Cullen & Deskford Church of Scotland

ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2025

Congregation No: 352105

Charity No: SC011231

Reference and Administrative Information

Charity Name:	Cullen & Deskford Church of Scotland
Charity Registration Number:	SC011231
Congregation Reference No:	352105
Contact Address:	Ben Vrackie Ellyside Lintmill Cullen AB56 4XQ

Trustees

Rev Dr	Kay	Gauld	Interim Moderator to 15/11/2025
Rev	John	Gow	Minister from 15/11/2025
Mr	William J	Davidson	
Mrs	Moira	Legge	
Mrs	Elizabeth	McIntyre	
Mrs	Anne	McLaren	
Mr	Bruce	McLaren	
Mr	Leslie	Mair	
Mrs	Sheila	Sellar	
Mrs	Mabel	Stewart	Resigned September 2025
Mrs	Brenda	Wood	Resigned June 2025

Principal Office-bearers

Interim Moderator	Rev Dr Kay Gauld	Camrose, 20A Reidhaven Street	Cullen	AB56 4SZ
Session Clerk:	Mrs Sheila Sellar	Ben Vrackie, Ellyside, Lintmill	Cullen	AB56 4XQ
Church Treasurer:	Mrs Sheila Sellar	Ben Vrackie, Ellyside, Lintmill	Cullen	AB56 4XQ
Assistant Treasurer	Mrs Rachael Shearer	East Wing, Cullen House	Cullen	AB56 4XW

Independent Examiner
Angela Porter
AP Bookeeping Services
4 Kensal Green
Forres
IV36 2PL

Trustees' Annual Report
Year ended 31 December 2025

The trustees present their Annual Report and Financial Statements of the Charity for the year ended 31 December 2025. The Financial Statements have been prepared in accordance with the accounting policies set out in Note 1 to the Accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trusee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charitites: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the Church and are chosen from those members of the Church who are considered to have the appropriate gifts and skills.
The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.
Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

Organisational Structure

The Kirk Session is chaired by the Minister and meets six times a year. It is responsible for spiritual and temporal affairs within the Church.

Objectives and Activities

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

The ordinary diet of worship in Cullen & Deskford is weekly, 11am at Hall Church on 1st Sunday and 10.30am in the Old Kirk Cullen(May to October) and Hall Church(November to April) on 2nd, 3rd, 4th and 5th Sundays of the month. Maundy Thursday and Good Friday Services were well attended as were the Remembrance Day Services at the War Memorials and the Hall Church; and the attendances for the Advent, Snowflake Service and Christmas Eve Services were good, attracting folk from further afield. Services have resumed at the Wakefield Nursing Home and have been very well received with a steady average of 23-26 attending. .
Easter and Christmas cards were issued to all the congregation.

Social events which reach out to the community include:-
Coffee mornings, Easter and Christmas Fairs and Thrift Shop, Banffshire Community Choir Summer and Christmas concerts.
Joint services with Ordiquhill & Cornhill, Portsoy & Fordyce are held monthly.
The Auld Kirk is open to the public from 2-4pm on 3-5 days per week from May to September.

Interim Moderators Report

It has been a busy year with attendances increasing on Sunday mornings, two baptisms having been conducted . and eight weddings which are a very positive sign of new life in the church. There is also a very good team of workers who have seen an increase in the support of our fund raising events. It has been a good year for our church. It has been a pleasure and privilege to serve the congregation and parish of Cullen and Deskford.

Rev. Dr. Kay Gauld, February 2026
Interim Moderator

Session Clerk Report 2025

I am delighted to present the accounts for 2025 which show an excess of £16,931. This is mainly due to the magnificent efforts of the social committee and the support received from the local community and beyond at our fundraising events. We spent approx £8,500 on work on the Manse, as detailed in the fabric report, and this will be the residence of the minister for the new united congregation called Seafield Parish Church of Scotland, Banffshire. Cullen and Deskford Parish Church ceased when the Service of Union took place on 15th November 2025 with the official date of the Union . being 1st Janaury 2026. We currently have seven serving elders and our roll fell by 12 to 211.
We were delighted to hold our Auld Kirk open days this year and recorded approx 850 visiting during the summer months. Our thanks go to all the volunteers who made this possible.
Two Elders with 44 years combined service, resigned from Session in 2025. Both were thanked for their many years of dedicated service to the church.
Rev Dr Kay Gauld no longer served as our Interim Moderator from 15th November and as our Locum from 31st December. Kay was thanked with gifts for her service and dedication to Cullen and Deskford Parish Church.
Sheila Sellar
Session Clerk/Treasurer

Fabric Report for 2025

The major expenditure this year has been on the Manse making it ready for a new occupier. The Manse is almost 10 years old and it was time to update, renew and have services checked. There were some minor repairs due to wear and tear. The Boiler was serviced and the plumbing checked. The electrics were also checked and the smoke detectors replaced. The house was totally repainted inside and out, the timber fence was also painted. The trees were removed, the weeds treated, the rear garden landscaped and the ironmongery on the gates were replaced. A new clothes rotary clothes dryer was installed. No expenditure on the Hall church apart from clearing the drains and a structural engineers report to investigate structural movement on the north elevation wall.
It is proving difficult to get contractors to carry out the various works in the coming year.
With regard to the Auld Kirk the gutters were cleared and a new stop cock was fitted but no other work was carried out due to the ongoing situation.

B McLaren
Fabric Convenor

Trustees Annual Report (cont'd)
Year Ended 31 December 2025

Achievements and Performance

Thursday get Together	15-20
Old Kirk	35-45
Hall Church	35-45
Rainbows/Brownies	20
Guides	15

Financial Reviews

Principal sources of income continue to be from members' weekly offerings, fundraising events as detailed below and hire of church premises.
A restoration fund was set up in 2016 for work estimated at approx £350,000 to the Auld Kirk.

21 Members giving by standing order,
6 significant fundraising events were held - Soup & Pancake, Spring Fair, Thrift Fair for 5 days, Vintage Teas, Banffshire Community Band concers (summer and Christmas) and Christmas Fair.

Risk Management

The Kirk Session are acutely aware of the ageing problems facing the Congregation and discussions and debates are ongoing in formulating strategies in a serious endeavour to address this issue.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds.
At the year end the Church held unrestricted cash funds of £105,553
£50,528 was held in the General Account.

The Church also held £61,860 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 which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf.

Sheila Sellar

S Sellar
Session Clerk

Date 19th February 2026

Cullen and Deskford Parish Church
SC 011231
Report of the Independent Examiner

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 1 to 13.

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 particularmatters have come to my attention.

Basis of independent examiner's statement
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks .explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, of the statement of accounts for the year ended 31 December 2024 no matter has come to my attention, which gives me reasonable cause to believe that in any material respect the requirements:

1
- accounting records have not been kept in accordance with Section 44 (1)(a) of the Charities and Trustee Investments (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006
- the accounts do not accord with those records
- the statement of account do not comply with any of the requirements of

2 Regulation 9 of The Charities Accounts (Scotland) Regulations 2006 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Angela Porter
AP Bookeeping Services
4 Kensal Green
Forres
IV36 2PL

Date: 28/09/2026

Cullen & Deskford Parish Church
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Receipts	Note 3				
Donations		43,424	626	44,050	42,864
Activities for Generating Funds		17,658	0	8,069	16,477
Investment income		11,332	172	11,504	7,964
		72,414	798	73,212	67,305
Rental of premises		8,069	0	8,069	6,544
Other Receipts		0	249	249	557
		8,069	249	8,318	7,101
Total Receipts		80,483	1,047	81,530	74,406
Payments	Note 4				
Costs of generating funds		389	0	389	481
Charitable activities		63,399	454	63,853	55,639
Governance costs		357	0	357	300
Total Payments		64,145	454	64,599	56,420
Excess of Receipts over Payments for the year before transfers		16,338	593	16,931	17,986
Transfers		(1,126)	1,126	0	0
Excess of Receipts over Payments for the year		15,212	1,719	16,931	17,986

Cullen & Deskford Parish Church
Statement of Balances
At 31 December 2024

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
	Note 2			
Bank & Deposit Balances				
Bank & deposit balances brought forward	90,340	60,142	150,482	132,497
Movement in year:				
Excess of Payments over Receipts for the year	15,212	1,719	16,931	17,986
Bank & deposit balances carried forward	105,552	61,861	167,413	150,483
Investments at market value (cost £48,535)	41,322	15,913	57,235	52,804

The accounts were approved by the trustees on 19th February 2026 and signed on their behalf by:-

Sheila Sellar **Session Clerk/Treasurer**

Cullen & Deskford Parish Church

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

During the year 4 Trustees received re-imbursement of expenses totalling £1,517

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 01/01 2025 £	Receipts £	Payments £	Transfers £	At 31/12 2025 £
Unrestricted Funds					
Designated Fabric Funds	52,531	2,575	2,500	(1,071)	51,535
Designated Sunday School Fund	3,280	210	0	0	3,490
General Fund	34,529	77,698	61,645	(54)	50,528
	90,340	80,483	64,145	(1,125)	105,553
Restricted funds					
Stipend Fund	682	0	0	57	739
Miss Jane Gowan's Legacy	2,546	0	0	213	2,759
Longmore Memorial Trust	263	0	0	13	276
Robertson Legacy	1,389	0	88	132	1,433
Brochure Account	179	0	0	0	179
Charitable Fund Account	4,783	172	0	710	5,665
Thursday Get Together	406	249	366	0	289
Restoration Fund	49,894	626	0	0	50,520
	60,142	1,047	454	1,125	61,860
Total funds	150,482	81,530	64,599	0	167,413

Purposes of Designated Funds

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

Purposes of Restricted Funds

Stipend Fund: This is a fund used to contribute towards the heating costs of the Manse.
Longmore Memorial Trust: This is a fund used to purchase music and associated items.
Miss Jane Gowan's Legacy: This fund is used to contribute towards the heating costs of the Manse.
Robertson Legacy: This fund is used to purchase Christening Bibles.
Brochure Account: This fund is used to purchase leaflets, booklets etc.
Charitable Fund Account: Used to distribute funds to people of the parish in need.
Women's Guild: Restricted for use by the Women's Guild.
Restoration Fund: This fund is used for restoration work at the Auld Kirk, Cullen

Notes to the Accounts (continued)

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
	Analysis of Donations				
3	WFO Scheme (non Gift Aid)	8,715	0	8,715	7,332
	Gift Aid Donations	15,010	0	15,010	15,006
	Tax Recovered on Gift Aid Donations	9,311	0	9,311	4,062
	Tax recovered on GASDS	6,254	0	6,254	0
	Ordinary Offerings (Open Plate)	2,172	0	2,172	2,215
	Other Offerings, Donations etc.	1,962	626	2,588	14,249
		43,424	626	44,050	42,864
	Analysis of Payments				
4					
	Costs of generating funds				
	Fund raising expenses	150	0	150	226
	Offering envelopes	239	0	239	255
		389	0	389	481
	Charitable activities				
	Ministries & Mission allocation	25,095	0	25,095	25,551
	(Gross 38,781				
	Transition funding (1,995)				
	Endowment Income (10,941)				
	Glebe Rent (710))				
	Locum	1,181	0		0
	Presbytery dues	3,722	0	3,722	0
	Ministry Travel Expenses	0	0	0	904
	Ministers Telephone	889	0	889	833
	Outreach	183	34	217	147
	Equipment	852	0	852	786
	Pulpit supply	319	0	319	1,129
	Other staffing costs	8,727	0	8,727	8,358
	Fabric repairs & maintenance	11,293	0	11,293	2,091
	Council Tax	0	0	0	1,255
	Heat and light	5,424	54	5,478	10,060
	Insurance	3,781	0	3,781	3,598
	Organ & music	236	0	236	229
	Printing, stationary and postage	915	0	915	233
	Other expenses	782	366	1,148	465
		63,399	454	63,853	55,639
	Governance Costs				
	Independent examiner's fees	357	0	357	300
		357	0	357	300
	Total Payments	64,145	454	64,599	55,939

Cullen & Deskford Parish Church

Notes 1 Minister's Stipend

5 All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all minister's stipends and employer's contributions for national insurance, pension and housing and loan fund. Minister's 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
	£	£
Christian Aid	325	150
Leprosy Mission (Blue Boxes)	175	76
Poppy Scotland	175	161
SCAA	770	250
Crossreach	75	0
	1520	637

7 Transfers

Legacies/Trusts are grouped together and invested through the Church of Scotland. Dividends are received twice yearly and are paid into the Reserve account. The amount is distributed to the other bank accounts(restricted and unrestricted) based on the percentage of money invested.

Charitable Account - Money is invested in Halifax Aviva Shares and the twice yearly dividend is paid into the Reserve account and then transferred to the Restricted Charitable account.

Consolidated Fabric Fund - This is held by Church of Scotland in Edinburgh and interest can be transferred into the General account on receipt of relevant building/fabric receipts (e.g insurance, heating, lighting, organ maintenance).

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025 £	2024 £
CAPITAL ACCOUNT - Cap (II)		
Credit Balances held at 31 December at cost	99,447	99,447
Market Value of Balances at 31 December	111,831	111,286
REVENUE ACCOUNT		
Credit Balance 31 December	0	2,991
TEMPORARY ACCOUNT		
Debit balalnce as 31 December	-2,802	-1,920

	Holding	Cost £	Market Value 2025 £	Market Value 2024 £
GROWTH FUND				
Units Held	100	59	688	638
INCOME FUNDS				
Sunday School Fund - Units held	350	3,055	3,986	3,871
General Congregational Purposes - Units Held	1,180	9,995	13,440	13,051
Charitable Account - Units held	286	2,894	3,258	3,163
Fabric Fund - Units held	2,098	25,994	23,896	23,204
Total			**45,268**	**43,927**
OTHER SHARE UNITS HELD INDEPENDENTLY				
HALIFAX SHARE DEALING				
Aviva Shares - 25p shares	1,936		10,107	6,980
Aviva Cash Valuation			1,861	1,897
Total			**11,968**	**8,877**