,500. Fabric Fund giving ceased. Members' donations in other forms, mainly single extra contributions were increased from approximately £13,700 to approximately £16,400. We must note that included in that figure was £6,190 in RESTRICTED donations to the Audio-Visual upgrade fund and £2,360 as DESIGNATED donations. The RESTRICTED donations must be used for the "restricted" purpose. Gift Aid recovery increased by £500. Last year we predicted that repair costs would be challenging. This forecast was all too true. Repair costs amounted to £104,000. Through the listed places of worship scheme, we were able to recover almost £17,000 of VAT. Drawings from reserves totalled almost £55,000.

We balanced our accounts through substantial drawings from reserves, the detail of which is described in the accounts. Further costs will arise when we replace the boilers and redecorate after water damage.

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 £146,656 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 £40,656 represents over a half of one year's routine expenditure to provide for contingencies. This statement must be qualified. 2022 was an exceptional year for expenditure on the fabric of the building. The challenges for 2023

are likely to be considerably less. However, we must recognise that buildings such as ours will need regular maintenance. Such costs are difficult to predict. 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 £2094 is used by the Guild treasurer to meet day-to-day needs with the surplus being allocated to support Blairgowrie Parish Church and Guild projects.

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



Date12.....March.....2023

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 2022 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.

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: Mr. Allan McKay, FCCA



Address: 3 Wee Course Lane, Blairgowrie PH10 6LS

Date: 24 March, 23

Blairgowrie Parish Church
Receipts and Payment Account
Year ended 31 December 2022

	Unrestricted Funds		Restricted Funds		Total 2022	Unrestricted Funds		Restricted Funds		Total 2021
	2022	2021	2022	2021		2021	2021			
	£	£	£	£		£	£			
Note 1	Receipts									
	Donations	104,458	681	105,139	107,415	599	108,014			
	Bank and Deposit interest	76	-	76	6	-	6			
	Investment Income	3,415	-	3,415	3,706	-	3,706			
		107,949	681	108,630	111,127	599	111,726			
	Rent of Premises	7,585	-	7,585	603	-	603			
	Funerals	640	-	640	1,790	-	1,790			
	Weddings	420	-	420	850	-	850			
	Legacies	1,089	-	1,089	1,177	-	1,177			
	Furlough	-	-	-	-	-	-			
	Donation AV Fund Restricted	-	6,190	6,190	1,040	-	1,040			
	Collections for other Charities	2,011	-	2,011	15,276	-	15,276			
	Receipts from General Trustees	24,775	-	24,775	1,000	-	1,000			
	Contrib from organisations (Guild)	730	-	730	1,238	-	1,238			
	LPOW (DCMS) scheme	16,844	-	16,844	618	-	618			
	Other receipts (see Info Members)	780	4,607	5,387	23,592	-	23,592			
		54,874	10,797	65,671	134,719	599	135,318			
	Total Receipts	162,823	11,478	174,301	190	599	190			
Note 2	Payments									
	Costs of generating funds	190	-	190	190	-	190			
	Charitable activities	206,558	3,952	210,510	111,848	1,019	112,867			
	Governance costs	756	-	756	1,032	-	1,032			
	Total Payments	207,504	3,952	211,456	113,070	1,019	114,089			
	Excess of Receipts over payments	(44,681)	7,526	(37,155)	21,649	(420)	21,229			

Blairgowrie Parish Church
Statement of Balances as 31st December 2022

	Unrestricted Funds	Restricted Funds	Total	Unrestricted Funds	Restricted Funds	Total
	2022	2022	2022	2021	2021	2021
Bank and Deposit Balances Brought Forward	70,287	758	71,045	48,638	1,178	49,816
Movement in year						
Excess of Receipts over Payments	(44,681)	7,526	(37,155)	21,649	(420)	21,229
Bank and Deposit Balances carried forward	25,606	8,284	33,890	70,287	758	71,045
Bank and Deposit Balances	15,601	8,284	23,885	30,282	758	31,040
C of S Deposit Account	10,005	-	10,005	40,005	-	40,005
Total bank and deposits	25,606	8,284	33,890	70,287	758	71,045
Investments at cost	120,980	-	120,980	120,980	-	120,980
Total Funds	146,586	8,284	154,870	191,267	758	192,025

Investments at market value

Church of Scotland Investors Trust Growth Fund

	2022	2021
As at 1 January	£ 185,458	£ 164,886
As at 31 December	165,807	185,458
Change in market value in year	(19,651)	20,572
Change in market value in prev years	64,479	43,907
Unrealised gain at 31 December	44,828	64,479

Current Assets (Gift Aid)

Liabilities

Building work completed but unbilled	4,502	4,978
Other creditors	-	37,051
		2,272

The Accounts were approved by the Trustees on 12 March 2022

Clifford Cooke

Session Clerk Alexander Shaw

Treasurer

**Blairgowrie Parish Church
Movement in Funds
Year ended 31 December 2022**

	At 1 January				At 31 December	
	2022	Receipts	Payments	Transfers	2022	
	£	£	£	£	£	£
Unrestricted						
Fabric	60,000	24,775	95,209	(119,984)	60,000	
Music	20,000	-	-	-	20,000	
Development Fund	26,000	-	-	-	26,000	
General	85,267	138,048	(302,713)	119,984	40,586	
	191,267	162,823	(207,504)	-	146,586	
Restricted						
Guild	758	5,288	-3,952	-	2,094	
A V Fund	-	6,190	-	-	6,190	
	758	11,478	(3,952)	-	8,284	
Total Funds	192,025	174,301	(211,456)	-	154,870	

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 2022

	Unrestricted Funds		Restricted Funds		Total 2022	Unrestricted Funds		Restricted Funds		Total 2021
	2022	£	2022	£		2021	£	2021	£	
Note 1 Analysis of Donations										
Standing Orders	60,539	-	-	60,539	61,610	-	-	61,610		
WFO scheme	9,340	-	-	9,340	9,820	-	-	9,820		
Open plate	5,600	-	-	5,600	3,543	-	-	3,543		
Gift Aid Tax Recovered	19,109	-	-	19,109	18,686	-	-	18,686		
Donations	7,510	681	681	8,191	13,256	599	-	13,855		
Donations AV Designated	2,360	-	-	2,360	500	-	-	500		
Fabric										
	104,458	681	105,139	107,415	599	108,014				

Blairgowrie Parish Church
Notes to the Accounts

Year ended 31 December 2022

Analysis of Payments

	Unrestricted Funds		Restricted Funds		Total 2022	Unrestricted Funds		Restricted Funds		Total 2021
	2022	2021	2022	2021		2021	2021			
Cost of Generating Funds										
WFO envelopes	£ 190		£ -		£ 190	£ 190		£ -		£ 190
Charitable Activities										
Ministry and Mission	68,841		-		68,841	62,170		-		62,170
Repairs and Maintenance	4,951		-		4,951	16,493		-		16,493
Major fabric projects	95,209		-		95,209	-		-		-
Cleaning	7,540		-		7,540	7,408		-		7,408
Gas	6,251		-		6,251	4,999		-		4,999
Electricity	2,047		-		2,047	1,855		-		1,855
Insurance	5,613		-		5,613	5,338		-		5,338
Ministerial Assistance	-		-		-	-		-		-
Council Tax	2,998		-		2,998	2,843		-		2,843
Donations to other Charities	1,873		1,830		3,703	1,124		600		1,724
Presbytery Dues	1,421		-		1,421	915		-		915
Office Expense	344		-		344	730		-		730
Minister's Expenses	1,994		-		1,994	2,232		-		2,232
Pulpit Supply	1,260		-		1,260	540		-		540
Manse	3,825		-		3,825	1,719		-		1,719
Organ and Music incl supply	921		-		921	1,437		-		1,437
Other	1,450		2,122		3,572	2,045		419		2,464
Sunday School	20		-		20	-		-		-
	206,558		3,952		210,510	111,848		1,019		112,867
Governance Costs										
Independent Examiner	756		-		756	1,032		-		1,032
Total payments	207,504		3,952		211,456	113,070		1,019		114,089

Blairgowrie Parish Church
Notes to the Accounts

Year ended 31 December 2022

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 2022 the minimum Stipend is £28,700 and the maximum stipend (after 5 years and subsequent years of service is £35,269)

Trustee Remuneration

No trustees received remuneration. Manse Council Tax of £2,998 was paid by the Trustees. One trustee received reimbursement of expenses amounting to £1994.

Details of donations to other Charities

	2022	2021
	£	£
Christian Aid	906	309
Christmas Service Gifts in cooperation with Blairgowrie SWD team	598	815
Poppy Scotland	115	
Operation Mobilisation	205	
	-	
2nd Blairgowrie BB	50	
	-	
	<u>1,874</u>	<u>1,124</u>

Note - Our charitable donation activities were severely curtailed by COVID from Spring 2020 well into 2021

Blairgowrie Parish Church
Notes to the Accounts
Year ended 31 December 2022

Appendix

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

	2022	2021
	£	£

CAPITAL ACCOUNT

Credit Balances held at 31 December at cost (Consolid Fab Fund 55)	22,022	22,022
Add: realised gain on sale	<u>8,298</u>	-
	30,320	22,022
Less: withdrawn in year	<u>24,291</u>	-
Credit balance held at end	<u>6,029</u>	<u>22,022</u>
Market value of Balances at 31 December	<u>8,833</u>	<u>34,807</u>

REVENUE ACCOUNT

Credit balance at 31 December 21	242	242
Add: interest in year	<u>417</u>	
	659	
Less: withdrawn	<u>483</u>	
Credit balance at 31 December 22	<u>176</u>	<u>242</u>