Banchory-Ternan West Parish Church



Annual Report and Accrued (2015 SORP Compliant) Accounts
for the Year Ended 31 December 2025

Congregation Number: 321909
Scottish Charity Number: SC003306

Trustees' Report

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 and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: 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.

1. Structure, Governance and Management

Governing Document
The congregation is a registered charity, number SC003306 and is administered in accordance with the terms of the Model Deed of Constitution (or Deed of Constitution (Unitary Form)) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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.

Purpose
The vision of The Church of Scotland is to be a church which seeks to inspire the people of Scotland and beyond with the Good News of Jesus Christ through enthusiastic worshipping, witnessing, nurturing and serving communities.

2. Organisational Structure
The Kirk Session is responsible for both the practical and spiritual affairs of the church and meets usually around eight times a year. We operate a team structure which takes care of the day to day affairs of different aspects of church life and are accountable to the Kirk Session which provides overall guidance and direction.

3. Objectives & 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.

Matthew 28:18-20 Therefore go and make disciples of all nations, baptizing them into the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you.

We believe we are called to Go, to Make Disciples, to Baptize people into the church, and to Teach the whole Bible story.

Acts 16:4-5: As they travelled from town to town, they delivered the decisions reached by the apostles and elders in Jerusalem for the people to obey. So the churches were strengthened in the faith and grew daily in numbers.

We believe a local church is healthy when people are Strengthened in faith and Growing in numbers.

Deuteronomy 6:6-8: These commandments that I give you today are to be upon your hearts. Impress them on your children. Talk about them when you sit at home and when you walk along the road, when you lie down and when you get up. Tie them as symbols on your hands and bind them on your foreheads.

We believe that passing on Faith is not done at a set time, or institution, but part of everyday life, done by all generations. We believe that it takes a whole church to raise a child, and that every member is a minister.

Acts 2:428: They devoted themselves to the apostles' teaching and to the fellowship, to the breaking of bread and to prayer. All the believers were together and had everything in common. They gave to anyone as he had need. They continued to meet together, broke bread in their homes and ate together.

We aim to be a loving, caring Family where each one supports and encourages his/her neighbour. We aim to Impact the Community, to be a Blessing machine in the centre of our community.

The Church of Scotland seeks to inspire the people of Scotland and beyond with the Good News of Jesus Christ through enthusiastic, worshipping, witnessing, nurturing and serving communities. We are committed to a Local Youth Ministry with the aim of: Making Contact, Making Friends, and Making Disciples.

4. Achievements and Performance

We have continued to use our gifts and talents to serve the community and to encourage all generations to serve and worship together. A highlight of the past year has been the support given to Ukrainian families in partnership with the community.

Sunday Worship
Our main gathering is on Sunday mornings for worship at 10.30am. A range of ages attends from youngsters to grandparents. We regularly have 120 adults and 30-40 young people and children attending. We celebrate communion monthly. We aim to encourage engagement from all generations.

Worship Support Team
Our Minister typically focuses his time on study for and delivering a biblical preaching series, and is supported by a range of able people who assist in leading services, preaching, delivering Bible readings, praying etc. Within our services, we pray for a different local charity each week. We have many musicians and singers who lead the worship. Communion is celebrated on the first Sunday of each month. Each Sunday before the children leave for Junior Church, they listen to that week's Bible story which can take the form of a short puppet show, the fun of acting out the story, listening while the story is read or watching a video presentation of the story.

Fellowship and Hospitality Team
Coffee and refreshments are served each Sunday after the service to around 100 people. Our church community continues to provide meals and/or shopping for those who have been ill or bereaved and for new Mums. On the last Monday of each month we have a short afternoon service and provide tea/coffee, scones and cakes after the service. This is gaining in popularity and usually 70 plus people attend. We also serve refreshments for Funeral teas, charity fundraising events, Alpha courses and Youth Alpha courses.

Pastoral Care Team
We believe everyone has a pastoral role as we interact, support and encourage one another. The team's remit is to facilitate pastoral care. A considerable number of our members are involved in small groups. Much of our pastoral care takes place in these groups and we want to encourage more people to be part of a small group. Every Sunday morning 3 members of our welcome team which is made up of 20 volunteers meet and greet folk in church and transport to and from church is provided for those who require it. A weekly prayer meeting for our church and members and a monthly prayer breakfast where we pray for wider issues are very important and provide support for the pastoral team. Meals are arranged on a short-term basis for new parents and if required people recently discharged from hospital. We also arrange transport as required for people attending hospital and other medical appointments. Our monthly fellowship services where people sit at tables and a time of traditional worship is followed by refreshments have grown in popularity. We regularly have 70 plus people some from other churches and some with no church connection meeting and spending time together. This has been a great opportunity to link with people who wouldn't normally stay for refreshments after the Sunday morning service and many new friendships have evolved.

Prayer
The Church offers regular opportunities for corporate prayer including a Monday night prayer time devoted mainly to prayers for our church and community and a monthly Saturday morning prayer breakfast where a wide range of issues are covered by prayer. Individual prayer is offered each week after worship. There is regular specific prayer during morning worship for local streets, and local organisations in which members of the congregation are involved.

Discipleship

The Church supports a range of about 18 Connect Groups meeting at various times and places each month for Worship, Bible Study, Prayer, Discussion and other activities connected to the Church. Total monthly attendances have been about 300 with about 250 of these from the West Church.

Junior Church

Our Junior Church team welcomes all families and children to participate and belong in a loving and safe church family. Our aim is to be an intergenerational church family where all generations work together in the responsibility of helping our children and families grow as disciples of Jesus. Our hope is that children and parents would personally know Jesus as their God and Saviour.

There are two Junior Church groups: Pebbles (0 to P1) and P2 to P6. In these groups children hear Bible stories and are encouraged to ask questions and respond in their own way. The Bible stories are told creatively through games, crafts and group discussions. Junior Church is enabled by the work of 24 volunteers, and one staff member. The volunteers are supported in their work through regular weekly contact with the Children's Ministry Coordinator. The volunteers are encouraged to give feedback and their opinions are always valued.

Crèche for Bible Study

A crèche is provided for any parent who wishes to join in with a Bible study group on Thursday mornings in the church Sanctuary. This is a time when parents can have their children looked after while they participate in a group Bible study, prayer and reflective time. The group has a pastoral element for the parents as they share about their life situations and faith journeys with kind and supportive leaders.

Scripture Union Lunchtime Group at Hill of Banchory Primary School

Scripture Union lunchtime group meets at Hill of Banchory Primary School every Thursday. The group is aimed at Primary 6 and 7 age children/young people. The current focus is on going through the gospel of Mark. The children are encouraged to participate in the story through questions as they hear a short Bible passage read out. The Children's Ministry Coordinator from Banchory West Church has been helping to lead this group with two other leaders from another local church. The group is thriving with young people who are eager to participate and respond to the Gospel message through questions and their own thoughts. There are between 20 – 25 children attending regularly. The P7s receive a regular invitation to our Thursday evening Rock group, which some are coming along already.

Scripture Union Lunchtime Group at Banchory Primary School

Scripture Union lunchtime group meets at Banchory Primary School every Friday. The group is aimed at Primary 7 age young people. The current focus is on going through the gospel of Mark. The young people are encouraged to participate in the story through questions and their own thoughts as they hear a short Bible passage read out. The Children's Ministry Coordinator from Banchory West Church has been helping to lead this group with two other leaders from another local church. This group is smaller in size than the Hill of Banchory group, but the discussions are very deep and very thoughtful. The young people are very engaged as they respond to the Bible story each week. Their questions really open the passage for exploration each week. The P7s receive a regular invitation to our Thursday evening Rock group.

West Kids

A new playgroup, West Kids, started on Tuesday mornings in the church building towards the end of September 2025. There are currently six volunteers and the Children's Ministry Coordinator leading the group. The group is very well attended with between 11 to 15 grown ups each week and between 13 to 17 children each week. The children and the grown ups come regularly and enjoy the time together tremendously. Two families who started coming along to this group have now started coming along to our church services on Sundays and have started to get to know others in the church family. The group format is the following: welcome/chat time, two or three songs (mainly worship songs), interactive Bible story (2 mins), chasing bubbles, short prayer, snacks/tea/coffee, toys out for kids and grown-ups chatting, ending with parachute games and worship song. The team leader and the volunteers gather together to pray before the group starts each Tuesday. There has been a real sense of God working through this group by reaching out to the community.

<u>Local ministry - Banchory West Youth</u>

There are various activities that run through the week to which youth are invited. On Monday we have our Senior Youth Home Group, and Tuesday our Junior Youth home group. Both of these groups meet in church members homes, have a time of Bible teaching and discussion, followed by food. On a Wednesday youth are invited to the SU (Scripture Union) group which runs in Banchory Academy during lunchtime. On Thursday youth are invited to join in with Rock Youth, which is a high energy group with games, food and a time of discussion about Jesus. Currently we are running Alpha Youth on a Friday in Banchory Academy during lunchtime, to which S1 and S2 are invited. During the service on a Sunday we also run a group called 'Foundations Youth'. Teenagers are able to attend this during the service to delve deeper into a Bible story. This group follows the same two-year curriculum that our Junior Church follows.

Aberdeenshire South Foodbank

Aberdeenshire South Foodbank (ASFB) is registered with Trussell, formerly known as Trussell Trust, and follows their system of administration. Food vouchers are issued to over 60 frontline professional agencies such as Social Services, GP's, Police, Ministers, Councillors etc. With their knowledge and understanding of an individual or family's circumstances, they can assess their needs and issue them with a voucher or steer them elsewhere as appropriate. Most vouchers were issued electronically using the e-Voucher system developed by Trussell. The voucher can then be redeemed at the Foodbank for sufficient food for three days. The system is fully accountable and transparent. All food entering and leaving the premises is weighed and recorded.

The headline figures for 2025 (Jan to Dec) are:

Number of adults fed	507
Number of children fed	197
Total food donated	8.73 tonnes
Total food provided	9.4 tonnes

The corresponding figures for 2024 are:

Number of adults fed	554
Number of children fed	223
Total food donated	10.3 tonnes
Total food provided	8.1 tonnes

The Foodbank has been fortunate once again to have received standing order donations and one-off small donations leaving an end of year surplus in working funds less expenditure of £16,988. Income from donations and Gift Aid reclaimed in 2025 (Jan to Dec) totalled £12,401. Donations totalling £300 were made to partner agency Magpie in recognition of their help with deliveries. A donation of £2,500 was made to Banchory West Church in recognition of their ongoing support and accommodation of the Foodbank free from all costs.

Trussell is frequently involved in central government consultation and is having some influence on government policy. ASFB regularly contributes to these consultations and registration with Trussell will continue. ASFB also takes part in regional meetings and online training seminars arranged by Trussell.

The Foodbank also issues Emergency Food Parcels for outlying areas and for professional agencies giving them immediate access to supplies in crisis situations.

ASFB operates under the auspices of the Banchory-Ternan West Kirk Session and charitable status. It is governed by a Management Committee which usually meets every second month and is operated by a team of volunteers. Although started by the West Church, members of many of the local churches and none are involved and it is well supported by our local community. These volunteers between them cover store management, food donations, collections, volunteer rota co-ordination, safeguarding and health & safety. As happens each year, a few volunteers have resigned to take up a job or for personal reasons but there are more than enough people who have registered an interest in becoming volunteers to compensate. The Management Committee have implemented a succession policy.

Our community and our local supermarkets continued to be generous with food donations and support grants throughout the year which have mostly kept up with demand, supplemented as necessary by items purchased with cash including occasional fresh food items such as bread and eggs. These support grants from supermarkets are negotiated by Trussell on a national basis.

The Foodbank were able to provide 120 Christmas food parcels during December and, as in previous years, including some Christmas treats. In addition, the Foodbank continues to work with Citizens Advice who are able to provide financial and other advice to Foodbank Clients as required.

The overall level of demand and donation was somewhat lower than last year.

The Foodbank accounts are reported in Appendix 1.

Outreach Team

The aim of the Outreach Team is to reach out locally and globally encouraging our congregation to be an outward looking Church. We respond to issues, challenges and cries for help and support. We build relationships with others in our community and across the world to both support and learn. We reach out to others with the good

news story of Jesus. Everything we do is underpinned by love and prayer and we aim whenever possible to provide outreach support to other team activities within the church.

We specifically support in prayer and financially the work of International Justice Mission and other overseas partners; we support Christian Aid and Fairtrade and help Banchory maintain its 'Fairtrade town' status; we also respond to issues of climate change and biodiversity loss. A key objective is to raise awareness and help our local community reduce its carbon footprint by bringing together existing groups whose priority it is to reduce waste, improve biodiversity and tackle climate change. At the same time we encourage each other to re-discover a joyful connection with nature consciously living more sustainable lives and safeguarding our world for future generations.

We tell the good news of Jesus by working with and praying for organisations within our local community. We identify local charities and volunteering opportunities that we can support and pray for and we have a regular time in our Sunday Service for intercessory prayers. We also offer a number of regular Alpha courses throughout the year including a Youth Alpha programme. We promote the activities of the church on our website and through social media and are constantly looking for opportunities to communicate with and to support our local community. Following the crisis in Ukraine a support group for host families and Ukrainian refugees was set up with fellow churches which has made the needs of the refugees much easier to identify and provide for.

Safeguarding (Resources)
The church has a Safeguarding Officer and is complying with its obligations in respect of safeguarding for young people and vulnerable adults. We have a Safeguarding panel to support the safeguarding coordinator.

Staff & Volunteers
Full-time Parish minister - using his gifts as a servant and teacher to inspire, challenge and encourage all to develop and use their gifts and to serve others. Serves as Chaplain to Primary & Secondary schools.
A 1.0 FTE Youth Ministry Coordinator and a 0.4 FTE Children's Ministry Coordinator
Part-time posts - Church Administrator, Treasurer, Cleaner.
Junior Church Team 18 volunteer leaders working on a monthly rota working up to S3 including Time Out.
Worship Team - working alongside the minister to plan services with a large rota of musicians and singers, choir, worship leaders, readers, children's story leaders, audio and visual volunteers and preachers.
Church Teams - Under the Kirk Session many other volunteers engage in ministries co-ordinated through teams. Worship Support; Pastoral Care; Fellowship & Hospitality; Outreach; Fabric, Finance and Facilities; and Discipleship Team (including Banchory Edge & Rock Youth Groups). Everyone in the church is encouraged to be involved in these teams, and to contribute from their gifts.

Fabric, Finance and Facilities
3Fs is the team which keeps the church buildings and facilities running. We want our buildings to be as good as they can be for meaningful worship, to be as supportive as possible for the church family and to facilitate outreach to our community. We are custodians for the time being of the buildings which people before us cherished and which we hope to pass on in even better condition.

Main building
Work completed in 2025 included a new by-pass valve fitted to the main heating system together with a magnetic filter system for each boiler. The annual inspection was caried out for both boilers with no defects reported. All lighting checked and internal lighting repairs were carried out (external uplighters require attention and will be addressed by Q3 2026).

Regular inspections were carried out for Fire Alarms, Lifting Equipment, Fire Extinguishers, Lightning Conductors, Gas Safety checks and also Legionella Tests were carried out (no further tests for Legionella are required after a specialist consultant advised that only frequent running of the taps is necessary provided the water temperature is kept between 55 and 60 deg). Emergency lighting tests will be carried out by Q3 2026 (total blackout conditions).

Upper Kitchen and Upper Halls
The annual Centenary Hall boiler inspection was carried out and a magnetic filter was fitted to the system. Fire alarm checks and Fire Extinguisher inspections were carried out with no defects found. Minor repairs to toilets and internal doors carried out.

Manse refurbishment

No major works were carried out in the Manse. The garage door springs were replaced together with repairs to the support woodwork. The required inspection of the Manse was carried out with no major defects found.

Plans for 2026

Net Zero carbon emission is an initiative from the Church of Scotland requiring all Churches to be at Net Zero by 2030. Net Zero could have a big impact on our Church if we adopt any of the suggestions made by an independent consultant e.g. solar panels (possibly with battery back-up) and also heat pumps. We will be actively looking at the pricing and feasibility of both solar panels and battery back-up. It is unlikely that we will pursue Heat Pumps at this stage although they will be kept under consideration for future years.

5 Financial Review

The principal source of income for the charity is voluntary offerings which increased by 9% during the year to £124,369. The charity continues to make progress on converting donations to Gift Aid, where possible. Income rose by 6.9% in 2025, whilst expenditure rose by 11.0%. There was a surplus of expenditure over income of £30,255.

Fabric costs during the year were £21,233. Major repair works for the Sanctuary roof were carried out during 2025. Major works will also be undertaken in 2026 for solar panels if we can find grant funding.

Note 13 sets out the additional fundraising over and above what is set out above. A further total of £3,557 (2024: £2,994) was raised through various means to donate to worthy causes.

Outwith the Giving to Grow contribution made to the Church of Scotland, staff costs make up the majority of the remaining costs. The charity is proud to support the Living Wage. An area of financial concern for the church will be the increasing costs of pension contributions and the Living Wage in the coming years that will see income have to increase just for the charity to stand still on its overall financial performance.

Risk Management

The risks we face are primarily those to the buildings arising from extreme weather, fire, etc and those to the people using them. The buildings are fully insured and maintained to as high a standard as possible commensurate with the available budget. Improvements to access, lighting & seating have been carried out at various times, all of which have included elements of risk reduction.

Risk assessments, which are reviewed regularly, have been undertaken covering the foreseeable hazards listed below:

- For children - a risk assessment for children as users of the buildings;
- DDA assessment - a risk assessment for people taking access to the premises and using the facilities provided;
- Fire - a risk assessment for users of the buildings;
- Use of ladders - a risk assessment for church members using ladders within the premises
- COVID19

Where appropriate individuals are subject to review under the Disclosure Scotland to ensure vulnerable parties within the church are protected.

Our Data Protection practice is compliant with the measures recommended by the Church of Scotland.

As the charity is dependent on voluntary income to carry out its mission, risk arises on income decreasing in future years. The charity regularly engages the congregation on financial affairs.

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 funds of £122,184 of which £66,149 had been designated for the fabric fund. The remaining balance of £56,035 represents about six months ordinary expenditure.

The church holds £63,916 (2024: £70,278) in Restricted and Endowment funds and a further £7,625 in a restricted fund for the purposes of helping Ukrainians integrate into Scottish society. The purposes of all the church funds are listed in note 12 to the accounts.

Reference and Administrative Information

Principal Office Bearers

Minister:	Tony Stephen
Session Clerk:	Craig Watt
Church Treasurer:	Jill Smith

Principal Office

Banchory-Ternan West Parish Church
High Street
Banchory
Aberdeenshire
AB31 5TB

Trustees

Bryonie	Brodie
Robin	Brodie
Sally	Cooper
Emelie	Fyvie
Stuart	Fyvie
Kirsi	Gibson
Mary	Marshall
Christine	Mechie
Ian	Mechie
Rachel	Read
Lisa	Rodger
Jane	Russell
Denise	Scott
Mike	Scott
Tom	Spencer
Tony	Stephen
Malcolm	Taberner
Craig	Watt

Independent Examiner

Tony Bradford
9 Arbeadie Avenue
Banchory
Aberdeenshire
AB31 4EL

Bankers

Virgin Money
1 Queen's Cross
Aberdeen
AB15 4XU

Trustees' Report (continued)

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

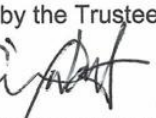
The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the method and principles in the applicable Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate 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 (as amended). 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,



Craig Watt / Session Clerk
18 August 2026

Independent Examiner's Report to the Trustees of Banchory-Ternan West 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 10 to 18.

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 (as amended).

The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 (as amended). 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 (as amended), and
   - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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: Tony Bradford



Relevant Professional qualification / professional body: CIMA

Address: 9 Arbeadie Avenue, Banchory, Kincardineshire, AB31 4EL

Date: 23 September 2026

Statement of Financial Activities
Year ended 31 December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	**Total Funds 2025**	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total Funds **2024 £**
Income and endowments from:									
Donations and legacies	1	100,659	50,578	-	**151,237**	91,699	68,904	-	**160,603**
Charitable activities	2	5,680	-	-	**5,680**	7,522	-	-	**7,522**
Other trading activities	3	16,134	-	-	**16,134**	18,105	-	-	**18,105**
Investments	4	6,560	-	-	**6,560**	6,733	-	-	**6,733**
Other	5	-	-	-	**-**	-	-	-	
Total income		**129,033**	**50,578**	**-**	**179,611**	**124,059**	**68,904**	**-**	**192,964**
Expenditure on:	6								
Raising funds		-	-	-	**-**	-	-	-	**-**
Charitable Activities		166,775	43,091	-	209,866	138,638	48,235	-	186,875
Total expenditure		**166,775**	**43,091**	**-**	**209,866**	**138,638**	**48,235**	**-**	**186,875**
Net income / (expenditure)		**-37,742**	**7,487**	**-**	**-30,255**	**-14,579**	**20,669**	-	**6,091**
Transfers between funds		18,466	109	-18,575	**-**	20,000	-	-20,000	**-**
Net Movement in Funds		**-19,276**	**7,596**	**-18,575**	**-30,255**	**5,421**	**20,669**	**-20,000**	**6,091**
Reconciliation of funds:									
Total funds brought forward		141,458	58,278	24,243	**223,981**	136,041	37,609	44,243	**217,893**
Total funds carried forward		**122,184**	**65,874**	**5,667**	**193,726**	**141,458**	**58,278**	**24,243**	**223,981**

Balance Sheet
At 31 December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	**Total Funds 2025**	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	**Total Funds 2024 £**
Current Assets									
Debtors	9	-	-	-	**-**	-	-	-	**-**
Cash at bank and in hand	11	122,184	65,874	5,667	**193,726**	141,459	58,278	24,243	223,981
Total Current Assets		**122,184**	**65,874**	**5,667**	**193,726**	**141,458**	**58,278**	**24,243**	**223,981**
Current Liabilities									
Falling Due within one year	10	-	-	-	**-**	-	-	-	**-**
Net Assets		**122,184**	**65,874**	**5,667**	**193,726**	**141,458**	**58,278**	**24,243**	**223,981**
The Funds of the Charity									
Endowment Funds	12	-	-	5,667	**5,667**	-	-	24,243	**24,243**
Restricted Funds	12	-	65,874	-	**65,874**	-	58,278	-	**58,278**
Unrestricted Funds: General	12	56,035	-	-	**56,035**	53,837	-	-	**53,837**
Unrestricted Funds: Designated	12	66,149	-	-	**66,149**	87,622	-	-	**87,622**
Total Charity Funds		**122,184**	**65,874**	**5,667**	**193,726**	**141,458**	**58,278**	**24,243**	**223,981**

The accounts were approved by the trustees on 18 August 2026 and signed on their behalf by:

Craig Watt, Session Clerk **Jill Smith, 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 accounts have been prepared in accordance with the applicable accounting standards and under the historical cost convention, modified to reflect the inclusion of investments at market value, and in accordance with the Charities and Trustee Investment (Scotland) Act 2005, The Charities Accounts (Scotland) Regulations 2006, the Regulations anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007 and the Statement of Recommended Practice: Accounting and Reporting by Charities (2005).

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 from the fund 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.

Incoming Resources
Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received, and the amount can be measured reliably.

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.

Fixed Assets
The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, 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. All tangible fixed assets costing in excess of £10,000 having a carrying value to the charity greater than one year, other than those acquired for specific purposes, are capitalised.

Taxation
Banchory-Ternan West Parish Church of Scotland 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 Value Added Tax (VAT) and resources expended therefore include irrecoverable input VAT.

Notes forming part of the financial statements
Year ended 31 December 2025

1. Donations and legacies

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	**Total Funds 2025 £**	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total Funds **2024 £**
Offerings	73,790	3,020	-	**76,810**	69,740	-	-	**69,740**
Tax Recovered on Gift Aid	22,148	-	-	**22,148**	21,959	-	-	**21,959**
Legacies	-	-	-	**-**	-	-	-	**-**
Value of donated goods	4,721	-	-	**4,721**	-	-	-	**-**
Local Ministry	-	47,558	-	**47,558**	-	43,904	-	**43,904**
Other	-	-	-	**-**	-	25,000	-	**25,000**
Total	**100,659**	**50,578**	**-**	**151,237**	**91,699**	**68,904**	**-**	**160,603**

2. Income from charitable activities

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	**Total Funds 2025 £**	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total Funds **2024 £**
Weddings and Funerals	2,005	-	-	**2,005**	1,732	-	-	**1,732**
Christmas Card Delivery	-	-	-	**-**	5	-	-	**5**
Other Voluntary Income	1,075	-	-	**1,075**	950	-	-	**950**
Other Charitable Activities	-	-	-	**-**	-	-	-	**-**
Church Organisations Activities	2,600	-	-	**2,600**	4,835	-	-	**4,835**
Total	**5,680**	**-**	**-**	**5,680**	**7,522**	**-**	**-**	**7,522**

3. Income from other trading

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	**Total Funds 2025 £**	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total Funds **2024 £**
Rent received	16,134	-	-	**16,134**	18,105	-	-	**18,105**
Total	**16,134**	**-**	**-**	**16,134**	**18,105**	**-**	**-**	**18,105**

4. Investment income

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	**Total Funds 2025 £**	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total Funds **2024 £**
Deposit Interest	6,002			**6,002**	5,747	-	-	**5,747**
Bank Interest	557			**557**	986	-	-	**986**
Total	**6,560**	**-**	**-**	**6,560**	**6,733**	**-**	**-**	**6,733**

5. Other income

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	**Total Funds 2025 £**	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total Funds **2024** £
Receipts from General Trustees	-	-	-	**-**	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

Notes forming part of the financial statements (continued)

6. Analysis of expenditure

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	**Total Funds 2025 £**	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total Funds **2024 £**
Raising Funds								
Offering Envelopes	-	-	-	-	-	-	-	-
Stewardship Campaign Costs	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-
Charitable Activities								
Giving to Grow Allocation	58,039	-	-	**58,039**	51,694	-	-	**51,694**
Presbytery Dues	3,056	-	-	**3,056**	2,369	-	-	**2,369**
Minister's Expenses	858	-	-	**858**	1,098	-	-	**1,098**
Ministerial Assistance	-	-	-	-	-	-	-	-
Pulpit Supply	-	-	-	-	-	-	-	-
Other Salary Costs	41,312	-	-	**41,312**	40,183	-	-	**40,183**
Local Ministry Salaries	-	35,176	-	**35,176**	-	32,961	-	**32,961**
Fabric Repairs & Maintenance	21,233	-	-	**21,233**	9,227	-	-	**9,227**
Council Tax	3,966	-	-	**3,966**	3,632	-	-	**3,632**
Other Buildings Costs	17,526	-	-	**17,526**	18,755	-	-	**18,755**
Church Office Expenses	1,328	-	-	**1,328**	1,340	-	-	**1,340**
Youth Programme	-	3,297	-	**3,297**	-	2,517	-	**2,517**
Music & IT	8,790	-	-	**8,790**	4,414	-	-	**4,414**
Other Expenses	10,667	4,618	-	**15,284**	5,926	12,757	-	**18,683**
Total	**166,775**	**43,091**	**-**	**209,866**	**138,638**	**48,235**	**-**	**186,875**

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Therefore support costs relate wholly to that activity and have not been separately identified.

7. Staff Costs and Numbers

	2025 £	**2024 £**
Salaries and Wages	**57,924**	**55,961**
Social Security Costs	**18,565**	**17,184**
Total	**76,488**	**73,145**

The average number of employees during the year was as follows:

	2025 Number	2024 Number
Ministerial support	**2**	**2**
Administration	**1**	**1**
Music & IT staff	**-**	**-**
Premises maintenance	**1**	**1**
Total	**4**	**4**

No employee had employee benefits in excess of £50,000.

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, housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service.

8. Trustee Remuneration and Related Party Transactions

The Minister received £858 (2024: £1,098) for reimbursement of expenses during the year. No other trustee received any remuneration or reimbursement of expenses during the year. The trustees, in office at the date of this report, donated a total of £20,282 (2024: £16,953) to church funds during the year. No trustees or persons related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

Notes forming part of the financial statements (continued)

9. Debtors

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	**Total Funds 2025 £**	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total Funds **2024** £
	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-

10. Creditors

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	**Total Funds 2025 £**	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total Funds **2024** £
	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-

11. Analysis of Net Assets Among Funds

	General £	Designated £	Restricted £	Endowment £	**Total £**
Current Assets	56,035	66,149	65,874	5,667	**193,726**
Current Liabilities					
Net assets at 31 December 2025	**56,035**	**66,149**	**65,874**	**5,667**	**193,726**

12. Movements in Funds

Purposes of Endowment Funds

Income from the Adam Farm Servants' Fund is to be used for Benevolent Fund purposes.
Income from the Adam Gravestone Fund is to be used for the upkeep of gravestones in the Old Banchory Cemetery.
Income from the Aldersyde Fund is to be used for the Minister's Pension Fund.
Income from the Benevolent Fund is to be used for distribution amongst the poor of the Parish at Minister's discretion. OSCR approved the transfer of the funds to the General Fund.
Income from the J Low Gravestone Fund is to be used for the upkeep of gravestones in the Old Banchory Cemetery.
Income from the Lynnwood Fund is to be used for the Minister's Stipend Fund.
Income from the McDonald Fund is to be used for General Fund purposes.
Income from the Paterson Fund is to be used for the upkeep of the fabric of the Church.
Income from the Scorgie Fund is to be used for the upkeep of gravestones in the Old Banchory Cemetery.
Income from the Strachan Fund is to be used for General Fund purposes.
Income from the Sunday School Fund is to be used for the provision of Sunday School materials.

Purposes of Restricted Funds

Reith Memorial Fund: to fund annual insurance on the Reith Screen in the Church.
Local Ministry: Outreach to teenagers and young people in Banchory.
Ukraine Grant: Money granted by Aberdeenshire Council for us to distribute to Ukrainian families for participation in activities which will help them integrate in Scottish society.

Purposes of Unrestricted Funds

Unrestricted funds are those which are given to assist in the aims of the charity, but are not restricted by the giver(s) to any particular purpose. Sometimes a preference may be expressed in which case the income, whilst not restricted, may be designated for particular purposes (see below).

Purposes of Designated Funds

Fabric Fund: funds for the maintenance of Church property.

Notes forming part of the financial statements (continued)

12. Movements in Funds

All figures in £	Opening Funds	Incoming Resources	Outgoing Resources	Transfers	Closing Funds
Endowment Funds					
Adam Farm Servants Fund	40	-	-	-	40
Adam Gravestone Fund	11	-	-	-	11
Aldersyde Fund	1,231	-	-	-	1,231
Benevolent Fund	18,575	-	-	(18,575)	-
J Low Gravestone Fund	500	-	-	-	500
Lynnwood Fund	1,609	-	-	-	1,609
McDonald Fund	50	-	-	-	50
McIntosh Fund	59	-	-	-	59
Paterson Fund	1,000	-	-	-	1,000
Scorgie Fund	50	-	-	-	50
Strachan Fund	500	-	-	-	500
Sunday School Fund	617	-	-	-	617
Total Endowment Funds	**24,243**	**-**	**-**	**(18,575)**	**5,667**
Restricted Funds					
Adam Farm Servants Fund	1	-	-	-	1
Adam Gravestone Fund	613	-	-	-	613
Aldersyde Fund	5	-	-	-	5
Benevolent Fund	(109)	-	-	109	-
Local Ministry	42,927	50,578	38,474	-	55,032
Lynnwood Fund	6	-	-	-	6
McDonald Fund	3	-	-	-	3
McIntosh Fund	4	-	-	-	4
Paterson Fund	(6)	-	-	-	(6)
Scorgie Fund	479	-	-	-	479
Strachan Fund	32	-	-	-	32
Sunday School Fund	(197)	-	-	-	(197)
Reith Memorial Fund	2,277	-	-	-	2,277
Ukraine Grant	12,243	-	4,618	-	7,625
Total Restricted Funds	**58,278**	**50,578**	**43,091**	**109**	**65,874**
Unrestricted Funds					
Benevolent Fund (Designated)	240	4,721	4,725	(236)	-
Fabric Fund (Designated)	87,382		21,233	-	66,149
General Fund	53,837	124,312	140,817	18,702	56,035
Total Unrestricted Funds	**141,459**	**129,033**	**166,775**	**18,466**	**122,184**
Total Funds	**223,981**	**179,611**	**209,866**	**-**	**193,726**

13. Collections for Third Parties

	2025 £	2024 £
International Justice Mission	**2,777**	**2,099**
Bethany Christian Trust	**292**	**388**
Musalaha	**105**	
Ukraine	**300**	**317**
Leprosy Mission	**83**	**190**
Total	**3,557**	**2,994**

APPENDIX 1 – Foodbank Accounts

AS Foodbank
Summary
1st Jan - 31st Dec 2025

Income		**Expenditure**	
Standing orders	4,295.00	Phone Contract/Top-up	181.68
One off donations	2,815.50	Advertising	0.00
Gift Aid	1,466.42	Provisions for the Foodbank	10,169.93
Birse & Feughside Church	100.00	Travel Expenses	1,188.18
Trussell Trust-Tesco top-up	1,929.85	Bank Charges	119.40
Banchory Amateur Football Club	650.00	Admin	32.40
Banchory Golf Club Ladies Section	500.00	Boxes and bags	360.30
Banchory Curling Club	150.00		
M Group Ltd	220.00		
Cashback	21.29	**Donations**	
30 Day account interest	253.15	Magpie	300.00
		West Church	2,500.00
Total	**12,401.21**	**Total**	**14,851.89**
Balance brought forward	19,438.69	Cash at Bank	2,648.41
		30 day account	14,253.15
		Petty Cash	86.45
Total	**31,839.90**	**Total**	**31,839.90**

31 July 2026

Aberdeenshire South Food Bank

Receipts and payments summary for the year ended 31 December 2025

Independent Examiners' Report

In the course of my examination, no matter has come to my attention which gives me cause to believe that in any material respect:

- accounting records were not kept
- the summary does not accord with those records.

Julia Davies
Woodmount
Auchattie
Banchory
AB31 6PT

31 July 2026