

Cullen & Deskford Church of Scotland

ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2023

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	
Mr	John	Aitken	Resigned September 2023
Mr	William J	Davidson	
Mrs	Moira	Legge	
Mrs	Elizabeth	McIntyre	
Mrs	Anne	McLaren	
Mr	Bruce	McLaren	
Mr	Leslie	Mair	
Mrs	Vera	Reid	Resigned 31/12/2023
Mrs	Sheila	Sellar	
Mr	James	Stewart	Resigned September 2023
Mrs	Mabel	Stewart	
Mrs	Brenda	Wood	

Principal Office-bearers

Minister:	Rev Douglas Stevenson	Cullen Manse, 14 Seafield 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 2023

The trustees present their Annual Report and Financial Statements of the Charity for the year ended 31 December 2023. 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

Mark Twain once said, "There are lies, damned lies, and statistics." The point being that statistics can be used to prove anything and at least 44% of people will know that. Nevertheless, let me throw in some figures, which you can ponder as you feast on your cornflakes.

The Church of Scotland is losing 300 members every week.

Membership fell by more than 200,000, 000 between 2004 and 2020.

150 ministers have either retired or left Ministry since the last decade and haven't been replaced.

Nearly two thirds of parish ministers are also Interim Moderators.

Every Presbytery in the country saw a decline in their congregational statistics.

That's probably curdled your milk because it's gloomy reading, especially when it is costing us more to keep our buildings wind and watertight, as well as paying the on-going bills. However maybe this is all part of God's big plan, well I hope it is. Before you start chucking your hymn books at me let me explain - we belong to a Reformed Church, which simply means we should be reforming or changing, so that worship and mission becomes relevant to the times in which we live. We shouldn't be trying to shore up a worn, outdated model, which hasn't changed much since the 18th century. What may have, 'aye been,' can no longer be the case today.

I like the Church, but it does frustrate me greatly. Overall, it is a good place with fine people doing their best for their community and their building(s). Our numbers, locally and nationally may have decreased but the Kirk still remains one of Scotland's largest and most robust organisations. I am also aware that the majority of people in our country will profess a belief in a Higher Power without necessarily attending a service of worship – they have been called the Hidden Church. Now that is good and heartening to hear but, (there always seems to be a but) - no pun intended – but, if we wish to keep our building and remain a Christian presence in our town, we need more than forty committed regular worshippers attending, supporting, and working for the kirk – especially out of a membership of 230. It is not rocket science to understand that if a service isn't used then it will soon die or fade away. That's the reality we have to face up to. Use the Church or lose the Church. God's plan? Our desire? I'd say it's about 50-50.

Oh by the way did you hear about the statistician who had his head in an oven and his feet in a bucket of ice? When asked how he felt, he replied, "On average I feel just fine."

Our services are at 10.30am at one of our buildings unless it is on the first Sunday of the month then we're in the Hall Church at 11.00am. Services at Deskford are held on the second and fourth Sundays at 12 noon

Rev. Douglas Stevenson
Minister

Session Clerk Report 2023

2023 will go down as being a historical year for the Auld Kirk in Cullen. Having been a place of worship since at least 1236 the building will now close and be sold. In the Presbytery Plan the Auld Kirk was changed from being retained to being sold. Session, albeit reluctantly, and having been given no other option by Presbytery and the General Trustees voted to sell the Auld Kirk. The congregation was consulted and voted, by a narrow margin to sell it. This has been approved by North East and Northern Isles Presbytery and the General Trustees. It will be sold, disposed of, or other by 2027.

Subsequently the restoration work will not go ahead. This is very disappointing after all the hard work, time invested and money raised, secured by grants and spent over the last seven years. B Ritchie and W Davidson, along with the other committee members have to be thanked for their dedication and hard work.

We were able to hold our open days at the Auld Kirk again this year and we welcomed over 500 people from fifteen different countries. Thank you to all the volunteer Guides who made this possible.

We have started our new grouping with Portsoy and Fordyce, and Cornhill and Ordiquhill and have held joint monthly services on rotation, since June.

The fundraising committee held six events throughout the year, one being a concert to celebrate King Charles III coronation. A big thank you goes out to everyone who helped and supported these events.

Session lost three members through resignation - J Stewart, an Elder covering Deskford for over 50 years, V Reid, an Elder for 24 years and J Aitken, an Elder for 11 years. All were thanked for their years of dedication and service to Cullen and Deskford Parish Church and wished well for the future.

This has been a challenging year for the accounts as we saw a 500% increase in gas prices and a smaller increase in electricity prices. So, as I present the accounts, I am delighted to say they show a shortfall of just under £500 in the unrestricted funds.

Thank you to all our office bearers for their hard work and to all who help and support Cullen and Deskford Parish Church.

Sheila Sellar
Session Clerk/Treasurer

Fabric Report for 2023

No report submitted

Thursday Get-together report 2023

Our Thursday get-together meetings have proved popular with a regular attendance of 14-18. Meetings are held on the 1st Thursday of the month from October to April and during this past session we have covered various topics including holidays, flower arranging, Christmas quiz and tea, Blythswood shoe-box appeal and family history.

Douglas Stevenson and Mabel Stewart will address the March and April meetings. Funds raised are used to support the heating of the hall. Everyone is welcome to join us for a social afternoon in the Hall Church at 2pm

Isobel Addison

Trustees Annual Report (cont'd) **Year Ended 31 December 2023**

Achievements and Performance

Guild/Thursday get Together	15-20
Old Kirk	35-45
Hall Church	35-45
Deskford	8
Rainbows/Brownies	34
Guides	10

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.

20 Members giving by standing order,

5 significant fundraising events were held - Spring Fair, Kings Coronation 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 £73,422

£19,323 was held in the General Account.

The Church also held £59,075 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 25th April 2024

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 2023 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 2023 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

Angela Porter

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

Date: 29-Sep-24

Cullen & Deskford Parish Church
Receipts and Payments Account
Year ended 31 December 2023

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total 2023 £	Total 2022 £
Note 3				
<u>Receipts</u>				
Donations	31,334	792	32,126	38,305
Activities for Generating Funds	8,818	270	9,088	10,021
Investment income	8,251	144	8,395	6,069
	48,403	1,206	49,609	54,395
Rental of premises	6,561	0	6,561	3,342
Grants	0	0	0	10,000
Other Receipts	187	2,059	2,246	3,834
Life & Work Income	84	0	84	72
	6,832	2,059	8,891	17,248
<u>Total Receipts</u>	55,235	3,265	58,500	71,643
 Note 4				
<u>Payments</u>				
Costs of generating funds	868	996	1,864	440
Charitable activities	53,498	6,054	59,552	61,307
Governance costs	285	0	285	275
				3,727
<u>Total Payments</u>	54,651	7,050	61,701	65,749
Excess of Receipts over Payments for the year before transfers	584	(3,785)	(3,201)	5,894
Transfers	(1,056)	1,056	0	0
Excess of Receipts over Payments for the year	(472)	(2,729)	(3,201)	5,894

Cullen & Deskford Parish Church
Statement of Balances

At 31 December 2023

	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
	Note 2			
<u>Bank & Deposit Balances</u>				
Bank & deposit balances brought forward	73,894	61,804	135,698	228,158
Movement in year:				
Excess of Payments over Receipts for the year	(472)	(2,729)	(3,201)	5,894
Bank & deposit balances carried forward	73,422	59,075	132,497	234,052
<u>Investments at market value</u> (cost £48,535)	39,763	24,049	63,812	76,198

The accounts were approved by the trustees on 25th April 2024 and signed on their behalf by:-

Sheila Sellar

Session Clerk/Treasurer

Cullen & Deskford Parish Church

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

During the year 4 Trustees received re-imbursement of expenses totalling £1,020

Rev D Stevenson received £720 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 2023 £	Receipts £	Payments £	Transfers £	At 31/12 2023 £
Unrestricted Funds					
Designated Fabric Funds	52,444	2,118	2,478	(1,056)	51,028
Designated Sunday School Fund	2,895	175	0	0	3,070
General Fund	18,554	52,942	52,173	0	19,323
	<u>73,894</u>	<u>55,235</u>	<u>54,651</u>	<u>(1,056)</u>	<u>73,422</u>
Restricted funds					
Stipend Fund	578	0	0	47	625
Miss Jane Gowan's Legacy	2,157	0	0	177	2,334
Longmore Memorial Trust	237	0	0	12	249
Robertson Legacy	1,246	0	0	65	1,311
Brochure Account	966	209	996	0	179
Charitable Fund Account	3,047	143	0	755	3,945
Thursday Get Together	83	605	284	0	404
Restoration Fund	53,490	2,308	5,770	0	50,028
	<u>61,804</u>	<u>3,265</u>	<u>7,050</u>	<u>1,056</u>	<u>59,075</u>
Total funds	<u><u>135,698</u></u>	<u><u>58,500</u></u>	<u><u>61,701</u></u>	<u><u>0</u></u>	<u><u>132,497</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 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 Fund - Capital and Revenue: This is held centrally and can be drawn on for Fabric purposes. *Note: It has been noted that in previous years the Consolidated Fabric Fund capital and revenue has been included in our local accounts as well as in the Appendix. This year it is only reported in the Appendix and the opening balance in the local accounts has been adjusted accordingly*

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
	2023	2023	2023	2022
	£	£	£	£
3 Analysis of Donations				
WFO Scheme (non Gift Aid)	7,929	0	7,929	8,491
Gift Aid Donations	15,193	328	15,521	16,797
Tax Recovered on Gift Aid Donations	0	0	0	5,949
Tax recovered on GASDS	2,790	0	2,790	2,356
Ordinary Offerings (Open Plate)	2,019	0	2,019	1,898
Other Offerings, Donations etc.	3,403	464	3,867	2,814
	<u>31,334</u>	<u>792</u>	<u>32,126</u>	<u>38,305</u>
4 Analysis of Payments				
Costs of generating funds				
Fund raising expenses	625	996	1,621	219
Offering envelopes	243	0	243	221
	<u>868</u>	<u>996</u>	<u>1,864</u>	<u>440</u>
Charitable activities				
Ministries & Mission allocation	21,839	0	21,839	28,504
(Gross 33,767)				
Endowment Income (11,218)				
Glebe Rent (710)				
Presbytery dues	755	0	755	755
Ministry Travel Expenses	720	0	720	1,200
Ministers Telephone	767	0	767	610
Outreach	65	0	65	66
Equipment	1,223	0	1,223	1,847
Life & Works Expenses	84	0	84	72
Pulpit supply	995	0	995	484
Other staffing costs	7,931	0	7,931	7,193
Fabric repairs & maintenance	4,833	0	4,833	6,365
Council Tax	2,433	0	2,433	2,367
Heat and light	7,231	0	7,231	2,740
Insurance	3,411	0	3,411	3,068
Organ & music	213	0	213	802
Printing, stationary and postage	261	0	261	498
Professional Fees	0	5,770	5,770	3,900
Other expenses	737	284	1,021	836
	<u>53,498</u>	<u>6,054</u>	<u>59,552</u>	<u>61,307</u>
Governance Costs				
Independent examiner's fees	285	0	285	275
	<u>285</u>	<u>0</u>	<u>285</u>	<u>275</u>
Total Payments	<u>54,651</u>	<u>7,050</u>	<u>61,701</u>	<u>62,022</u>

Cullen & Deskford Parish Church

Notes 1 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 £30,135 and the maximum stipend (in the fifth and subsequent years) £37,032.

6 Collections for Third Parties

	2023	2022
	£	£
Christian Aid	111	123
Leprosy Mission (Blue Boxes)	72	264
Poppy Scotland	161	181
Ukraine Appeal	0	1,000
Shelter	0	115
Syria Appeal	110	0
	<u>454</u>	<u>1,683</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).

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

	2023	2022
	£	£
<u>CAPITAL ACCOUNT - Cap (II)</u>		
Credit Balances held at 31 December at cost	99,447	94,609
Market Value of Balances at 31 December	95,067	85,684

REVENUE ACCOUNT

Credit Balance 31 December	2,475	3,736
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CONSOLIDATED FABRIC FUND - Cap

	Holding	2023	2022
		£	£
Units Held	16,720		25,749
Realised investment gain	488		

	Holding	Cost	Market Value	Market Value
		£	2023	2022
			£	£
GROWTH FUND				
Units Held	100	59	583	540
Units Held	2,053	6,538	12,027	0

INCOME FUNDS

Sunday School Fund - Units held	350	3,055	3,836	3,696
General Congregational Purposes - Units Held	1,180	9,995	12,933	12,461
Charitable Account - Units held	286	2,894	3,135	3,020
Fabric Fund - Units held	2,098	25,994	22,994	22,155

Total			55,508	41,872
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OTHER SHARE UNITS HELD INDEPENDENTLY

HALIFAX SHARE DEALING

Aviva Shares - 25p shares	1,936		6,371	6,608
Aviva Cash Valuation			1,933	1,969

Total			8,304	8,577
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The units in the Consolidated fabric fund - Cap (17,208) was transferred to the Consolidated Fabric Fund - Cap (II) on 01/12/2023 hence no value for 2023