

**Mid Deeside Parish  
Church of Scotland**

**TRUSTEES' REPORT AND ACCOUNTS**

**Year ended 31st December 2023**

**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 Irene Bonner	Mrs Mary Marshall
Mr David Cockburn	Mr Neil Mathers
Mr Frank Crichton	Mr Dave McGregor
Mrs Shiona Davidson	Mr Andrew McMurtrie
Mrs Hilary Dow (until 7.6.23)	Mrs Sheila McMurtrie
Mrs Alison Findlay	Miss Maureen Mearns
Mr Archie Findlay	Mrs Alison Orren
Mr Colin Guy	Mr Richard Orren
Mrs Sharon Guy	Mrs Margaret Stewart
Mrs Anne Hilton (until 29.1.23)	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 2023**

## **Structure, governance and management**

### ***Governing Document***

Mid Deeside Parish, Church of Scotland ("Mid Deeside") is a charitable trust and is administered in accordance with the Unitary Constitution of the Church of Scotland and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

### ***Recruitment and appointment of Trustees***

Communicant members of the congregation considered to have the appropriate gifts and skills are nominated by existing Kirk Session members to be ordained as elders. This lifelong ordination is carried out by the Minister and most of the elders serve on the Kirk Session. The Charity Trustees comprise the Minister and all elders who are members of the Kirk Session.

### ***Organisational structure***

The Kirk Session is responsible for both the spiritual and business affairs of the Church. Session meets every month (except July). It is represented at Presbytery by an elected elder. Property matters are dealt with by the Facilities Team which reports regularly to Kirk Session. The Congregational Roll of Church members at 31<sup>st</sup> December 2023 stood at 415 (2022: 441).

## **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 encourage young people and their families to become involved in the work and worship of the Church through activities such as Sunday Club, Messy Church, Youth Club, Music and Play and social engagement.

## **Activities, achievements and performance**

Morning worship takes place each Sunday at 11am and we have welcomed several new families and individuals during the year. 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 visits the local schools and conducts assemblies. We have had visits to the church from pupils of all three primary schools to bring banners they had made for specific Christian and other important occasions.

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. In 2023 24 parcels (2022: 40 parcels) of items were sent to Malawi. The Knit and Natter Group in Mid Deeside also make garments and toys for Joyful Motherhood as well as dishcloths, Easter decorations, winter hats & scarves and other items which they sell to raise funds to cover the postage costs.

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.

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

### **Trustees' Report**

#### **Year ended 31st December 2023**

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

There is a good pool of volunteers who work in the shop sorting goods and serving customers and the management team are committed and always seeking ways to improve the shopping experience for the customers. In 2023 grants totalling £17,836 (2022: £15,388) were awarded to community groups and good causes within the Parish.

The Parish Pantries, which were set up in October 2020 in Kincardine O'Neil, Lumphanan and Torphins, are welcomed by many in the communities and we appreciate support to keep these pantries filled. The Reverse Advent Calendar, whereby people buy an item for the pantries each day in December, generated a good supply of food to keep the pantries topped up over the winter months.

We were once again pleased to host a concert in April by Christian singer/songwriter Gareth Davies Jones who was accompanied this year by Yvonne and David Lyons and their worship music was enjoyed by all those who attended.

The Guild continues to meet monthly over the winter with a variety of speakers at their meetings. The Guild supports the national Guild projects through fundraising events raising £1,138 in 2023 (2022: £986).

The Garden Gang continue to ensure that the church grounds are well maintained and contain a good variety of plants. A number of individuals also 'own' a planter which they look after and stock with seasonal plants for colour.

Sunday Club, which meets during morning worship, has grown in numbers again this year with between 8 and 10 youngsters regularly attending church on a Sunday. The Youth and Families 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. They had a happy afternoon tubing in the summer and four of the teenagers attended a residential Christian youth festival at the Lendrick Muir Outdoor Activity Centre near Kinross.

We held Messy Church afternoons in March, May, July, October and December and these were well attended by members of Sunday Club and families from the community. These sessions provide an opportunity for inter-generational contact with members of the congregation helping out with the activities.

The monthly Youth Club on a Friday evening for young people from P3 upwards goes from strength to strength with between 50 and 70 young people attending the sessions. Children from P3-P6 attend for the first hour then the P7 and older children for the second hour. They enjoy a variety of games, activities and a Christian video and message.

Music and Play, for pre-school children with a parent/carer, meets weekly in Lumphanan for singing, play and stories and is well attended. Our Youth and Families Worker is very good at networking and encouraging young people and their families.

The Christmas Tree Festival was successful once again. We worked together with the local Tractor Run who parked their decorated tractors in the car park and local crafters and other charities who ran stalls in the hall on the Saturday night which was very successful.

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

### **Trustees' Report**

**Year ended 31st December 2023**

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

There was also a Soup Lunch in aid of our Christmas charities. Donations taken at the Christmas Tree Festival, the Soup Lunch and the Christmas Eve service were shared equally between Crossreach and Christian Aid.

#### **Financial review**

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

The Accounts only include 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 the General Fund.

Before any transfers from other funds and before accounting for fundraising for other charities and good causes, there was a surplus on the General Fund in 2023 of £2,619 (2022: £1,823 deficit).

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

The principal source of income for Mid Deeside is the 'giving' from members of the congregation (and tax reclaims thereon from the government). Overall, during 2023 giving through the General Fund totalled £57,220 which was 5% lower than the previous year (2022: £60,410, which was 1% higher than in 2021).

Within the total for giving in 2023, the 'open plate' was up 6% (2022: up 111%) to £2,782, 'Free Will Offering envelopes' giving were down 37% (2022: up 4%) to £2,009 and other giving and bank standing orders were down 5% (2022: down 6%) at £40,374. The Gift Aid tax reclaimed from the government generated £11,712 in 2023 (2022: £12,071) which was a 2% lower than in the previous year (2022: down 2%).

Income from the church's electronic card machine while still small is growing gradually as more and more people prefer to use cards rather than cash.

Total rental related income increased by 53% to £12,975 in 2023 (2022: £8,470) as groups continued to return after the COVID lockdowns. Charges made for weddings and funerals in 2023 totalled £1,650 (2022: £1,100); income from letting out Lumphanan Hall was £24 higher at £365 and income from letting out the rooms in the church buildings was £3,585 higher at £7,817. Income from letting out Ha'berry to Torphins Playgroup was £346 higher at £3,143.

The supply contract for electricity at Ha'berry continues to remain with the church and receipts from recharging the cost of electricity used by the Torphins Playgroup increased to £4,606 from £2,380 in 2022 largely because of inflationary pressures.

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

The congregation's largest ongoing cost is the gross allocation made under the central Church of Scotland's 'Giving to Grow' regulations which totalled £48,469 in 2023 (2022: £43,045). This cost to the congregation was reduced when endowment income of £11,703 (2022: £11,706) and transitional funding from Presbytery of £5,424 (2022: £nil) is taken into account.

## Mid Deeside Parish Church of Scotland

### Trustees' Report

### Year ended 31st December 2023

#### Financial review (continued)

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

The 'Giving to Grow' scheme 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. This method has been replaced by the new 'Giving to Grow' regulations where Mid Deeside's contribution is calculated using an Income Base derived from our 2021 accounts alone.

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

<u>General Fund</u>		2023	2022	2021
		£	£	£
Operating income	Giving & Gift Aid reclaimed	57,220	60,410	59,635
	Legacies	1,000	-	-
	Grants	-	-	10,200
	Rental income (incl. funeral fees)	12,975	8,470	5,112
	Recharged electricity costs (Ha'berry)	4,606	2,380	1,491
	Investment income & bank interest	1,137	265	46
	Other income	30	47	1,315
		<b>76,968</b>	<b>71,572</b>	<b>77,799</b>
Operating expenses	Giving to Grow /M&M allocation (net)	(31,342)	(31,339)	(32,876)
	Locum & pulpit supply	-	-	(61)
	Minister's travel, telephone & coms.	(1,511)	(1,650)	(1,728)
	Youth & Family Worker's salary	-	(4,804)	(2,135)
	Presbytery dues	(719)	-	(719)
	Organists & cleaners	(6,278)	(5,351)	(4,932)
	Fabric, equipment & upkeep of grounds	(10,025)	(10,667)	(17,100)
	Heat & light	(10,320)	(6,906)	(5,141)
	Misc. building service costs	(1,120)	(1,008)	(770)
	Insurances	(4,596)	(4,158)	(4,070)
	Council tax & water charges	(3,551)	(3,410)	(3,311)
	Public entertainment & VHF licences	(135)	(198)	(135)
	Study, music, worship	(566)	(251)	(155)
	Children's Christian education	(869)	(749)	(988)
	Copyright fees	(613)	(568)	(542)
	Website & electronic communications.	(395)	(395)	(395)
	Newsletters & publicity	(181)	(405)	-
	Stationery supplies & postage	(83)	(140)	(137)
	Community outreach initiatives	-	(60)	(332)
	Catering supplies & costs	(429)	(370)	(31)
	Training & conference costs	(625)	(200)	(198)
	Payroll set-up & monthly running costs	(575)	(514)	(489)
	Digital giving running costs & fees	(187)	(120)	-
	Other costs & expenses	(229)	(132)	(185)
		<b>(74,349)</b>	<b>(73,395)</b>	<b>(76,430)</b>
<b>General Fund surplus/(deficit)</b>		<b>2,619</b>	<b>(1,823)</b>	<b>1,369</b>

## Mid Deeside Parish Church of Scotland

### Trustees' Report

#### Year ended 31st December 2023

### Financial review (continued)

#### *General Fund (continued)*

Our part time Youth & Families Worker was paid a salary through the Development Fund in 2023 of £7,085. In 2022 her salary cost of £4,804 (for her first 9 months) was paid through the General Fund and £1,601 (her next 3 months) was paid through the Development Fund.

The congregation paid fees to organists of £2,910 in 2023 (2022: £2,452) and the cleaner was paid £3,368 (2022: £2,899). An analysis of the cost of maintaining fabric & equipment and the upkeep of grounds is included in the next section.

The total cost of heating and lighting all our buildings in 2023 rose by £3,424 or 49% to £10,320 (2022: £6,906). This total includes a cost for Ha'berry of £3,659 which was a 114% increase on 2022 (£1,706).

Electricity costs for the church complex and Lumphanan Hall rose by a total of £996 or 103% from £963 in 2022 to £1,959 in 2023. Some of this increase is explained by the rebates received in 2022 from Storm Arwen which were not repeated in 2023, however, there was an increase in the number of units used during the year at the church complex (+8%) and Lumphanan Hall (+78%) reflecting greater use of our buildings.

Heating oil costs rose from £4,237 in 2022 to £4,692 in 2023 and while the average cost per litre reduced from 79p to 76p the number of litres of kerosene purchased increased by 15%. It is difficult to be more precise about the amount of fuel consumed as there are no year-end stocktakes of kerosene.

The cost of council tax, water rates and sewerage costs for church buildings were higher at £3,551 in 2023 (2022: £3,410). Charges in the extension relating to broadband, telephone and toilet hygiene services rose by 11% to £1,120 in 2023 (2022: £1,008). A total of £4,596 (2022: £4,158) was spent on insurances.

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

Before any transfers from other funds and before accounting for third party fundraising, there was a surplus on the General Fund of £2,619 (2022: £1,823 deficit).

The proportion of operating expenses that is covered by congregational giving in 2023 was 77.0% (2022: 82.3%). The Trustees' aim has been to move this stewardship performance indicator closer towards 100% through stewardship programs and by careful control over costs. This indicator was strong in 2019 towards the end of the last ministerial vacancy but dropped back in 2020 and 2021 largely due to the exceptional circumstances resulting from the COVID-19 pandemic. The recovery in 2022 reversed in 2023 and this decline will need to be addressed by the Trustees.

<u>General Fund</u>		<b>2023</b>	2022	2021	2020	2019
		£	£	£	£	£
Giving	Included as part of operating income	<b>57,220</b>	60,410	59,635	59,642	63,697
Operating expenses	In total	<b>74,359</b>	73,395	76,430	74,161	68,097
<b>Proportion of operating expenses covered by giving</b>		<b>77.0%</b>	82.3%	78.0%	80.4%	93.5%

#### *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 £55,000 approximately.

## Mid Deeside Parish Church of Scotland

### Trustees' Report

#### Year ended 31st December 2023

### Financial review (continued)

#### *General Fund - reserves policy (continued)*

At 31<sup>st</sup> December 2023, the Church held £50,434 (2022: £61,065) 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 2023, Mid Deeside held in total funds with a value of £142,264 (2022: £168,780) which have been provided for the purposes explained in Note 2. A breakdown of the £142,264 balance can be found in Note 8.

### *Church buildings, equipment and grounds*

#### *[a] church complex*

In 2023 work continued on improving and maintaining Mid Deeside's facilities. The largest individual item of expenditure this year was the £27,048 spent on the refurbishment of the pipe organ in the church sanctuary (note that in 2022 a deposit of £2,592 was paid). This work was financed by generous donations from the congregation, fund raising activities, various grants and a legacy.

<b>Fabric, equipment &amp; grounds (including repairs &amp; maintenance):</b>		<b>2023</b>	2022	2021
		<b>£</b>	£	£
Church & extension	Service & repairs to boiler	-	173	143
	Service & repairs to heating/heat recovery system	<b>215</b>	736	1,354
	Service for fire alarm system & extinguishers	<b>592</b>	348	389
	Service & repairs to electricals & PAT testing	<b>148</b>	378	-
	Replacement broken boiler	<b>5,221</b>	-	-
	Painting & decorating	-	-	1,390
	Wall mounted pin boards	<b>406</b>	-	530
	Folding long tables (x2)	-	-	308
	Vacuum cleaner	<b>166</b>	-	-
	Other – window cleaning, wifi, mountings, etc.	<b>58</b>	398	67
Organ	Refurbishment project	<b>27,048</b>	2,592	-
Upkeep of grounds	Grit & salt, grit spreader, boxes & shovels	<b>199</b>	230	165
	Traffic cones, safety equipment, signage, etc.	-	-	120
	Snow clearing charges	<b>290</b>	260	500
	Tree survey, surgery & pruning	-	860	200
	Bedding plants, young trees, mower & gardening	<b>136</b>	-	300
	Garden shed & planning application	-	358	202
Electronic equipment	Video camera & streaming system	-	1,231	9,025
& software	Laptop computers and printers	-	442	1,230
	Digital giving equipment	-	329	-
	Software, microphones, cables etc.	<b>612</b>	192	122
		<b>35,091</b>	<b>8,527</b>	<b>16,045</b>

In late December 2022 the church boiler broke down and this needed to be resolved quickly, with the replacement cost being incurred in January 2023.



## Mid Deeside Parish Church of Scotland

### Trustees' Report

#### Year ended 31st December 2023

### Financial review (continued)

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

##### **[b] New Manse**

A further improvement was made to the New Manse in 2023 when the en-suite shower room was upgraded.

<b>Fabric, equipment &amp; grounds (including repairs &amp; maintenance):</b>		<b>2023</b>	2022	2021
		£	£	£
New Manse	Multi-fuel stove (Sheraton 5)	-	5,587	-
	Upgrade to en-suite shower room	<b>10,072</b>	-	-
	Kitchen equipment & white goods	-	553	-
	Service & repairs to boiler	<b>169</b>	-	131
	Tree surgery	<b>1,176</b>	-	-
	Other gardening services	<b>825</b>	1,000	-
	Other – painting & decorating, flooring, etc.	<b>67</b>	241	550
		<b>12,309</b>	<b>7,381</b>	<b>681</b>

##### **[c] Ha'berry, charity shop & Lumphanan church hall**

The storage heaters in Ha'berry reached the end of their working lives and had to be replaced in 2023. Fresh safety guards were also installed. Essential electrical work was carried out at Lumphanan Hall to replace fuseboxes, emergency lighting and heat/smoke alarms.

<b>Fabric, equipment &amp; grounds (including repairs &amp; maintenance):</b>		<b>2023</b>	2022	2021
		£	£	£
Ha'berry	Replacement heaters & safety guards	<b>3,498</b>	-	-
	Children's bathroom - plumbing & joinery work	-	1,464	-
	Fusebox upgraded	-	912	-
	Other repairs, including inspection costs	<b>75</b>	63	185
Charity shop	Joinery, electrics, heating, inspections, etc.	<b>177</b>	355	272
Lumphanan church hall	Fusebox & emergency lighting	<b>1,080</b>	-	-
	Vacuum cleaner	-	120	-
	Drains, inspections, electrics etc.	<b>238</b>	189	125
		<b>5,068</b>	<b>3,103</b>	<b>582</b>

The fabric related costs disclosed in the tables above were funded variously through funds held locally and a fund held with the General Trustees as follows:

		<b>2023</b>	2022	2021
		£	£	£
General Fund	Unrestricted fund - locally held	<b>10,025</b>	10,667	17,100
Fabric Fund	Unrestricted fund - locally held	<b>10,072</b>	-	-
Charity Shop	Restricted fund - locally held	<b>102</b>	165	208
Organ Restoration Fund	Restricted fund - locally held	<b>27,048</b>	2,592	-
		<b>47,247</b>	13,424	17,308
Miss J Spark Fund	Restricted fund - held with the General Trustees	<b>5,221</b>	5,587	-
		<b>52,468</b>	<b>19,011</b>	<b>17,308</b>

**Mid Deeside Parish Church of Scotland**  
**Trustees' Report**  
**Year ended 31st December 2023**

**Financial review (continued)**

***Deficit reported for 2023***

For 2023 an overall deficit of £26,922 is reported on page 12 (2022: deficit of £262, 2021: surplus of £7,771).

This deficit arose largely because the organ was refurbished incurring a cost of £27,048 and the wall heaters were replaced in Ha'berry costing £2,498. The ensuite shower room in the New Manse was also upgraded at a cost of £10,072. These were exceptional costs in 2023 and funding had been built up in recent years to meet the cost of these large items of expenditure. The Trustees do not anticipate this level of spending will be repeated in any one year in the foreseeable future.

***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 remaining balance of the Church's capital resources is held in the Income Fund which is administered by the Church of Scotland Investors Trust.

**Statement of Trustees' responsibilities**

The Kirk Session is required to prepare financial statements which give sufficient detail to enable an appreciation of the transactions of Mid Deeside 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. The Trustees 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.

This Trustees Report is approved by the Trustees and signed on their behalf, by

**Pam Auckland**  
***Session Clerk***

**21st March 2024**

## **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 2023 which are set out on pages 12 to 21.

### **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

**2<sup>nd</sup> April 2024**

## Mid Deeside Parish Church of Scotland

### Receipts and Payments Account

Year ended 31st December 2023

		Unrestricted funds	Restricted funds	Endow ment funds	Total 2023	Total 2022
	Note	£	£	£	£	£
<b>Receipts</b>						
Donations	[4a]	57,475	8,917	-	66,392	64,151
Legacies		1,000	1,000	-	2,000	-
Grants received		-	5,340	-	5,340	200
Activities for generating funds	[4b]	7,452	29,899	-	37,351	39,102
Bank & deposit interest		2,039	1,466	-	3,505	664
Investment income:						
- from Income Fund		471	36	-	507	432
- from Growth Fund		-	-	-	-	-
		68,437	46,658	-	115,095	104,549
Rental of premises	[4c]	12,975	-	-	12,975	8,470
		<b>81,412</b>	<b>46,658</b>	-	<b>128,070</b>	<b>113,019</b>
<b>Receipts from investment sales</b>						
Proceeds on sale of investments	[7]	-	-	-	-	-
		-	-	-	-	-
<b>Total receipts</b>		<b>81,412</b>	<b>46,658</b>	-	<b>128,070</b>	<b>113,019</b>
<b>Payments</b>						
Costs of generating funds	[5a]	-	(8,106)	-	(8,106)	(7,981)
Governance costs		-	-	-	-	-
Investment management costs		-	-	-	-	-
Charitable activities	[5b]	(84,691)	(36,849)	-	(121,540)	(78,564)
Grants and donations	[9d]	(2,994)	(22,352)	-	(25,346)	(26,736)
<b>Total payments</b>		<b>(87,685)</b>	<b>(67,307)</b>	-	<b>(154,992)</b>	<b>(113,281)</b>
<b>Excess of receipts over payments /(payments over receipts)</b>		<b>(6,273)</b>	<b>(20,649)</b>	-	<b>(26,922)</b>	<b>(262)</b>

## Mid Deeside Parish Church of Scotland

### Statement of Balances

At 31st December 2023

	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
<b><u>Bank &amp; deposit balances:</u></b>				
Bank & deposit account balances b/f (including £103,266 with the Investors Trust Deposit Fund)	71,501	86,561	158,062	158,324
<b><i>Movement during the year:</i></b>				
Excess of receipts over payments/(payments over receipts) for the year	(6,273)	(20,649)	(26,922)	(262)
Transfers between funds	44,577	(44,577)	-	-
Bank & deposit account balances c/f (including £86,871 with the Investors Trust Deposit Fund)	[2]    109,805	21,335	131,140	158,062
<b><u>Investments at market value:</u></b>				
(With a cost of £5,188)	[7]    10,335	789	11,124	10,718
<b>Total funds</b>	[8]    120,140	22,124	142,264	168,780

There are no other assets or liabilities. 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 **21<sup>st</sup> March 2024** 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 2023

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

During the year seven (2022: six) Trustees received reimbursement for day to day church expenses, equipment purchases and other costs incurred on behalf of the congregation totalling £1,676 (2022: £2,717). In 2023 two Trustees received fees totalling £350 (2022: £300) for carrying out beadle duties at funerals (2022: one).

Rev. Holly Smith received reimbursement of £1,044 (2022: £1,180) for travel expenses (paid through the central Church of Scotland offices) and reimbursement of £467 (2022: £470) for the rental and working cost of the manse telephone. Rev. Smith was also reimbursed a total of £949 (2022: £1,134) 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 2023 £	Receipts £	Payments £	Transfers £	At 31st December 2023 £
<b>Unrestricted funds:</b>					
General Fund	61,065	78,574	(74,349)	(13,000)	50,434
- To good causes [9]			(1,856)		
Fabric Fund	10,134	1,373	(10,072)	57,577	59,012
The Guild	302	1,465	(270)	-	359
- To good causes [9]			(1,138)		
	<u>71,501</u>	<u>81,412</u>	<u>(87,685)</u>	<u>44,577</u>	<u>109,805</u>
<b>Restricted funds:</b>					
World Church Fund	570	1,140	(91)	-	1,201
- To good causes [9]			(418)		
Charity Shop	13,249	28,946	(8,117)	(4,108)	12,134
- To good causes [9]			(17,836)		
Extension Project Fund	50,568	1,009	-	(51,577)	-
Development Fund	605	6,542	(8,675)	3,000	1,352
- To good causes [9]			(120)		
Organ Restoration Fund	13,700	8,860	(27,048)	5,608	1,120
Children's Christian Education Fund	3,272	117	(1,024)	-	2,365
Spark Clock Fund	1,182	44	-	-	1,226
Benevolent Fund	3,415	-	(3,978)	2,500	1,937
	<u>86,561</u>	<u>46,658</u>	<u>(67,307)</u>	<u>(44,577)</u>	<u>21,335</u>
<b>Total funds</b>	<u>158,062</u>	<u>128,070</u>	<u>(154,992)</u>	<u>-</u>	<u>131,140</u>

**Mid Deeside Parish Church of Scotland**  
**Notes to the Accounts**  
**Year ended 31st December 2023**

**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.

**World Church Fund:** for initiatives which support mothers with young children, farmers and producers in less developed countries and assisting those affected by natural disasters and war.

**Charity Shop:** for church projects and causes within the Parish.

**Extension Project Fund:** this fund has been closed and remaining funds moved to the Fabric Fund.

**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 or, on occasion, the Fabric Fund. Exceptional and significant repairs and/or improvements are met from the Fabric Fund, funds held by the General Trustees or by special fundraising efforts. The Charity Shop activities generate funding for fabric repairs, maintenance and improvements relating to the Charity Shop. Similarly, the Organ Restoration Fund generates funding for repairs and maintenance relating to the pipe organ.

**Mid Deeside Parish Church of Scotland**  
**Notes to the Accounts (continued)**  
**Year ended 31st December 2023**

	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
<b>4. Receipts</b>				
<b>(a) Donations</b>				
Free Will Offering envelopes	2,009	-	2,009	3,182
Tax recovered on Gift Aid donations	11,712	1,380	13,092	12,702
Open plate	2,782	-	2,782	2,613
Digital giving	343	58	401	211
Bank standing orders	37,885	4,120	42,005	43,199
Other offerings	2,744	3,359	6,103	2,244
	<b>57,475</b>	<b>8,917</b>	<b>66,392</b>	<b>64,151</b>
<b>(b) Activities for generating funds</b>				
Fundraising events/activities:				
- For third party charities, etc.	2,816	862	3,678	10,887
Sale of Fair Trade stock	-	254	254	582
Charity Shop "Bread of Life" sales	-	28,783	28,783	25,206
Recharge of electricity costs	4,606	-	4,606	2,380
Other	30	-	30	47
	<b>7,452</b>	<b>29,899</b>	<b>37,351</b>	<b>39,102</b>
<b>(c) Rental of premises</b>				
Church, halls & meeting rooms:				
- Weddings & funerals	1,650	-	1,650	1,100
- Other	7,817	-	7,817	4,232
Ha'berry	3,143	-	3,143	2,797
MDC Hall, Lumphanan	365	-	365	341
	<b>12,975</b>	<b>-</b>	<b>12,975</b>	<b>8,470</b>
<b>5. Payments</b>				
<b>(a) Costs of generating funds</b>				
<i>Fair Trade stall:</i>				
Purchase of Fair Trade stock	-	91	91	650
<i>Charity Shop "Bread of Life":</i>				
Rental costs	-	4,800	4,800	4,800
Water charges	-	450	450	470
Council tax	-	543	543	341
Heat & light	-	1,218	1,218	726
Insurances	-	294	294	290
Stationery	-	119	119	182
Other expenses	-	591	591	522
	-	8,015	8,105	7,331
<b>Total payments relating to the cost of generating funds</b>	<b>-</b>	<b>8,106</b>	<b>8,106</b>	<b>7,981</b>



**Mid Deeside Parish Church of Scotland**  
**Notes to the Accounts (continued)**  
**Year ended 31st December 2023**

	Unrestricted funds	Restricted funds	Total 2023	Total 2022
	£	£	£	£
<b>5. Payments (continued)</b>				
<b>(b) Charitable activities:</b>				
Ministries & Mission gross allocation	48,469	-	<b>48,469</b>	43,045
Transitional funding (from Presbytery)	(5,424)	-	<b>(5,424)</b>	-
Endowment income & glebe rents	(11,703)	-	<b>(11,703)</b>	(11,706)
<b>Net payment made to the Church of Scotland's Giving to Grow</b>	<b>31,342</b>	<b>-</b>	<b>31,342</b>	31,339
Presbytery dues/capitation fees	929	-	<b>929</b>	221
Minister's expenses	1,511	-	<b>1,511</b>	1,650
Locum & pulpit supply costs	-	-	-	-
Youth & Family Worker's salary	-	7,085	<b>7,085</b>	6,405
Other staffing costs	6,278	-	<b>6,278</b>	5,351
Professional fees – payroll admin.	575	-	<b>575</b>	514
Community outreach initiatives	-	-	-	60
Fabric, equipment & repairs	18,787	27,150	<b>45,937</b>	9,522
Electronic equipment & software	611	-	<b>611</b>	2,194
Upkeep of grounds	699	-	<b>699</b>	1,708
Broadband, telecom & sundries	1,120	-	<b>1,120</b>	1,008
Council tax & water charges	3,551	-	<b>3,551</b>	3,410
Heat and light – church & L. Hall	6,661	-	<b>6,661</b>	5,200
Heat and light – Ha'berry	3,659	-	<b>3,659</b>	1,706
Insurances	4,596	-	<b>4,596</b>	4,158
Website & electronic communications	395	-	<b>395</b>	395
Digital giving running costs	187	-	<b>187</b>	120
Worship, music & teaching - adult	1,314	-	<b>1,314</b>	1,017
Worship, music & teaching – U18	869	2,614	<b>3,483</b>	1,141
Catering	429	-	<b>429</b>	370
Training, conferences/courses	625	-	<b>625</b>	200
Printing, stationery & postage	83	-	<b>83</b>	140
Newsletter production	181	-	<b>181</b>	405
Other expenses	289	-	<b>289</b>	330
<b>Total payments relating to the charitable activities</b>	<b>84,691</b>	<b>36,849</b>	<b>121,540</b>	78,564

**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 £30,135 and the maximum stipend (in the fifth and subsequent years of service) £37,032.

**Mid Deeside Parish Church of Scotland**  
**Notes to the Accounts (continued)**  
**Year ended 31st December 2023**

	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
<b>7. Investments at market value</b>				
<i>Church of Scotland Investors Trust:</i>				
Income Fund	10,335	789	11,124	10,718
Growth Fund	-	-	-	-
	<u>10,335</u>	<u>789</u>	<u>11,124</u>	<u>10,718</u>

Overall, the market value of investments increased by £406 in 2023 (2022: decreased by £1,949). There were no disposals or acquisitions of investments during the year.

	2023 £	2022 £
<b>8. Total value of funds held locally (including investments stated at their market value)</b>		
<b>Unrestricted funds</b>		
General Fund	50,434	61,065
Fabric Fund	69,347	20,092
The Guild	359	302
	<u>120,140</u>	<u>81,459</u>
<b>Restricted funds</b>		
World Church Fund	1,201	570
Charity Shop	12,134	13,249
Extension Project Fund	-	50,568
Organ Restoration Fund	1,120	13,700
Development Fund (for youth & the elderly)	1,352	605
Children's Christian Education Fund	3,154	4,032
Spark Clock Fund	1,226	1,182
Benevolent Fund	1,937	3,415
	<u>22,124</u>	<u>87,321</u>
<b>Endowment funds</b>	-	-
<b>Total funds</b>	<u>142,264</u>	<u>168,780</u>

**Mid Deeside Parish Church of Scotland**  
**Notes to the Accounts (continued)**  
**Year ended 31st December 2023**

	2023	2022
	£	£
<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	442	788
Various appeals for people of Ukraine	300	4,143
Mend My Broken Smile	-	22
Joyful Motherhood project – Malawi (mainly postage of parcels)	-	534
United Christian Broadcasters Ltd – “WORD for today”	15	41
<b>From the Development Fund:</b>		
World Wildlife Fund	50	-
<b>From the World Church Fund:</b>		
Joyful Motherhood project – Malawi (mainly postage of parcels)	418	-
<b>From the Guild:</b>		
World Day of Prayer (from the Guild)	-	111
Various appeals for people of Ukraine	-	230
Various appeals for people of Turkiye and Syria	328	-
Guild project – Friends of Bolenga	105	105
Guild project – Blythswood Trust	75	-
Guild project – Vine Trust	-	180
Guild project – Leprosy Mission	130	110
	<u>1,863</u>	<u>6,264</u>
<b><u>(b) National &amp; Regional:</u></b>		
<b>From the General Fund:</b>		
Poppyscotland	216	-
Forget Me Not	-	389
Crossreach	422	-
Charlie House	-	2,532
Drop in Club	143	-
<b>From the Development Fund:</b>		
David Shepherd Foundation	50	-
Children’s Society	20	-
<b>From the Guild:</b>		
BEAT Eating Disorders	500	-
Guild project – Home for Good	-	250
	<u>1,351</u>	<u>3,171</u>

**Mid Deeside Parish Church of Scotland**  
**Notes to the Accounts (continued)**  
**Year ended 31st December 2023**

	2023	2022
	£	£
<b>9. Grants and donations to charities and other good causes (continued)</b>		
<b>(c) Within the Parish:</b>		
<b>From the General fund:</b>		
Parish Pantries – produce purchased	318	189
Benevolent Fund	-	250
<b>From the Charity Shop:</b>		
Defibrillator – replacement pads & battery	-	249
Parish Pantries – replacement sheds & produce purchased	1,000	2,250
Holiday at Home (for the elderly) – summer outing to Brechin Castle GC.	(375)	1,000
Kincardine O’Neil Community Association – walks/defibrillator	-	300
Kincardine O’Neil Community Association - resilience	214	410
Kincardine O’Neil School – help for children	-	2,140
Lumphanan School – help for children	-	340
Lumphanan School Parents Council	500	2,000
Lumphanan Hall – Music & Play	441	-
Lumphanan Pre-school Playgroup (HUT) - various	1,124	446
Lumphanan Paths Group – improvements for a gate & bench	100	722
Torphins Community Council	3,379	-
Torphins Paths Group	4,169	-
Torphins resilience (TORCH)	-	1,470
Torphins Surgery	1,700	-
Torphins Primary School - various	4,043	495
Torphins Primary School Nursery	394	-
Torphins Playgroup – garden improvements	850	-
Torphins Tennis Club	100	-
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
Torphins Youth Club	271	-
Grant for the Minister to alleviate a hardship situation	(74)	460
		-
<b>From the Benevolent Fund:</b>		
Grants to alleviate hardship situations	3,978	1,474
	<u>22,132</u>	<u>17,301</u>
	<u>25,346</u>	<u>26,736</u>

**Mid Deeside Parish Church of Scotland**  
**Notes to the Accounts (continued)**  
**Year ended 31st December 2023**

	<b>2023</b>	2022
	<b>£</b>	£
<b>9. Grants and donations to charities and other good causes (continued)</b>		
<b>(d) Summary</b>		
The grants and donations were made out of the following funds:		
General Fund	<b>1,856</b>	8,888
The Guild	<b>1,138</b>	986
Total from unrestricted funds	<b><u>2,994</u></b>	<u>9,874</u>
World Church Fund	<b>418</b>	-
Development Fund (for youth & the elderly)	<b>120</b>	-
Charity Shop	<b>17,836</b>	15,388
Benevolent Fund	<b>3,978</b>	1,474
Total from restricted funds	<b><u>22,352</u></b>	<u>16,862</u>
	<b><u>25,346</u></b>	<u>26,736</u>

**APPENDIX – 1 -**

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

	<b>2023</b>	2022
	£	£
<b><u>CAPITAL ACCOUNT (Investments)</u></b>		
Market value of credit balances at 31 December (With a cost of £8,594 at 31 <sup>st</sup> December 2023 and at 31 <sup>st</sup> December 2022)	<b>31,372</b>	29,058
<b><u>REVENUE ACCOUNT (Deposit &amp; current accounts)</u></b>		
Credit balance at 31 December	<b>7,241</b>	11,505
<b>Total value of funds</b>	<b><u>38,613</u></b>	<u>40,563</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>Consolidated Fabric Fund - revenue</b>	<b>2023</b>	2022
	£	£	£	£	£
Deposit & current accounts	3,197	3,865	179	<b>7,241</b>	11,505
<u>Investments at market value:</u>					
Growth Fund	15,345	16,027	-	<b>31,372</b>	29,058
<b>Total value of funds</b>	<b><u>18,542</u></b>	<b><u>19,892</u></b>	<b><u>179</u></b>	<b><u>38,613</u></b>	<u>40,563</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 2023</b>	<u>21,984</u>	<u>18,380</u>	<u>199</u>	<u>40,563</u>
<b><u>Receipts:</u></b>				
Deposit account interest	331	-	7	<b>338</b>
Investment income	316	330	-	<b>646</b>
	<b><u>647</u></b>	<b><u>330</u></b>	<b><u>7</u></b>	<b><u>984</u></b>
<b><u>Payments:</u></b>				
Church complex – new boiler	(5,221)	-	-	<b>(5,221)</b>
Miscellaneous costs	-	-	(27)	<b>(27)</b>
	<b><u>(5,221)</u></b>	<b><u>-</u></b>	<b><u>(27)</u></b>	<b><u>(5,248)</u></b>
<b>Change in market value</b>	1,132	1,182	-	<b>2,314</b>
<b>Value of funds - 31<sup>st</sup> December 2023</b>	<b><u>18,542</u></b>	<b><u>19,892</u></b>	<b><u>179</u></b>	<b><u>38,613</u></b>