

**The Church of Scotland  
Abernethy Parish Church**

**CONGREGATIONAL ACCOUNTS**

**2025**

**Congregation No: 362110**

**Charity No: SC003652**

## Reference and Administrative Information

Charity Name: Abernethy Church of Scotland  
(known as Abernethy Parish Church)

Charity Registration Number: SC003652

Congregation Reference No: 362110

Contact Address: Gordon Brown  
Session Clerk  
Yonder End  
Nethy Bridge  
PH25 3DE

### Trustees

#### Members of the Kirk Session during 2024:

Rev. Graham Atkinson  
Barbara Black  
Gordon Brown  
Freda Grant  
Julie McIlwaine  
Ed Metcalfe  
Alex Parmenter  
Lesley Pirie  
Cath Renouf  
Dave Renouf

Church Treasurer: Craig Irving  
Session Clerk: Gordon Brown  
Minister: Rev Graham Atkinson  
Finance Convener: Peter Norgate

### Independent Examiner

John Dickson  
9 The Village  
Fenwick  
Berwick-upon-Tweed  
TD15 2PQ

### Bankers

Bank of Scotland  
2-6 Eastgate  
Inverness  
IV2 3NA

## **Structure, Governance and Management**

### **Governing Document**

The Church is 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 comprises the Minister and the Elders of the church, who are chosen from those members of the church who are considered to have the appropriate gifts and skills.

### **Organisational Structure**

The Kirk Session normally meets four times a year and is responsible for all aspects of congregational life. Certain responsibilities are delegated to officials and Working Groups as appropriate. There are currently 10 Working Groups, covering the following areas of congregational activity.

*Children & Youth  
Property and Facilities  
Pastoral Care  
11.30 Service Planning  
Fellowship and Events*

*Mission & Developing Faith  
Finance  
Communication & Administration  
Safeguarding  
EcoCongregation*

### **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.

Abernethy Parish Church provides regular worship in several different formats, varying from family and traditional services, worship/teaching videos, informal home groups and occasional Sunday evening services. We recognise one service 'does not fit all' and the variety is appreciated by many, indicated by the attendance numbers, which are very encouraging for a small Highland Parish Church.

### **Achievements and Performance**

For the fourth year in a row, the average attendance has increased year on year with an average for the combined 9.30 and 11.30 services of 114, including 23 children (2024 - 104).

Additional services are held at Christmas and Easter, and services at local care homes were also provided during the year. In addition, 3 joint services were held with Boat of Garten and Carrbridge Churches, with similar services planned for 2026.

The popular summer church BBQ was an all age event, with additional attendance from our linked churches. Other social events run by the church have been well

received by the local community and greatly appreciated e.g. Tearfund Quiz Night, and Carols around the Christmas tree.

Monday lunches and afternoon teas have been very popular, providing a warm space, good food and a great time to socialise, especially during the winter months when so many struggle with isolation.

During the year, one wedding and five funerals were held in the church.

A new air source heating system was successfully installed during the year, and following the necessary approvals, the church pews were removed and replaced with individual chairs, together with new carpeting. This allows for greater flexibility for church services and events.

We give thanks to God as we recognise how privileged we are to be a part of a growing rural church, with a minister, who is a great bible teacher.

## **Financial Review**

For the year to 31<sup>st</sup> December 2025 there was a deficit of payments over receipts of £15,707 (2024 deficit of £7,066). This deficit resulted from installation of the air source heating system and the first full year of the Family and Childrens Worker. The Church continues to draw-down reimbursements from the Consolidated Fabric Fund (revenue) held on our behalf by the Church of Scotland General Trustees for fabric expenditure incurred. In addition, there was a gain in the valuation of our own investments of £9,349 (2024 was a gain of £9,458).

The principal single source of income is recurring gift aid donations, mainly by members of the congregation. In 2025 this income was £31,571 down 3% on 2024. Total Donations in 2025 amounted to £48,255 down 4% 2024.

Contributions are received for the use of the Church Hall and at the end of 2025 there were no significant liabilities.

The title deeds for the Church and the Church Hall, are held by the General Trustees of the Church of Scotland. All investments are held by The Church of Scotland Investors Trust.

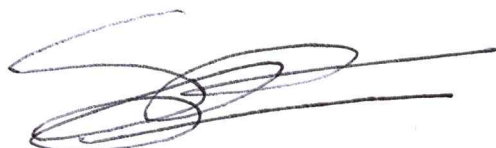
## **Reserves Policy**

In addition to an unrestricted endowment fund, it is the Trustees' policy to hold reserves, in unrestricted funds, of approximately six months expenditure. As at 31<sup>st</sup> December 2025 these reserves represented just over 11 months regular expenditure (excluding Fabric, and Heat & Light expenditure which can be funded by the net proceeds of the sale of the Manse, held centrally by the Church of Scotland for our use).

## 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,

A handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke extending to the right.

Gordon Brown

Session Clerk

Date: 23rd February 2026

## **Report of the Independent Examiner to the Trustees of Abernethy Parish Church**

I report on the accounts of Abernethy Parish Church for the year ended 31<sup>st</sup> December 2025 which are set out on pages 6 to 12.

### **Respective responsibilities of Trustees and Examiners**

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 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 accounts.

### **Independent Examiner's Statement**

In the course of my examination of the accounts for the year ended 31 December 2025, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect:
  - 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 accounts do not comply with any of the requirements of Regulation 9 of the Charities Accounts (Scotland) Regulations 2006
  
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

John Dickson  
9 The Village  
Fenwick  
Berwick-upon-Tweed  
TD15 2PQ

Date: ~~23rd February 2026~~

1 March 2026



## Abernethy Parish Church

As at 31 December 2025

### Receipts & Payments Account

	notes	Unrestricted General Fund 2025 £	Unrestricted Fabric Fund 2025 £	Unrestricted Endowment Good Fund 2025 £	Restricted Samaritan Fund 2025 £	Restricted Youth Worker Fund 2025 £	Total 2025 £	Total 2024
<b>Receipts</b>								
Donations	4	48,105.10			150.00		48,255.10	50,047.28
Rental of Church Hall		1,188.00					1,188.00	1,138.50
Weddings & Funerals		0.00					0.00	200.00
Investment Income		4,129.58					4,129.58	4,106.33
Miscellaneous		5,995.94					5,995.94	727.57
Heating Grants		32,611.49					32,611.49	0.00
General Trustees of the Church of Scotland		19,424.38					19,424.38	9,582.67
<b>Total Receipts</b>		<b>111,454.49</b>	<b>0.00</b>	<b>0.00</b>	<b>150.00</b>	<b>0.00</b>	<b>111,604.49</b>	<b>65,802.35</b>
<b>Payments</b>								
Charitable Activities		-126,811.98			-500.00		-127,311.98	-72,868.45
Cost of Generating Funds							0.00	0.00
Governance Costs							0.00	0.00
<b>Total Payments</b>	5	<b>-126,811.98</b>	<b>0.00</b>	<b>0.00</b>	<b>-500.00</b>	<b>0.00</b>	<b>-127,311.98</b>	<b>-72,868.45</b>
<b>Excess of Receipts over Payments</b>								
for the year before transfers		-15,357.49			-350.00		-15,707.49	-7,066.10


The notes on pages 9 to 13 form part of the accounts


**Abernethy Parish Church**  
At 31 December 2025

**Statement of Bank Balances and Investments**

	Unrestricted General Fund 2025 £	Unrestricted Fabric Fund 2025 £	Unrestricted Endowment Fund 2025 £	Restricted Good Samaritan Fund 2025 £	Restricted Youth Work Fund 2025 £	Total 2025 £	Total 2024 £
Bank balances at 1 January 2025	55,265.16	0.00	0.00	3,436.46	66.13	58,767.75	65,833.85
Excess of Receipts over Payments for the year after transfers	-15,357.49			-350.00		-15,707.49	-7,066.10
Bank balances at 31 December 2025	39,907.67	0.00	0.00	3,086.46	66.13	43,060.26	58,767.75
Investments at Market Value (cost = £93,997.86)			150,167.38			150,167.38	140,818.02
<b>Total Bank Balances and Investments at 31 December 2025</b>	<b>39,907.67</b>	<b>0.00</b>	<b>150,167.38</b>	<b>3,086.46</b>	<b>66.13</b>	<b>193,227.64</b>	<b>199,585.77</b>

The Congregational Accounts 2025 were approved by the Kirk Session on the 23 February 2026 and signed on their behalf by:

  
Gordon Brown  
Session Clerk

  
Peter Norgate  
Convener, Finance Working Group

  
Craig Irving  
Treasurer

## Abernethy Parish Church

Notes to the Accounts for the year to 31 December 2025

### 1 Trustee Remuneration & Related Party Transactions

Other than as noted below, no trustee received any remuneration or reimbursement of expenses during the year.

Rev G Atkinson received reimbursements of £1150.51 for expenses.

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

### 2 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32,433 and the maximum stipend (after 5 years) was £39,856.

3 <u>Movements in Funds</u>	At					At	
	1 January				Valuation	31 December	
	2025	Receipts	Payments	Transfers	Change	2025	
	£	£	£	£	£	£	
<b>Unrestricted Funds:</b>							
General Fund	55,265.16	87,900.53	-126,811.98	23,553.96		39,907.67	
Fabric Fund		19,424.38		-19,424.38		0.00	
Endowment Fund	140,818.02	4,129.58	0.00	-4,129.58	9,349.36	150,167.38	
<b>Sub Total</b>	<b>196,083.18</b>	<b>111,454.49</b>	<b>-126,811.98</b>	<b>0.00</b>	<b>9,349.36</b>	<b>190,075.05</b>	
<b>Restricted Funds:</b>							
Good Samaritan	3,436.46	150.00	-500.00			3,086.46	
Youth Worker Fund	66.13					66.13	
<b>Total Funds</b>	<b>199,585.77</b>	<b>111,604.49</b>	<b>-127,311.98</b>	<b>0.00</b>	<b>9,349.36</b>	<b>193,227.64</b>	

#### Purposes of Unrestricted Funds:

Fabric Fund: is for the maintenance of the Church, Church Hall and Boat of Garten Manse.

Endowment Fund: the income from these investments is used for general congregational purposes.

#### Purposes of Restricted Funds:

The Good Samaritan Fund was established to help those in need from the Parish.

## Abernethy Parish Church

Notes to the Accounts for the year to 31 December 2025

4 <b><u>Analysis of Donations</u></b>	Unrestricted	Restricted	<b>Total</b>	<b>Total</b>
	<b>General Good Samaritan</b>	<b>Fund</b>		
	<b>Fund</b>	<b>Fund</b>		
	<b>2025</b>	<b>2025</b>		
<b>Recurring Gift Aid Donations</b>	<b>31,571.00</b>		<b>31,571.00</b>	<b>32,492.00</b>
<b>Other Gift Aid Donations</b>	<b>30.00</b>		<b>30.00</b>	<b>150.00</b>
<b>Tax Recovered</b>	<b>7,675.78</b>		<b>7,675.78</b>	<b>6,362.71</b>
<b>Open Plate and WFO Scheme (non Gift Aid)</b>	<b>4,052.12</b>		<b>4,052.12</b>	<b>5,727.41</b>
<b>Other Donations</b>	<b>4,776.20</b>	<b>150.00</b>	<b>4,926.20</b>	<b>5,315.16</b>
<b>Legacy</b>				
<b>Total Donations</b>	<b>48,105.10</b>	<b>150.00</b>	<b>48,255.10</b>	<b>50,047.28</b>

Tax Recovered in each year is for the Tax Year ending on 5 April of the Reported Year.

## Abernethy Parish Church

Notes to the Accounts for the year to 31 December 2025

### 5 Analysis of Payments

	Unrestricted	Unrestricted	Restricted	Restricted	Total	Total
	General	Fabric Good Samaritan	Youth Worker			
	Fund	Fund	Fund	Fund		
	2025	2025	2025	2025	2025	2024
	£	£	£	£	£	£
<b>Charitable Activities:</b>						
Ministries & Mission	35,024.04		500.00		35,524.04	35,124.00
Presbytery Dues	1,083.00				1,083.00	724.00
Minister's Expenses	1,150.51				1,150.51	1,529.23
Pulpit Supply	1,571.59				1,571.59	1,338.10
Other Staffing:						
Cleaner	1,797.53				1,797.53	1,706.26
: Groundsman	315.50				315.50	409.00
: Church Officer	650.01				650.01	2,058.12
Repairs & Maintenance:						
Church	7,524.03				7,524.03	653.40
Manse	1,995.60				1,995.60	2,505.48
Hall	1,828.62				1,828.62	491.10
Heat & Light	5,067.24				5,067.24	15,895.32
Insurance	1,341.59				1,341.59	1,286.99
Church Office, Phone, Stationery & Post	1,187.29				1,187.29	727.89
Music and Worship	831.69				831.69	726.48
Other Expenses:						
Advertising	793.39				793.39	962.37
Youth Work	16,565.64				16,565.64	3,542.87
Equipment	47,183.91				47,183.91	1,567.96
Cleaning Materials	157.83				157.83	293.91
Miscellaneous	742.97				742.97	1,325.97
<b>TOTAL</b>	<b>126,811.98</b>	<b>0.00</b>	<b>500.00</b>	<b>0.00</b>	<b>127,311.98</b>	<b>72,868.45</b>

## Abernethy Parish Church

Notes to the Accounts for the year to 31 December 2025

### 6 Collections for Third Parties were made during 2025

	Total	Total
	2025	2024
Specific Collections	£	£
Bethany Christian	0.00	105.00
Blythswood	183.50	60.00
Christian Aid	131.00	335.00
Crossreach	585.27	0.00
IJM	180.00	130.00
Leprosy Mission	314.00	510.00
MAF	70.60	225.60
Mission to Seamen	214.00	180.00
New Destiny	165.00	100.00
Open Doors	209.00	230.00
Rocha	120.00	0.00
Sands	116.00	0.00
Strathspey Food Bank	0.00	280.50
Total	2,288.37	2,156.10

These collections are made for distribution to specific third parties and, as they are not Church funds, are not shown in the Receipts and Payments Account.

## Abernethy Parish Church

### Appendix to the Accounts for the year to 31 December 2025

As at 31 December the following amounts at Market Value were held by the Church of Scotland General Trustees for use by the Congregation.

	At 31 December 2025	At 31 December 2024
<b>Consolidated Fabric Fund (Capital)</b> <i>(cost £271,853.64)</i>	251,741.73	244,448.40
<b>Consolidated Fabric Fund (Revenue)</b>	-166.50	5,831.72

Both of the Consolidated Fabric Funds represent the net proceeds of the sale of the Manse which have been invested in the Income Fund of the Church of Scotland's Investors Trust since 2017.