

**Mid Deeside Parish  
Church of Scotland**

**TRUSTEES' REPORT AND ACCOUNTS**

**Year ended 31st December 2022**

**Congregation No: 321931**

**Charity No: SC 012967**

**Mid Deeside Parish Church of Scotland**  
**Reference and administrative information**

Charity name: Mid Deeside Parish, Church of Scotland  
Charity registration number: SC 012967  
Congregation reference no: 321931  
Contact address: St Marnan Road  
Torphins, Banchory  
Kincardineshire  
AB31 4JQ

**Trustees - Kirk Session members:**

Mr Bob Auckland	Mrs Dorothy Keir
Mrs Pam Auckland	Mr Rob Mackay
Mr Alan Bainbridge	Mr Iain Maclean
Mrs Sheila Blair (until 30.3.22)	Mrs Mary Marshall
Mrs Irene Bonner	Mr Neil Mathers
Mr David Cockburn	Mr Dave McGregor
Mr Frank Crichton	Mr Andrew McMurtrie
Mrs Shiona Davidson	Mrs Sheila McMurtrie
Mrs Hilary Dow	Miss Maureen Mearns
Mrs Alison Findlay	Mrs Alison Orren
Mr Archie Findlay	Mr Richard Orren
Mr Colin Guy	Mrs Margaret Stewart
Mrs Sharon Guy	Mr Brian Still
Mrs Anne Hilton	Mrs Lesley Stone
Mr Charlie Hilton	Mrs Karen Whyatt
Mr Pete Howe	Mr David Wildgoose
	Mrs Edna Wildgoose

**Principal office-bearers:**

Minister: Rev Holly Smith  
Session Clerk: Mrs Pam Auckland  
Church Treasurer: Mr Bob Auckland

**Independent examiner:**

Mr Raymond Donald  
8 Battock Terrace  
Torphins  
AB31 4JD

**Bankers:**

Virgin Money Bank  
1 Queens Cross  
Aberdeen  
AB15 4XU

**Mid Deeside Parish Church of Scotland**  
**Trustees' Report**  
**Year ended 31st December 2022**

**Structure, governance and management**

***Governing Document***

The Church is administered in accordance with the Unitary Constitution of the Church of Scotland.

***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.

***Organisational structure***

The Kirk Session is responsible for spiritual affairs within the Church. It is represented at Presbytery by an elected elder. Day to day affairs are looked after by various Teams which report regularly to Kirk Session.

The Congregational Roll at 31<sup>st</sup> December 2022 stood at 441 members (2021: 457).

**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.

The Kirk Session is keen to try to encourage young people to become involved in the work and worship of the Church through Sunday Club, Messy Church sessions, Youth Club and social activities.

**Activities, achievements and performance**

Morning worship takes place each Sunday at 11am and over the course of the year an increasing number of the congregation returned to in-person worship after COVID. The service continues to be live-streamed on YouTube and Facebook and there are regular participants on this platform too. The AV Team work hard to make the broadcasts the best quality possible.

The minister is pleased to be able to visit the local schools again after COVID and has also invited individual groups to visit at the church.

The Kirk Session is back to meeting in-person every two months. Some Teams have become less formalised and a new structure of reporting is being introduced.

The Charity Shop continues to be well supported by people from the community and beyond with good quality donations being received and customers happy to come along and find a bargain. The shop opened in June of 2014 and since then the total figure of grant awards to local good causes topped £100,000 over the course of this year which was a source of satisfaction to volunteers and Kirk Session alike.

Members of the congregation, community and friends from further afield continue to knit and sew garments and toys for the babies at the Joyful Motherhood Project in Malawi and regular updates from the staff there tell how appreciative they are of the support.

## **Mid Deeside Parish Church of Scotland**

### **Trustees' Report**

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

#### **Activities, achievements and performance (continued)**

The Parish Pantries, which were set up in October 2020, have been used by many in the communities and money from the charity shop enabled new, more substantial, storage units to be set up in Kincardine O'Neil, Lumphanan and Torphins. The Reverse Advent Calendar, whereby people buy an item for the pantry each day in December, generated a good supply of food to keep the pantries topped up over the winter months.

A fundraising event for Ukraine was held just after the outbreak of the invasion. There were still various COVID regulations in place so this took the form of a take-away hot dog supper and was well supported by the congregation and community. In May a further fundraiser in the form of a silent auction drew the community together again to raise further funds to support those affected by the ongoing hostilities as well as Charlie House.

We were pleased to host a concert in April by Christian singer/songwriter Gareth Davies Jones and his daughter, Bronwen, which was much enjoyed by all those present.

The Guild was pleased to be able to meet in person again from October and get back to sharing a cup of tea afterwards. They had a variety of interesting speakers including Alisa, a refugee from Ukraine, who explained what life was like when the bombing started and the homes in her street were turned to rubble.

Members of the Garden Gang got back to working together on a Tuesday morning keeping the church grounds tidy and making a pleasant place to walk or sit on our outside benches. The apple and plum trees planted by the children several years ago produced an excellent crop this autumn.

The Rev Smith was an online Commissioner at the General Assembly of the Church of Scotland which took place in hybrid form in 2022.

Sunday Club, which meets during morning worship, has grown in numbers this year and the Youth Worker and her team of volunteers work hard to make the lessons interesting and age appropriate. The young people once again led the Christmas Nativity Service by telling their version of the story in word and song.

We held Messy Church afternoons in March, May and October and these were well attended by members of Sunday Club and families from the community.

In October a monthly Youth Club began on a Friday evening for young people from P3 upwards. Initially everyone attended for two hours but the numbers are such that now the primary aged children come for the first hour and the older ones come for the second. There are table games, colouring projects, Lego, table tennis, darts team games and video dancing challenges as well as a time for a Christian video and message.

In the aftermath of the devastating storms and subsequent power outages of last winter a community emergency response team was set up in Torphins and the Kirk Session agreed that, in the current absence of suitable electrical cabling at the village hall, an emergency generator could be situated at the church so that it can be used as a refuge centre if similar situations occur in the future.

## **Mid Deeside Parish Church of Scotland**

### **Trustees' Report**

**Year ended 31st December 2022**

#### **Activities, achievements and performance (continued)**

The Christmas Tree Festival returned in December after a gap of two years and we welcomed visitors over the weekend before Christmas. We worked together with the local Tractor Run to have them bring the tractors to the car park and for local crafters to have stalls in the hall on the Saturday night which was very successful. Donations taken at the Christmas Tree Festival and the Christmas Eve services were shared between the Forget-me-not Club in Banchory and Christian Aid.

#### **Financial review**

##### ***Presentation of accounts***

The Accounts include only those funds held locally by the congregation. Those funds held by the General Trustees at the Church of Scotland in Edinburgh are shown in the Appendix. Legal titles for all church properties are also held by the General Trustees.

##### ***General Fund***

The General Fund is an 'unrestricted' fund and is used for running most of the congregation's activities. This financial review will focus mainly on the receipts and payments flowing through this fund.

##### ***General Fund - income***

The principal source of income for the Church is the 'giving' from members of the congregation (and tax reclaims thereon from the government). Overall, during 2022 giving through the General Fund totalled £60,410 which was slightly higher than the previous year (2021: £59,635). While this stability is encouraging, total giving is still circa 5-7% lower than pre-covid levels.

Within the total for giving in 2022, the 'open plate/digital giving' was up 111% (2021: down 16%) to £2,824, 'Free Will Offering envelopes' giving were up 4% (2021: up 6%) to £3,182 and other giving and bank standing orders were down 6% (2021: down 2%) at £40,574. The Gift Aid tax reclaimed from the government generated £12,071 in 2022 (2021: £12,270) which was a 2% lower (2021: up 9%).

Total rental related income increased by 64% to £10,850 in 2022 (2021: £6,603) but this is still lower than the pre pandemic annual level of circa £12,000. Charges made for weddings and funerals in 2022 totalled £1,100 (2021: £1,050); income from letting out Lumphanan Hall was £200 higher at £241 and income from letting out the rooms in the church buildings was £2,894 higher at £4,232. Income from letting out Ha'berry to Torphins Playgroup was £807 higher at £5,177 including £2,380 of recharged electricity costs (2021: £4,370 including £1,491 electricity charges).

##### ***General Fund - expenses***

The congregation's largest ongoing cost is the gross allocation made to the central Church of Scotland's Ministries and Mission Fund which totalled £43,045 in 2022 (2021: £38,433). This cost is before deducting endowment income of £11,706 (2021: £5,557), which rose due mainly to the higher interest environment.

This gross allocation covers the payroll and pension costs of ministers in the Church of Scotland (including our own) together with a contribution towards the wider work of the Church. Up until 2022 the gross allocation was calculated by the central church based on a rolling three-year average of each congregation's general income. New 'Giving to Grow' regulations are being adopted for 2023 onwards.

**Mid Deeside Parish Church of Scotland**  
**Trustees' Report**  
**Year ended 31st December 2022**

**Financial review (continued)**

***General Fund (continued)***

A summary of the main constituents of General Fund income and expenditure is set out in the table below.

<b>General Fund</b>		<b>2022</b>	2021	2020
		£	£	£
Operating income	Giving & Gift Aid reclaimed	<b>60,410</b>	59,635	59,642
	Legacies	-	-	2,000
	Grants	-	10,200	2,250
	Fundraising (incl. sales of works)	-	-	-
	Rental income (incl. funerals)	<b>10,850</b>	6,603	6,839
	Investment income & bank interest	<b>265</b>	46	344
	Sale of church artefacts/ firewood/books	<b>47</b>	1,315	-
		<b>71,572</b>	<b>77,799</b>	<b>71,075</b>
Operating expenses	Ministries & Mission allocation	<b>(31,339)</b>	(32,876)	(34,367)
	Locum & pulpit supply	-	(61)	-
	Minister's travel, telephone & coms.	<b>(1,650)</b>	(1,728)	(1,871)
	Youth Worker's salary	<b>(4,804)</b>	(2,135)	-
	Presbytery dues	-	(719)	(696)
	Organists & cleaners	<b>(5,351)</b>	(4,932)	(5,134)
	Fabric, equipment & upkeep of grounds	<b>(10,667)</b>	(17,100)	(13,926)
	Heat & light	<b>(6,906)</b>	(5,141)	(7,430)
	Misc. building service costs	<b>(1,008)</b>	(770)	(906)
	Insurances	<b>(4,158)</b>	(4,070)	(3,991)
	Council tax & water charges	<b>(3,410)</b>	(3,311)	(2,965)
	Public entertainment & VHF licences	<b>(198)</b>	(135)	-
	Study, music, worship	<b>(251)</b>	(155)	(279)
	Children's Christian education	<b>(749)</b>	(988)	(46)
	Copyright fees	<b>(568)</b>	(542)	(525)
	Website & electronic comms.	<b>(395)</b>	(395)	(395)
	Newsletters & publicity	<b>(405)</b>	-	(30)
	Stationery supplies & postage	<b>(140)</b>	(137)	(243)
	Community outreach initiatives	<b>(60)</b>	(332)	(886)
	Catering supplies & costs	<b>(370)</b>	(31)	(5)
	Training & conference costs	<b>(200)</b>	(198)	-
	Payroll set-up & monthly running costs	<b>(514)</b>	(489)	--
	Digital giving monthly running costs	<b>(120)</b>	-	-
	Other costs & expenses	<b>(132)</b>	(185)	(466)
		<b>(73,395)</b>	<b>(76,430)</b>	<b>(74,161)</b>
<b>General Fund surplus/(deficit)</b>		<b>(1,823)</b>	1,369	(3,086)

Our part time Youth Worker was paid a salary through the General Fund of £4,804 in 2022 (2021: £2,135). The congregation paid fees to organists (including the Youth Worker) of £2,452 in 2022 (2021: £2,228) and the cleaner was paid £2,899 (2021: £2,704).

The total cost of heating and lighting all our buildings in 2022 rose by £1,765 or 34% to £6,906 (2021: £5,141). Electricity costs rose by only 15% in the year due to price fixing and there were helpful rebates from storm Arwen. Heating oil costs, however, rose by £1,512 in the year mainly because the cost per litre of kerosene rose by an average of 63% over 2021. A similar quantity of kerosene (in litres) was ordered for the church and meeting rooms in 2022 compared to 2021.

## Mid Deeside Parish Church of Scotland

### Trustees' Report

### Year ended 31st December 2022

#### Financial review (continued)

##### *General Fund (continued)*

The cost of council tax, water rates and sewerage costs for church buildings were higher at £3,410 in 2022 (2021: £3,311). Charges in the extension relating to broadband, telephone and toilet hygiene services rose by 31% to £1,008 in 2022 (2021: £770) largely due to the timing of payments. A total of £4,158 (2021: £4,070) was spent on insurances.

#### ***Church buildings, equipment and grounds***

In 2022 work continued on improving and maintaining the congregation's facilities. The largest item of expenditure was purchasing and installing a multi-fuel stove in the New Manse (£5,587) followed by the payment of the deposit to refurbish the pipe organ in the church sanctuary (£2,592).

<b>Fabric, equipment &amp; grounds (including repairs &amp; maintenance):</b>		<b>2022</b>	2021	2020
		£	£	£
Church & extension	Service & repairs to boiler	173	143	242
	Service & repairs to heating/heat recovery system	736	1,354	-
	Service for fire alarm system & extinguishers	348	389	352
	Service & repairs to electricals & PAT testing	378	-	1,150
	Painting & decorating	-	1,390	1,961
	Wall mounted pin boards in Morven	-	530	-
	Secondary glazing of Sanctuary	-	-	8,580
	Adjustable Canterbury lectern	-	-	1,416
	Folding long tables (x2)	-	308	-
	Other – window cleaning, wifi, mountings, etc.	398	67	552
Organ	Refurbishment project - deposit	2,592	-	-
New Manse	Multi-fuel stove (Sheraton 5)	5,587	-	-
	Kitchen equipment & white goods	553	-	102
	New oil tank	-	-	1,946
	External wall harling	-	-	250
	Service & repairs to boiler	-	131	669
	Gardening services	1,000	-	-
	Other – painting & decorating, flooring, etc.	241	550	758
Ha'berry	Children's bathroom - plumbing & joinery work	1,464	-	-
	Fusebox upgraded	912	-	-
	Other repairs, including inspection costs	63	185	233
Charity shop	Joinery, electrics, heating, inspections, etc.	355	272	1,427
Lumphanan church hall	Roof & gutter repairs, joinery work & painting	-	-	2,351
	Vacuum cleaner	120	-	-
	Drains, inspections, electrics etc.	189	125	391
Upkeep of grounds	Grit & salt, grit spreader, boxes & shovels	230	165	312
	Traffic cones, safety equipment, signage, etc.	-	120	38
	Snow clearing charges	260	500	430
	Tree survey, surgery & pruning	860	200	1,930
	Bedding plants, young trees & gardening	-	300	-
	Garden shed & planning application	358	202	816
Electronic equipment & software	Video camera & streaming system	1,231	9,025	-
	Laptop computers and printers	442	1,230	-
	Digital giving equipment	329	-	-
	Software, cables etc.	192	122	85
		<b>19,011</b>	<b>17,308</b>	<b>25,991</b>

**Mid Deeside Parish Church of Scotland**  
**Trustees' Report**  
**Year ended 31st December 2022**

**Financial review (continued)**

***Church buildings, equipment and grounds (continued)***

These costs disclosed in the table above were funded variously through funds held locally and funds held with the General Trustees:

		2022	2021	2020
		£	£	£
General Fund	Locally held	10,667	17,100	13,926
Extension Project Fund	Locally held	-	-	10,812
Charity Shop	Locally held	165	208	1,253
Organ Restoration Fund	Locally held	2,592	-	-
		13,424	17,308	25,991
Miss J Spark Fund	With the General Trustees	5,587	-	-
		19,011	17,308	25,991

***General Fund – (deficit)/surplus***

Before any transfers from other funds and before accounting for third party fundraising, there was a deficit on the General Fund of £1,823 (2021: £1,369 surplus, 2020: £3,086 deficit).

The proportion of operating expenses that is covered by congregational giving in 2022 was 82.3% (2021: 78.0%). The Trustees aim has been to move this stewardship performance indicator closer towards 100% through stewardship programs and by careful control over costs. In the table below, the 114.7% indicator was unusually strong in 2018 because of the lower operating expenses in a time of ministerial vacancy. This indicator dropped back in 2020 and 2021 largely due to the exceptional circumstances resulting from the COVID-19 pandemic, but this has recovered a little in 2022.

<u>General Fund</u>		2022	2021	2020	2019	2018
		£	£	£	£	£
Giving	Included as part of operating income	60,410	59,635	59,642	63,697	64,742
Operating expenses	In total	73,395	76,430	74,161	68,097	56,451
<b>Proportion of operating expenses covered by giving</b>		<b>82.3%</b>	<b>78.0%</b>	<b>80.4%</b>	<b>93.5%</b>	<b>114.7%</b>

***General Fund - reserves policy***

It is the Trustees' intention to hold liquid reserves of around 6-9 months' expenditure in its General Fund at any time using a rolling five year average – i.e. between £35,000 and £50,000 approximately. At 31<sup>st</sup> December 2022, the Church held £61,065 (2021: £62,201) in its General Fund (see Note 8). While this balance in the General Fund is strong, the Trustees are aware of the continuing need to avoid large financial deficits and maintain general reserves in order to meet unexpected items of expenditure. The Kirk Session has plans for using part of the strong balance in the General Fund to finance church growth and increase reserves for future large expenditure on fabric such as improving energy efficiency.

At 31<sup>st</sup> December 2022, Mid Deeside Church held locally funds (including the General Fund referred to above) with a total of £168,780 (2021: £170,991) which have been provided for the purposes explained in Note 2. A breakdown of these balances can be found in Note 8.



## **Mid Deeside Parish Church of Scotland**

### **Trustees' Report**

**Year ended 31st December 2022**

#### **Financial review (continued)**

##### ***Investment policy and performance***

It is the Trustees' policy to hold most of its funds in bank and deposit accounts in order to have sufficient liquidity to meet short term emergencies and commitments to contractors. The balance of the Church's capital resources is currently held in the Income Fund administered by the Church of Scotland Investors Trust.

#### **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, by

**Pam Auckland**

***Session Clerk***

**23rd March 2023**

## **Independent Examiner's Report to the Trustees of Mid Deeside Parish Church of Scotland**

I report on the accounts of the charity for the year ended 31st December 2022 which are set out on pages 11 to 20.

### **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.

**Raymond Donald**

8 Battock Terrace  
Torphins  
AB31 4JD

**14<sup>th</sup> April 2023**

## Mid Deeside Parish Church of Scotland

### Receipts and Payments Account

Year ended 31st December 2022

		Unrestricted funds	Restricted funds	Endow ment funds	Total 2022	Total 2021
<u>Receipts</u>	<u>Note</u>	£	£	£	£	£
Donations	[4a]	60,703	3,448	-	64,151	60,812
Legacies		-	-	-	-	-
Grants received		-	200	-	200	10,200
Activities for generating funds	[4b]	10,944	25,778	-	36,722	20,876
Bank & deposit interest		296	368	-	664	130
Investment income:						
- from Income Fund		401	31	-	432	406
- from Growth Fund		-	-	-	-	-
		72,344	29,825	-	102,169	92,424
Rental of premises	[4c]	10,850	-	-	10,850	6,603
		<b>83,194</b>	<b>29,825</b>	-	<b>113,019</b>	99,027
 <u>Receipts from investment sales</u>						
Proceeds on sale of investments	[7]	-	-	-	-	-
		-	-	-	-	-
<b>Total receipts</b>		<b>83,194</b>	<b>29,825</b>	-	<b>113,019</b>	99,027
 <u>Payments</u>						
Costs of generating funds	[5a]	-	(8,146)	-	(8,146)	(7,818)
Governance costs		-	-	-	-	-
Investment management costs		-	-	-	-	-
Charitable activities	[5b]	(73,681)	(4,718)	-	(78,399)	(76,662)
Grants and donations	[9d]	(9,874)	(16,862)	-	(26,736)	(6,776)
<b>Total payments</b>		<b>(83,555)</b>	<b>(29,726)</b>	-	<b>(113,281)</b>	(91,256)
<b>Excess of receipts over payments / (payments over receipts)</b>		<b>(361)</b>	<b>99</b>	-	<b>(262)</b>	7,771

## Mid Deeside Parish Church of Scotland

### Statement of Balances

At 31st December 2022

	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
<b><u>Bank &amp; deposit balances:</u></b>				
Bank & deposit account balances b/f (including £117,194 with the Investors Trust Deposit Fund)	72,326	85,998	158,324	150,553
<b><i>Movement during the year:</i></b>				
Excess of receipts over payments/(payments over receipts) for the year	(361)	99	(262)	7,771
Transfers between funds	(464)	464	-	-
Bank & deposit account balances c/f (including £103,266 with the Investors Trust Deposit Fund)	[2] <u>71,501</u>	<u>86,561</u>	<u>158,062</u>	<u>158,324</u>
<b><u>Investments at market value:</u></b>				
(With a cost of £5,188)	[7] <u>9,958</u>	<u>760</u>	<u>10,718</u>	<u>12,667</u>
<b>Total funds</b>	[8] <u><u>81,459</u></u>	<u><u>87,321</u></u>	<u><u>168,780</u></u>	<u><u>170,991</u></u>

There are no other assets or liabilities, although there is a final valuation of £45,000 (2021: £45,000) on the church extension and refurbishment project which has yet to be invoiced by the main contractor. A reserve is being retained in the Extension Project Fund to cover this liability.

Titles for all church properties are held by the General Trustees in Edinburgh.

The accounts were approved by the Trustees of Mid Deeside Parish Church of Scotland on **23<sup>rd</sup> March 2022** and are signed on their behalf by:

**Pam Auckland, *Session Clerk***

**Neil Mathers, *Finance Team***

**Bob Auckland, *Treasurer***

## Mid Deeside Parish Church of Scotland

### Notes to the Accounts

#### Year ended 31st December 2022

#### 1. Trustee remuneration and related party transactions

During the year six (2021: five) Trustees received reimbursement for day to day church expenses, equipment purchases and other costs incurred on behalf of the congregation totalling £2,717 (2021: £5,149). In 2022 one Trustee received fees for carrying out beadle duties at funerals (2021: two).

Rev. Holly Smith received reimbursement of £1,180 (2021: £1,200) for travel expenses (paid through the central Church of Scotland offices) and reimbursement of £470 (2021: £529) for the rental and working cost of the manse telephone and a subscription to Zoom used for church meetings. Rev. Smith was also reimbursed a total of £1,134 (2021: £1,125) for the cost of other ministry and manse expenses.

#### 2. Movements in funds

Comprising bank and deposit account balances only (i.e. investment balances are not included in this movements table).

	At 1st January 2022 £	Receipts £	Payments £	Transfers £	At 31st December 2022 £
<b>Unrestricted funds:</b>					
General Fund	62,201	81,611	(73,395)	(464)	61,065
- To good causes [9]			(8,888)		
Fabric Fund	4,490	404	-	5,240	10,134
Development Fund	5,212	28	-	(5,240)	-
The Guild	423	1,151	(286)	-	302
- To good causes [9]			(986)		
	<u>72,326</u>	<u>83,194</u>	<u>(83,555)</u>	<u>(464)</u>	<u>71,501</u>
<b>Restricted funds:</b>					
Fair Trade Stall	173	583	(650)	464	570
- To good causes [9]			-		
Charity Shop	13,535	25,231	(7,629)	(2,500)	13,249
- To good causes [9]			(15,388)		
Extension Project Fund	50,212	356	-	-	50,568
Development Fund	-	2,598	(1,993)	-	605
Organ Restoration Fund	15,476	816	(2,592)	-	13,700
Children's Christian Education Fund	3,237	35	-	-	3,272
Spark Clock Fund	1,176	6	-	-	1,182
Benevolent Fund	2,189	200	(1,474)	2,500	3,415
	<u>85,998</u>	<u>29,825</u>	<u>(29,726)</u>	<u>464</u>	<u>86,561</u>
<b>Total funds</b>	<u>158,324</u>	<u>113,019</u>	<u>(113,281)</u>	<u>-</u>	<u>158,062</u>

**Mid Deeside Parish Church of Scotland**  
**Notes to the Accounts**  
**Year ended 31st December 2022**

**2. Movement in funds (continued)**

**Purposes of Designated or Restricted funds**

***(a) Funds held locally:***

**General Fund:** for the day-to-day income and expenses of church life.

**Fabric Fund:** for the upkeep, maintenance and replacement of fabric and equipment of church properties.

**Development Fund:** for initiatives which support youth, families and the elderly.

**The Guild:** The aim of the Guild is to invite and encourage men and women to commit their lives to Jesus Christ and to enable them to express their faith in worship, prayer and action.

**Fair Trade Stall (World Church):** for initiatives which support mothers with young children, farmers and producers in less developed countries.

**Charity Shop:** This activity supports the church and causes within the Parish.

**Extension Project Fund:** for the sanctuary refurbishment, extension and improvements.

**Organ Restoration Fund:** for the restoration and ongoing maintenance of the pipe organ.

**Children's Christian Education Fund:** for supporting the work of young people's groups.

**Spark Clock Fund:** for the maintenance of the clock in the tower of the former Lumphanan sanctuary of Mid Deeside Church.

**Benevolent Fund:** for the Minister to make discretionary and confidential grants to those in real need within the Parish.

***(b) Funds held by the General Trustees in Edinburgh:***

**Miss J Spark Fund:** This fund is to be used for the upkeep, maintenance and replacement of fabric and equipment of church properties.

**G Spark Fund:** This fund is to be used for the upkeep, maintenance and replacement of fabric and equipment of church properties.

**3. Accounting policies**

The accounts are prepared on a cash basis. This means that only income received and expenditure incurred in the financial year is included in these accounts.

Normal repairs and maintenance to the fabric of the buildings are charged against the General Fund and the Fabric Fund. Exceptional and significant repairs and/or improvements are met from the Development Fund, Extension Project Fund or by special fundraising efforts. The Charity Shop activities generate funding for fabric repairs, maintenance and improvements relating to the Charity Shop.

**Mid Deeside Parish Church of Scotland**  
**Notes to the Accounts (continued)**  
**Year ended 31st December 2022**

	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
<b>4. Receipts</b>				
<b>(a) Donations</b>				
Free Will Offering envelopes	3,182	-	3,182	3,062
Tax recovered on Gift Aid donations	12,071	631	12,702	12,420
Open plate & digital giving	2,824	-	2,824	1,336
Bank standing orders	40,574	2,625	43,199	41,498
Other offerings	2,052	192	2,244	2,496
	<b>60,703</b>	<b>3,448</b>	<b>64,151</b>	<b>60,812</b>
<b>(b) Activities for generating funds</b>				
Fundraising events/activities:				
- For Mid Deeside Church	-	-	-	-
- For third party charities, etc.	10,897	(10)	10,887	2,079
Sale of Fair Trade stock	-	582	582	1,133
Charity Shop "Bread of Life" sales	-	25,206	25,206	16,349
Sale of books & Airfix models	47	-	47	1,315
	<b>10,944</b>	<b>25,778</b>	<b>36,722</b>	<b>20,876</b>
<b>(c) Rental of premises</b>				
Church, halls & meeting rooms:				
- Weddings & funerals	1,100	-	1,100	1,050
- Other	4,232	-	4,232	1,142
Ha'berry (incl. £2,380 electricity)	5,177	-	5,177	4,370
MDC Hall, Lumphanan	341	-	341	41
	<b>10,850</b>	<b>-</b>	<b>10,850</b>	<b>6,603</b>
<b>5. Payments</b>				
<b>(a) Costs of generating funds</b>				
<i>Fair Trade stall:</i>				
Purchase of Fair Trade stock	-	650	650	960
<i>Charity Shop "Bread of Life":</i>				
Rental costs	-	4,800	4,800	4,800
Fabric - repairs & maintenance	-	165	165	208
Water charges	-	470	470	566
Council tax	-	341	341	-
Heat & light	-	726	726	480
Insurances	-	290	290	395
Stationery	-	182	182	41
Other expenses	-	522	522	368
	-	7,496	7,496	6,858
<b>Total payments relating to the cost of generating funds</b>	<b>-</b>	<b>8,146</b>	<b>8,146</b>	<b>7,818</b>

**Mid Deeside Parish Church of Scotland**  
**Notes to the Accounts (continued)**  
**Year ended 31st December 2022**

	Unrestricted funds	Restricted funds	Total 2022	Total 2021
	£	£	£	£
<b>5. Payments (continued)</b>				
<b><u>(b) Charitable activities:</u></b>				
Ministries & Mission gross allocation	43,045	-	<b>43,045</b>	38,433
Endowment income & glebe rents	(11,706)	-	<b>(11,706)</b>	(5,557)
<b>Net payment made to the Church of Scotland Ministries and Mission funds</b>	<b>31,339</b>	<b>-</b>	<b>31,339</b>	<b>32,876</b>
Presbytery dues	221	-	<b>221</b>	908
Minister's expenses	1,650	-	<b>1,650</b>	1,728
Locum & pulpit supply costs	-	-	-	61
Youth Worker's salary	4,804	1,601	<b>6,405</b>	2,135
Other staffing costs	5,351	-	<b>5,351</b>	4,932
Professional fees – payroll admin.	514	-	<b>514</b>	489
Community outreach initiatives (including Holiday at Home & craft bags)	60	-	<b>60</b>	332
Fabric, equipment & repairs	6,765	2,592	<b>9,357</b>	5,236
Electronic equipment & software	2,194	-	<b>2,194</b>	10,377
Upkeep of grounds	1,708	-	<b>1,708</b>	1,487
Broadband, telecom & sundries	1,008	-	<b>1,008</b>	770
Council tax & water charges	3,410	-	<b>3,410</b>	3,311
Heat and light	6,906	-	<b>6,906</b>	5,141
Insurances	4,158	-	<b>4,158</b>	4,070
Website & electronic communications	395	-	<b>395</b>	395
Digital giving running costs	120	-	<b>120</b>	-
Worship, music & teaching	1,766	392	<b>2,158</b>	1,820
Catering	370	-	<b>370</b>	31
Training, conferences/courses	200	-	<b>200</b>	198
Printing, stationery & postage	140	-	<b>140</b>	137
Newsletter production	405	-	<b>405</b>	-
Other expenses	197	133	<b>330</b>	228
<b>Total payments relating to the charitable activities</b>	<b>73,681</b>	<b>4,718</b>	<b>78,399</b>	<b>76,662</b>

**6. Minister's stipend**

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employers' 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 £28,700 and the maximum stipend (in the fifth and subsequent years of service) £35,269.



**Mid Deeside Parish Church of Scotland**  
**Notes to the Accounts (continued)**  
**Year ended 31st December 2022**

	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
<b>7. Investments at market value</b>				
<i>Church of Scotland Investors Trust:</i>				
Income Fund	9,958	760	10,718	12,667
Growth Fund	-	-	-	-
	<u>9,958</u>	<u>760</u>	<u>10,718</u>	<u>12,667</u>

Overall, the market value of investments decreased by £1,949 in 2022 (2021: decreased by £234).

	2022 £	2021 £
<b>8. Total value of funds held locally (including investments stated at their market value)</b>		
<b>Unrestricted funds</b>		
General Fund	61,065	62,201
Fabric Fund	20,092	16,259
Development Fund	-	5,212
The Guild	302	423
	<u>81,459</u>	<u>84,095</u>
<b>Restricted funds</b>		
Fair Trade Stall (World Church)	570	173
Charity Shop	13,249	13,535
Extension Project Fund	50,568	50,212
Organ Restoration Fund (Session has approved an additional £4,000 to be transferred to this fund from one of the other fabric funds when the organ restoration project is contracted).	13,700	15,476
Development Fund	605	-
Children's Christian Education Fund	4,032	4,135
Spark Clock Fund	1,182	1,176
Benevolent Fund	3,415	2,189
	<u>87,321</u>	<u>86,896</u>
<b>Endowment funds</b>		
	-	-
<b>Total funds</b>	<u>168,780</u>	<u>170,991</u>

**Mid Deeside Parish Church of Scotland**  
**Notes to the Accounts (continued)**  
**Year ended 31st December 2022**

	2022	2021
	£	£
<b>9. Grants and donations to charities and other good causes</b>		
<b><u>(a) International:</u></b>		
<b>From the General Fund:</b>		
Christian Aid	788	200
Various appeals for people of Ukraine	4,143	-
Book Aid International	-	41
Mend My Broken Smile	22	17
Shelter Box	-	63
Joyful Motherhood project – Malawi (mainly postage of parcels)	534	539
United Christian Broadcasters Ltd – “WORD for today”	41	16
<b>From the Fair Trade stall:</b>		
Fairtrade projects in the developing world	-	-
<b>From the Guild:</b>		
World Day of Prayer (from the Guild)	111	115
Various appeals for people of Ukraine	230	-
Guild project – Friends of Bolenga	105	167
Guild project – Journeying Together - Zambia	-	165
Guild project – Vine Trust	180	-
Guild project – Leprosy Mission (developing world)	110	101
	<b>6,264</b>	<b>1,424</b>
<b><u>(b) National &amp; Regional:</u></b>		
<b>From the General Fund:</b>		
Poppy Appeal	-	98
Forget Me Not	389	-
Home for Good	-	63
Charlie House	2,532	-
<b>From the Guild:</b>		
Guild project – Boys Brigade	-	165
Guild project – Home for Good	250	-
	<b>3,171</b>	<b>326</b>

**Mid Deeside Parish Church of Scotland**  
**Notes to the Accounts (continued)**  
**Year ended 31st December 2022**

	2022	2021
	£	£
<b>9. Grants and donations to charities and other good causes</b>		
<b>(continued)</b>		
<b>(c) Within the Parish:</b>		
<b>From the General fund:</b>		
Parish Pantries – produce purchased	189	760
Benevolent Fund	250	-
<b>From the Charity Shop:</b>		
Defibrillator – replacement pads & battery	249	-
Parish Pantries – replacement sheds & produce purchased	2,250	-
Holiday at Home (for the elderly) – summer outing to Brechin Castle GC.	1,000	-
Kincardine O’Neil Community Association – walks/defibrillator	300	200
Kincardine O’Neil Community Association - resilience	410	-
Kincardine O’Neil School – help for children	2,140	-
Lumphanan School – help for children	340	-
Lumphanan School Parents Council – new smartboard for children	2,000	-
The Hut, Lumphanan – polytunnel in garden for children	446	-
Lumphanan Paths Group – improvements for a gate & bench	722	-
Torphins Paths Group – new path through Torphins Woods	-	1,600
Torphins resilience (TORCH)	1,470	-
Torphins Golf Club – fertilizer spreader	-	450
Torphins Primary School – Fischy Music, green screen & misc.	495	-
Torphins Playgroup – garden improvements	-	1,000
Torphins Run, Jump & Throw Club – athletes equipment bag	1,606	-
Torphins Junior Football Club – new training/competition kits	1,000	-
Torphins Bowling Club – new carpeting for clubhouse	500	-
Contribution to an overhead hoist for a disabled person	-	856
Grant for the Minister to alleviate a hardship situation	460	-
Grants for young people taking foreign trips - returned	-	(900)
<b>From the Benevolent Fund:</b>		
Grants to alleviate hardship situations	1,474	1,060
	<u>17,301</u>	<u>5,026</u>
	<u>26,736</u>	<u>6,776</u>

**Mid Deeside Parish Church of Scotland**  
**Notes to the Accounts (continued)**  
**Year ended 31st December 2022**

	<b>2022</b>	2021
	<b>£</b>	£
<b>9. Grants and donations to charities and other good causes</b>		
<b>(continued)</b>		
<b>(d) Summary</b>		
The grants and donations were made out of the following funds:		
General Fund	<b>8,888</b>	1,797
The Guild	<b>986</b>	713
Total from unrestricted funds	<u><b>9,874</b></u>	<u>2,510</u>
Fair Trade Stall	-	-
Charity Shop	<b>15,388</b>	3,206
Benevolent Fund	<b>1,474</b>	1,060
Total from restricted funds	<u><b>16,862</b></u>	<u>4,266</u>
	<u><b>26,736</b></u>	<u>6,776</u>

**APPENDIX – 1 -**

**FUNDS HELD ON BEHALF OF THE MID DEESIDE PARISH CHURCH OF SCOTLAND CONGREGATION BY THE  
CHURCH OF SCOTLAND GENERAL TRUSTEES**

	<b>2022</b>	2021
	£	£
<b><u>CAPITAL ACCOUNT (Investments)</u></b>		
Market value of credit balances at 31 December	<b>29,058</b>	32,501
(With a cost of £8,594 at 31 <sup>st</sup> December 2022 and at 31 <sup>st</sup> December 2021)		
<b><u>REVENUE ACCOUNT (Deposit &amp; current accounts)</u></b>		
Credit balance at 31 December	<b>11,505</b>	16,408
<b>Total value of funds</b>	<b><u>40,563</u></b>	<u>48,909</u>

The balances on the individual funds held by the General Trustees are as follows:

	<b>Miss J Spark Fund</b>	<b>G Spark Fund</b>	<b>Manse marketing &amp; legal costs</b>	<b>2022</b>	2021
	£	£	£	£	£
Deposit & current accounts	7,771	3,535	199	<b>11,505</b>	16,408
<u>Investments at market value:</u>					
Growth Fund	14,213	14,845	-	<b>29,058</b>	32,501
<b>Total value of funds</b>	<b><u>21,984</u></b>	<b><u>18,380</u></b>	<b><u>199</u></b>	<b><u>40,563</u></b>	<u>48,909</u>

The movement on the individual funds held by the General Trustees during the year was as follows:

	<b>Miss J Spark Fund</b>	<b>G Spark Fund</b>	<b>Manse marketing &amp; legal expenses</b>	<b>Total funds held by the General Trustees</b>
	£	£	£	£
<b>Value of funds - 1<sup>st</sup> January 2022</b>	<b>28,874</b>	<b>19,837</b>	<b>198</b>	<b>48,909</b>
<b><u>Receipts:</u></b>				
Deposit account interest	91	-	1	<b>92</b>
Investment income	290	302	-	<b>592</b>
	<b>381</b>	<b>302</b>	<b>1</b>	<b>684</b>
<b><u>Payments:</u></b>				
Multi fuel burning stove - New Manse	(5,587)	-	-	<b>(5,587)</b>
	<b>(5,587)</b>	-	-	<b>(5,587)</b>
<b>Change in market value</b>	<b>(1,684)</b>	<b>(1,759)</b>	-	<b>(3,443)</b>
<b>Value of funds - 31<sup>st</sup> December 2022</b>	<b><u>21,984</u></b>	<b><u>18,380</u></b>	<b><u>199</u></b>	<b><u>40,563</u></b>