

The Church of Scotland
Findochty Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 352078

Charity No: SC 010045

Reference and Administrative Information

Charity Name: Findochty Parish Church

Charity Registration Number: SC010045

Congregation Reference No: 352078

Contact Address: St Aethans
33 Station Road
Findochty, Buckie. Moray
AB56 4PJ

Trustees

Kirk Session: Rev. Louis Benzuidenhout (Interim Moderator)

David Pirie, June Campbell, Margaret Watson, Alexander Pirie, Heather Pirie, Barbara Hodge,
Margaret Ross, Alison Smith, Jimmy Bremner, Margaret Baird,

Principal Office-bearers

Interim Moderator: Rev. Louis Benzuidenhout

Session Clerk: David Pirie

Clerk to the Board: Margaret Watson

Church Treasurer: Heather Pirie

Independent Examiner

Mrs Margaret Main

3 Netherton Terrace, Findochty. Buckie. AB56 4QD

Bankers

Virgin Money
161 Mid Street
KEITH AB55 5BL

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery. During periods when the charge is vacant, an Interim Moderator is appointed by Presbytery. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Annual Stated Meeting and serve for a period of three years after which they must seek re-election at the next Annual Stated Meeting.

Organisational Structure

The Congregational Board is chaired by the Minister and meets six times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session which meets six times a year is responsible for spiritual 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.

Findochty Parish Church holds services of worship every Sunday morning. Organisations within the Church are Bible Study Group, Church Guild, Prayer Group and Saturday Morning Kids Club. The Church is linked with Portknockie Parish Church and members of our church regularly join with this church in various activities.

Achievements & Performance

2025 was another successful year for our church under the leadership of our Interim Moderator, the Rev. Louis Benzuidenhout. Communion was celebrated on four occasions during the year, and we also marked Sea Sunday. Several fellowship evenings were held for church members and the wider community, all of which were well supported.

We joined with our linked church for shared services at Easter, Harvest, and Christmas. Our Guild, Bible Study, and Kids' Club continue to be well attended. The Guild enjoyed a series of talks on biblical art, led by the Rev. Benzuidenhout. A variety of fundraising events took place throughout the year, contributing both financially and socially to church life.

Social events included a successful cheese and wine evening, a barbecue, and a congregational Christmas lunch, all of which were very well enjoyed. The Watchnight Service was particularly well attended by members of the local community.

During the year we supported a number of outreach projects, including local food banks, Macmillan Cancer Link, and Poppy Scotland. We also continue to sponsor a child through World Vision. Fellowship following morning worship, with our customary "cuppa", remains a valued and well-received part of church life.

Trustees' Annual Report (cont)

Year ended 31 December 2025

Financial Review

During 2025 there was an increase in offerings and donations of £1,849 compared with the previous year, together with an increase in the number of donors choosing to Gift Aid their offerings. As a result, the amount recoverable through Gift Aid rose by £155.

Fundraising activities were well supported throughout the year. Two Coffee Mornings and one "New to You" sale were held, raising a total of £3,751, which represents an increase of £876 on the previous year.

Expenditure was higher in 2025 due to a number of repairs and improvements to the church. A total of £9,398 was spent on the five-yearly condition report, the installation of new floodlights at the front of the church, replacement floodlighting at the main entrance and around the building, and roof repairs amounting to £300. In addition, new IT and recording equipment was purchased to enable the live streaming of weekly services.

Overall, the Trustees are pleased with the financial performance during the year and with the improvements made to the church. The Trustees are aware of the relationship between the Session Clerk and the Treasurer and have appropriate

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure.

Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board 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 / Congregational Board are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities. **No Trustee was paid any remuneration or any expenses during the year.**

Approved by the Trustees and signed on their behalf,

D Pirie



Session Clerk

Date: 05/03/2026

Independent Examiner's Report to the Trustees of Findochty Parish Church

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 5 to 9.

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

An 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 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 in my opinion, attention should be drawn.

Signed:*Margaret Main*.....

Name: Margaret Main

Address: 3 Netherton Terrace, Findochty. Buckie. AB56 4QD

Date: 11/03/2026

Findochty Parish Church
Receipts and Payments Account
Year ended 31 December 2025

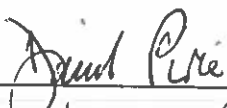
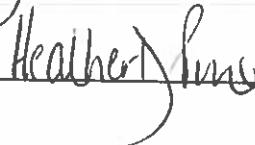
		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	Note					
Donations	3	17957	1767	0	19724	16107
Legacies		0	0	0	0	0
Activities for Generating Funds		3751	287	0	4038	5114
Tax Recovered on Gift Aid		3912	0	0	3912	3757
Bank & Deposit interest		111	0	0	111	110
Investment income		125	0	0	125	125
		<u>25856</u>	<u>2054</u>	<u>0</u>	<u>27910</u>	<u>25213</u>
 Rental of premises		 1355	 0	 0	 1355	 1345
Weddings & Funerals		0	0	0	0	460
Discretionary Allowance		0	0	0	0	0
 <u>Total Receipts</u>		 <u>27211</u>	 <u>2054</u>	 <u>0</u>	 <u>29265</u>	 <u>27018</u>
 <u>Payments</u>	4					
Costs of generating funds		375	856	0	1231	151
Charitable activities		31854	0	0	31854	20697
Governance costs		0	0	0	0	0
 <u>Total Payments</u>		 <u>32229</u>	 <u>856</u>	 <u>0</u>	 <u>33085</u>	 <u>20848</u>
 Surplus/(deficit) of receipts over payments for the year						
 Transfers		 0	 0	 0	 0	 0
 Surplus/(deficit) of receipts over payments for the year		 <u>(5018)</u>	 <u>1198</u>	 <u>0</u>	 <u>(3820)</u>	 <u>6170</u>

Findochty Parish Church
Statement of Balances
At 31 December 2025

	Unrestricted Funds 2025 Note £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>				
Bank & deposit balances brought forward	15674	3209	18883	12713
Movement in year:				
Surplus/(deficit) of receipts over payments for the year	(5018)	1198	(3820)	6170
Bank & deposit balances carried forward	<u>10656</u>	<u>4407</u>	<u>15063</u>	<u>18883</u>
<u>Investments at market value</u> (cost £ 2222.50)				
Balance B/F	5914	0	5914	5404
Movement in Year	<u>464</u>	<u>0</u>	<u>464</u>	<u>510</u>
	<u>6378</u>	<u>0</u>	<u>6378</u>	<u>5914</u>
<u>Assets</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<u>Liabilities</u>				
Loan - General Trustees	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session and Financial Board on

For and on behalf of the Kirk Session and Financial Board

	Session Clerk
	Treasurer

Findochty Parish Church
Statement of Balances
Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	15674	27211	32229	0	10656
	<u>15674</u>	<u>27211</u>	<u>32229</u>	<u>0</u>	<u>10656</u>
Restricted funds					
Fellowship Fund	1661	1020	371	0	2310
Church of Scotland Guild	748	287	310	0	725
Sunday School (Kids Club)	800	125	175	0	750
Lights	0	622	0		622
	<u>3209</u>	<u>2054</u>	<u>856</u>	<u>0</u>	<u>4407</u>
Total funds	<u>18883</u>	<u>29265</u>	<u>33085</u>	<u>0</u>	<u>15063</u>

Purposes of Restricted Funds

Fellowship Fund: This is a fund for the sole purpose of developing fellowship within our community

Church of Scotland Guild: The monies held in this fund are for the sole use of the Guild and its members.

Sunday School Fund: The monies held in this fund are for the sole use of the Sunday School (Kids Club)

Lights: This fund is for the purchase, maintenance and repair of the Christmas lights around the church.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	1961	0	0	1961	4003
Gift Aid Donations	9005	0	0	9005	6720
Tax Recovered on Gift Aid Donations	3912	0	0	3912	3757
Ordinary Offerings (Open Plate)	6265	0	0	6265	5275
Other Offerings, Donations etc	726	2054	0	2780	2349
Investments	111	0	0	111	110
Legacy	0	0	0	0	0
Dividend Income	125	0	0	125	125
Fundraising Activities	3751	0	0	3751	2875
Funeral Fees	0	0	0	0	210
Hall Let	1355	0	0	1355	1345
Presbytery Grant	0	0	0	0	0
Wedding Fee	0	0	0	0	250
	<u>27211</u>	<u>2054</u>	<u>0</u>	<u>29265</u>	<u>27019</u>
4. Analysis of Payments					
Costs of generating funds					
Fundraising expenses	375	0	0	375	151
Offering envelopes	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>375</u>	<u>0</u>	<u>0</u>	<u>375</u>	<u>151</u>
Charitable activities					
Giving to Grow	11259	0	0	11259	5410
Presbytery/Guild dues	777	0	0	777	595
Outreach	216	176	0	392	231
Minister's travel	0	0	0	0	0
Pulpit supply	155	0	0	155	4063
Other staffing costs	1565	0	0	1565	1600
Fabric repairs & maintenance	9398	0	0	9398	644
Manse Expenditure	0	0	0	0	0
Heat, light & telephone	4544	0	0	4544	5530
Insurance	1449	0	0	1449	1666
IT Equipment	2257	0	0	2257	16
Printing, stationery and postage	0	0	0	0	97
Other expenses	234	680	0	914	845
	<u>32229</u>	<u>856</u>	<u>0</u>	<u>33085</u>	<u>20848</u>
Governance costs					
Independent examiner's fees	0	0	0	0	0
Other payments					
Purchase of assets	0	0	0	0	0
Purchase of investments	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

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) £39,856.

6. Collections for Third Parties

	2025 £	2024 £
Poppy Scotland	196	114
Macmillian Cancer	169	218
Fishermen's Mission	0	79
Feeling Blue	0	250
Bible Society	0	30
Christian Aid	200	155
Salvation Army Food Bank	133	0
Moray Food Bank	133	0
	<u>831</u>	<u>846</u>

Findochty Parish Church

APPENDIX

**FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
FOR THE BENEFIT OF THE CONGREGATION**

352078 Findochty

Consolidated Fabric Fund

CAPITAL ACCOUNT

£

Credit balances held at 31 December at cost

278,826.30

Market value of balances at 31 December

278,826.30

REVENUE ACCOUNT

Credit balance at 31st December

9,813.78

TEMPORARY ACCOUNT

Credit balance at 31 December

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FINDOCHTY CHURCH OF SCOTLAND

BUDGET 2026

	Budget 2026	Actual 2025
INCOME		
Offerings	£	£
WFO Scheme	£ 3,000	£ 1,961
Gift Aid Donations	£ 6,000	£ 9,005
Tax on Gift Aid Donations	£ 4,500	£ 3,912
Ordinary Offerings (Open Plate)	£ 5,000	£ 6,265
Other Offerings, Donations, Appeal etc	£ 2,000	£ 726
Other Ordinary General Income		
Regular Fundraising Events	£ 3,000	£ 3,751
Weddings & Funerals	£ 200	£ -
Investments & Deposit Income	£ 200	£ 236
Use of Premises	£ 500	£ 1,355
	<u>£ 24,400</u>	<u>£27,211</u>
EXPENDITURE		
Giving to Grow	£ 9,962	£ 11,259
Presbytery Dues	£ 777	£ 777
Pulpit Supply / Locum Costs	£ 2,000	£ 155
Other Staff Costs	£ 2,000	£ 1,565
Building Costs		
Fabric Repairs & Maintenance	£ 500	£ 9,398
Heating, Lighting & Telephone	£ 5,000	£ 4,544
Insurance	£ 1,500	£ 1,449
Other Local Cost		
Outreach	£ 216	£ 216
Printing, Stationery & Postage	£ 500	£ -
Other Expenses	£ 500	£ 2,867
	<u>£ 22,955</u>	<u>£ 32,230</u>
Projected Surplus/(Deficit for Year)	<u><u>£ 1,445</u></u>	<u><u>£ (5018)</u></u>