

**Cullen & Deskford Church of Scotland**

**ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2022**

**Congregation No: 352105**

**Charity No: SC011231**

## Reference and Administrative Information

Charity Name: Cullen & Deskford Church of Scotland

Charity Registration Number: SC011231

Congregation Reference No: 352105

Contact Address: Ben Vrackie  
Ellyside  
Lintmill  
Cullen  
AB56 4XQ

## Trustees

Rev	Douglas	Stevenson
Mrs	Isobel	Addison Resigned 31/12/2022
Mr	John	Aitken
Mr	William J	Davidson
Mrs	Moir	Legge
Mrs	Elizabeth	McIntyre
Mrs	Anne	McLaren
Mr	Bruce	McLaren
Mr	Leslie	Mair
Mrs	Vera	Reid
Mrs	Sheila	Sellar
Mr	James	Stewart Sabatical from 17th June 2021
Mrs	Mabel	Stewart
Mrs	Brenda	Wood

## Principal Office-bearers

Minister:	Rev Douglas Stevenson	Cullen Manse, 14 Seaford Road	Cullen	AB56 4AF
Session Clerk:	Mrs Sheila Sellar	Ben Vrackie, Ellyside, Lintmill	Cullen	AB56 4XQ
Church Treasurer:	Mrs Sheila Sellar	Ben Vrackie, Ellyside, Lintmill	Cullen	AB56 4XQ
Assistant Treasurer	Mrs Rachael Shearer	East Wing, Cullen House	Cullen	AB56 4XW

## Independent Examiner

Angela Porter  
AP Bookkeeping Services  
Horizon Scotland,  
Business & Innovation Centre  
Forres Enterprise Park  
Forres  
IV36 2AB

## **Trustees' Annual Report**

### **Year ended 31 December 2022**

The trustees present their Annual Report and Financial Statements of the Charity for the year ended 31 December 2022. The Financial Statements have been prepared in accordance with the accounting policies set out in Note 1 to the Accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

## **Structure, Governance and Management**

### **Governing Document**

The Church is administered in accordance with the terms of a 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. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

### **Organisational Structure**

The Kirk Session is chaired by the Minister and meets six times a year. It is responsible for spiritual and temporal affairs within the Church.

### **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 ordinary diet of worship in Cullen & Deskford is weekly, 11am at Hall Church on 1st Sunday and 10.30am in the Old Kirk Cullen on 2nd, 3rd, 4th and 5th Sundays of the month. Additionally, a service is held at Deskford on 2nd and 4th Sundays at 12 noon.

Social events which reach out to the community include:-

Coffee mornings, Easter and Christmas Fairs and Thrift Shop,

Easter services create opportunities for ecumenical services and close links with the local school allow their participation in both Christmas and Easter Services.

The Auld Kirk is open to the public from 2-4pm on 3-5 days per week from May to September.

## **Ministers Report**

I'm not an avid watcher of the Oscars, or any other nomination event. However, I am aware that when the 'celebrity' is presented with their award they will inevitably make a speech. It will only last a few minutes, but this will be their opportunity to thank those who inspired them towards stardom and fame. It's good to offer our appreciation. The footballer who scored the winning goal, will find their name mentioned in the sports paper, but it wouldn't have been possible without the help, support and skill of the rest of his teammates. The star who wins the Best Actor Award could not have done so without the input of writers, producers, co-stars, technicians, electricians, cameramen/women — I'm sure you get the gist.

It is the same with the Church. What you see on a Sunday is simply a small part of the life of the institution. Funds need to be raised (and spent), accounts need to be kept in order, maintenance and fabric repairs and planning, are always on-going. People who volunteer from arranging Christmas decorations to cutting the grass, are vitally important. It must be a collective responsibility for our survival, but I'm aware that many of those workers are often overlooked — so let me say, thank you. Your work and contribution to the on-going life of the Church are truly appreciated.

As the accounts are presented for your interest, I would also like to take this opportunity to thank Sheila — not only as our session clerk but also in her role as treasurer. Thankyou, Sheila. That appreciation is also extended to the rest of the Business and Social committee members. Without their contribution and willingness to attend meetings and for their input, we would not have a Church. They are true stars indeed.

**Rev. Douglas Stevenson**  
**Minister**

## **Session Clerk Report 2022**

In 2022 life in the Church slowly started to return to normal. Morning worship continued at the Hall Church until April due to lack of heating at the Auld Kirk. We were able to continue worshipping there until the end of October when the cooler weather forced us back to the Hall Church.

The hire of the Hall Church continued to grow during the year with two new lets and all previous user returning. There was also quite a few birthday parties held throughout the year.

Our fundraising events returned with the usual Easter and Christmas fairs, a coffee morning and the thrift sale was held over five days in July. A big thank you has to go to the Social committee for organising all these events and to everyone who contributed to their success.

We celebrated the Queens Platinum Jubilee with a concert, where we were entertained by Bill and Joe and two Highland dancers. A lovely evening was had by all.

Isobel Addison resigned from Session after serving for 24 years as an Elder. Isobel was one of the first female Elders to be appointed by Cullen and Deskford Church in 1998. Over the years Isobel did various tasks but she will be remembered mostly for organising the fundraising events over the past ten or so years. We thank Isobel for her hard work and dedication to the Church.

There are eleven active Elders at present and we have a membership of 233.

The Moray Presbytery Plan was completed in 2022 and as Cullen and Deskford decided to form a grouping/linkage/union with Portsoy, Ordiquhill and Cornhill rather than go into a Union with Buckie churches, Portknockie and Findochty, we were excluded from that plan. We are included in Buchan Presbytery Plan and wait to hear what structure is proposed within it.

In 2022 the Church of Scotland started the process of reducing the number of buildings it owns. An AMBA (Asset Management Building Audit) report was conducted on all buildings (excluding manses) and the buildings were categorised as A (retain) or B (dispose). As Cullen and Deskford were no longer included in the Moray Plan and we could not vote for the approval of the Buchan Plan it was decided to categorise both our buildings B and a decision would be made by the new North East and Northern Isles Presbytery by the end of March 2023

I take great pleasure in presenting the accounts with a small profit for the year in the general account.

Once again thank you to all office bearers for their hard work and to all who help and support our local church.

**Sheila Sellar**  
**Session Clerk/Treasurer**

### **Fabric Report for 2022**

At the beginnig of the year we were awarded a grant from CARES of up to £101,000 to put a renewable heating source in the Auld Kirk. Preparation work was carried out prior to the system being installed but it has been delayed. We are hopeful the work will be carried out in 2023.

The Hall Church drains were blocked and the unblocking of them has led to outstanding work on the drainage system to be carried out in early 2023. Two of the lights in the Hall Church need replaced and this will require scaffolding to be erected to complete the work.

The snagging of the Manse is still to be completed.

### **Guild Report**

A donation of £100.00 was made to the Guild Project, £50.00 to Beat, There is Hope and £50.00 to Pioneers, Chocolate Heaven: South East Asia. £8.54 was sent to the Fellowship of the Least Coin and £50.00 was donated to the Church for heating and lighting. At the AGM on 7th April, a discussion took place whether we should remain as part of the Church of Scotland Guild. The 11 Members took the decision that they wished to close the Guild. It was further decided that we should still meet as a ladies group attached to the Church. The first meeting of the new group was on 6th October 2023 with an attendance of 20 ladies. The name of this group was decided as Cullen & Deskford Church Thursday Get-together.

**Anne McLaren**

## **Trustees Annual Report (cont'd)**

### **Year Ended 31 December 2022**

#### **Achievements and Performance**

Guild/Thursday get Together	16/25
Old Kirk	35-45
Hall Church	35-45
Deskford	10
Rainbows/Brownies	38
Guides	16

#### **Financial Reviews**

Principal sources of income continue to be from members' weekly offerings, fundraising events as detailed below and hire of church premises.

A restoration fund was set up in 2016 for work estimated at approx £350,000 to the Auld Kirk.

22 Members giving by standing order,

5 significant fundraising events were held - Easter Fair, Jubilee Concert, Thrift Fair for 5 days, Coffee morning and Christmas Fair.

#### **Risk Management**

The Kirk Session are acutely aware of the ageing problems facing the Congregation and discussions and debates are ongoing in formulating strategies in a serious endeavour to address this issue.

#### **Reserves Policy**

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds.

At the year end the Church held unrestricted cash funds of £73,894

£18,554 was held in the General Account.

The Church also held £160,158 of restricted 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.

*Sheila Sellar*

**S Sellar**  
**Session Clerk**

**Date 23rd February 2023**

**Cullen and Deskford Parish Church**  
**Cullen & Deskford Parish Church**  
**SC 011231**  
**Report of the Independent Examiner**

I report on the accounts of the charity for the year ended 31 December 2022 which are set out on pages 1 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 view given by the accounts.

**Independent examiner's statement**

In the course of my examination, of the statement of accounts for the year ended 31 December 2022 no matter has come to my attention, which gives me reasonable cause to believe that in any material respect the requirements:

- 1 . accounting records have not been kept in accordance with Section 44 (1)(a) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006
- . the accounts do not accord with those records
- . the statement of account do not comply with any of the requirements of Regulation 9 of The Charities Accounts (Scotland) Regulations 2006
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Angela Porter  
AP Bookkeeping Services  
Horizon Scotland,  
Business & Innovation Centre  
Forres Enterprise Park  
Forres  
IV36 2AB

**Date:**                    **08-Sep-23**

**Cullen & Deskford Parish Church**  
**Receipts and Payments Account**  
**Year ended 31 December 2022**

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total 2022 £	Total 2021 £
<b>Note 3</b>				
<b>Receipts</b>				
Donations	36,922	1,383	38,305	35,454
Activities for Generating Funds	9,688	333	10,021	5,032
Investment income	1,989	4,080	6,069	5,855
	<u>48,599</u>	<u>5,796</u>	<u>54,395</u>	<u>46,341</u>
 Rental of premises	 3,342	 0	 3,342	 1,584
Grants	0	10,000	10,000	2,423
Other Receipts	3,727	107	3,834	1,472
Life & Work Income	72	0	72	72
	<u>7,141</u>	<u>10,107</u>	<u>17,248</u>	<u>5,551</u>
 <b>Total Receipts</b>	 <u><u>55,740</u></u>	 <u><u>15,903</u></u>	 <u><u>71,643</u></u>	 <u><u>51,892</u></u>

<b>Note 4</b>				
<b>Payments</b>				
Costs of generating funds	440	0	440	234
Charitable activities	52,834	8,473	61,307	48,676
Governance costs	275	0	275	275
Other payments	0	3,727	3,727	183
<b>Total Payments</b>	<u><u>53,549</u></u>	<u><u>12,200</u></u>	<u><u>65,749</u></u>	<u><u>49,368</u></u>
 <b>Excess of Receipts over Payments for the year before transfers</b>	 2,191	 3,703	 5,894	 2,524
 <b>Transfers</b>	 (1,280)	 1,280	 0	 0
 <b>Excess of Receipts over Payments for the year</b>	 <u><u>911</u></u>	 <u><u>4,983</u></u>	 <u><u>5,894</u></u>	 <u><u>2,524</u></u>



**Cullen & Deskford Parish Church**  
**Statement of Balances**

**At 31 December 2022**

	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
<b>Note 2</b>				
<b><u>Bank &amp; Deposit Balances</u></b>				
Bank & deposit balances brought forward	72,983	155,175	228,158	225,634
<b>Movement in year:</b>				
Excess of Payments over Receipts for the year	911	4,983	5,894	2,524
Bank & deposit balances carried forward	<u>73,894</u>	<u>160,158</u>	<u>234,052</u>	<u>228,158</u>
<b><u>Investments at market value</u></b>				
(cost £58,717)	<u>38,312</u>	<u>37,886</u>	<u>76,198</u>	<u>85,743</u>

The accounts were approved by the trustees on 23rd February 2023 and signed on their behalf by:-

Sheila Sellar

Session Clerk/Treasurer

Rachael Shearer

Assistant Treasurer

## **Cullen & Deskford Parish Church**

### **Notes to the Accounts**

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

During the year 3 Trustees received re-imbursement of expenses totalling £862  
Rev D Stevenson received £1200 for travel expenses.

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 01/01 2022 £	Receipts £	Payments £	Transfers £	At 31/12 2022 £
<b>Unrestricted Funds</b>					
Designated Fabric Funds	52,579	1,840	1,320	(655)	52,444
Designated Sunday School Fund	2,746	149	0	0	2,895
General Fund	17,657	53,751	52,229	(625)	18,554
	<u>72,983</u>	<u>55,740</u>	<u>53,549</u>	<u>(1,280)</u>	<u>73,894</u>
<b>Restricted funds</b>					
Stipend Fund	538	0	0	40	578
Miss Jane Gowan's Legacy	2,007	0	0	150	2,157
Longmore Memorial Trust	227	0	0	10	237
Robertson Legacy	1,191	0	0	55	1,246
Brochure Account	966	0	0	0	966
Charitable Fund Account	2,612	121	86	400	3,047
Consolidated Fabric Funds	98,346	3,959	3,951	0	98,354
Women's Guild	277	107	301	0	83
Restoration Fund	49,011	11,716	7,862	625	53,490
	<u>155,175</u>	<u>15,903</u>	<u>12,200</u>	<u>1,280</u>	<u>160,158</u>
<b>Total funds</b>	<u><u>228,158</u></u>	<u><u>71,643</u></u>	<u><u>65,749</u></u>	<u><u>0</u></u>	<u><u>234,052</u></u>

#### **Purposes of Designated Funds**

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

Sunday School Fund: The Trustees have not yet set aside funds for use by the Sunday School.

#### **Purposes of Restricted Funds**

Stipend Fund: This is a fund used to contribute towards the heating costs of the Manse.

Longmore Memorial Trust: This is a fund used to purchase music and associated items.

Miss Jane Gowan's Legacy: This fund is used to contribute towards the heating costs of the Manse.

Robertson Legacy: This fund is used to purchase Christening Bibles.

Brochure Account: This fund is used to purchase leaflets, booklets etc.

Charitable Fund Account: Used to distribute funds to people of the parish in need.

Consolidated Fabric Funds: These are held centrally for Fabric purposes.

Women's Guild: Restricted for use by the Women's Guild.

Restoration Fund: This fund is used for restoration work at the Auld Kirk, Cullen

## **Cullen & Deskford Parish Church**

### **Notes to the Accounts (continued)**

	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2022	2022	2022	2021
	£	£	£	£
<b>3 Analysis of Donations</b>				
WFO Scheme (non Gift Aid)	8,491	0	8,491	7,334
Gift Aid Donations	16,016	781	16,797	16,287
Tax Recovered on Gift Aid Donations	5,949	0	5,949	4,674
Tax recovered on GASDS	2,356	0	2,356	4,073
Ordinary Offerings (Open Plate)	1,898	0	1,898	881
Other Offerings, Donations etc.	2,212	602	2,814	2,205
	<u>36,922</u>	<u>1,383</u>	<u>38,305</u>	<u>35,454</u>
<b>4 Analysis of Payments</b>				
<b>Costs of generating funds</b>				
Fund raising expenses	219	0	219	0
Offering envelopes	221	0	221	234
	<u>440</u>	<u>0</u>	<u>440</u>	<u>234</u>
<b>Charitable activities</b>				
Ministries & Mission allocation	28,504	0	28,504	29,080
(Gross 42,564)				
Presbytery Allowance (2,128)				
Endowment Income (11,222)				
Glebe Rent (710) )				
Presbytery dues	755	0	755	642
Ministry Travel Expenses	1,200	0	1,200	961
Ministers Telephone	610	0	610	558
Outreach	66	0	66	76
Equipment	1,847	0	1,847	650
Life & Works Expenses	72	0	72	72
Pulpit supply	484	0	484	704
Other staffing costs	7,193	0	7,193	6,837
Fabric repairs & maintenance	2,403	3,962	6,365	1,339
Council Tax	2,367	0	2,367	2,298
Heat and light	2,740	0	2,740	1,964
Insurance	3,068	0	3,068	2,890
Organ & music	802	0	802	311
Printing, stationary and postage	498	0	498	65
Professional Fees	0	3,900	3,900	0
Other expenses	225	611	836	229
	<u>52,834</u>	<u>8,473</u>	<u>61,307</u>	<u>48,676</u>
<b>Governance Costs</b>				
Independent examiner's fees	275	0	275	275
<b>Total Payments</b>	<u>53,549</u>	<u>8,473</u>	<u>62,022</u>	<u>49,185</u>

## **Cullen & Deskford Parish Church**

### **Notes to Minister's Stipend**

**5** 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 £28,700 and the maximum stipend (in the fifth and subsequent years) £35,269.

### **6 Collections for Third Parties**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
Christian Aid	123	380
Leprosy Mission (Blue Boxes)	264	105
Poppy Scotland	181	85
Ukraine Appeal	1,000	0
Shelter	115	0
	<u>1,683</u>	<u>570</u>

### **7 Transfers**

Legacies/Trusts are grouped together and invested through the Church of Scotland. Dividends are received twice yearly and are paid into the Reserve account. The amount is distributed to the other bank accounts (restricted and unrestricted) based on the percentage of money invested.

Charitable Account - Money is invested in Halifax Aviva Shares and the twice yearly dividend is paid into the Reserve account and then transferred to the Restricted Charitable account.

Consolidated Fabric Fund - This is held by Church of Scotland in Edinburgh and interest can be transferred into the General account on receipt of relevant building/fabric receipts (e.g insurance, heating, lighting, organ maintenance).

### **8 Grants**

A grant to the value of £10,000 was received from Weston Garfield to fund the restoration work at the Auld Kirk.

**APPENDIX**  
**FUNDS HELD ON BEHALF OF THE CONGREGATION**  
**BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

**CAPITAL ACCOUNT**

Credit Balances held at 31 December at cost

**2022**  
£

**2021**  
£

94,609 94,609

Market Value of Balances at 31 December

85,684 101,263

**REVENUE ACCOUNT**

Credit Balance 31 December

3,736 3,728

	Holding	Cost	Market Value <b>2022</b> £	Market Value <b>2021</b> £
		£		
<b>GROWTH FUND</b>				
Units Held	100	59	540	604
<b>INCOME FUNDS</b>				
Sunday School Fund - Units held	350	3,055	3,696	4,368
General Congregational Purposes - Units Held	1,180	9,995	12,461	14,726
Charitable Account - Units held	286	2,894	3,020	3,569
Fabric Fund - Units held	2,098	25,994	22,155	26,183
<b>CONSOLIDATED FABRIC FUND</b>				
Units Held	16,720	16,720	25,749	27,755
<b>HALIFAX SHARE DEALING</b>				
Aviva Shares - 25p shares	1,936		6,608	8,241
Aviva Cash Valuation			1,969	
<b>Total</b>		<b>58,717</b>	<b>76,198</b>	<b>85,446</b>