

The Church of Scotland

St Andrews – Lhanbryd & Urquhart Parish Church of Scotland, Elgin

RECEIPTS AND PAYMENTS ACCOUNTS

For the year ended December 31st 2025

Congregation No: 352099

Scottish Charity No: SC008850

The Church of Scotland

St Andrews – Lhanbryd & Urquhart Parish Church of Scotland, Elgin

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St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Trustees' Annual Report (continued)
Year ended 31 December 2025

Principal Office-bearers

Minister:	Rev Michael Coenraad Engelbrecht
Session Clerk:	Alastair Rossetter (to 29 May 2025)
Joint Session Clerks:	Grant Cumming (from 29 May 2025) Sandra Dick (from 29 May 2025)
Church Treasurer:	Christine Watkins

Independent Examiner

Anne A. Laing CA
Lavona
Calcots
ELGIN
IV30 8NB

Bankers

Virgin Money
151 High Street
ELGIN IV30 1DU

Bank of Scotland
Business Banking
PO Box 1984
ANDOVER SP10 9GZ

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Trustees' Annual Report (continued)
Year ended 31 December 2025

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

The Church is administered under the terms of the Unitary Deed of Constitution whereby members of the Kirk Session are the Charity Trustees. Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session which meets at least six times a year is responsible for all spiritual and temporal affairs within the church.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Details of activities are described in "Achievements and Performance" below.

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin

Trustees' Annual Report (continued)

Year ended 31 December 2025

Achievements and Performance Highlights

MINISTER'S REPORT

The year 2025 has been a significant season of settling, rooting, and discernment. It has also been a year marked by progression, change, and faithful movement forwards. Personally, it has been a time of learning – getting to know the Kirk Session, the congregation, and the history and identity of SALU – while prayerfully discerning how God is calling us to move into the future together.

Early in the year, the congregation experienced an important transition in leadership with the stepping down of our long-serving Session Clerk. We are deeply grateful for his years of faithful service and dedication. The Session has now adopted a team-based approach to the role of Session Clerk which is proving to be a positive development. While one brings strong gifts of vision, strategy, and forward thinking, the other brings exceptional skills in administration and organisation. Together, their complementary gifts are strengthening the work of the Session and helping to guide the congregation confidently through a time of change.

Throughout 2025, we continued our Tuesday morning planning meetings for Sunday worship. These meetings provide an open and collaborative space where members can bring ideas, help select songs, and plan the scene setter for worship. They have become a valuable platform for shared discernment. It has been a deeply encouraging experience to witness how the Holy Spirit brings focus and direction to each service, and how ideas offered by different people come together in a meaningful way. Each meeting also includes reflection on the previous Sunday's service, allowing us to recognise how God has been at work among us.

A significant focus of 2025 was our engagement with becoming a Missional, Relational, and Incarnational (MRI) church. As a congregation, we have been journeying with God as He sends us more intentionally into the village of Lhanbryde. Out of this passion for our local community, we partnered with the Methodist Church to host a Telling the Stories conference on 5 April 2025. The purpose of the conference was to equip people to share the gospel in a natural, accessible, and non-threatening way, and to engage with Bible stories in fresh and creative forms. This experience shaped us as a congregation and gave us a renewed awareness of how to approach becoming an active, outward-looking church.

One of the areas where we saw significant connection and growth was through Active Church, where we engaged with approximately 50 families. A major highlight of the year was our Holiday Club, held during the summer holidays from 28 July to 1 August. This was a wonderful opportunity to connect with the children and families of Lhanbryde. Particularly encouraging was the enthusiasm and commitment of our volunteers, including three teenagers who served as part of the team. The relationships formed during Holiday Club have continued, especially through our ongoing involvement with the local primary school, where we lead assemblies once a month.

Recognising that 2025 was a year of challenge, change, and growth, the Kirk Session organised a missional workshop for the whole congregation on 16 August 2025. The focus of the day was prayer and discernment, asking together, 'Where is God calling us?' It was a profound and spiritually rich day, centred on deep listening, connection, and growth. We reflected particularly on the Five Marks of Mission, and from this, we developed a contextual framework expressed as the 'Five Ts', to which we added two further elements. These Seven Ts are: **Togetherness with God, Telling, Teaching, Tending, Transforming, Treasuring, and Time Out** (rest and renewal). Our intention in 2026 is to shape these into spiritual disciplines and a shared rhythm of life, to encourage both personal and corporate engagement.

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Trustees' Annual Report (continued)
Year ended 31 December 2025

Achievements and Performance Highlights (continued)

The year 2025 was also one of celebration and thanksgiving. On 23 November 2025, we recognised and honoured ten members of the Kirk Session with long-service certificates. What was especially moving was that their service ranged from 31 to 49 years – a powerful testimony to God's faithfulness and His work through committed people over many decades.

Another significant highlight was the National Day of Prayer on 29 November 2025, when we hosted an online prayer gathering for the Presbytery of NENI. The focus was praying through the Seven Marks of Mission, encouraging others to pray within their own contexts. The online stream received over 400 views, which was both humbling and encouraging.

Prayer has been a central theme throughout this year. We have sought to pray for and through all our activities. A personal highlight has been encouraging people to pray every Wednesday at 1pm, focusing on God's name being glorified in Lhanbryde and Urquhart and praying for more people coming to follow Jesus. We continue to encourage regular use of our prayer diary, inviting people to contribute prayer requests, as well as pray through it weekly. In addition, we hold an open prayer meeting on the third Sunday of each month before the morning service.

Overall, 2025 has truly been a year marked by grace, love, and peace. As we look ahead, we pray that 2026 will be a year of growth, deepening faith, and new adventures as we continue to follow where God is leading.

WORSHIP SUPPORT

The preparatory meeting for the following Sunday service has been continued and currently has up to ten regular attenders. The passage is discussed, and ideas are generated on how to best apply this to SALU's situation. This has led to multi-person involvement in leading worship on Sunday mornings with a coherent golden thread running throughout the service. The slide deck for the Sunday service is curated via Microsoft Teams.

The livestream continues to be appreciated with the service available on YouTube and Facebook. The number of viewers has continued to increase and is now at 450 plus per week (previously 150-250) across both platforms. The transcript of each week's sermon is available digitally via the weekly SALU newsletter. The use of AI (Sermon Shots) has been introduced to produce five daily devotions based on the previous Sunday's reflection. They are sent out electronically Tuesday to Saturday to those who subscribe. A Bible study is also produced on the sermon using the same technology, which is also circulated electronically via the newsletter.

The AV team continues to support the mixing of sound in the sanctuary and in the large hall. A small monitor mirroring the slide deck has been installed for the ease of the organist to follow the service.

A new headset and receiver were purchased. We were also able to purchase some audio-visual equipment no longer needed by the Lhanbryde Community Centre.

The website www.salucofs.com continues to develop.

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Trustees' Annual Report (continued)
Year ended 31 December 2025

Achievements and Performance Highlights (continued)

Over the Christmas period, lighting was again used to create ambience for both the concert and Sunday worship, including the SALU Community Nativity. It was much appreciated. An additional camera was used, integrating the functionality of a smart phone into the broadcasting software, which allowed for more dynamic viewing of the concert and nativity.

The team continues to support the A/V requirements of Active Church, School Assemblies and the Guild.

CONNECT

Throughout 2025 we continued to hold CONNECT on the first Sunday of the month. From 25 to 40 adults and young people meet in the church hall for coffee/tea/juice and croissants at 10am. The morning then follows a 'hybrid' service pattern, starting with an Introduction at 10.25am, then a choice of creative activities, discussion or the reflective service in the sanctuary at 11am. Everyone (60+ individuals) then comes together in the hall at 11.30am to share their insights from the different strands and to continue worship.

Music, video and creative arts are all included in our services. Themes in 2025 included *Salt and Light*, *Faith when you're in a storm*, various parables of Jesus including *Wise and foolish builders* and the *Parable of the Talents*. We also had a Christingle Service in early December.

YOUNG CHURCH

On Sunday mornings we have one young teen coming along, and five primary-school-aged youngsters attending with their parents or grandparents.

The All-Age Scene Setters in our regular Sunday morning services help our young people begin to explore the Bible topic of that day. This is followed up by further activity and engagement when the youngsters go through to the hall. We are very grateful to the dedicated team who provide support to them through a variety of audio-visual resources, games, crafts and Bible reading activities.

All our young people very much enjoyed joining Lhanbryde Brownies and Guides in the service on Remembrance Sunday, with the theme of *Being Peacemakers*. They also enjoyed taking part in the Lhanbryde Community Nativity service where they joined with youngsters from Active Church, singing and acting out the Christmas story entitled *Knock, Knock, Open the Door*.

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Trustees' Annual Report (continued)
Year ended 31 December 2025

Achievements and Performance Highlights (continued)

ACTIVE CHURCH and HOLIDAY CLUB

Active Church is our mission outreach to families in the local community. We started in February 2024 and have continued to run a two-hour session once a month on Sunday afternoons in the Lhanbryde Community Centre. Twenty SALU volunteers meet regularly to plan each Active Church. On average around 22 children and 20 adults attend, making a growing worshipping community of around 60. Through relationships SALU has made with Step by Step, a number of these families are now attending Active Church.

Each Active Church involves a mixture of bouncy castle play, trundle bikes, games, tech/science challenges, craft activities and toddlers' sensory play. Everyone then gathers in the Worship Space. This involves singing, Bible story telling (using a variety of audio-visual resources) and a short time of prayer, before sharing a meal in the community centre café area.

Having regular monthly assemblies in Lhanbryde Primary School before each Active Church has built good relationships with the school. Another encouragement is that a number of Active Church families took part in the Lhanbryde Community Nativity in SALU. Special thanks to the Lhanbryde Lego Club who created stop-frame animation backgrounds for the nativity scenes.

A new initiative in 2025 was the Navigate Holiday Club we ran in Lhanbryde Community Centre in July, with the help of Out of the Box from Inverness and 18 SALU volunteers. Throughout the week 25 youngsters attended and on the Friday we were joined by 30 preschoolers and their parents, with everyone enjoying the opportunity to discover more of who Jesus is and what his love means.

We continue to partner with Moray Coast Methodist Church and the Scotland Methodist Circuit who, along with the Church of Scotland Seeds for Growth Fund, have provided financial support. We are grateful for this, and for the prayer support of the whole of the SALU congregation.

STEP BY STEP IN MORAY – REPORT 2025

Connecting parents, strengthening families, flourishing futures

Charity: Step by Step in Moray SCIO

Registration: SC042246

Address: Victoria House, 10 Victoria Crescent, Elgin IV30 1RQ

Website: <https://stepsmoray.org/>

SALU's Input

SALU contributes two trustees (one serving as Chair) and six volunteers.

SALU has agreed to contribute £12k per annum for the next three years which is match funded (an increase of 2k per year to mitigate inflation cost rises).

SALU's contribution helps fund the two Lhanbryde sessions on a Thursday in Lhanbryde Community Centre.

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Trustees' Annual Report (continued)
Year ended 31 December 2025

Achievements and Performance Highlights (continued)

Mission

Step by Step in Moray supports families with young children who experience isolation or vulnerability; grounded in Christian values of love, hospitality, fairness, and kindness.

Activity and Impact

In 2025, Step by Step delivered 17 weekly parent-and-child groups across Elgin, Forres, Lhanbryde, Portessie, and also Pregnancy Support groups. We supported 157 families, with 48 families on a waiting list. Volunteers contributed over 3,590 hours.

In Lhanbryde specifically, 34 families engaged during the year (17 current, 10 archived,* 6 pending, 1 transferred to Elgin).

**Families are archived when they leave Step by Step. Usually it's either when the child turns 3, the child moves on to nursery, the parent returns to work or the family leaves the area. Paperwork is retained for 12 months.*

A number of families are now engaging with Active Church in Lhanbryde Community Centre (a partnership involving SALU and the Methodist Church in Scotland).

Groups provide a safe, welcoming environment that builds confidence, resilience, and peer support through structured play and storytelling.

'Step by Step is a lifeline for me and my child.'

'It's warm, welcoming, and the only group we feel comfortable attending.'

'I feel loved here. It's like a family.'

The Board welcomed the evaluative report *Step by Step: Family and Community Wisdom – Holding a Fine Balance*, which found that every pound invested saved the public purse £332.

Key priorities include succession planning, long-term funding security, and strengthening partnerships.

THRIFT SHOP

The total income for the year was £6,353. The volunteers must be thanked for their work, which is done in two openings each week. We have faithful and loyal customers who come to the shop to buy or donate goods. There are also volunteers who use the media element for sales. Surplus goods are distributed to help Step by Step and various local charities/appeals. The Thrift Shop was invited to the local primary school for their Christmas Fayre. Blythwood Shoebox Appeal is an annual appeal to which we contribute annually. This year we prepared 89 boxes, which were uplifted in October. The Kirk Session granted £300 to Blythwood from the Appeals Fund to help with distribution.

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Trustees' Annual Report (continued)
Year ended 31 December 2025

Achievements and Performance Highlights (continued)

FELLOWSHIP GROUP

Members of the Fellowship Group were involved with the decorating of the church at Easter, Harvest and Christmas.

We met as a group in September to discuss the business of

- Harvest Thanksgiving and the decorating plans
- Safeguarding update
- Church Roll update
- Christmas plans for decorating church
- Christmas Concert planning

The group met again in early December to finalise the concert plans. Donations from the concert went to Guide Dogs.

GUILD

In January 2025, we continued the theme of *Sure Foundations*, started in September 2024. We had a guest speaker from the Children's Panel, who, at the time of his retirement from the panel, was the longest serving Panel Member in Scotland. The interest shown in his work was evidenced by the many questions asked afterwards.

In February, one of our own church members, with a background in technology, helped us to spot scams and keep safe online. He provided a most useful checklist to help prevent us from being taken in by clever scams.

Our March meeting was taken by two of our Guild members, speaking on *Sure Foundations* in faith in their own lives; other members joined in with their own memories of family life, Sunday school, youth groups and powerful influences when young. The AGM followed, at which time a new convenor took over the role. It was decided to divide the money raised equally between the four projects. A successful Soup and Sweet Lunch was arranged for April to boost existing funds. This resulted in a total of £1,000 being sent off to the Guild Office for the projects.

The summer outing was to Cullen where we enjoyed a most interesting visit to the Community Museum, run by volunteers. A large 3D map of the village as it was several hundred years ago was a focal point. This was followed by tea/coffee and cake at the Royal Oak Hotel to round off a most enjoyable outing.

In September we started with a new theme: 'Living Stones'. Our minister gave an insightful presentation about an Edinburgh-based sculptor and photographer who uses natural and urban settings for creating his sculptures and photographs.

The October meeting was led by the convenor who gave a presentation about The Fellowship of the Least Coin, a global ecumenical prayer movement for peace, justice and reconciliation, encouraging Christians to pray and set aside their currency's smallest coin. Our Guild supports this organisation. We also made friendship bracelets.

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Trustees' Annual Report (continued)
Year ended 31 December 2025

Achievements and Performance Highlights (continued)

In November we had two guest speakers talk to us about CrossReach's perinatal counselling service and Playful Beginnings, which is one of the national Guild projects we support. It was an insightful talk which had an impact on us all.

December found us celebrating Christmas with a party. We made mini-Christmas wreaths, had a quiz, played Pass the Parcel, and ate lots of lovely puddings. We finished the party singing carols, a great way to end the meeting.

TOFM

TOFM (Together on Friday Mornings) is a well-established group that meets twice a month in the church hall and is open to everyone. It is a great opportunity to spend a relaxed morning, meeting over coffee and sharing our life experiences. We celebrate birthdays, share news and concerns with and for each other. We have meaningful conversations and there is also much fun and laughter. The group is mostly women, but recently a few men came, too.

During the year we covered shoe boxes for the Blythswood Christmas appeal, prepared the stars for the church Christmas tree and made the 'Poppy Fall' for Remembrance Sunday. We had an enjoyable Christmas outing to Simpsons in Fochabers where we were made very welcome.

Every year we invite the congregation to join us for a Good Friday meditation, which is always very moving. A highlight this year was when a member of the congregation shared his life story with us.

I feel that TOFM is a practical way to share God's love.

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Trustees' Annual Report (continued)
Year ended 31 December 2025

Financial Review

The principal source of income for the year continued to be offerings made by regular gift aid. This source of income was up by 3.5% compared to the previous year. Open plate and freewill offerings were up by just over 6% compared to 2024. The tax claimed on Gift Aid is up by 4.6% on that claimed in the previous year. Other offerings and donations, (which included Giving Day donations of £10,870 and a donation of £10,000 before Gift Aid) was almost double that of 2024. Overall, the total unrestricted donations for the year were up by 21% compared to 2024. Payments made from unrestricted funds for charitable activities during 2025 were up by 7% compared to 2024, accounted for mainly by the one-off payment for minister's relocation expenses.

Total receipts for the year ended 31 December 2025 were £ 118,992; (2024 £ 88,869) and payments were £ 118,879; (2024 £ 100,546). This resulted in an excess of receipts over payments for 2025 of £ 113; (2024 excess of payments over receipts of £ (11,677)).

Reserves Policy

It is the Trustees' policy to hold unrestricted reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted liquid cash funds of £ 59,438. This represents around eight months' ordinary general expenditure. Unrestricted funds held in investments other than liquid cash amounted to £ 3,096.

The Church also held £ 33,576 of restricted and endowment funds which have been provided for the purposes specified in Note 2.

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Trustees' Annual Report (continued)
Year ended 31 December 2025

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 (as amended) 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,

Jane Rossette
.....

Martin H Rossette
.....

19 March 2026

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
SC008850

Independent Examiner's Report to the Trustees of St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 15 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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended).

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 (as amended). 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 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.

Anne A. Laing

Date:

27 March 2026

Name:

Anne A. Laing CA

Professional Qualification:

Member of the Institute of Chartered Accountants of Scotland

Address:

Lavona, Calcots, ELGIN IV30 8NB

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
		£	£	£	£	£
<u>Receipts</u>	Note					
Donations	3	78,123	857	0	78,980	65,556
Legacies		0	0	0	0	0
Activities for Generating Funds		6,355	5,116	0	11,471	12,309
Bank & Deposit interest		808	808	0	1,616	2,445
Investment income		61	34	0	95	95
		<u>85,347</u>	<u>6,815</u>	<u>0</u>	<u>92,162</u>	<u>80,405</u>
Rental of premises		0	0	0	0	300
Grant		0	2,900	0	2,900	2,700
Receipts from General Trustees		2,800	0	0	2,800	4,309
Other receipts		757	373	0	1,130	1,155
Uplift of term deposit		0	0	20,000	20,000	0
<u>Total Receipts</u>		<u>88,904</u>	<u>10,088</u>	<u>20,000</u>	<u>118,992</u>	<u>88,869</u>
<u>Payments</u>	4					
Costs of generating funds		0	0	0	0	7
Charitable activities		88,164	10,715	0	98,879	99,849
Governance costs		0	0	0	0	0
Other payments	7	0	0	20,000	20,000	690
<u>Total Payments</u>		<u>88,164</u>	<u>10,715</u>	<u>20,000</u>	<u>118,879</u>	<u>100,546</u>
Excess / (deficit) of Receipts over Payments for the year before transfers		740	(627)	0	113	(11,677)
Transfers		(2,017)	2,017	0	0	0
Excess / (deficit) of Receipts over Payments for the year		<u>(1,277)</u>	<u>1,390</u>	<u>0</u>	<u>113</u>	<u>(11,677)</u>

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin
Statement of Balances
At 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
	Note					
<u>Cash and Bank Balances</u>	2					
Cash and Bank balances brought forward		60,715	10,466	20,000	91,181	102,858
<u>Movement in year:</u>						
Excess / (deficit) of Receipts over Payments for the year		(1,277)	1,390	0	113	(11,677)
Cash and Bank balances as at end of year		<u>59,438</u>	<u>11,856</u>	<u>20,000</u>	<u>91,294</u>	<u>91,181</u>
<u>Investments at market value</u>	2					
(cost £363)		<u>3,096</u>	<u>1,720</u>	<u>0</u>	<u>4,816</u>	<u>4,466</u>
<u>Assets</u>		<u>25,085</u>	<u>0</u>	<u>0</u>	<u>25,085</u>	<u>25,085</u>
<u>Liabilities</u>		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session on 19 March 2026

For and on behalf of the Kirk Session

<u>Jane Rossette</u>	Trustee
<u>Mark H. Rossette</u>	Trustee

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin

Notes to the Accounts

Year ended 31 December 2025

1. Trustee Remuneration and Related Party Transactions

During the year two trustees received reimbursement of expenses incurred totalling £8,257. In addition the following members of the Kirk Session received remuneration for provision of their services during the year as follows: John Third as Church Officer £2,909 and Dittmar Herrnkind £740 for maintenance to property. The congregation is also responsible for settling the Council tax liability for the Manse which was £3,500 for the year. There are no separately registered charities under the control of some or all of the congregation's charity trustees.

2. Movements in Funds

	At 1 Jan 2025	Receipts	Payments	Transfers	At 31 Dec 2025
<u>Bank Balances</u>	£	£	£	£	£
Unrestricted funds					
Designated Young Church Fund	624	0	130	139	633
Children's Worker Cash Account	389	4	0	0	393
Thrift Shop	0	6,374	301	(6,051)	22
Appeal Fund	10,552	52	10,700	4,034	3,938
General Fund	49,150	82,474	77,033	(139)	54,452
	<u>60,715</u>	<u>88,904</u>	<u>88,164</u>	<u>(2,017)</u>	<u>59,438</u>
Restricted funds					
Seeds for Growth	368	3,226	2,614	0	980
Stuart McDonald Memorial Fund	1,096	31	0	0	1,127
Benevolent Fund	864	22	0	0	886
The John Humphrey Bequest Fund	1,197	722	0	0	1,919
The Althea Imlah Memorial Trust Flower Fund	422	4	0	0	426
Hamish McDonald Legacy	5,225	53	0	0	5,278
Worship Manager Software	300	0	0	0	300
Woman's Guild	944	1,467	1,477	0	934
Christian Aid	50	4,563	6,624	2,017	6
	<u>10,466</u>	<u>10,088</u>	<u>10,715</u>	<u>2,017</u>	<u>11,856</u>
Endowment funds					
The John Humphrey Bequest Fund	20,000	20,000	20,000	0	20,000
	<u>20,000</u>	<u>20,000</u>	<u>20,000</u>	<u>0</u>	<u>20,000</u>
Total funds	<u>91,181</u>	<u>118,992</u>	<u>118,879</u>	<u>0</u>	<u>91,294</u>

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin

Notes to the Accounts (continued)

Year ended 31 December 2025

2. Movements in Funds	At 1 Jan				At 31 Dec
<u>Investments at market value</u>	2025	Receipts	Payments	Transfers	2025
	£	£	£	£	£
Unrestricted funds					
Designated Fabric Fund	2,871	225	0	0	3,096
	<u>2,871</u>	<u>225</u>	<u>0</u>	<u>0</u>	<u>3,096</u>
Restricted funds					
Stuart McDonald Memorial Fund	957	75	0	0	1,032
Benevolent Fund	638	50	0	0	688
	<u>1,595</u>	<u>125</u>	<u>0</u>	<u>0</u>	<u>1,720</u>
Total	<u>4,466</u>	<u>350</u>	<u>0</u>	<u>0</u>	<u>4,816</u>

Purposes of Designated Funds

Young Church Fund: The Trustees have set aside funds for use by the children's group ages 3 to teens.

Children's Worker Cash Account: the Kirk Session agreed during the year that the balance in this account is to be used for Active Church.

Thrift Shop: The Trustees currently divide the proceeds of the Thrift Shop between the Appeal Fund 2/3 and Christian Aid 1/3.

Appeal Fund: Income comes from 2/3 of the Thrift Shop takings. Can be expended at the discretion of the Trustees.

Purposes of Restricted Funds

Seeds for Growth is to be used for paying the expenses of delivering Active Church

Stuart McDonald Memorial Fund: This fund is to be used in connection with benefit to children.

Benevolent Fund: To be used for disbursement to needy persons at the discretion of the minister.

The John Humphrey Bequest Fund: The income from this Fund can be used for the upkeep and maintenance of the Church buildings, boundary walls, gates & garden in front of the Church.

The Althea Imlah Memorial Trust Flower Fund : Can be used for any expenditure in connection with flowers for the Church.

The Hamish McDonald Legacy is to be used to help provide extra aids and comforts for the elderly or disabled.

Worship Manager Software: This donation is to be used to purchase software for worship use.

Woman's Guild: Funds raised are used for Guild projects.

Christian Aid: Funds are raised from activities organised by the fundraising committee with all proceeds being donated to Christian Aid. 1/3 of the Thrift Shop takings are donated.

Purposes of Endowment Fund

The John Humphrey Bequest Fund: The income from this Fund can be used only for the upkeep and maintenance of the Church buildings, boundary walls, gates & garden in front of the Church

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin

Notes to the Accounts (continued)

Year ended 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	4,816	0	0	4,816	5,039
Gift Aid Donations	35,600	0	0	35,600	34,391
Tax Recovered on Gift Aid Donations	11,673	285	0	11,958	11,432
Ordinary Offerings (Open Plate)	3,615	0	0	3,615	2,897
Other Offerings, Donations etc	22,419	572	0	22,991	11,797
	<u>78,123</u>	<u>857</u>	<u>0</u>	<u>78,980</u>	<u>65,556</u>
4. Analysis of Payments					
Costs of generating funds	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>7</u>
Charitable activities					
Giving to grow	34,848	0	0	34,848	23,963
Mission	10,000	0	0	10,000	10,100
Presbytery dues	2,298	0	0	2,298	1,972
Minister's expenses	7,969	0	0	7,969	0
Ministerial Assistance	2,909	0	0	2,909	2,993
Locum Minister & Pulpit supply	0	0	0	0	13,653
Other staffing costs	11,502	0	0	11,502	11,879
Fabric repairs & maintenance	4,253	0	0	4,253	6,525
Council Tax / rates	3,500	0	0	3,500	197
Heat and light	2,894	0	0	2,894	4,370
Insurance	2,691	0	0	2,691	3,233
Other building costs	612	0	0	612	505
Church office expenses	432	0	0	432	588
Organ & music	829	0	0	829	995
Printing, stationery and postage	301	0	0	301	301
Other expenses	3,126	10,715	0	13,841	18,575
	<u>88,164</u>	<u>10,715</u>	<u>0</u>	<u>98,879</u>	<u>99,849</u>
Governance costs					
Independent examiner's fees	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Other payments					
Purchase of assets	0	0	0	0	690
Reinvestment of term deposit	0	0	20,000	20,000	0
	<u>0</u>	<u>0</u>	<u>20,000</u>	<u>20,000</u>	<u>690</u>

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin

Notes to the Accounts (continued)

Year ended 31 December 2025

5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's 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 £32,433 and the maximum stipend (in the fifth and subsequent years) was £39,856.

6. Collections for Third Parties

	2025 £	2024 £
Christian Aid	4,554	13,225
Fellowship of the least coin	35	50
Guide Dogs	463	0
	<u>4,589</u>	<u>13,275</u>

7. Purchase of Fixed Assets

Computer	<u>0</u>	<u>690</u>
	<u>0</u>	<u>690</u>

Reinvestment of Term Deposit

The John Humphrey Bequest Fund	<u>20,000</u>	<u>0</u>
	<u>20,000</u>	<u>0</u>

Appendix

St Andrews-Lhanbryd & Urquhart Parish Church of Scotland, Elgin Year ended 31 December 2025

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025 £	2024 £
<u>CAPITAL ACCOUNT</u>		
Credit balances held at 31 December at cost	<u>152,025</u>	<u>58,281</u>
Market Value of balances at 31 December	<u>183,178</u>	<u>85,315</u>
<u>REVENUE ACCOUNT</u>		
Credit / (Debit) balance at 31 December	<u>65</u>	<u>(48)</u>
<u>TEMPORARY ACCOUNT</u>		
(Debit) balance at 31 December	<u>(576)</u>	<u>(1,032)</u>

Notes

The change in the Capital Account during the year of £93,744 was the addition of the proceeds of the sale of St Margaret's Hall in Urquhart of £100,000 net of costs of £6,256

These funds are restricted funds held and controlled by the General Trustees and whilst they are for the benefit of the congregation they do not form part of congregational funds