Bennachie Parish Church of Scotland



Trustees' Report and Accounts

For the Year Ended

31st December 2025

Congregation No.: 311911

Charity Registration No.: SC014790

Reference and Administrative Information

Charity name:	Bennachie Parish Church of Scotland
Congregation number:	311911
Charity registration number:	SC014790
Registered address:	Church Office, Church Lane, Kemnay AB51 5QP

Trustees

Trustees are the Kirk Session of Bennachie Parish Church. The Kirk Session comprises the ministers (including interim moderator) and the following elders, who served between 1st January 2025 and the date of this report:

David Bale	Alan Gorvett	Fiona McCracken	Andrew Ruck
Judith Bale	Lynda Gorvett	Alistair McRobb	Ruth Ruck
James Buchan	Muriel Gration	Charlie Milne	Leslie Shepherd
Alistair Brown [(a)]	Dorothy Gray	Elizabeth Milne	Norman Skea
Keith Brown	Richard Gray	John Nicol	George Skinner
Suzanne Bunton	Angela Hogg	David Porter	Ken Smith
Meta Chalmers	Carole Horne	Andrew Radcliffe	Jeff Thomas
Graham Collie	Cledwyn Hughes	Ruth Radcliffe	Joyce Thomas
Louise Craigmyle	Susan Hughes	Irene Reid	Liza Wainwright
Rita Custard [(b)]	Ishbel Imrie	Susan Reid	Ben Walls
Gillian Douglas	Richard Lattimer [(b)]	Valerie Reid	Elizabeth Watt
Jill Douglas	Kevin Leel	Sheila Reidford	Ann Wilkinson [(c)]
Gladys Duguid	Noel Lord	Gladys Ridell	Michael Williams
Linda Duguid	Donald MacGregor	Ian Rigby	Ruth Williams
Dorothy Fraser	John McCall	Graham Ritchie	Chris Wright
Stella Gauld	Alison McCall	Marbeth Ritchie	Patricia Wright
Ann Gilmour			

(a) Resigned May 2025. (b) Resigned July 2025. (c) Resigned November 2025.

Principal Office Bearers

Rev. Neil Meyer	Minister
Rev. Elspeth McKay	Interim Moderator (from October 2025)
Rev. Sheila Mitchell	Minister (demitted 15th September 2025)
Rev. Euan Glen	Minister (retired 6th July 2025)
John McCall	Session Clerk (from 13th November 2025)
Carole Horne	Session Clerk (to 13th November 2025)
Andrew Radcliffe	Treasurer

Independent Examiner	ESP Bookkeeping, Alford
Bankers	Virgin Money, West High Street, Inverurie

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 people in every parish of Scotland, through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Structure, Governance and Management

The congregation is a registered charity, number SC014790, and is administered in accordance with the terms of the Model Deed of Constitution (Unitary Form). It is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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. The ministers (including the interim moderator) who are members of the Kirk Session, are elected by the congregation and inducted by the Presbytery. Within the unitary framework, the Kirk Session is responsible for the management of the church's assets and for spiritual matters within the church. The Kirk Session meets approximately six times a year.

Achievements and Performance

As we entered our second full calendar year since union, we continued to operate with a team ministry where the leading of worship and pastoral care was shared across the parish by Rev. Neil Meyer, Rev. Euan Glen and Rev. Sheila Mitchell. During the year, Rev. Euan Glen retired and Rev. Sheila Mitchell demitted and moved overseas. This leaves Rev. Neil Meyer as our only full-time minister. Rev. Elspeth Mackay joined us as Interim Moderator to support us in the process to fill the single vacancy that arose from these departures. Additionally, we commenced the process to recruit a Ministry development worker (MDS). At year end, both processes are ongoing.

Despite the loss of ministers, we maintained regular worship at each of our churches during the year. Joint services of the congregation were held monthly on rotation, during which Holy Communion was taken. These continued to be popular and well-supported. Services were held at each church on all other weeks except at Chapel of Garioch, where services were held fortnightly from March onwards.

The reduction in the number of ministers meant that local congregations played an increased role in leading worship, and different formats were trialled to achieve this. For instance, in the second half of the year, we made use of our audio-visual capabilities to live-stream the minister's sermon across all churches; and during summer we held 'cafe worship' - temporarily transforming our churches into an informal setting - and this was well received. We continued to make the most of, and expand, our technology to live-stream services and make services available for later viewing online for those unable to attend church in person. During October, the Church hosted a visit by HRH Princess Anne with a service at Kemnay streamed out to the other Bennachie churches and messages from the other churches streamed into the service at Kemnay.

The extent and pace of activity at our churches continued largely as it did prior to union, with local leadership teams now well-established to provide oversight and management of local activities. In terms of outreach, the Hope Café, Loaves and Fishes Café and Kintore Drop-in sessions remained popular and were supported by visitors from across the enlarged parish. Our care groups continued to

provide outreach and support in our communities, and our parish magazine continued to be well received. We raised funds for locally supported charities, with Christian Aid and the Aberdeenshire North Foodbank being major beneficiaries. (A list of supported charities is included in the accounts.) Further afield, funds raised by Hope Café provided financial support to pupils at Chikwanda High School, in Gutu District, Zimbabwe.

Our youth groups continued in the form of Sunday School and Mainly Music at Monymusk, Messy Church at Kintore and Sunday School and Little Lambs at Kemnay. A Summer Holiday Club was run during August, which was open to children across the parish, and it is intended to do the same in 2026.

There were many other active groups and individuals working locally - arranging music, worship and fellowship, arranging social events, fundraising, looking after our buildings, taking care of safeguarding and data protection, and providing administrative support, amongst other activity.

As reported in 2025, many of our elders and members were engaged in local activities, yet there was also work to do in setting the direction of our parish-wide activities, as we expected to benefit from the shared knowledge and shared resources of our united congregations. Our session committees for finance, communications, administration, property and information technology have continued to function; and there was continued liaison between our care, youth and worship teams.

As part of the agreed basis for the union and in furtherance of the Presbytery plan, in which we were obliged to dispose of some of our church buildings, we completed the sales of Midmar and Blairdaff churches. The final service at Blairdaff church was held in February (the final service at Midmar was in 2024). Following the departure of Rev. Euan Glen and Rev. Sheila Mitchell, the manses at Monymusk and Echt became vacant and, as at year end, work was underway to decide the future of these manses.

As we look ahead to 2026, we look forward to further developing our cooperation and fellowship across the parish.

Financial Review

The Church's accounts are prepared for the full year from 1st January 2025 to 31st December 2025.

Overall income for the year was £417,930 (2024: £334,012). Our principal source of income was by means of regular giving from members of the congregation. Free Will Offering (FWO) and open plate givings for the year were £132,540 (2024: £141,382). Other donations of £25,434 were received (2024: £19,698); these included ad hoc donations and contributions made through third-party giving organisations. Tax recovered under the Gift Aid and GASDS schemes was £27,929 (2024: £33,747). Other notable sources of income included the Loaves and Fishes café, with income of £27,987 (2024: £21,518) and hall lets at Kintore and Kemnay totalling £13,859 (2024: £16,237). We received legacies to the value of £60,620 for restricted purposes (2024: legacies of £10,000).

During the year, we recovered costs towards the relocation of Cluny War Memorial, and energy, property and insurance costs, to the value of £78,116 from the Consolidated Fabric Funds held on our behalf by the General Trustees (2024: £45,890).

Overall expenditure for the year was £365,895 (2024: £335,912). Our main expenditure was the Giving to Grow contribution to the Church of Scotland, with our net contribution being £112,819 (2024: £97,642). This was followed by property costs of £69,978 (2024: £40,817), salaries and staffing costs of £47,096 (2024: £39,916) and energy costs (heating and lighting) of £25,708 (2024: £31,377).

There were net gains on investments (mostly unrealised) of £20,632 (2024: £23,755). Overall, we had a surplus for the year of £72,667 (2024: surplus of £21,855).

We are grateful to all our members and friends who give regularly and generously to the work of the Church.

Investment Policy

The Church's investments are held in the Church of Scotland Investors Trust funds. The Church of Scotland Investors Trust provides three funds for investors.

The Deposit Fund is used for short-term investment and aims to provide a high rate of interest.

The Growth Fund is very largely equity-based and is used for long-term investment. The fund is operated on a unitised basis and aims to provide capital growth. Units can be purchased or sold monthly. Income is distributed gross in May and November. In 2025, the management of the Growth Fund was transferred from Newton Investment Management to a combination of Wellington Management and M&G.

The Income Fund is used for medium-term investment and aims to provide immediate high income with funds invested predominantly in fixed-interest securities and operated on a unitised basis. As with the Growth Fund, units can be bought or sold monthly with income distributed gross in March and September. The Income Fund is professionally managed by Royal London Asset Management, based in London.

Risk Management

The Kirk Session is aware of its responsibilities for the safeguarding of the Church's assets and receives reports from Session committees and local leadership teams to identify trends which might, if undetected, threaten the stability of our financial position. In particular, the following principal areas of risk have been identified, and these are set out here with the proposed mitigation measures, which supplement our prayers for the Church.

Declining Congregations

Despite our vision to grow the Church, there continues to be a challenge in attracting and retaining new members, especially younger members, in the parish, leading to an ageing congregation and ultimately reduced numbers attending regular worship. In some churches, regular attendances have not recovered following the Covid pandemic. This may be addressed by an outreach program, which is yet to be developed. In November 2025 the Kirk Session agreed to set up an Outreach committee to focus on this task.

Financial Sustainability

A consequence of a declining congregation is reduced income from givings. Coupled with ever-increasing operating costs, there is a challenge to balance expenditure against income. Whilst we are fortunate to hold significant reserves, a sustainable outlook requires a year-on-year increase in income, including increased givings from the congregation. Ongoing mitigations include maximising the recovery of tax from Gift Aid, maximising income from investments, and careful management of expenditure according to a budget. A Stewardship program, which is yet to be developed, will engage with members to review and increase their givings.

Maintenance of Buildings

All our church buildings have listed status, are well over 100 years old and often require specialist trades experienced with their fabric. Maintenance and repair can be expensive, and no contributions are received from central of local government or any other external source. We address this risk through our property committee and local teams, who regularly monitor our buildings' condition and deal with any repairs. We also maintain part of our reserves in the Consolidated Fabric Funds to address emergency repairs.

Reserves Status

It is the Trustees' policy to hold minimum reserves equivalent to six months' ordinary expenditure, this being approximately £175,000.

The minimum reserves shall be split between £75,000 (at cost) held with the Consolidated Fabric Funds to cover emergency property repairs. A further £100,000 (at cost) shall be held in our own unrestricted funds, including £50,000 on deposit for liquidity reasons.

The minimum reserves are held to meet unexpected demands that cannot be met from normal income. Other than emergency property repairs, such demands might include prolonged cancellation of services caused by health emergency or other civil restrictions outside our control; deterioration of income levels due to declining membership, or increasing operating costs, both scenarios requiring reserves to cover a period of transition as our activities are matched to available income; or unforeseen liabilities following the transition to the union.

Surplus reserves above the minimum should not be held unnecessarily and should be available for use by the congregation to further the Church's objectives. Where surplus (and minimum) reserves earn deposit interest and investment income, this income is important to meet our ordinary expenditure. Surplus reserves could instead be made available for funding of projects, equipment or activities arising at short notice or otherwise not affordable from ordinary income. The decision whether to hold surplus reserves for the generation of income or to spend them, will depend on the state of our finances and our operational priorities, and will vary from year to year.

At year end, the Church had unrestricted (and non-designated) reserves of £324,065 of its own funds (at cost) plus £857,568 (at cost) held with the Consolidated Fabric Funds. Therefore, the reserves policy is satisfied.

Statement of Trustees' Responsibility

Charity law requires the Trustees to prepare financial statements for each financial year, which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgments and estimates that are reasonable and prudent
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures and disclosed and explained in the financial statements; and

- Prepare the financial statements on the going concern basis unless it is appropriate to presume that the charity will continue in operational existence

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf.

John D W. McCall

Prof. John McCall

Session Clerk

Date 11th March 2026

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

I report on the accounts of Bennachie Parish Church of Scotland for the year ended 31st December 2025 which are set out on pages 9 to 28 of this report.

Respective Responsibilities of Trustees and Examiner

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 Independent Examiner's Statement

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2026. 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:
    a. to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
    b. 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: .....

Name: STEPHEN MILNE

Date: 27/4/2026

For ESP Bookkeeping Ltd
30 Binghill Road West
Milltimber
Aberdeenshire
AB13 0JB

Bennachie Parish Church of Scotland

Statement of Financial Activities

Year Ended 31st December 2025	Note	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024
		£	£	£	£	£	£	£	£
Income and endowments from:									
Donations and legacies	1	180,652	65,871	-	246,523	200,846	3,981	-	204,827
Charitable activities	2	57,899	177	-	58,076	54,371	-	-	54,371
Other trading activities	3	2	-	-	2	219	-	-	219
Investments	4	17,390	2,507	5,879	25,776	17,227	2,150	784	20,161
Other	5	86,254	800	500	87,554	53,434	500	500	54,434
Total income		342,197	69,354	6,379	417,930	326,097	6,631	1,284	334,012
Expenditure on:	6								
Charitable activities		349,121	13,581	-	362,702	328,248	3,842	441	332,532
Raising funds		150	-	-	150	170	-	-	170
Other		-	43	3,000	3,043	3,211	-	-	3,211
Total expenditure		349,271	13,624	3,000	365,895	331,629	3,842	441	335,912
Net income/(expenditure) before gains and losses on investments		(7,074)	55,730	3,379	52,035	(5,532)	2,788	843	(1,900)
Net gains/(losses) on investments	9	23,677	1,134	(4,178)	20,632	21,915	941	899	23,755
Net income/(expenditure)		16,603	56,863	(799)	72,667	16,384	3,729	1,742	21,855
Transfers between funds		207	(207)	-	-	1,171	(1,171)	-	-
Net movement in funds		16,810	56,657	(799)	72,667	17,554	2,559	1,742	21,855
Reconciliation of funds:									
Total funds brought forward		587,172	62,730	24,954	674,857	569,618	60,171	23,212	653,002
Total funds carried forward		603,982	119,386	24,155	747,523	587,172	62,730	24,954	674,857

Bennachie Parish Church of Scotland

Balance Sheet

At 31st December 2025	Note	Total 2025	Total 2024
		£	£
Fixed Assets:			
Tangible assets		-	-
Investments	9	398,810	378,178
Total Fixed Assets		398,810	378,178
Current Assets:			
Debtors	10	16,115	20,755
Cash at bank and in hand		364,029	285,443
Total Current Assets		380,144	306,199
Liabilities:			
Creditors falling due within one year	11	31,431	9,521
Net Current Assets		348,713	296,678
Creditors falling due after more than one year		-	-
Net Assets		747,523	674,857
The funds of the charity:			
Endowment funds	17	24,155	24,954
Restricted funds	17	119,386	62,730
Unrestricted funds	17	603,982	587,172
Total charity funds		747,523	674,857

The accounts were approved by the Trustees on 11th March 2026.

For and on behalf of the Trustees:

John W. McCall _____ Session Clerk

_____ Treasurer

Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of Preparation

The financial statements have been prepared in accordance with 'Accounting and Reporting by Charities: Statement of Recommended Practice' applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) effective from 1 January 2019, and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Fund Accounting

Funds are classified as either restricted funds or unrestricted funds, defined as follows.

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income therefrom is used for the purpose defined in accordance with the objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Going Concern

The Trustees consider that there are no material uncertainties about the ability of the charitable company to continue for the foreseeable future, and therefore has adopted the going concern basis in preparing these financial statements.

Donated Services and Facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Interest Receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Recognition and Allocation of Expenditure

Expenditure is included in the Statement of Financial Activities on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure.

Fixed Assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Churches, halls and manses, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Bennachie Parish Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.

Cash and Cash Equivalents

Cash and cash equivalents include cash in hand and deposits held at the bank and with the Investors Trust.

Debtors

Trade and other debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any discounts due.

Creditors

Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Bennachie Parish Church of Scotland

Notes forming part of the financial statements

Year Ended 31st December 2025	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024
	£	£	£	£	£	£	£	£
1. Donations and Legacies								
FWO scheme (Gift Aided)	104,521	-	-	104,521	108,317	-	-	108,317
FWO scheme (non Gift Aided)	13,883	-	-	13,883	16,596	-	-	16,596
Ordinary offerings (open plate)	14,136	-	-	14,136	16,469	-	-	16,469
Other donations (Gift Aided)	-	1,000	-	1,000	2,500	-	-	2,500
Other donations (non Gift Aided)	20,434	4,001	-	24,434	13,220	3,978	-	17,198
Tax recovered on Gift Aid incl. GASDS	27,679	250	-	27,929	33,744	3	-	33,747
Legacies	-	60,620	-	60,620	10,000	-	-	10,000
Value of donated goods	-	-	-	-	-	-	-	-
Total Income	180,652	65,871	-	246,523	200,846	3,981	-	204,827
2. Charitable Activities								
Weddings and funerals	6,520	-	-	6,520	5,655	-	-	5,655
Hope Café	2,681	-	-	2,681	2,745	-	-	2,745
Loaves and Fishes coffee shop	27,987	-	-	27,987	21,518	-	-	21,518
Catering	1,431	-	-	1,431	1,595	-	-	1,595
Use of premises (Church halls)	13,859	-	-	13,859	16,237	-	-	16,237
Table sales, fairs and other fundraising	5,306	177	-	5,483	6,453	-	-	6,453
Life and Work	116	-	-	116	168	-	-	168
	57,899	177	-	58,076	54,371	-	-	54,371
3. Other Trading Activities								
Sale of goods and services	2	-	-	2	219	-	-	219
	2	-	-	2	219	-	-	219

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024
	£	£	£	£	£	£	£	£
4. Investments								
Bank and deposit interest	7,979	1,606	456	10,041	5,019	1,249	433	6,701
Investment income	9,411	901	351	10,663	9,454	901	351	10,706
Sale of investments	-	-	5,071	5,071	2,754	-	-	2,754
	17,390	2,507	5,879	25,776	17,227	2,150	784	20,161
5. Other Income								
Grants:								
Dr. John Anderston Trust	-	500	500	1,000	-	500	500	1,000
Listed Placed of Worship Scheme	1,116	-	-	1,116	995	-	-	995
Memorial Grant Scheme	3,992	-	-	3,992	-	-	-	-
Nestrans Hospital Transport	-	300	-	300				
Receipts from General Trustees	78,116	-	-	78,116	45,890	-	-	45,890
Refunds	2,969	-	-	2,969	2,937	-	-	2,937
Other income	60	-	-	60	3,612	-	-	3,612
	86,254	800	500	87,554	53,434	500	500	54,434
Total Income	342,197	69,354	6,379	417,930	326,097	6,631	1,284	334,012

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024
	£	£	£	£	£	£	£	£
6. Analysis of Expenditure								
Charitable Activities								
Giving to Grow allocation	112,819	-	-	112,819	97,642	-	-	97,642
Pulpit supply	2,566	-	-	2,566	1,710	-	-	1,710
Presbytery dues	8,701	-	-	8,701	7,706	-	-	7,706
Minister's vehicle & travel expenses	7,205	-	-	7,205	8,548	-	-	8,548
Ministers' council tax	11,020	-	-	11,020	13,302	-	-	13,302
Office and secretarial	2,549	-	-	2,549	2,282	-	-	2,282
Telephone & broadband	3,799	-	-	3,799	4,023	-	-	4,023
Salaries & staffing costs	47,096	-	-	47,096	39,916	-	-	39,916
Fees - organists and Church officers	8,114	-	-	8,114	4,599	-	-	4,599
Cleaning and materials	3,467	-	-	3,467	5,695	-	-	5,695
Property (repairs, servicing, cleaning)	58,231	11,748	-	69,978	39,067	1,750	-	40,817
Heating & light	25,708	-	-	25,708	31,377	-	-	31,377
Water	339	-	-	339	293	-	-	293
Insurance	15,416	-	-	15,416	16,189	-	-	16,189
Organs & music	786	311	-	1,096	996	146	-	1,142
ICT licences & software	3,693	-	-	3,693	4,221	-	-	4,221
ICT AV equipment	10,614	-	-	10,614	11,410	-	-	11,410
Youth	4,498	408	-	4,906	4,709	-	-	4,709
Outreach	442	-	-	442	2	-	-	2
Safeguarding	-	-	-	-	18	-	-	18
Care	18	98	-	115	19	119	-	138
Church magazine	1,475	-	-	1,475	2,530	-	-	2,530
Life & Work	116	-	-	116	210	-	-	210
Worship (incl. fellowship supplies)	1,653	-	-	1,653	1,800	34	-	1,834
Donations to third parties	1,859	350	-	2,209	5,540	1,610	441	7,591
Session	93	-	-	93	-	-	-	-
Governance	540	-	-	540	10,800	-	-	10,800
Analysis of Expenditure carried forward	332,816	12,914	-	345,730	314,605	3,659	441	318,705

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024
	£	£	£	£	£	£	£	£
Analysis of Expenditure brought forward	332,816	12,914	-	345,730	314,785	3,659	441	318,885
Finance and banking costs	180	-	-	180	180	-	-	180
Supplies - Loaves and Fishes café & catering	14,028	-	-	14,028	9,389	-	-	9,389
Supplies - Hope café	122	-	-	122	415	-	-	415
Supplies - other charitable activities	375	360	-	735	689	14	-	703
Equipment	1,153	-	-	1,153	935	-	-	935
Maintenance	-	-	-	-	1,139	-	-	1,139
Work Experience	418	-	-	418	635	-	-	635
Other charitable	30	307	-	337	261	169	-	430
	349,121	13,581	-	362,702	328,248	3,842	441	332,532
Raising Funds								
Offering Envelopes	-	-	-	-	150	-	-	150
Rent	-	-	-	-	-	-	-	-
Supplies - Other fundraising	150	-	-	150	20	-	-	20
	150	-	-	150	170	-	-	170
Other								
Refund erroneous deposits	-	-	-	-	3,098	-	-	3,098
Other	-	43	3,000	3,043	113	-	-	113
	-	43	3,000	3,043	3,211	-	-	3,211
Total Expenditure	349,271	13,624	3,000	365,895	331,629	3,842	441	335,912

7. Staff Costs and Numbers

	2025 £	2024 £
Wages and salaries (net)	41,937	33,591
Income tax and National Insurance contributions	2,738	3,922
Contributions to workplace pension scheme	1,399	1,404
Employee mileage	423	399
Payroll administration costs	420	420
Pension administration costs	180	180
Total	47,096	39,916

The average number of employees during the year was as follows:	2025 Number	2024 Number
Office administrators	0.6	1
Loaves and Fishes manager (incl. deputy)	1.8	1
Church officer	0.8	1
Cleaner	1	0.8
	4.2	3.8

No employees received employee benefits (excluding employer pension costs) of more than £60,000.

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.

8. Trustee Remuneration and Related Party Transactions

No trustees received remuneration from their employment with the charity.
(2024: one trustee received net salary of £3,946 as Loaves & Fishes Manager plus pension contributions of £167).

Three trustees had total expenses incurred by the charity of £16,152 (2024: £19,738) for ministers' council tax, telephone and broadband at manses, and ministers' travel.

There were no related party transactions.

A total of £47,042 was donated to the charity by Trustees (2024: £49,834).

9. Investments

	2025 £	2024 £
Additions	-	-
Disposals	(5,071)	(2,754)
Realised gain/(loss) on investments	116	113
Unrealised gain/(loss) on investments	25,587	26,396
Net gain/(loss) on investments	20,632	23,755
Market value at 1st January	378,178	354,423
Transfer of union balances (as investments)	-	-
Market value at 31st December	398,810	378,178

	2025 £	2024 £
Investments at cost (31st December)	201,170	205,771
The following investments are held:		
Church of Scotland Investors Trust Growth Fund	321,096	297,761
Church of Scotland Investors Trust Income Fund	77,714	80,417
	398,810	378,178

10. Debtors

	2025 £	2024 £
Gift aid tax refund due	12,714	16,897
Owed for use of premises & catering	1,309	1,405
Refunds due	-	431
Prepayments	2,091	2,024
	16,115	20,755

11. Creditors

	2025 £	2024 £
Accrued utility expenses	2,037	2,920
Accrued ministers' expenses	1,153	3,526
Other accrued congregational expenses	9,452	2,336
Agency collections to pay	18,789	740
	31,431	9,521

12. Analysis of Net Assets among Funds

	Unrestricted £	Designated £	Restricted £	Endowment £	Total £
Fixed Assets	-	-	-	-	-
Investments	345,634	19,274	23,218	10,685	398,810
Current Assets	165,405	80,464	120,805	13,470	380,144
Current Liabilities	(6,483)	(311)	(24,636)	-	(31,431)
Net assets at 31st Dec 2025	504,556	99,426	119,386	24,155	747,523

	Unrestricted £	Designated £	Restricted £	Endowment £	Total £
Fixed Assets	-	-	-	-	-
Investments	322,414	18,464	22,437	14,863	378,178
Current Assets	176,289	78,786	41,032	10,091	306,199
Current Liabilities	(7,561)	(1,220)	(740)	-	(9,521)
Net assets at 31st Dec 2024	491,142	96,030	62,730	24,954	674,857

13. Contingent Asset
N/A.

14. Volunteers
In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

15. Collections on behalf of Third Parties (Agency Collections)
These collections and disbursements are not part of the income and expenditure of Bennachie Parish Church.

	2025 £	2024 £
Christian Aid including Christian Aid Garioch	4,628	2,475
Aberdeenshire North Foodbank and Trussel Trust	2,624	2,112
National Evangelical Church, Minyara, Lebanon	-	1,034
DEC/Christian Aid Emergency Appeal	-	974
Archie Foundation	-	380
Charlie's House	-	195
Poppy Scotland	71	167
Aberdeen Cyrenians	1,208	121
Alehousewells School (for British Red Cross)	-	15
Rev. Euan Glen Retirement Gift	3,774	-
Rev. Sheila Mitchell Leaving Gift	2,288	-
Mr. Jim Barclay Retirement Gift	519	-
CHAS	750	-
Kemnay Credit (received on behalf of community group)	16,000	-
	31,862	7,472

16. Donations from Church Funds to Third Parties

	2025 £	2024 £
Water Project, Chese Village, Zimbabwe (Hope Café Fund)	-	4,015
Local Disbursements from Charitable Funds	350	2,051
Chikwanda High School, Zimbabwe (Hope Café Fund)	611	1,160
Water Aid (Hope Café Fund)	300	200
Aberdeenshire North Foodbank (Hope Café Fund)	800	200
The Square, Kintore (General Fund)	-	(200)
Wee Rascals Nursery, Kintore (Donation of Books from General Fund)	48	114
IDCT (General Fund)	-	50
Inverurie Men's Shed (General Fund)	100	-
	2,209	7,591

17. Movement in Funds

		At 1st January 2025	Income	Expenditure	Transfers	Investment Gains/ (Losses)	At 31st December 2025
Unrestricted Funds (incl. Designated Funds)		£	£	£	£	£	£
General Fund		491,142	297,316	(317,630)	10,861	22,867	504,556
George & Catherine Duncan Memorial Fund	(C)	-	-	-	-	-	-
James Walker Bequest	(C)	-	-	-	-	-	-
Margaret Grant Bequest	(C)	-	-	-	-	-	-
John Walker Legacy	(C)	-	-	-	-	-	-
Elizabeth Dickson Legacy	(C)	-	-	-	-	-	-
Martha Dickson Legacy	(C)	-	-	-	-	-	-
John Urquhart Legacy	(C)	-	-	-	-	-	-
Agnes McCullum Forbes Bequest	(C)	-	-	-	-	-	-
Peter & Jemima Walker Memorial Fund	(C)	-	-	-	-	-	-
John Donald Bequest	(C)	-	-	-	-	-	-
Elizabeth Harper Memorial Fund	(C)	-	-	-	-	-	-
Hugh Ross Legacy	(C)	-	-	-	-	-	-
Henry H Patterson Legacy	(C)	-	-	-	-	-	-
Fred Henry Legacy	(C)	-	-	-	-	-	-
Celia Jane Duthie Moir	(C)	-	-	-	-	-	-
Webster Bequest	(C)	-	-	-	-	-	-
Cluny Legacies	(C)	21,349	501	-	-	810	22,660
Hope Café Fund	(EM)	2,396	2,691	(1,832)	-	-	3,254
TV Screen & AV System	(EM)	6,765	293	(249)	(489)	-	6,321
Church Centre Fund	(KE)	5,886	7,776	(11,902)	5,925	-	7,684
Loaves & Fishes Fund	(KE)	3,595	30,615	(15,612)	(14,705)	-	3,894
Equipment Replacement Fund	(KE)	51,032	2,234	(641)	(1,000)	-	51,624
Special Projects Fund	(KE)	927	41	-	-	-	968
Kemnay Youth	(KE)	1,542	68	-	-	-	1,610
Centre Windows Replacement	(KE)	-	-	-	-	-	-
Little Lambs of Kemnay	(KE)	1,252	641	(1,029)	-	-	864
Drop-in Fund	(KI)	761	-	(375)	(386)	-	(0)
World Vision Fund	(M)	23	1	-	-	-	24
Manse Fund	(M)	8	0	-	-	-	8
Music Fund	(M)	260	10	-	-	-	270
Mary Simpson Fund	(M)	215	8	-	-	-	224
Flower Fund	(M)	20	1	-	-	-	21
		587,172	342,197	(349,271)	207	23,677	603,982

Restricted Funds		At 1st January 2025 £	Income £	Expenditure £	Transfers £	Investment Gains/ (Losses) £	At 31st December 2025 £
Parish Support Fund	(BC)	1,262	552	(350)	-	-	1,463
Sunday School Fund	(BC)	105	4	-	-	-	110
Chapel of Garioch Church	(BC)	-	20,000	-	-	-	20,000
Alexander Adams Bequest	(C)	695	35	-	-	14	745
Margaret Allan Bequest	(C)	656	33	-	-	14	703
Downie Prize Fund	(C)	4,078	205	(204)	-	82	4,162
George Gellately Legacy	(C)	1,587	80	-	-	32	1,699
Rosa Eva Reid Bequest	(C)	3,186	156	(204)	-	67	3,205
Cluny War Memorial	(C)	343	19	-	(372)	10	-
Mary Anne Downie Legacy	(C)	775	39	-	-	15	829
Isobella Gordon Bequest	(C)	547	18	-	-	27	592
Rev. William Murdoch Bequest	(C)	618	21	-	-	29	668
James Anderson Bequest	(C)	631	31	-	-	11	673
Burnett Mortification Fund	(C)	1,517	44	-	-	70	1,631
Robertson Mortification Fund	(C)	802	23	-	-	37	862
Thom Forbes & Abernethy Fund	(EM)	3,861	241	-	-	302	4,403
Chair & Echt Refurbishment Project	(EM)	8,660	389	-	-	-	9,048
Flower Fund	(EM)	213	10	-	-	-	223
Local Purposes Fund	(EM)	4,238	3,367	(11,275)	-	-	(3,670)
Burnett Mortification	(EM)	605	-	-	-	-	605
Anderson Grave Fund	(KE)	4,660	205	-	-	-	4,865
Benefact Trust Grant	(KE)	-	-	-	-	-	-
Fyvie Flower Bequest	(KE)	1,179	52	-	-	-	1,231
Church Clock Bequest	(KE)	121	5	-	-	-	127
Ministry Student (formerly Whitworth Assistant)	(KE)	1,483	66	-	-	-	1,548
Organ	(KE)	545	1,250	(311)	-	-	1,484
Robertson Trust Grant	(KE)	979	-	-	(220)	-	759
Hospital Transport (formerly AVA Grant)	(KE)	131	575	(98)	-	-	609
Band Equipment	(KE)	31	1	-	-	-	32
Mary Buchan Memorial Fund	(KE)	1,254	-	-	-	-	1,254
Kemfest	(KE)	292	550	(307)	-	-	535
Charitable Fund	(KI)	2,378	105	-	-	-	2,483
Flower Fund	(KI)	272	12	-	-	-	284
Grave Maintenance	(KI)	2,747	121	-	-	-	2,868
Restricted funds carried forward		50,451	28,209	(12,749)	(592)	710	66,029

		At 1st January 2025	Income	Expenditure	Transfers	Investment Gains/ (Losses)	At 31st December 2025
		£	£	£	£	£	£
Restricted funds brought forward		50,451	28,209	(12,749)	(592)	710	66,029
Price Memorial	(KI)	701	31	-	-	-	732
John Burnett Mortification	(KI)	494	22	-	-	-	516
Sustainable Kintore	(KI)	409	18	-	-	-	427
Kintore Church Building	(KI)	-	20,310	-	-	-	20,310
Drop-In (Restr)	(KI)	-	20,310	(360)	386	-	20,335
Clock Fund	(M)	10,372	427	(516)	-	424	10,707
John Burnett Charitable Trust	(M)	302	28	-	-	-	330
		62,730	69,354	(13,624)	(207)	1,134	119,386
Endowment Funds							
Anderson of Glack Fund	(C)	6,335	5,402	(3,000)	-	(4,955)	3,782
James & John Walker Bequest	(EM)	6,016	-	-	-	472	6,488
Alexander Grant Legacy	(EM)	4,154	93	-	-	305	4,552
Charitable Bequests	(KE)	4,759	719	-	-	-	5,478
Sunday School Bequest	(KE)	658	29	-	-	-	687
Fabric Fund Bequest	(KE)	549	24	-	-	-	573
Yule Bequest	(KE)	1,097	48	-	-	-	1,145
Mary Troup Fund	(M)	1,386	64	-	-	-	1,450
		24,954	6,379	(3,000)	-	(4,178)	24,155
Total Funds		674,857	417,930	(365,895)	-	20,632	747,523

Note: (BC) = Ex Blairdaff & Chapel of Garioch; (C) = Ex Cluny; (EM) = Ex Echt & Midmar; (KE) = Ex Kemnay; (KI) = Ex Kintore; (M) = Ex Monymusk.

2024 Comparatives		At 1st January 2024	Income	Expenditure	Transfers	Investment Gains/ (Losses)	At 31st December 2024
Unrestricted Funds (incl. Designated Funds)		£	£	£	£	£	£
General Fund		458,610	278,554	(283,202)	16,002	21,178	491,142
George & Catherine Duncan Memorial Fund	(C)	77	-	-	(77)	(0)	-
James Walker Bequest	(C)	3,948	-	-	(4,044)	96	-
Margaret Grant Bequest	(C)	1,432	-	-	(1,507)	75	-
John Walker Legacy	(C)	678	-	-	(676)	(1)	-
Elizabeth Dickson Legacy	(C)	326	-	-	(325)	(1)	-
Martha Dickson Legacy	(C)	574	-	-	(573)	(1)	-
John Urquhart Legacy	(C)	276	-	-	(275)	(0)	-
Agnes McCullum Forbes Bequest	(C)	1,060	-	-	(1,058)	(2)	-
Peter & Jemima Walker Memorial Fund	(C)	202	-	-	(202)	(0)	-
John Donald Bequest	(C)	88	-	-	(88)	(0)	-
Elizabeth Harper Memorial Fund	(C)	22	-	-	(22)	(0)	-
Hugh Ross Legacy	(C)	88	-	-	(88)	(0)	-
Henry H Patterson Legacy	(C)	88	-	-	(88)	(0)	-
Fred Henry Legacy	(C)	110	-	-	(109)	(0)	-
Celia Jane Duthie Moir	(C)	2,326	-	-	(2,486)	160	-
Webster Bequest	(C)	9,413	-	-	(9,400)	(13)	-
Cluny Legacies	(C)	-	65	-	21,017	268	21,349
Hope Café Fund	(EM)	2,585	5,245	(5,435)	-	-	2,396
TV Screen & AV System	(EM)	6,734	32	-	-	-	6,765
Church Centre Fund	(KE)	4,705	11,636	(12,607)	2,151		5,886
Loaves & Fishes Fund	(KE)	7,846	23,482	(11,445)	(16,288)	-	3,595
Equipment Replacement Fund	(KE)	46,766	2,328	(2,492)	4,430	-	51,032
Special Projects Fund	(KE)	897	30	-	-	-	927
Kemnay Youth	(KE)	1,426	116				1,542
Centre Windows Replacement	(KE)	16,380	3,137	(14,551)	(5,124)	158	-
Little Lambs of Kemnay	(KE)	993	809	(550)	-	-	1,252
Drop-in Fund	(KI)	676	625	(540)	-	-	761
World Vision Fund	(M)	23	0	-	-	-	23
Manse Fund	(M)	787	28	(807)	-	-	8
Music Fund	(M)	258	2	-	-	-	260
Mary Simpson Fund	(M)	208	7	-	-	-	215
Flower Fund	(M)	20	0	-	-	-	20
		569,618	326,097	(331,629)	1,171	21,915	587,172

Restricted Funds		At 1st January 2024 £	Income £	Expenditure £	Transfers £	Investment Gains/ (Losses) £	At 31st December 2024 £
Parish Support Fund	(BC)	756	505	-	-	-	1,262
Sunday School Fund	(BC)	102	3	-	-	-	105
Alexander Adams Bequest	(C)	662	29	-	-	4	695
Margaret Allan Bequest	(C)	625	27	-	-	4	656
Downie Prize Fund	(C)	3,884	169	-	-	25	4,078
George Gellately Legacy	(C)	1,513	65	-	-	10	1,587
Rosa Eva Reid Bequest	(C)	3,033	127	-	-	26	3,186
Cluny War Memorial	(C)	502	21	-	(183)	3	343
Mary Anne Downie Legacy	(C)	740	31	-	-	5	775
Isobella Gordon Bequest	(C)	505	14	-	-	28	547
Rev. William Murdoch Bequest	(C)	574	17	-	-	28	618
James Anderson Bequest	(C)	604	24	-	-	3	631
Burnett Mortification Fund	(C)	1,415	26	-	-	77	1,517
Robertson Mortification Fund	(C)	748	14	-	-	41	802
Thom Forbes & Abernethy Fund	(EM)	4,557	121	(1,150)	-	332	3,861
Chair & Echt Refurbishment Project	(EM)	8,619	41	-	-	-	8,660
Flower Fund	(EM)	212	1	-	-	-	213
Local Purposes Fund	(EM)	865	3,373	-	-	-	4,238
Burnett Mortification	(EM)	1,065	-	(460)	-	-	605
Anderson Grave Fund	(KE)	4,429	232	-	-	-	4,660
Benefact Trust Grant	(KE)	1,750	-	(1,750)	-	-	-
Fyvie Flower Bequest	(KE)	1,149	63	(34)	-	-	1,179
Church Clock Bequest	(KE)	115	6	-	-	-	121
Ministry Student (formerly Whitworth Assistant)	(KE)	1,407	76	-	-	-	1,483
Organ	(KE)	691	-	(146)	-	-	545
Robertson Trust Grant	(KE)	1,967	-	-	(988)	-	979
Hospital Transport (formerly AVA Grant)	(KE)	115	135	(119)	-	-	131
Band Equipment	(KE)	29	2	-	-	-	31
Mary Buchan Memorial Fund	(KE)	1,251	3	-	-	-	1,254
Kemfest	(KE)	-	450	(158)	-	-	292
Charitable Fund	(KI)	2,161	217	-	-	-	2,378
Flower Fund	(KI)	247	25	-	-	-	272
Grave Maintenance	(KI)	2,496	251	-	-	-	2,747
Restricted funds carried forward		48,787	6,066	(3,817)	(1,171)	585	50,451

		At 1st January 2024	Income	Expenditure	Transfers	Investment Gains/ (Losses)	At 31st December 2024
		£	£	£	£	£	£
Restricted funds brought forward		48,787	6,066	(3,817)	(1,171)	585	50,451
Price Memorial	(KI)	637	64	-	-	-	701
John Burnett Mortification	(KI)	449	45	-	-	-	494
Sustainable Kintore	(KI)	397	37	(25)	-	-	409
Clock Fund	(M)	9,601	416	-	-	356	10,372
John Burnett Charitable Trust	(M)	300	2	-	-	-	302
		60,171	6,631	(3,842)	(1,171)	941	62,730
Endowment Funds							
Anderson of Glack Fund	(C)	6,006	284	-	-	45	6,335
James & John Walker Bequest	(EM)	5,498	-	-	-	519	6,016
Alexander Grant Legacy	(EM)	3,735	83	-	-	336	4,154
Charitable Bequests	(KE)	4,467	734	(441)	-	-	4,759
Sunday School Bequest	(KE)	626	33	-	-	-	658
Fabric Fund Bequest	(KE)	521	27	-	-	-	549
Yule Bequest	(KE)	1,043	55	-	-	-	1,097
Mary Troup Fund	(M)	1,317	69	-	-	-	1,386
		23,212	1,284	(441)	-	899	24,954
Total Funds		653,002	334,012	(335,912)	-	23,755	674,857

Note: (BC) = Ex Blairdaff & Chapel of Garioch; (C) = Ex Cluny; (EM) = Ex Echt & Midmar; (KE) = Ex Kemnay; (KI) = Ex Kintore; (M) = Ex Monymusk.

Purposes of Endowment Funds

Anderson of Glack Fund	(C)	(Capital £3,000) income to be used for fabric purposes. Capital returns to family on disposal of church.
James & John Walker Bequest	(EM)	The capital must be held in perpetuity. The income may be used for general purposes.
Alexander Grant Legacy	(EM)	(The Anderson-Grant Bequest) is held for the benefit of local children in need or any other worthy charitable cause within the parish. Capital to remain intact.
Charitable Bequests	(KE)	(Capital £1,000) income to be used, at the minister's discretion, for providing assistance to the poor and needy i
Sunday School Bequest	(KE)	(Capital £600) income to be used to provide Sunday School teaching resources.
Fabric Fund Bequest	(KE)	(Capital £500) income to be used for any purpose within the fabric of the Church.
Yule Bequest	(KE)	(Capital £1,000) income to be used for any purpose as decided by the Finance Committee.
Mary Troup Fund	(M)	(Capital £1,000) income to be used for maintenance of the Troup family grave, with surplus going to special chu

Purposes of Restricted Funds

Parish Support Fund	(BC)	previously Poor of the Parish: to be used for the needy.
Sunday School Fund	(BC)	for Sunday school resources.
Chapel of Garioch Church	(BC)	for use at Chapel of Garioch church building. Legacy of T/L Mr John Steele (£20,000, Oct. 2025).
Alexander Adams Bequest	(C)	for Sunday school resources.
Margaret Allan Bequest	(C)	for Sunday school resources.
Downie Prize Fund	(C)	for Sunday school resources.
George Gellately Legacy	(C)	for Sunday school resources.
Rosa Eva Reid Bequest	(C)	for Sunday school resources.
Cluny War Memorial	(C)	for maintenance of Cluny war memorial.
Mary Anne Downie Legacy	(C)	for maintenance of own family grave.
Isobella Gordon Bequest	(C)	for maintenance of own family grave.
Rev. William Murdoch Bequest	(C)	for maintenance of own family grave.
James Anderson Bequest	(C)	To be used for fabric repairs and maintenance.
Burnett Mortification Fund	(C)	to be used at the Minister's discretion for the benefit of the poor of the parish.
Robertson Mortification Fund	(C)	to be used at the Minister's discretion for the benefit of the poor of the parish.
Thom Forbes & Abernethy Fund	(EM)	(short titled as 'Poor Fund') for the benefit of the poor of the parish.
Chair & Echt Refurbishment Project	(EM)	was held for the major fabric project at Echt Church, now complete but held for further improvements if require
Flower Fund	(EM)	is held for the provision of flowers for church services.
Local Purposes Fund	(EM)	is held for the benefit of local purposes.
Burnett Mortification	(EM)	is held for people in the parish who are in necessitous circumstances.
Anderson Grave Fund	(KE)	to assist with the upkeep of the Anderson gravestones.
Benefact Trust Grant	(KE)	received towards replacement of Fellowship Hall windows and replacement dishwaher.
Fyvie Flower Bequest	(KE)	to provide a floral display in the Church buildings.
Church Clock Bequest	(KE)	for the upkeep and repair of the clock in the Church at Fraser Place.
Ministry Student (formerly Whitworth Assistant)	(KE)	for financial support of a ministry student.
Organ	(KE)	for upkeep of the church organ.
Council COVID Resilience / ACTI Grant	(KE)	provided for support of vulnerable members of the community.

Robertson Trust Grant	(KE)	to provide lunch club funding for vulnerable people.
Hospital Transport	(KE)	for hospital transport. Formerly the AVA Grant (to August 2025).
Band Equipment	(KE)	for equipment for Kemnay praise band.
Mary Buchan Memorial Fund	(KE)	for audio-visual equipment in church buildings and a television at Littlewood Court.
Kemfest	(KE)	held on behalf of Kemfest (annual wellness festival) organisers.
Charitable Fund	(KI)	to provide for discretionary charitable work.
Flower Fund	(KI)	to provide flowers for display during services of worship.
Grave Maintenance	(KI)	to provide for the maintenance of specified graves.
Price Memorial	(KI)	to provide for bibles for new communicants.
John Burnett Mortification	(KI)	to provide money to people who are in necessitous circumstances.
Sustainable Kintore	(KI)	to provide for activities to address climate change.
Kintore Church Buildings	(KI)	for Kintore church buildings. Legacy of T/L Mr Ian Adams (£20,309, Oct. 2025).
Drop-In (Restr)	(KI)	for Kintore Drop-In. Legacy of T/L Mr Ian Adams (£20,309, Oct. 2025).
Clock Fund	(M)	to be used for repairs and maintenance of the clock, bell and tower.
John Burnett Charitable Trust	(M)	to be distributed at the discretion of the minister to assist in cases of financial hardship.

Purposes of Designated Funds

Cluny Legacies	(C)	This fund is established (in 2024) by aggregating the individual legacy funds held in the following names: George & Catherine Duncan, James Walker, Margaret Grant, John Walker, Elizabeth Dickson, Martha Dickson, John Urquhart, Agnes McCullum Forbes, Peter and Jemima Walker, John Donald, Elizabeth Harper, Hugh Ross, Henry Patterson, Fred Henry, Celia Jane Duthie
George & Catherine Duncan Memorial Fund	(C)	to generate income for general use. Moved to Cluny Legacies fund (2024).
James Walker Bequest	(C)	to generate income for general use. Moved to Cluny Legacies fund (2024).
Margaret Grant Bequest	(C)	to generate income for general use. Moved to Cluny Legacies fund (2024).
John Walker Legacy	(C)	to generate income for general use. Moved to Cluny Legacies fund (2024).
Elizabeth Dickson Legacy	(C)	to generate income for general use. Moved to Cluny Legacies fund (2024).
Martha Dickson Legacy	(C)	to generate income for general use. Moved to Cluny Legacies fund (2024).
John Urquhart Legacy	(C)	to generate income for general use. Moved to Cluny Legacies fund (2024).
Agnes McCullum Forbes Bequest	(C)	to generate income for general use. Moved to Cluny Legacies fund (2024).
Peter & Jemima Walker Memorial Fund	(C)	to generate income for general use. Moved to Cluny Legacies fund (2024).
John Donald Bequest	(C)	to generate income for general use. Moved to Cluny Legacies fund (2024).
Elizabeth Harper Memorial Fund	(C)	to generate income for general use. Moved to Cluny Legacies fund (2024).
Hugh Ross Legacy	(C)	to generate income for general use. Moved to Cluny Legacies fund (2024).
Henry H Patterson Legacy	(C)	to generate income for general use. Moved to Cluny Legacies fund (2024).
Fred Henry Legacy	(C)	to generate income for general use. Moved to Cluny Legacies fund (2024).
Celia Jane Duthie Moir	(C)	to generate income for general use. Moved to Cluny Legacies fund (2024).
Webster Bequest	(C)	to generate income for general use. Moved to Cluny Legacies fund (2024).
Hope Café Fund	(EM)	set aside for day to day running of the Hope Café and to make disbursements to worthy causes.

TV Screen & AV System	(EM)	for upgrades to the audio-visual system at Echt church.
Church Centre Fund	(KE)	set aside for day to day running and maintenance of the Church Centre.
Loaves & Fishes Fund	(KE)	set aside for the day to day running of the Loaves and Fishes coffee shop.
Equipment Replacement Fund	(KE)	set aside funds for replacement of equipment in Church, Office and Centre.
Special Projects Fund	(KE)	set aside for specific donations outwith General Fund.
Centre Windows Replacement	(KE)	for replacement of Fellowship hall windows, Kemnay church centre.
Kemnay Youth	(KE)	for youth activities in Kemnay (formerly Word).
Little Lambs of Kemnay	(KE)	set aside for day to day running of the Little Lambs of Kemnay group.
Drop-in Fund	(KI)	to provide for lunches at the weekly drop-in meeting. Moved to restricted fund of same name, Oct. 2025.
World Vision Fund	(M)	to be used to sponsor a child through the World Vision Program.
Manse Fund	(M)	to be used for upgrading and maintaining the Manse.
Music Fund	(M)	to be used for the purchase of music resources in worship.
Mary Simpson Fund	(M)	to be used for youth work and the purchase of CH4 hymnbooks.
Flower Fund	(M)	to be used to provide flowers to members of the Church and local community on special occasions and bereave

Note: Restricted and designated fund purposes are temporariliy limited for use in the former parishes pending review and reorganisation.

18. Transfers between Different Classes of Fund

Robertson Trust Grant (Restricted) to Loaves and Fishes (Designated) to meet costs of lunches for vulnerable adults, being a legal use of the trust grant, £220.

War Memorial Fund (Restricted) to General fund towards costs of memorial removal, £372.

Drop-in Fund (Designated) to Drop-in Fund (Restricted) to establish all current funds as being restricted, £386.

19. Planned use of Designated Funds

Designated funds are to be used according to their purposes listed above. Designated funds are for long-term use, except for the following:

TV Screen & AV Systems: Expected to be used in full within 5 years.

Appendix to the Financial Statements

For the Year Ended 31st December 2025

Consolidated Fabric Funds held on behalf of the Congregation by the Church of Scotland General Trustees

	Total 2025 £	Total 2024 £
Capital account (56 account)		
Credit balance at 1st January at cost	803,338	101,373
Transferred from 55 account	-	-
Transferred from 85 account	39,852	708,282
Property Costs (transferred to BPC account)	(32,347)	(6,318)
Credit balance at 31st December at cost	810,843	803,338
Market value of balances at 31st December	884,832	847,071
Revenue account (50 account)		
Credit balance at 1st January at cost	21,362	31,974
Interest and investment income	44,867	29,402
Rental income	(413)	413
Support costs	(440)	(854)
Property, Energy & Insurance Costs (transferred to BPC account)	(45,770)	(39,573)
Credit balance at 31st December at cost	19,607	21,362
Temporary funds (85 account)		
Credit balance at 1st January at cost	(3,493)	334,857
Property costs	(370)	(12,018)
Property sales (Blairdaff church)	51,000	-
Property sales (Midmar church)	30,000	-
Property sales (Kemnay manse)	-	330,000
Property sales (Cluny church)	-	131,000
Property sales (Old Blairdaff church)	-	10
Law dept fees	(3,210)	(3,910)
Outlays	(140)	(150)
Support costs	(2,150)	-
Transferred to 56 account	(39,852)	(708,282)
Levy on receipts from property sales	(4,667)	(75,000)
Credit balance at 31st December at cost	27,119	(3,493)