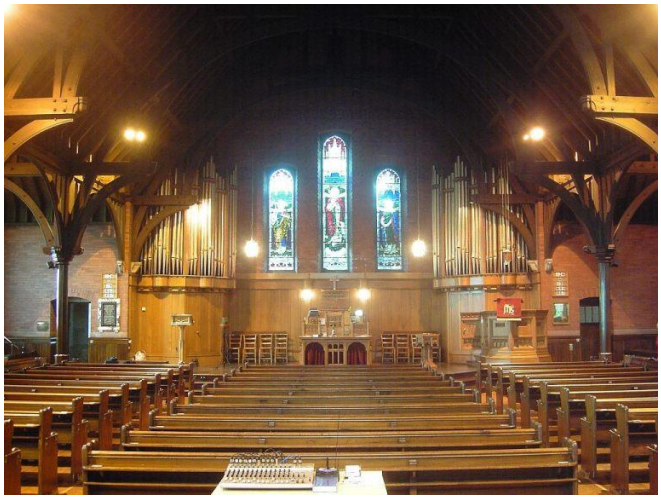
THE CHURCH OF SCOTLAND

BALMERINO & WORMIT CHURCH OF SCOTLAND





RECEIPTS AND PAYMENTS ACCOUNTS

CONGREGATION NO : 261584

SCOTTISH CHARITY NUMBER : SC006447

Reference and Administrative Information

Charity name:	**Balmerino and Wormit Church of Scotland**
Charity Registration Number:	**SC006447**
Congregational Reference Number:	**261584**
Contact Address:	**18 Golf Crescent,** **Tayport,** **FIFE** **DD6 9LZ**

Trustees from 1st January 2025 to 31st December 2025

M. Baldie, J. Brown, M Carroll, R Crichton, E. Falconer, D. Francis, C. Fraser, J. Hartley, C. Hill, I. Hill, A. Imrie, A. Johnson, J. Macmillan, C. Mulherran, G. Peacock, A. Pearce, M. Stevenson, J. Winch, D. Winch.

Principal Office-bearers

Minister:	Rev Dr Amos Chewachong (Interim Moderator)
Session Clerk:	Mr John Macmillan (Depute Session Clerk)
Church Treasurer:	Mr Jamie Mackintosh, FCCA

Independent Examiner:

Dr Matthew Davis,
80 Meteor Row, Leuchars
St. Andrews, KY16 0JD

Bankers

Virgin Money (Clydesdale Bank PLC)
7/8 High Street,
DUNDEE
DD1 1SS

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 Model Deed of Constitution, the original dated 19th December 1935 and consequently amended and approved by the General Assembly of the Church of Scotland on the 21st of May 1994. As of 1st June 2024, the two churches of Wormit Parish Church of Scotland and Balmerino Parish Church of Scotland formed a union. The Church union is now administered in accordance with the terms of the Deed of Constitution (Unitary Form).

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 among 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. Members of the congregation are invited to nominate individuals believed to have the skills and commitment to contribute to the Church's management. These individuals are invited to sit 'ex officiate' at Kirk Session meetings and are free to provide advice but they have no voting rights.

Organisational Structure

The Kirk Session is chaired by the minister/interim moderator and meets six times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session is responsible for the church's spiritual and business affairs.

On the 1st of June 2024, the Kirk Sessions and Congregations of Wormit Parish Church of Scotland and Balmerino Parish Church of Scotland formed a union of the two churches. Wormit Parish Church of Scotland is the continuing charity entity (SC006447), with the new name of the union being 'Balmerino and Wormit Church of Scotland'.

From the 1st of January 2026, the Kirk Sessions and Congregations of Balmerino and Wormit Church of Scotland and Creich Flisk and Kilmany Church of Scotland will form a union. Balmerino and Wormit Church of Scotland is the continuing charity entity (SC006447), with the new name of the union being 'Balmerino Creich Flisk Kilmany and Wormit Church of Scotland'.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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 cooperates with other Churches in various ecumenical bodies in Scotland and beyond.

Services of Worship – During 2025, Sunday services were held at 9:30 am, alternating weekly between the church locations of Balmerino and Wormit. Additional services are held throughout the year. During Holy Week and Advent, additional services of reflection and worship are held in either church. By arrangement, ad hoc evening Praise and Worship services are held in either church hall.

After the formation of the new union with Creich Flisk and Kilmany there will be two Sunday services. These will run the same as before the union. The 9:30 am service will continue (as above), and the 11 am service will continue at Creich church each Sunday.

Wormit & Balmerino Guild – The aim is to unite and encourage both women and men to commit their lives to Jesus Christ and enable them to express their faith in worship, prayer and action. The Guild was formed with the agreement of the minister and the Kirk Session and is subject to their jurisdiction and care. The current membership is 37, and the group is run by a 'team' and a treasurer. It meets approximately 20 times a year, from September to April, with speakers, discussions, coffee mornings, sales tables, and entertainment. The Guild is self-funding with members paying an annual capitation fee to the central executive in Edinburgh. Eight coffee mornings, with a sales table, are held during the session, and the money raised from these goes to the Guild's national projects, to Wormit & Balmerino Churches, and occasionally to small donations to other suitable causes.

Taybridgehead Foodbank – This is an associated mission and community partnership initiative with the Church. The Foodbank is chaired by an Elder of Wormit Parish Church, currently Mrs Jan Winch. Otherwise, it is independently managed by a Management Committee representative of key community leaders and other local churches in the Taybridgehead area. Wormit Parish Church supports the Foodbank through both practical and administrative means. The Church provides the Vestry as a storeroom and access to the East Hall to organise Foodbank deliveries and collections. Several church members personally support the Foodbank by volunteering and donating. Whilst the Foodbank Management coordinates its own daily petty cash requirements, the Church Treasurer supports the Foodbank Management Team in overseeing their banking, treasury, and digital giving needs. The Foodbank funds are wholly separate from the Church and are accounted for and recorded as such. There is a separate balance shown in these accounts.

Junior Church – Prior to COVID-19 restrictions, the Wormit Junior Church had 6 attending on Sunday and 12 on Thursday for the Kingdom Puppet Ministry. Currently, the Junior Church is in abeyance, but there are opportunities to restart and develop this ministry with families from the new housing developments in the villages and/or to support Newport-on-Tay Church of Scotland with its Children's ministry.

Community, children and family ministries – The Church has actively supported children and family ministry in the community. In recent years, this has been done directly through initiatives like Puppet ministry, Community cinema, Fusion activities, and less directly through hosting the Wormit Primary School services, Wormit Playgroup, Toddlers Group, 2nd Wormit Brownies, The Boys' Brigade, Girl Guiding, Mary Robson Ballet School, and other children and family community groups through discounted hall rents. The church sees these relationships as key to connecting, engaging, and fostering community partnerships through better use of the church buildings – these are "well-equipped places in the right places" for community use. In 2025, there were 16 distinct community groups making regular use of the halls.

The Boys' Brigade – 1st Newport/Wormit Company – The Newport and Wormit Companies amalgamated several years ago, and all the sections meet in the Newport Church Hall during school term time.

Tea and Coffee Group – This group serves tea and coffee and provides an opportunity to chat before the service each Sunday. This is a key period for fellowship, sharing faith stories, and developing our link with Balmerino as both churches work towards a formal union.

Financial Review

Donations – The principal source of income comes from members giving digitally via standing orders, bank transfers, text giving, and donations through the church website donation button. This has mostly replaced the weekly F.W.O. Envelopes and the open plate, but offerings were still received by post or when services were held in church. The 2025 offerings were on par with the previous year, when considering the combined receipts after the church union. The Gift Aid reclaimed amount from HMRC was £6,248.

Rents – The use of the East & West Halls by church and community groups generates rental income. Rental income was £25K, up 33% on last year. Both halls are regularly used by c. 16 community groups. There are two new community groups that regularly hire the hall. Also, the increase in hall rents to cover inflationary cost increases has benefited. The rental income more than exceeds property costs, even though the church tries not to pass on unnecessary rent increases to community groups, viewing the lower rent as an investment in and support for community outreach. Some of the key community groups are listed above in the "Community, children and family ministries" section.

Payments and expenses – In the unrestricted funds on page 10, under "Charitable activities", the figure of £4K includes minor maintenance work on the Church, Manse & West Hall, as well as maintenance contracts for equipment. The sale of the Manse was agreed at the end of 2024, and the exchange occurred in early 2025. A small rebate of £972 has been received into the 2025 accounts. The amounts for heating & lighting are for West Hall, Church & East Hall, totalling £6K. Included in the Guild expenses are membership fees to the Guild head office £591 and donations to National Guild Projects and other charitable organisations £2K.

Receipts from General Trustees – funds were released from the GT Revenue fund to cover a variety of fabric costs, relating to the disposal of the manse, boiler and heating costs in Balmerino, and general maintenance works.

Reserves Policy

It is the Trustees' policy to hold designated reserves of no less than approximately three months' expenditure. At the year's end, the Church held unrestricted cash funds of £40K, of which £5K had been designated for the Fabric fund. The Church General Fund balance totals £22K, having benefitted from a £5K transfer from the West Hall fund. An additional £5K remains held as a General Fund reserve in the West Hall account. Therefore, the combined unrestricted General Fund balance is £27K. This represents coverage of costs approximately 5 months' expenditure. This both exceeds the minimum requirement and is considered sufficient coverage by the Trustees. The Church also held £6K of restricted funds, which have been provided for the purposes specified in Note 2.

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements that provide sufficient detail to enable an appreciation of the Church's transactions during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records, which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland. They are also responsible for safeguarding the Church's assets and must take reasonable steps to prevent and/or detect fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



John Macmillan
Session Clerk
Date of approval by Kirk Session 29/7/26

Balmerino & Wormit Parish Church of Scotland
SC006447
Report of the Independent Examiner

Independent Examiner's Report to the Trustees of Wormit Parish Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 1 to 12.

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's 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 the 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.

Signed .....

Dr Matthew Davis

80 Meteor Row
Leuchars
Fife
KY16 0JD

Date 31st March 2026

Balmerino and Wormit Church of Scotland
Receipts and Payments Account
Year ended 31 December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
Receipts		£	£	£	£	£
Donations	*3*	21,333	NIL	NIL	21,333	21,262
Legacies		NIL	NIL	NIL	NIL	NIL
Activities for Generating Funds		NIL	NIL	NIL	NIL	NIL
Bank & Deposit interest		NIL	NIL	NIL	NIL	NIL
Investment income		NIL	NIL	NIL	NIL	NIL
		21,333	**NIL**	**NIL**	**21,333**	**21,262**
Rental of East & West Halls		24,802	NIL	NIL	24,802	18,611
Rental of Manse		NIL	NIL	NIL	NIL	1,250
Sale of assets		NIL	NIL	NIL	NIL	NIL
Sale of investments		NIL	NIL	NIL	NIL	NIL
Other Income		500	NIL	NIL	500	188
Receipts from General Trustees		17,933	NIL	NIL	17,933	NIL
Income from Guild & Jnr. Church		2,855	NIL	NIL	2,855	2,855
Total Receipts		**67,423**	**NIL**	**NIL**	**67,423**	**50,553**
Payments						
Costs of generating funds		NIL	NIL	NIL	NIL	NIL
Charitable activities		64,283	185	NIL	64,468	56,855
Governance costs		200	NIL	NIL	200	200
Total Payments		**64,483**	**185**	**NIL**	**64,668**	**57,055**
Excess of Receipts over Payments for the year before transfers		2,940	(185)	NIL	2,755	(6,502)
Transfers		NIL	NIL	NIL	NIL	NIL
Excess / (Deficit) for the year		**2,940**	**(185)**	**NIL**	**2,755**	**(6,502)**

Balmerino & Wormit Church of Scotland

Statement of Balances

At 31 December 2025

	Note	Unrestricted funds £	Restricted funds £	Endowmt funds £	Total 2025 £	Total 2024 £
Bank & Deposit Balances						
Bank & deposit balances brought forward		37,346	5,897	-	43,243	43,848
Movement in year:						
Excess of Receipts over Payments for the year		2,940	(185)	-	2,755	(6,502)
Bank & deposit balances carried forward		**40,286**	**5,712**	**NIL**	**45,998**	**37,346**
Investments at market value		**None**	**None**	**None**	**None**	**None**
Assets						
Gift Aid Receivable		5,000	NIL	NIL	5,000	3,750
Total		**5,000**	**NIL**	**NIL**	**5,000**	**3,812**
Liabilities						
Loan: Logie Moonzie & Forgan Fund		**1,985**	**None**	**None**	**1,985**	**1,985**

Session Clerk.

Treasurer 21 April 2026.

Balmerino and Wormit Church of Scotland
Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

There were no payments required or made in respect of services provided by Trustees. The Minister vacancy meant that there were no payments for Travel & Expenses direct to a Minister. There were no related expenses paid to the Church of Scotland relating to Minister travel from the previous year.

2 Movements in Funds

	At 1ST Jan 2025	Receipts	Payments	Transfers	At 31st Dec 2025
Unrestricted funds	**£**	**£**	**£**	**£**	**£**
Designated Fabric Fund	4,963	-	-	-	4,963
Designated Guild Fund	3,135	2,855	(2,855)	-	3,135
Fenton Fund	37	-	-	-	37
Designated West Hall Fund	11,263	9,453	(5,844)	(5,000)	9,872
General Fund	17,948	55,115	(55,784)	5,000	22,279
	37,346	**67,423**	**(64,483)**	**NIL**	**40,286**
Restricted funds					
Special Projects Fund	3,256	-	(185)	-	3,071
Friendship / Flower Fund	18	-	-	-	18
Youth Fund	2,623	-	-	-	2,623
	5,897	**-**	**(185)**	**NIL**	**5,712**
Total funds	**43,243**	**67,423**	**(64,668)**	**NIL**	**45,998**
TAY BRIDGEHEAD FOOD BANK FUND	**7,904**	**8,717**	**7,924**	**NIL**	**8,697**

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property.

Guild Fund: This fund is administered by the members of the Guild.

Fenton Fund: This fund is a legacy gift for outreach that is administered by the Kirk Session.

West Hall Fund: This fund is kept separate as required by Fife Council for grant purposes. Funds have been set aside for general maintenance, which is ongoing outside and inside the Hall.

Purposes of Restricted Funds

Flower Fund: This is a fund to provide flowers for display during services of worship.

Youth Fund: This is a fund to be used towards the payment of youth and children work including accommodation and travelling expenses for youth workers.

Special Projects Fund: This is a fund for the proceeds of any special fund-raising events and for donations, gifts & legacies given for specific purposes.

Tay Bridgehead Food Bank Fund: This is a fund to be used for the administration of providing food for the needy in the Tay Bridgehead Area. This Fund is not part of the Church Accounts.

Notes to the Accounts (cont.)

3. Analysis of Donations	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endwmnt Funds 2025 £	Total 2025 £	Total 2024 £
Non-Gift Aid donations	602	-	-	602	646
Gift Aid Donations	10,894	-	-	10,894	13110
Tax Recovered on Gift Aid Donations	6,248	-	-	6,248	2,261
Ordinary Offerings (Open Plate)	2,789	-	-	2,789	4,696
Other donations (Non-Gift Aid)	800	-	-	800	550
	21,333	**NIL**	**NIL**	**21,333**	**21,262**
Analysis of Payments					
Costs of generating funds					
Offering envelopes					
	NIL	**NIL**	**NIL**	**NIL**	**NIL**

4. Charitable activities					
Giving & Growing contribution	32,876	-	-	32,876	21,500
Presbytery dues	1,411	-	-	1,411	808
Minister's Travel & Telephone expenses	-	-	-	-	-
Pulpit supply	993	-	-	993	2,670
Organists' & Church Officer's salary	5,043	-	-	5,043	5,280
Maintenance work: Ch/Manse/W Hall	4,450	-	-	4,450	2,556
Manse Council Tax	144	-	-	144	6,563
Heating and lighting: Ch//W Hall	6,179	-	-	6,179	6,589
Insurance: Ch/Manse/W Hall	5,541	-	-	5,541	5,396
Books & Equipment	25	-	-	25	-
Cleaning & Catering products	2,206	-	-	2,206	2,311
Junior Church & other Youth expenses	-	-	-	-	-
Church account sundries/copyright	415	-	-	415	827
Office costs (IT, Printing & Stationery)	60	-	-	60	-
Health & Safety	2,085	-	-	2,085	-
Church Flowers	-	-	-	-	-
Special Project expenses	-	185	-	185	-
Donations to Good Causes	-	-	-	-	-
Guild expenses	2,855	-	-	2,855	2,355
	64,468	**185**	**NIL**	**64,668**	**56,855**
Governance costs					
Independent examiners fee	**200**	**NIL**	**NIL**	**200**	**200**
	64,668	**185**	**NIL**	**64,668**	**57,055**

5. 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, 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

There were two main collections throughout the year: £1,200 for Steadfast Global and £120 for Christian Aid. The total collected is on par with the previous year.

Appendix 1

Funds held by the Church of Scotland General Trustees For the benefit of the Congregation

Consolidated Fabric Fund

	2025 £	2024 £
Capital Account Credit balances held at December 31, 2025, at cost	70,272	69,017
Revenue Account Credit balance at December 31, 2025, at cost	3,245	6,994
Temporary Account Debit balance at December 31, 2025, at cost	400,384	(1,596)

For note, once the transfer of the temporary fund balance to the Capital account occurs in 2026, the total Capital held on account, plus/minus disbursements/charges at the time of transfer, will be c. £470K.

Balmerino Creich Flisk Kilmany and Wormit Church of Scotland
2026 General Fund Budget

	2026 BUDGET £
INCOME	
Offerings	
WFO & Gift Aid	34,000
Tax Recovered on Gift Aid	6,000
Ordinary Offerings (Open Plate)	4,500
	44,500
Other Ordinary General Income	
Donations	6,500
Rental Income	22,000
Other Income	6,000
GT Grants towards Fabric & Ministry	28,000
	62,500
TOTAL ORDINARY GENERAL INCOME	**107,000**
EXPENDITURE	
Ministry & Missions Work	
Ministry & Missions Allocation	55,000
Presbytery dues	1,850
	56,850
Local Staff Costs	
Ministers Travel expenses	-
Ministers Phone Expenses	-
Organist's & Church Officer's Salaries	7,565
Pulpit / Locum Supply	12,435
	20,000
Building Costs	
Repairs, Maintenance & Cleaning	12,000
Heating & Lighting	7,200
Rates & Insurance	6,000
Manse Council Tax	-
	25,200
Other Local Costs	
Office Costs	1,000
Books & Equipment	1,000
Giving to Good causes	-
Professional fees	1,000
Sundry Expenses	1,500
	4,500
TOTAL ORDINARY EXPENDITURE	**106,450**
SURPLUS / (DEFICIT)	**450**