

**Mid Deeside Parish  
Church of Scotland**

**TRUSTEES' REPORT AND ACCOUNTS**

**Year ended 31st December 2020**

**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:**

Ms Tracy Anderson (until 12.11.20)	Mrs Ruth Jones
Mr Bob Auckland	Mr Alistair Kellas (inactive)
Mrs Pam Auckland	Mrs Dorothy Keir
Mr Alan Bainbridge	Mr Dave McGregor
Mr Arthur Beaton (inactive)	Mrs Alice McLean (until 20.2.20)
Mrs Sheila Blair	Mr Andrew McMurtrie
Mrs Irene Bonner	Mrs Sheila McMurtrie
Mr Danny Brown (inactive)	Mr Rob Mackay
Mr Frank Crichton	Mrs Mary Marshall
Mrs Shiona Davidson	Mr Neil Mathers
Mrs Hilary Dow	Miss Maureen Mearns
Mr Peter Ferries (until 29.6.20)	Mrs Lilian Milne (inactive)
Mrs Alison Findlay	Mrs May Murray (until 29.6.20)
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	Mr David Wildgoose
Mr Pete Howe	Mrs Edna Wildgoose
Mr Maurice Jones (inactive)	

**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:**

Clydesdale Bank plc  
38 High Street  
Banchory  
AB31 5RS

**Mid Deeside Parish Church of Scotland**  
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**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 via a Steering Group made up of representatives from each Team and the Minister or Moderator and the Session Clerk.

The Congregational Roll at 31<sup>st</sup> December 2020 stood at 471 members (2019: 485).

**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 seeks to encourage young people to become involved in the work and worship of the Church through Messy Church sessions and social activities like the Christmas Tree Festival. A job description for a part time family and youth worker has been drawn up and it is hoped that there will be funds available to employ someone for this role.

The Kirk Session also supports the General Trustees reform for 'well equipped spaces in the right places' plan which will rationalise its buildings nationally by reducing the overall number while supporting church planting and ensuring that those buildings which are kept are made welcoming and with less of an administrative burden so that the focus can be on worship and mission. Implementing this plan is reflected in the level of activity carried out by the Kirk Session on the buildings, equipment and grounds.

**Activities, achievements and performance**

2020 began with all of our usual activities-

- Sunday morning prayer group
- Sunday morning worship in the sanctuary
- Young people's Christian education during the service
- Three Bible study groups meeting in members' homes
- Guild meetings and Project Tea
- Knit One, Purl One, the intergenerational knitting group
- Monthly Care home services
- Garden Gang looking after the grounds
- Music Box, the group for parents and pre-school children

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

- Choir and Praise Band rehearsals and worship participation
- Banner group
- Soup lunches and Games afternoons
- Fair Trade stall

All of these face-to-face activities were forced to cease in late March 2020 as the country went into lockdown in response to the Coronavirus pandemic.

This situation encouraged us to think how things could be done differently and the minister began to record the weekly worship services to be broadcast on Facebook and YouTube. Sermon notes are sent out by email each week along with a Keeping in Touch (KIT) email which helps people to feel less out of touch. Those who don't have a computer receive a paper copy of KIT delivered by a KIT buddy. There is an opportunity for chat via a Zoom coffee hour after the service on a Sunday. It is hoped to upgrade our Audio-Visual system to include a camera which will make the broadcast of online worship easier and allow live streaming of worship services once in-person worship is permitted again.

The Kirk Session has met monthly by Zoom and elders have kept in touch with members in their districts by phone, online or doorstep chats.

The flower ministry continued and was increased.

The minister delivered prescriptions to those who were shielding or unable to get out and this was a good way for her to get to know more people in the Parish. She kept in touch with others by phone or visits (when allowed and invited) and conducted funerals when asked.

Books and jigsaws from the Charity Shop were placed on a table outside the church for anyone to borrow for themselves or their neighbours and these were added to by members of the community. Craft kits for children were made up for use for Father's Day and during the summer holidays and for Advent.

The quarterly Word for Today booklet was delivered to anyone who requested it.

During the lockdown the Charity Shop also had to close for five months but was able to re-open in late summer with all the new safety measures in place and the regular customers were pleased to be browsing and buying again. There were no formal grant funding rounds in 2020, but unsolicited grants totaling £1,475 were made to the three primary schools, Lumphanan Hut and the Torphins Playgroup. These grants were awarded based on the number of children within each group and a breakdown of the grants is provided in note 9 on page 20.

Our support of the Joyful Motherhood Project in Malawi was able to continue as people knitted many jerseys and toys to be sent out to help young mothers in Africa. A successful online silent auction of knitted toys and other items was held in November to raise funds for postage of goods to Malawi.

Junior Church introduced "Noisy Offering" collections for the 'Mend my Broken Smile' and 'Book Aid International' charities.

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

### **Trustees' Report**

**Year ended 31st December 2020**

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

Church services resumed in September with a maximum of 50 worshippers permitted at a time. Many people chose to continue to watch online so there was usually room for all who wished to attend in person. Booking systems were only required for Harvest, Remembrance and the three services on Christmas Eve. Services had to stop again after Christmas as the second wave of COVID-19 began to bite.

The Kirk Session acknowledged that many families and individuals had been left in financial difficulties because of the pandemic and in October three 'Parish Pantries' which encourage people to take what supplies they need or donate items if they can, were set up, one in each village, as a source of provisions for anyone struggling to make ends meet. These are kept supplied by members of the community as well as by the Fare Share charity in Aboyne.

A short Newsletter was produced in December and this included the Reverse Advent calendar encouraging people to donate toiletries, baby food, nappies and other items which are not supplied by Fare Share to support our Parish Pantries and the Aberdeenshire South Foodbank in Banchory.

#### **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.

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

In 2020 a considerable amount of work was undertaken to improve and maintain the congregation's facilities. The largest item of expenditure was for secondary glazing in the Sanctuary (£8,580) and the congregation is thankful for the grant support of £2,250 from Presbytery towards this cost.

Other large items of expenditure included an adjustable Canterbury lectern for the Sanctuary (£1,416), redecorating the Lochnagar room (£1,586), commissioning a tree survey and tree surgery work (£1,930), roof repairs and painting at the church hall Lumphanan (£2,351), a replacement bunded oil tank for the new manse (£1,946), garden shed (£816), and hot air curtains for the charity shop entrance (£774).

In 2019 there were no large repairs, but the new manse was kitted out and two laptop computers were purchased. In 2018 there was a large repair to the vent on the top of the church roof which had to be replaced.

A summary of fabric and equipment related costs incurred over the past three years is included in the table below. These costs were funded variously through the locally held general, fabric, extension, organ restoration and charity shop funds.

**Mid Deeside Parish Church of Scotland**  
**Trustees' Report**  
**Year ended 31st December 2020**

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

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

<b>Fabric, equipment &amp; grounds (including repairs &amp; maintenance):</b>		<b>2020</b>	2019	2018
		<b>£</b>	£	£
Church & extension	Service & repairs to boiler	<b>242</b>	323	127
	Service/filters for heat recovery system	-	633	-
	Service for fire alarm system & extinguishers	<b>352</b>	436	129
	Service/repair of electricals & PAT testing	<b>1,150</b>	-	-
	Painting & decorating	<b>1,961</b>	-	-
	Roof vent repair and roof security	-	-	9,242
	Secondary glazing of Sanctuary	<b>8,580</b>	-	-
	Adjustable Canterbury lectern	<b>1,416</b>	-	-
	Other – window cleaning, wifi, mountings, etc.	<b>552</b>	891	423
Old Manse	Architect fees, surveys & planning costs	-	1,030	2,206
	Other - inspections, boiler & chimney	-	123	283
New Manse	Kitchen equipment & white goods	<b>102</b>	1,627	-
	New oil tank	<b>1,946</b>	-	-
	External wall harling	<b>250</b>	-	-
	Service & repairs to boiler	<b>669</b>	-	-
	Garden equipment & fixtures	-	700	-
	Other – thermostat, paint, flooring, etc.	<b>758</b>	163	-
Ha'berry	Carpet	-	-	547
	Tree surgery & pruning	-	-	300
	Other, including inspection costs	<b>233</b>	94	43
Charity shop	Joinery, electrics, heating, inspections, etc.	<b>1,427</b>	505	650
Lumphanan church hall	Roof & gutter repairs, joinery work & painting	<b>2,351</b>	-	-
	Drains, inspections, electrics etc.	<b>391</b>	101	116
Upkeep of grounds	Grit & salt, grit spreader, boxes & shovels	<b>312</b>	36	385
	Traffic cones, safety equipment, signage, etc.	<b>38</b>	397	129
	Snow clearing charges	<b>430</b>	400	-
	Tree survey, surgery & pruning	<b>1,930</b>	-	650
	Bedding plants, young trees & gardening	-	165	323
	Ride-on mower service & repairs	-	174	-
	Garden shed	<b>816</b>	-	-
Electronic equipment & software	Portable wi-fi sound system	-	-	1,134
	Laptop computers (x2) and printer	-	1,864	-
	Microphone	-	474	-
	Control4 & other software (installation)	<b>85</b>	215	-
		<b>25,991</b>	<b>10,351</b>	<b>16,687</b>

**General Fund**

The General Fund is one of the four 'unrestricted' funds shown in the body of the Accounts, and as it is used for running most of the congregation's activities.

**General Fund - income**

The principal source of income for the Church is giving from members of the congregation (and tax reclaims thereon). Overall, giving through the General Fund totalled £59,642 which was 6% down on the previous year (2019: £63,697). While this drop is not unexpected, thankfully offerings have held up remarkably well considering that there were no physical services in the church for 24 consecutive Sundays between March and August, 2020.

**Mid Deeside Parish Church of Scotland**  
**Trustees' Report (continued)**  
**Year ended 31st December 2020**

**Financial review (continued)**

***General Fund – income (continued)***

Within the total for giving, the 'open plate' was down 63% (2019: up 20%) to £1,587, 'Free Will Offering envelopes' giving were down 35% (2019: down 5%) to £2,884 and other giving and bank standing orders were up 1% (2019: unchanged) at £43,869. The Gift Aid tax reclaimed from the government generated £11,302 in 2020 (2019: £11,406) which was a 1% decrease (2019: down 11%).

Total rental income decreased by £6,064 to £6,839 in 2020 (2019: £12,903). There were no charges made for weddings and funerals in 2020 (2019: £1,400); income from letting out Ha'berry to Torphins Playgroup was £166 higher at £4,102; income from letting out Lumphanan Hall was £222 lower at £257 and income from letting out the rooms in the church buildings was £4,608 lower at £2,480.

Due to the Lockdown, the church fete in Torphins and annual sale of work in Kincardine O'Neil could not be held. In 2019 these fundraising activities raised a total of £3,341 for Christian Aid.

***General Fund - expenses***

Where possible, discretionary costs were reduced during the Lockdown and resources allocated to initiatives which would help others.

The congregation's largest ongoing cost is the gross allocation made to the central Church of Scotland's Ministries and Mission Fund which totalled £44,157 in 2020 (2019: £43,255) before deducting endowment income of £9,790 (2019: £9,929) and a vacancy allowance of £nil (2019: £6,742).

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. The gross allocation is calculated by the central church based on a rolling three-year average of each congregation's general income.

There was no cost for pulpit supply on Sunday mornings in 2020 (2019: £1,060). The congregation continued to pay fees to our organist in 2020 of £2,348 (2019: £2,376) as she supported the online service preparation and organised weekly choir practices by Zoom. The Kirk Session supported the cleaner who was paid £2,786 (2019: £2,513). The cleaner was flexible in his availability and carried out building sanitisation duties whenever permitted and required.

The total cost of heating and lighting all our buildings fell by £2,436 to £7,430 in 2020 (2019: £9,866). Heating oil costs per litre of kerosene fell by an average of 23% over 2019 levels with 25% fewer litres being ordered for the church and meeting rooms.

The cost of council tax, water rates and sewerage costs for church buildings were higher at £2,965 in 2020 (2019: £1,370) as a result of the New Manse being occupied throughout the year.

Costs of repairs and maintenance borne by the General Fund have already been referred to earlier in this report. The costs included £11,131 for fabric equipment & repairs, £85 for software and £2,710 for the upkeep of grounds.

**Mid Deeside Parish Church of Scotland**  
**Trustees' Report (continued)**  
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**Financial review (continued)**

***General Fund (continued)***

Charges in the new extension relating to broadband, telephone and toilet hygiene services fell by 10% to £906 in 2020 (2019: £1,005) largely due to the timing of payments.

A total of £3,991 (2019: £4,214) was spent on insurances and £30 on the production of newsletters (2019: £1,510).

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

<b>General Fund</b>		<b>2020</b>	2019	2018
		<b>£</b>	£	£
Operating income	Giving & Gift Aid reclaimed	<b>59,642</b>	63,697	64,742
	Legacies	<b>2,000</b>	7,724	-
	Grants	<b>2,250</b>	-	-
	Fundraising (incl. sales of works)	-	3,341	2,498
	Rental income (incl. funerals)	<b>6,839</b>	12,903	15,852
	Investment income & bank interest	<b>344</b>	451	208
	Sale of church pews/ firewood	-	50	-
		<b>71,075</b>	<b>88,166</b>	<b>83,300</b>
Operating expenses	Ministries & Mission allocation	<b>(34,367)</b>	(26,584)	(20,481)
	Nomination Committee expenses	-	(59)	(1,588)
	Locum & pulpit supply	-	(1,060)	(5,357)
	Minister's travel, telephone & coms.	<b>(1,871)</b>	(615)	-
	Minister's removal & disturbance costs	-	(1,912)	-
	Presbytery dues	<b>(696)</b>	(502)	(436)
	Organists & cleaners	<b>(5,134)</b>	(4,889)	(4,190)
	Fabric, equipment & upkeep of grounds	<b>(13,926)</b>	(9,640)	(3,839)
	Heat & light	<b>(7,430)</b>	(9,866)	(8,919)
	Misc. building service costs	<b>(906)</b>	(1,005)	(899)
	Insurances – net of rebates	<b>(3,991)</b>	(4,214)	(4,531)
	Rental charges from Christ Church	-	-	(50)
	Council tax & water charges	<b>(2,965)</b>	(1,370)	(936)
	Public entertainment & VHF licences	-	(327)	-
	Study, music, worship	<b>(279)</b>	(625)	(415)
	Children's Christian education	<b>(46)</b>	(543)	(280)
	Youth club	-	-	(157)
	Copyright fees	<b>(525)</b>	(509)	(494)
	Website & electronic comms.	<b>(395)</b>	(440)	(795)
	Newsletters & publicity	<b>(30)</b>	(1,510)	(1,465)
	Stationery supplies & postage	<b>(243)</b>	(768)	(479)
	Community outreach initiatives	<b>(886)</b>	(171)	(113)
	Training & conference costs	-	(374)	(420)
	Other costs & expenses	<b>(471)</b>	(1,114)	(607)
		<b>(74,161)</b>	<b>(68,097)</b>	<b>(56,451)</b>
<b>General Fund (deficit)/surplus</b>		<b>(3,086)</b>	<b>20,069</b>	<b>26,849</b>



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

### **Trustees' Report (continued)**

**Year ended 31st December 2020**

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

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

Before any transfers from the Guild, Charity Shop and Fair Trade Stall and before accounting for third party fundraising, there was a deficit on the General Fund of £3,086 (2019: £20,097 surplus, 2018: £26,069 surplus).

The proportion of operating expenses that is covered by giving in 2020 was 80.4% (2019: 93.5%, 2018: 114.7%, 2017: 96.0%, 2016: 75.7%). The Trustees aim has been to move this stewardship performance indicator closer towards 100% through stewardship programs and by careful control over costs. 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 largely due to the exceptional circumstances resulting from the COVID-19 pandemic.

<b><u>General Fund</u></b>		<b>2020</b>	2019	2018	2017	2016
		£	£	£	£	£
Giving	Included as part of operating income	<b>59,642</b>	63,697	64,742	60,354	51,605
Operating expenses	In total	<b>74,161</b>	68,097	56,451	62,898	68,209
<b>Proportion of operating expenses covered by giving</b>		<b>80.4%</b>	93.5%	114.7%	96.0%	75.7%

##### ***General Fund - reserves policy***

It is the Trustees' intention to hold liquid reserves of between three and four months' expenditure in its General Fund at any time using a rolling five year average – between £16,000 and £22,000 approximately. At 31<sup>st</sup> December 2020, the Church held £61,043 (2019: £64,308) 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 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.

At 31<sup>st</sup> December 2020, Mid Deeside Church held locally funds (including the General Fund referred to above) with a total of £163,454 (2019: £171,726) which have been provided for the purposes explained in Note 2. A breakdown of these balances can be found in Note 8.

##### ***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.

**Mid Deeside Parish Church of Scotland**  
**Trustees' Report (continued)**  
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**Statement of Trustees Responsibilities (continued)**

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*

**25<sup>th</sup> March 2021**

## **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 2020 which are set out on pages 12 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

**30<sup>th</sup> March 2021**

## Mid Deeside Parish Church of Scotland

### Receipts and Payments Account

Year ended 31st December 2020

		Unrestricted funds	Restricted funds	Endow ment funds	Total 2020	Total 2019
<u>Receipts</u>	<u>Note</u>	£	£	£	£	£
Donations	[4a]	60,063	1,854	-	<b>61,917</b>	64,567
Legacies		2,000	-	-	<b>2,000</b>	7,724
Grants received		2,250	-	-	<b>2,250</b>	580
Activities for generating funds	[4b]	1,841	12,738	-	<b>14,579</b>	32,778
Bank & deposit interest		380	533	-	<b>913</b>	950
Investment income:						
- from Income Fund		448	34	-	<b>482</b>	558
- from Growth Fund		-	-	-	-	59
		<u>66,982</u>	<u>15,159</u>	<u>-</u>	<u><b>82,141</b></u>	<u>107,216</u>
Rental of premises	[4c]	6,839	-	-	<b>6,839</b>	12,903
		<u><b>73,821</b></u>	<u><b>15,159</b></u>	<u>-</u>	<u><b>88,980</b></u>	<u>120,119</u>
 <u>Receipts from investment sales</u>						
Proceeds on sale of investments	[7]	3,203	-	-	<b>3,203</b>	-
		<u><b>3,203</b></u>	<u>-</u>	<u>-</u>	<u><b>3,203</b></u>	<u>-</u>
<b>Total receipts</b>		<u><b>77,024</b></u>	<u><b>15,159</b></u>	<u>-</u>	<u><b>92,183</b></u>	<u>120,119</u>
 <u>Payments</u>						
Costs of generating funds	[5a]	-	(7,893)	-	<b>(7,893)</b>	(9,464)
Governance costs		-	-	-	-	-
Investment management costs		-	-	-	-	-
Charitable activities	[5b]	(74,502)	(10,812)	-	<b>(85,314)</b>	(69,016)
Grants and donations	[9d]	(2,127)	(2,132)	-	<b>(4,259)</b>	(26,109)
<b>Total payments</b>		<u><b>(76,629)</b></u>	<u><b>(20,837)</b></u>	<u>-</u>	<u><b>(97,466)</b></u>	<u>(104,589)</u>
<b>Excess of receipts over payments / (payments over receipts)</b>		<u><b>395</b></u>	<u><b>(5,678)</b></u>	<u>-</u>	<u><b>(5,283)</b></u>	<u>15,530</u>

## Mid Deeside Parish Church of Scotland

### Statement of Balances

At 31st December 2020

	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
<b><u>Bank &amp; deposit balances:</u></b>				
Bank & deposit account balances b/f (including £134,092 with the Investors Trust Deposit Fund)	70,553	85,283	155,836	173,655
<b><i>Movement during the year:</i></b>				
Excess of receipts over payments/(payments over receipts) for the year	395	(5,678)	(5,283)	15,530
Transfers between funds	(61)	61	-	(33,349)
Bank & deposit account balances c/f (including £104,180 with the Investors Trust Deposit Fund)	[2] <u>70,887</u>	<u>79,666</u>	<u>150,553</u>	<u>155,836</u>
<b><u>Investments at market value:</u></b>				
(With a cost of £5,188)	[7] <u>11,986</u>	<u>915</u>	<u>12,901</u>	<u>15,890</u>
<b>Total funds</b>	[8] <u><u>82,873</u></u>	<u><u>80,581</u></u>	<u><u>163,454</u></u>	<u><u>171,726</u></u>

There are no other assets or liabilities, although there is a final valuation of £45,000 (2019: £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 **25<sup>th</sup> March 2021** 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 2020

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

During the year three (2019: nine) Trustees received reimbursement for day to day church expenses, equipment purchases and other costs incurred on behalf of the congregation totalling £2,323 (2019: £4,901). In 2020 no Trustees received any fees for carrying out beadle duties at funerals (2019: two Trustees received fees totalling £350).

Rev. Holly Smith received reimbursement of £1,191 (2019: £485) for travel expenses (paid through the central Church of Scotland offices) and reimbursement of £680 (2019: £130) 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 £1,130 (2019: £378) for the cost of community initiatives such as ingredients for craft bags, Advent boxes and for other ministry 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 2020 £	Receipts £	Payments £	Transfers £	At 31st December 2020 £
<b>Unrestricted funds:</b>					
General Fund	61,105	72,182	(74,161)	(61)	61,043
- Investment proceeds [7]		3,203			
- To good causes [9]			(1,225)		
Fabric Fund	3,661	451	-	-	4,112
Development Fund	5,174	33	-	-	5,207
The Guild	613	1,155	(341)	-	525
- To good causes [9]			(902)	-	
	<u>70,553</u>	<u>77,024</u>	<u>(76,629)</u>	<u>(61)</u>	<u>70,887</u>
<b>Restricted funds:</b>					
Fair Trade Stall	-	966	(725)	61	-
- To good causes [9]			(302)		
Charity Shop	5,127	11,804	(7,168)	-	8,288
- To good causes [9]			(1,475)		
Extension Project Fund	60,372	496	(10,812)	-	50,056
Organ Restoration Fund	13,758	955	-	-	14,713
Children's Christian Education Fund	3,154	51	-	-	3,205
Spark Clock Fund	1,167	8	-	-	1,175
Benevolent Fund	1,705	879	(355)	-	2,229
	<u>85,283</u>	<u>15,159</u>	<u>(20,837)</u>	<u>61</u>	<u>79,666</u>
<b>Total funds</b>	<u>155,836</u>	<u>92,183</u>	<u>(97,466)</u>	<u>-</u>	<u>150,553</u>

**Mid Deeside Parish Church of Scotland**  
**Notes to the Accounts**  
**Year ended 31st December 2020**

**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 maintenance of church properties.

***Development Fund:*** for the development of church buildings, their interiors, fixtures and multi-media equipment.

***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:*** This activity supports 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 and replacement of fabric of church properties.

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

On 25<sup>th</sup> May 2020 The Church of Scotland General Trustees (SC014574) received approval of two restricted funds reorganisation schemes from the Office of the Scottish Charity Regulator (OSCR) whereby the capital and income of the Miss J Spark and G Spark Funds can be applied towards fabric expenditure relating to all congregational property of Mid Deeside Parish, Church of Scotland and not just to the church hall at 21 Perhill Road, Lumphanan or the Stothert Memorial Church building.

**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 2020**

	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
<b>4. Receipts</b>				
<b>(a) Donations</b>				
Free Will Offering envelopes	2,884	-	2,884	4,436
Tax recovered on Gift Aid donations	11,302	125	11,427	11,437
Open plate	1,587	-	1,587	4,269
Bank standing orders	40,911	850	41,761	38,461
Other offerings	3,379	879	4,258	5,964
	<b>60,063</b>	<b>1,854</b>	<b>61,917</b>	<b>64,567</b>
<b>(b) Activities for generating funds</b>				
Fundraising events/activities:				
- For Mid Deeside Church	-	-	-	1,354
- For third party charities, etc.	1,841	-	1,841	8,107
Sale of Fair Trade stock	-	966	966	1,635
Charity Shop "Bread of Life" sales	-	11,772	11,772	21,357
Sale of pews & chairs	-	-	-	325
	<b>1,841</b>	<b>12,738</b>	<b>14,579</b>	<b>32,778</b>
<b>(c) Rental of premises</b>				
Church & meeting rooms:				
- Weddings & funerals	-	-	-	1,400
- Other	2,480	-	2,480	7,088
Ha'berry (incl. recharging electricity)	4,102	-	4,102	3,936
MDC Hall, Lumphanan	257	-	257	479
	<b>6,839</b>	<b>-</b>	<b>6,839</b>	<b>12,903</b>
<b>5. Payments</b>				
<b>(a) Costs of generating funds</b>				
<i>Fair Trade stall:</i>				
Purchase of Fair Trade stock	-	725	725	1,407
<i>Charity Shop "Bread of Life":</i>				
Rental costs	-	4,800	4,800	4,800
Fabric - repairs & maintenance	-	1,253	1,253	411
Water charges	-	238	238	490
Council tax	-	108	108	537
Heat & light	-	375	375	1,412
Insurances	-	-	-	225
Stationery	-	23	23	69
Other expenses	-	371	371	113
	-	7,168	7,168	8,057
<b>Total payments relating to the cost of generating funds</b>	<b>-</b>	<b>7,893</b>	<b>7,893</b>	<b>9,464</b>



**Mid Deeside Parish Church of Scotland**  
**Notes to the Accounts (continued)**  
**Year ended 31st December 2020**

	Unrestricted funds	Restricted funds	Total 2020	Total 2019
	£	£	£	£
<b>5. Payments (continued)</b>				
<b><u>(b) Charitable activities:</u></b>				
Ministries & Mission gross allocation	44,157	-	<b>44,157</b>	43,255
Endowment income & glebe rents	(9,790)	-	<b>(9,790)</b>	(9,929)
Vacancy allowance	-	-	-	(6,742)
<b>Net payment made to the Church of Scotland Ministries and Mission funds</b>	<b>34,367</b>	<b>-</b>	<b>34,367</b>	26,584
Presbytery dues	1,004	-	<b>1,004</b>	884
Minister's expenses (2019: includes removal cost & disturbance of £1,912)	1,871	-	<b>1,871</b>	2,527
Locum & pulpit supply costs	-	-	-	1,060
Other staffing costs	5,134	-	<b>5,134</b>	4,889
Nomination Committee expenses	-	-	-	59
Community outreach initiatives (including craft bags & Advent boxes)	886	-	<b>886</b>	171
Fabric, equipment & repairs	11,131	9,996	<b>21,127</b>	6,215
Electronic equipment & software	85	-	<b>85</b>	2,553
Upkeep of grounds	2,710	816	<b>3,526</b>	1,172
Broadband, telecom & sundries	906	-	<b>906</b>	1,005
Council tax & water charges	2,965	-	<b>2,965</b>	1,370
Heat and light	7,430	-	<b>7,430</b>	9,866
Insurances	3,991	-	<b>3,991</b>	4,214
Website & electronic communications	395	-	<b>395</b>	440
Worship, music & teaching	850	-	<b>850</b>	2,009
Training, conferences/courses	-	-	-	480
Printing, stationery & postage	243	-	<b>243</b>	768
Newsletter production	30	-	<b>30</b>	1,510
Other expenses	504	-	<b>504</b>	1,240
<b>Total payments relating to the charitable activities</b>	<b>74,502</b>	<b>10,812</b>	<b>85,314</b>	69,016

**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 £28,137 and the maximum stipend (in the fifth and subsequent years of service) £34,577.

**Mid Deeside Parish Church of Scotland**  
**Notes to the Accounts (continued)**  
**Year ended 31st December 2020**

	Unrestricted funds £	Restricted funds £	Total 2020 £	Total 2019 £
<b>7. Investments at market value</b>				
<i>Church of Scotland Investors Trust:</i>				
Income Fund	11,986	915	12,901	13,937
Growth Fund	-	-	-	1,953
	<u>11,986</u>	<u>915</u>	<u>12,901</u>	<u>15,890</u>

During 2020 investments held in the General Fund with an original cost of £1,025 were disposed of for £3,203 realising a gain of £2,178.

Overall, the market value of investments increased by £214 in 2020 (2019: increased by £833).

	2020 £	2019 £
<b>8. Total value of funds held locally (including investments stated at their market value)</b>		
<b>Unrestricted funds</b>		
General Fund	61,043	64,308
Fabric Fund	16,098	15,448
Development Fund	5,207	5,174
The Guild	525	613
	<u>82,873</u>	<u>85,543</u>
<b>Restricted funds</b>		
Fair Trade Stall	-	-
Charity Shop	8,288	5,127
Extension Project Fund	50,056	60,372
Organ Restoration Fund (Session has approved an additional £4,000 to be transferred to this fund from one of the other funds when the organ restoration project is contracted).	14,713	13,758
Children's Christian Education Fund	4,120	4,054
Spark Clock Fund	1,175	1,167
Benevolent Fund	2,229	1,705
	<u>80,581</u>	<u>86,183</u>
<b>Endowment funds</b>	-	-
<b>Total funds</b>	<u>163,454</u>	<u>171,726</u>

**Mid Deeside Parish Church of Scotland**  
**Notes to the Accounts (continued)**  
**Year ended 31st December 2020**

	2020	2019
	£	£
<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	-	5,494
Book Aid International	101	-
Mend My Broken Smile	101	-
Joyful Motherhood project – Malawi (mainly postage of parcels)	910	898
United Christian Broadcasters Ltd – “WORD for today”	25	50
<b>From the Fair Trade stall:</b>		
Fairtrade projects in the developing world	302	1,045
<b>From the Guild:</b>		
World Day of Prayer (from the Guild)	185	225
Joyful Motherhood project – Malawi	50	50
Guild project – Sailors Society	230	-
Guild project – Friends of Bolenga	160	135
Guild project – SEEMA	-	150
Guild project – Cyclone appeal	-	75
Guild project – Malawi fruits	205	25
Guild project – Leprosy Mission (developing world)	72	190
	<b>2,341</b>	<b>8,337</b>
<b><u>(b) National &amp; Regional:</u></b>		
<b>From the General Fund:</b>		
Poppy Appeal	38	105
Banchory Foodbank	50	-
A Bear Named Buttony (based in Ballater)	-	186
<b>From the Guild:</b>		
Salvation Army	-	70
Guild project – Crossreach	-	175
	<b>88</b>	<b>536</b>

**Mid Deeside Parish Church of Scotland**  
**Notes to the Accounts (continued)**  
**Year ended 31st December 2020**

	<b>2020</b>	2019
	<b>£</b>	£
<b>9. Grants and donations to charities and other good causes</b>		
<b>(continued)</b>		
<b><u>(c) Within the Parish:</u></b>		
<b>From the Charity Shop:</b>		
Kincardine O'Neil Twinning Association –trip costs / young people support	-	500
Kincardine O'Neil School – help for children	<b>125</b>	-
Mesolithic Deeside Field Walking Group – test pitting	-	500
Lumphanan School – help for children	<b>200</b>	-
The Hut, Lumphanan – help for children	<b>100</b>	-
Lumphanan playpark refurbishment	-	1,000
Lumphanan Paths Group – preliminary expenses, website & printing	-	1,460
Lumphanan Moving Pictures – film licence & hall hire	-	700
Torphins Medical Practice – portable ECG machine	-	1,811
Torphins Paths Group – path improvements	-	1,900
Torphins Community Council – LED Christmas lights	-	2,500
Torphins Scout Group – gardening equipment / hike tents (x10)	-	600
Torphins Horticultural Society – yung grower of the year prize	-	200
Torphins Friendship Club – hire of bus for trip	-	330
Torphins Bowling Club – kitchen refurbishment	-	1,000
Torphins Primary School – help for children	<b>950</b>	1,520
Torphins Primary School – Fischy Music subscriptions	-	298
Torphins Playgroup – help for children	<b>100</b>	730
Defibrillator consumables	-	37
Grants for young people taking foreign trips	-	1,750
<b>From the Benevolent Fund:</b>		
Grants to alleviate hardship situations	<b>355</b>	400
	<b>1,830</b>	17,236
	<b>4,259</b>	26,109
	<b>2020</b>	2019
	<b>£</b>	£
<b><u>(d) Summary</u></b>		
The grants and donations were made out of the following funds:		
General Fund	<b>1,225</b>	6,733
The Guild	<b>902</b>	1,095
Total for unrestricted funds	<b>2,127</b>	7,828
Fair Trade Stall (via the General Fund)	<b>302</b>	1,045
Charity Shop	<b>1,475</b>	16,836
Benevolent Fund	<b>355</b>	400
Total for restricted funds	<b>2,132</b>	18,281
	<b>4,259</b>	26,109

**APPENDIX – 1 -**

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

	2020	2019
	£	£
<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 2020 and at 31 <sup>st</sup> December 2019)	28,896	30,026
<b><u>REVENUE ACCOUNT (Deposit &amp; current accounts)</u></b>		
Credit balance at 31 December	15,746	14,931
<b>Total value of funds</b>	<b>44,642</b>	<b>44,957</b>

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

	Miss J Spark Fund	G Spark Fund	Manse marketing & legal costs	2020	2019
	£	£	£	£	£
Deposit & current accounts	12,645	2,903	198	15,746	14,931
<u>Investments at market value:</u>					
Growth Fund	14,134	14,762	-	28,896	30,026
<b>Total value of funds</b>	<b>26,779</b>	<b>17,665</b>	<b>198</b>	<b>44,642</b>	<b>44,957</b>

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

	Miss J Spark Fund	G Spark Fund	Manse marketing & legal expenses	Total funds held by the General Trustees
	£	£	£	£
<b>Value of funds - 1<sup>st</sup> January 2020</b>	44,761	-	196	44,957
<b><u>Receipts:</u></b>				
Deposit account interest	100	6	2	108
Investment income	603	104	-	707
	<b>703</b>	<b>110</b>	<b>2</b>	<b>815</b>
<b><u>Payments:</u></b>				
Marketing & legal expenses	-	-	-	-
	-	-	-	-
<b>Change in market value</b>	<b>(1,130)</b>	-	-	<b>(1,130)</b>
<b>Transfers</b>	<b>(17,555)</b>	<b>17,555</b>	-	-
<b>Value of funds - 31<sup>st</sup> December 2020</b>	<b>26,779</b>	<b>17,665</b>	<b>198</b>	<b>44,642</b>