THE CHURCH OF SCOTLAND

ORDIQUHILL & CORNHILL PARISH CHURCH OF SCOTLAND

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 34.2036

Charity No: SC001971

Year ended 31st December 2025

Trustees' Annual Report
Year ended 31 December 2025

Reference and Administrative Information

Charity Name:	Ordiquhill & Cornhill Parish Church
Charity Registration Number:	SC001971
Congregation Reference No:	342036
Contact Address:	Loanhead Cornhill Aberdeenshire AB45 2AN

Trustees:

Kirk Session
Ali MacLeod – Interim Moderator (Retired October 2025)
Neil Chalmers
Shirley Copland
Jane Enkel
Ewan Hay
Mary Hepburn
Shona Smith
Frances Webster
William Webster

Congregational Board
Fiona Ewen
Christine McKay
Linda Youngson

Principal Office-bearers
Interim Moderator: Ali MacLeod
Session Clerk: Frances Webster
Clerk to Congregational Board: Ewan Hay
Church Treasurer: Shirley Copland

Independent Examiner
Rebecca Campbell Wilson
3 St Brandons
High Street
Banff
AB45 1AE

Bankers
Virgin Money
161 Mid Street
Keith
AB55 5BL

Trustees' Annual Report
Year ended 31 December 2025

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board are the charity trustees.

The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The Interim Moderator is a trustee appointed by Buchan Presbytery on 4th November, 2019.

The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Organisational Structure

The Kirk Session is moderated by the Interim Moderator and meets up to six times in a year and is responsible for spiritual affairs within the church Certain responsibilities are delegated, as appropriate, to the Kirk Session through the Interim Moderator and Session Clerk.

The Congregational Board is moderated by the Interim Moderator and meets up to six times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

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.

Ordiquhill & Cornhill Parish Church Activities:

Regular Services of Worship:	Sunday worship in Cornhill Church weekly at 10 a.m. Communion Services in Cornhill Church twice yearly (April and October) Special worship services during Holy Week and Advent Joint services with Portsoy Parish Church and Cullen Hall Parish Church
CAOSS	Meets monthly during regular Sunday worship in Cornhill Church
CAOSS Praise Group	Meets monthly on Tuesday evenings
Guild	Meets monthly from September to March
Ordiquhill Primary School	School assemblies as invited by Head teacher
Cornhill Coffee Corner	Monthly since July 2019

Trustees' Annual Report (cont)
Year ended 31 December 2025

Achievements and Performance

Ordiquhill & Cornhill Parish continue to hold successful joint services with the congregations of Portsoy Parish Church and Cullen Hall Parish Church, and two congregations making, with Ordiquhill & Cornhill, the Mission Plan 2022 grouping for our area. The joint services are held monthly, with the congregations each hosting on a quarterly basis.

The Kirk Session of Ordiquhill & Cornhill Parish has held in-depth discussions with regard to the Mission Plan 2022 grouping, reaching out to the other two parishes, probing the values of linkages and unions, seeking agreement on the way forward. Following discussion in January 2024, the Kirk Session resolved to agree to union with Portsoy Parish Church and Cullen Hall Parish Church, following which, the Interim Moderator and Session Clerk continue to meet with the Ministers and Session Clerks of Portsoy and Cullen parishes to continue the progress towards said union.

The young people of Cornhill and Ordiquhill Sunday School (CAOSS) continue to link with the congregation through their leadership supported by the Kirk Session and Interim Moderator. The Session Clerk and CAOSS leaders consistently provide innovative and challenging ways of involving the CAOSS members in morning worship and other activities, through Scripture, music, and arts and crafts style pastimes, the results of which are then shared with the wider congregation during the appropriate church season. Visiting preachers consistently and frequently comment on the positive energy they experience when CAOSS participates in a service.

The CAOSS Praise Group, regularly meet and participate enthusiastically in services alongside CAOSS and our organists. Their involvement in joint and special services is very much appreciated by the congregation and those visiting from our neighbouring churches. The talent and ability shown in thanks to the ongoing dedicated efforts of their leaders, and in the positive commitment of the young musicians.

Ordiquhill & Cornhill congregation continue to progress their relationship with Ordiquhill Primary School at the invitation of the headteacher.

Ordiquhill and Cornhill Guild has a regular meeting pattern, September to March inclusive, with a varied and interesting syllabus of activities, speakers and events. Guild members follow the national agenda and are keen to welcome new member, both men and women, to share in their enjoyable meetings.

Cornhill`s Coffee Corner, continues its popular welcome monthly provision to the local community, enabling a safe, warm and welcoming space for residents and visitors alike, with guaranteed fine pieces to enjoy with their hot drinks.

The members and adherents of Ordiquhill & Cornhill Parish Church of Scotland are once again involved in community fundraising and local fun events, participating as in previous years, maintaining the profile and character of the Church in this corner of Scotland.

Trustees' Annual Report (cont)
Year ended 31 December 2025

Financial Review

The main source of income is derived from Offerings, whether by plate, WFO, standing orders, or Gift Aid. This year shows a small decrease overall but our fundraising activities are gradually building thanks to the local community.

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 £44,114, and restricted funds of £1,548.
The Church has £20,940 in a Deposit Account with 121 George Street, Edinburgh, £12,100 in a Term Deposit Account with Virgin Money and £11,076 in the General Account as detailed in Note 2.

Trustees' Annual Report (cont)
Year ended 31 December 2025

Statement of Trustees' Responsibilities

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

Approved by the Trustees and signed on their behalf,

F Webster

Session Clerk

Date: 19/02/2026

Ordiquhill & Cornhill Parish Church
SC 001971

Independent Examiner's Report to the Trustees of Ordiquhill & Cornhill Parish Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025 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 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 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.

Name: Rebecca Campbell Wilson

Address: 3 St Brandons, High Street, Banff AB45 1AE

Date:

Ordiquhill & Cornhill Church
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	9147			9147	8039
Legacies						
Activities for Generating Funds		1350			1350	1323
Bank & Deposit interest						
Investment income Edinburgh a/c		891			891	996
Investment income Virgin Money a/c		1043			1043	0
Organ & Fabric Fund						265
		12431			12431	10623
CAOSS			403		403	379
Guild			2254		2254	1812
Fabric Fund						
Organ Fund						
VAT Refund						943
Receipts from General Trustees						7163
Other Receipts Wedding & Funerals		420			420	150
Manse Rent		**1287**			**1287**	**3217**
Refund Pulpit Supply		2025			2025	
Total Receipts		16163	2657		18820	24287
Payments	4					
Costs of generating funds		180			180	194
Charitable activities		12314			12314	17928
CAOSS			618		618	336
Fabric Fund						195
Organ Fund						71
Other Funds						
Guild			2494		2494	1998
Total Payments		12494	3112		15606	20722
Excess of Receipts over Payments for the year before transfers		**3669**	**-455**		**3214**	**3565**

Ordiquhill & Cornhill Church
Statement of Balances
At 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances						
Fabric Fund						194
Organ Fund						70
CAOSS			633		633	590
Guild			1370		1370	1556
Term Deposit (Virgin Money)		11057			11057	11057
General Account		9339			9339	6360
Deposit Fund (Edinburgh)		20049			20049	19053
brought forward		40445	2003		42448	38880
Movement in year:						
Excess of Receipts over Payments for the year		3669	-455		3214	3565
Bank & deposit balances carried forward		44114	1548		45662	42445

Investments at market value

The accounts were approved by the Kirk Session and Financial Board on 19/02/26

For and on behalf of the Kirk Session and Financial Board

Frances Webster **Session Clerk**

Shirley Copland **Treasurer**

ORDIQUHILL & CORNHILL CHURCH

Statement of Balances

Notes to the Accounts

Trustee Remuneration and

1. Related Party Transactions

During the year one trustee, Mrs Shirley Copland, received reimbursement of her expenses totalling £660 for organist duties.

2. Movements in Funds

	At 1 Jan 2025	Receipts	Payments	Transfers	At 31 Dec 2025
	£	£	£	£	£
Unrestricted funds					
Deposit Account at 121	20049	891			20940
Term Deposit held at Virgin Money	11057	1043			12100
General Account	9339	16256	14519		11076
Fabric Fund					
Organ Fund					
Restricted funds					
CAOSS	633	403	618		418
Guild	1370	2254	2494		1130
	42448	20847	17631		45664
Endowment funds					
Total funds					

Purposes of Designated Funds

CAOSS: This fund is used for the day to day running of the Sunday School
Guild: This fund is used for the day to day running of the Guild

Deposit Account - Edinburgh: This is money invested to be used by the Church

General Fund: For the general day to day running of the Church

Term Deposit Account: This money is invested to be used by the Church

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non-Gift Aid)	2006			2006	2094
Gift Aid Donations	4671			4671	4949
Tax Recovered on Gift Aid Donations	1304			1304	
Ordinary Offerings (Open Plate)	556			556	344
Special Collection - Gift Day					
Hire of Hall	**210**			**210**	**195**
Other Offerings, Donations etc	400			400	457
	9147			9147	8039
4. Analysis of Payments					
Costs of generating funds					
Investment Managers' fees					
Offering envelopes	180			180	194
	180			180	194
Charitable activities					
Giving to Grow	3356			3356	1454
Presbytery dues	532			532	375
Int Mod Travel	208			208	119
Minister's telephone					
Funeral Expenses	145			145	
Pulpit supply & Travel	1220			1220	2717
Church Fabric repairs & maintenance	1750			1750	5953
Council Tax					
Heat and light	1433			1433	3477
Insurance	1833			1833	2161
Cleaner	570			570	460
Organ & music	660			660	660
Printing, stationery and postage					
Other expenses	125			125	169
Leaving Presents	40			40	40
Manse Repairs	442			442	343
	12314			12314	17928
Governance costs					
Independent examiner's fees					
Other payments					
Purchase of assets					
Purchase of investments					
	12314			12314	17928

5. Minister's Stipend

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

6. Collections for Third Parties

	2025	2024
	£	£
Foyer (Aberdeen)	0	80
MacMillan Cancer Care	480	460
Mary`s Meals	250	150
Guild Projects	0	300
Brain Tumour Trust	100	0
Unicef – Ukraine Appeal	220	0
	1050	990

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025 £	2024 £
CAPITAL ACCOUNT		
Credit Balances units held at 31 December at cost £15,508.40		
Market Value of Balances at 31 December	22,899.30	21,921.80
REVENUE ACCOUNT		
Credit Balances held at 31 December	12,372.77	11409