THE CHURCH of SCOTLAND

Auchtergaven and Moneydie Parish Church

Receipts and Payments Accounts

For the year ending 31 Dec. 2025

Congregation No: 281643

Charity No: SCO10247

Reference and Administration Information

Charity name:	Auchtergaven and Moneydie Parish Church
Charity Reg. No.	SCO10247
Congregational Ref. No.	281643
Address:	Bankfoot Church Centre Tulliebelton Road Bankfoot Perth, PH1 4BS

Trustees

Within the Church of Scotland, the persons having general control of the management of the administration of the church are members of the kirk session and during 2025 they were:

Kathleen Aitchison	Barbara Heeps	Paul Neilson	Marion Stevenson
Cathy Drennan	Monica Leggeat	Dougie Pollok	Heather Varance
Thomas Drennan	Libby Macpherson	Evelyn Simpson	Alastair Walker
Greta Fyfe	Evelyn Morrison	Frank Simpson	Ethel Welsh

Principal office bearers

Interim Moderator:	Rev Susan Thorburn
Locum Minister:	Rev Susan Thorburn
Session Clerks:	Barbara Heeps, Thomas Drennan & Alastair Walker
Treasurer:	Greta Fyfe

Independent examiner

Sue Climie
Sue Climie Office Services
28 Rosemount Park
Blairgowrie
PH10 6TZ

Bank

Bank of Scotland
10-16 King Edward Street
Perth
PH1 5UT

Trustees' Annual Report year ending 31 December 2025
Structure, Governance and Management.

Governance 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 are the elders of the church chosen from the members of the church.
- The minister is a member of the Kirk Session and is selected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session usually meets 6 times a year and is responsible for the spiritual affairs within the church. The Finance Committee and Property Committee are sub-groups delegated with certain responsibilities from the Kirk Session and report back at session meetings.

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

Financial Review and Reserves Policy

Financial Review
Around 2/5ths of the congregation's source of income is through the giving of its members. Some of our income is given through Gift Aid but almost no claims have been made for either 2024 or 2025. A substantial receipt is expected in 2026 as claims are processed. It is proposed that the Congregation be placed in Guardianship in 2026; work towards this outcome is well-advanced and it is anticipated that this will be ratified by the Congregation in the first half of 2026. One aspect of this change is that our contributions to Giving to Grow will cease, indeed a material refund ius likely to be received. Combined Cafe and Catering income remained substantial at around 1/5th. There is no reason suggest that this will not continue, but we are not complacent and are investigating ways of ensuring that these facilities remain attractive. Approximately a further 2/5th of income is derived from Hall Lets. This figure has remained static compared to the previous period which reflects external conditions with public bodies facing tight fiscal conditions resulting in fewer corporate lets. Nevertheless, it is considered that we should be capable of making greater use of this asset. To this end we have been advertising for a centre manager to enhance awareness and use. An appointment is expected in the first few months of 2026. Expenditure has been kept under control and is remarkably close to 2024. The position of our minister as a salaried locum, shared with our linked congregation of Redgorton and Stanley which shares 50% of the costs, has been confirmed which will

reduce pulpit supply costs in future years. We are conscious, however, of increasing energy costs and close monitoring is being undertaken to ensure that these costs are minimised.

Reserves Policy
It has been noted that our Reserves have been depleted and that action needs to be taken to improve the position. It is proposed that the Kirk Session implement a policy where sufficient funds are held in reserve to cover six months of normal running costs. To implement this policy, it is proposed that ¼ of Congregational giving (including Gift Aiding) be assigned to the Reserve Fund until such a position is reached. Once ratified by the Kirk Session this policy will apply to all receipts in 2026 and future years. There is a recognition that whilst our building is of modern construction there will be a need in the foreseeable future to both update heating and audio-visual systems and that these funds may need to be assigned for such renewals.

The role of the Church

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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 cooperates with other churches in various ecumenical bodies in Scotland and beyond.

Auchtergaven and Moneydie Parish Church is linked with our neighbouring Parish of Redgorton and Stanley with whom we share our Minister.

The Church building is the Bankfoot Church Centre and in normal circumstance is used 7 days a week by people of all ages in our community from children enjoying the soft play area to people making use of the cosy corner and the café. Adults and children participate in various clubs and societies.

We provide facilities open for everyone in our community:

- A place to worship
- A focus for village life
- A meeting place and a place where people will reach across generations to help. Support and encourage one another.
- A café where people can meet each other.
- The Scottish Blood Transfusion Service have started using the Church Centre for local blood donations.
- The centre is used as a polling station in Bankfoot.

Our regular Sunday worship service is at 11.15 am and incorporates festivals and special occasions within the Christian Calendar and also includes our uniformed organisations with Thinking Day for Guides, Brownies and Rainbows. In November the young people join us at the war memorial and then for worship on Remembrance Sunday. The weekly services are recorded on DVDs and distributed to local care homes and to those unable to make it to the service.

We normally hold 4 Formal Communion services during the year including a joint one with the congregation of Redgorton and Stanley Parish. When we have Baptisms, they are part of our regular Sunday worship service. Weddings and Funerals also take place within the Church Centre.

Implementing the Five Marks of Mission.

Following on from The General assembly's endorsement in October 2020 of the Five Marks of Mission the congregation has been striving towards their implementation.

To proclaim the Good News of the Kingdom.

The interim moderator was able to take a good proportion of the services and was successful in arranging pulpit supply to cover every other Sunday. Attendances remain consistent around the 35 – 40 level, although showing a slight decrease compared to previous years. A newsletter was also distributed locally on a regular basis and put on the church's website.

Closer links have been engendered with our linked partners at Redgorton and Stanley. These have resulted in an increasing number of joint services which are seeing healthy attendance from both parishes. A joint Bible Study group has been created which meets on a fortnightly basis. The group studied the book of Ruth and completed Pete Greig's Prayer course.

Links have been made with the St. Columba's Church community in Stanley. And throughout the year under the heading "Celtic Communion" and "Taizé worship" have taken place monthly, this alternates between Luncarty Church Centre; Bankfoot Church Centre and `St. Columba's Church in Stanley. Around 20 people attend this when able to. Each week printed worship and daily bible readings and prayers together with worship sheets for children and families are available by email to anyone who asks for it.

To teach, baptise and nurture new believers.

No baptisms were conducted last year. Children were encouraged to attend services and appropriate addresses given by ministers. Good use of our audio–visual facilities was made of by visiting preachers. Our interim moderator was particularly adept at exploiting the technology to enhance her presentations. Two new members were welcomed. Formal training sessions were introduced for the elders and it is proposed that classes be conducted for potential communicants next year.

In response to requests from parents/grandparents from within the community and in an endeavour to have closer ties with the local school a group of retired teachers and volunteers have established a safe place for children to be during in-service days. During our pilot programme in the second half of 2024 and 2025 academic year we have established contact with 6 families living within Bankfoot and Stanley areas and we have welcomed the children into the church building where they have enjoyed a day of sporting activities; art; games and play. A good time has been had, and the feedback has been positive. Numbers attending have slowly, but steadily, been increasing.

Continuing our efforts to encourage greater participation from the younger members of the community, fruitful discussions have been had with Perth YMCA about supporting a youth initiative in the church centre. This is likely to involve a YMCA staff member being engaged in youth activities after-school for several afternoons a week. We are hopeful that such engagement will engender greater involvement on a longer-term basis.

A "Band Night" has been started. It meets monthly to bring together those musicians who can form the core of a Praise Band. This has had a promising start.

To respond to human need by loving service.

The 'cosy corner' created within our hall in 2023 to reach out to our local community and respond to the cost of living crisis was open to all to use on selected weekday mornings and has been increasingly well patronised, particularly in winter months. It provides a warm area where people can meet, socialise and get a hot drink. This has proved popular and is attended regularly by a cohort of local residents who do not normally attend formal church. In addition, support continues an external food pantry which is constantly available for the use of anyone who feels that they are in need. Visits are not monitored, but from the turnover of stock it is evident that it is meeting a local need.

To seek to transform unjust structures of society, to challenge violence of every kind and pursue peace and reconciliation

The church took retiral collections on a regular basis to send donations to Christian Aid and Disaster Appeal to address international crises.

To strive to safeguard the integrity of creation and sustain and renew the life of the earth

Our building was built some 18 years ago to the highest environmental standards pertaining at that time. We are conscious, however, of increasing maintenance needs. Where possible these will be met by using the most environmentally-friendly solutions.

Achievements and Performance

Baptism, Weddings and Funerals.

There were no baptisms, no weddings and we conducted 11 funerals.
The Church roll is 387 a reduction of 12 since last year.

Groups meetings resumed within the Church Centre at the beginning of 2025 and included:

- A weekly toddlers play group that brings in young parents.
- The Guild meeting throughout the year
- The Badminton Club for young people and adults which is very popular
- Badged organisations including Rainbows, Brownies and Guides.
- A baby and toddler group using the Auchtergaven room on a weekly basis during term time.
- Craft and chat group meets once a month – this grew out of the heart for art group which stopped running during COVID.

Crossreach

We no longer have any active participation with Crossreach, but continue to advertise their services in support of the community.

Website

The website is a key communication tool mainly used by people who do not attend Sunday morning services but instead connect to the church in other ways, and as such is an important part of our ministry. We are aware, however, that we do not have the resources to maximise its use and exploit its potential.

Church Magazine

Our magazine 'Community Connect' is delivered to all residents in Bankfoot area. Our Interim Moderator uses it as a means of keeping residents up to date with developments and it is delivered by our district elders as a means of keeping in touch with those in each district and beyond.

Café and Catering.

Our café is open two days a week. Continued efforts are being made to extend the opening times, but the café relies heavily on volunteers, and we would like to thank them for their continued support. Our Social group has catered for a number of events this year including afternoon teas and funeral teas. Thank you to the team of volunteers in the Social group (Hospitality team) led by Evelyn Morrison.

Property Group

The Church Centre building is maintained in a good state of repair and in addition seasonal work such as grass cutting, weeding and other maintenance continues. We remain in debt to Alan Fleming and his volunteers who help with these tasks.

Church Office

The office is open most days during the morning and from there hall lets and other bookings are managed. We are in debt to Liz Fleming for looking after the office and keeping our systems afloat throughout the year.

Finance

Our finance statement is appended to the rest of this report. We would like to thank Greta Fyfe and her team of volunteers for their diligence and skills in keeping our finances in order.

Volunteers

The Church and Church Centre is only able to function with the support and commitment of volunteers. As the year, 2025 draws to a close we are seeking to appoint a temporary centre manager to run the centre and to cover the cost of this we have applied to a variety of sources for funding.

Presbytery Review

The enlarged Perth Presbytery incorporating five previous presbyteries was formed on 1 April 2023 and has brought an invigoration to administration within the Presbytery. The previous Review that led to its creation confirmed that the linkage between Auchtergaven and Stanley and Redgorton would continue, but that provision of dedicated ministerial coverage would reduce considerably. This would be compensated in part by the creation of a greater church linkage into a parish grouping to be known as Perth North. Implementation of this plan means that there will not be scope for allowing the calling of another full-time minister to this Parish. There have been discussions with the Perth North grouping, but these have yet to lead to substantive developments. The possibility of the linked Charge entering Guardianship was being explored at the end of the reporting period.

Approved by the Trustees and signed on their behalf,

Susan Thorburn — *AJ Walker*

Rev Susan Thorburn
Locum Minister

A J Walker
Joint Session Clerk

Auchtergaven and Moneydie Parish Church Accounts 2025

Receipts and Payments Account
Year ended 31 December 2025

	Note	Unrestricted Funds 2025	Designated Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
Receipts	**3**	**£**	**£**	**£**	**£**	**£**
Donations	a)	21369	-	380	21,749	29,478
Legacies		-	-	-	-	4,096
Activities for Generating Funds		-	14,519		14,519	10,804
Bank & Deposit interest		44	3	11	58	57
Investment Income		1159	611	686	2,456	2,235
Hall Lets		21642	-	-	21,642	21,302
Sale of Assets		-	-	-	-	-
Sale of Investments		-	-	-	-	-
Café		1465	-	-	1,465	1,981
Catering Income		11887	-	-	11,887	2,420
Weddings and Funerals		234	-	-	234	8,358
Other		-	-	2,396	2,396	929
Total Receipts		57800	15133	3473	76406	81,660
Payments	**4**					
Costs of generating funds	a)	-	-	-	-	20
Charitable activities	b)	66327	9,066	565	75,958	75,588
Governance costs	c)	540	-	-	540	440
Total Payments		66867	9,066	565	76,498	76,048
Excess of Receipts over Payments for the year before transfers		-9067	6067	2908	(92)	5,612
Transfers		3551	(3,551)	(2,396)	(2,396)	-
Excess of Receipts over payments for the year		-5516	2,516	512	(2,488)	5,612

Auchtergaven and Moneydie Parish Church Accounts 2025

Statement of Balances

At 31 December 2025

	Unrestricted Funds 2025 £	Designated Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank & cash balances brought forward	35,840	38,691	23,379	97,910	92,299
Movement in year:					
Excess of Receipts over Payments for the year	(5,516)	2,516	512	(2,488)	5,612
Bank & cash balances carried forward	30,324	41,207	23,891	95,422	97,911
Investments at market value					
(Cost of investments £5,961)	36,262	11,177	13,777	61,216	54,378
Assets -	-	-	-	-	-
Liabilities -	-	-	-	-	-

The accounts were approved by the Kirk Session on
For and on behalf of the Kirk Session

Barbara Heeps Session Clerk

Greta Fyfe Treasurer

Auchtergaven and Moneydie Parish Church Accounts 2025

Notes forming part of the 2025 accounts

1. Trustee Remuneration and Related Party Transactions

No trustee or 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 1 Jan 2025 £	Receipts £	Payments £	Gain on Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	15,803	56,597	(66,867)	3551	9,084
Gen End Fund	9,511	581	-	-	10,092
Moneydie Trust	4,282	578	-	-	4,860
Reserve Funds	6,244	44	-	-	6,288
Total	35,840	57,800	(66,867)	3551	30,324
Designated funds					
Sunday School	4,644	611	-	-	5,255
Country Dance	897	825	(823)	(320)	579
Badminton Club	133	3,079	(988)	(1,350)	874
Social Club	6,214	7,466	(5,272)	-	8,408
Holiday Club	1,278	3	-	(1,281)	0
Flower Group	783	100	(381)	-	502
Guild	1,000	1,530	(1,320)	(100)	1,110
Community Centre Support Group	23,742	1,519	(283)	(500)	24,478
Total	38,691	15,133	(9,066)	(3,551)	41,207
Restricted funds					
Restoration Fund	15,740	384	(25)	-	16,099
Church of Scotland Building Fund	98	-	-	-	98
Fabric Fund	502	-	-	-	502
Church of Scotland Reserve Fund	1,000	-	-	-	1,000
Organ Fund	538	2,396	(540)	-	2,394
Greenhill Bequest	2,501	648	-	-	3,149
Benevolent Fund	186	38	-	-	224
Bayne Trust	2,389	7	-	(2,396)	0
Robertson Savings Fund	232	-	-	-	232
Robertson Service Fund	193	-	-	-	193
Total	23,379	3,473	(565)	(2,396)	23,891
Total all funds	97,910	76,406	(76,498)	(2,396)	95,422

Note 2 cont.

Purpose of Unrestricted Funds

General Fund	This fund is used for the purposes of meeting the everyday expenses of the church.
General Endowment Fund	This fund is available for any use within the church, other than expenses funded by the General Fund.
Moneydie Trust	The Moneydie Trust is also used to top up such funds as required.
Reserve Funds	The Reserve Fund is used to meet any costs which cannot be met by the General Fund.

Purpose of Designated Funds

Sunday School Fund	This fund is available for the use of the Sunday School only.
Country Dance Club	This fund is available for the use of the Country Dance Club only.
Badminton Club	This fund is available for the use of the Badminton Club only.
Social Committee	This fund is available for the use of the Social Committee only.
Children's Holiday Club	This fund is available for the use of the Children's Holiday Club only.
Flower Fund	This fund is to provide flowers for display during services of worship.
Guild	This fund is available for the use of the Guild only.
Bankfoot Church Community Centre Support Group	This fund is available for the use of Bankfoot Church Community Centre Support Group only.

Auchtergaven and Moneydie Parish Church Accounts 2025
Notes forming part of the accounts (cont'd)

Note 2 cont.

Purpose of Restricted Funds

Restoration Fund Church of Scotland Building Fund	These funds have been created for the purpose of rebuilding the church and community centre following the destruction of the old church by fire in 2004.
Fabric Fund	The fund is for the maintenance of the fabric of the church's property.
Church of Scotland Reserve Fund	This fund is in reserve for the requirements of the church in the future.
Organ Fund Greenhill Bequest Fund	These funds have been set up to maintain the church organ and other music-related equipment. At present this involves the provision of a new organ following the fire at the old church. The Greenhill Bequest was left to the church to provide for the maintenane of all music-related equipment.
Benevolent Fund Bayne Trust	These funds were set up to provide help to people in need at the discretion of the Minister.
T Robertson Trust Savings Fund T Robertson Trust Service Fund	These funds are only for the upkeep of the gravestones.

3. Analysis of Donations

	Unrestricted Funds 2025	Designated Funds 2025	Restricted Funds	Total 2025	Total 2024
	£	£	£	£	£
Offerings	21,199	-	-	21,199	28,838
Tax Recovered	-	-	-	-	34
Donations General	170	-	-	170	126
Donations -Restoration	-	-	380	380	480
	21,369	-	380	21,749	29,478

4. Analysis of Payments

	Unrestricted Funds 2025	Designated Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
	£	£	£	£	£
a) Cost of generating funds	-	-	-	-	20
Offering Envelopes	0	0	0	0	20
b) Charitable activities					
Giving to Grow	24462	-	-	24,462	17,530
Presbytery Dues	1161	-	-	1,161	1,264
Pulpit supply	284	-	-	284	3,660
Other salary costs	5001	-	-	5,001	4,031
Church Organ & Music	2530	-	-	2,530	2,918
Heat and Light	17938	-	-	17,938	23,039
Music Licence	-	-	-	-	924
Insurance and Licences	3768	-	-	3,768	2,771
Repairs and Maintenance	3814	-	-	3,814	983
Office running costs	2082	-	-	2,082	1,347
Fundraising costs	-	9,066	540	9,606	10,723
Café Costs	1033	-	-	1,033	569
Catering	2430	-	-	2,430	2,006
Bank Charges	-	-	25	25	11
Cleaning & Other Expenses	531	-	-	531	2,489
Other Expenses	1293	-	-	1,293	1,323
	66,327	9,066	565	75,958	75,588
c) Governance costs					
Accountancy	540	0	0	540	440
	66,867	9,066	565	76,498	76,048

5 Minister's Stipend

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. 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. The maximum stipend in 5th and subsequent years of service was £39,856.

6 Collections for Third Parties	**2025**	**2024**
	£	**£**
	0	0
	0	0

APPENDIX

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

	2025	**2024**
CAPITAL ACCOUNT	**£**	**£**
Credit balances at 31st December 2025 at cost	0	0
Market value of balances at 31st December 2025	0	0

REVENUE ACCOUNT Fund 85	**£**	**£**
Opening balance - 1st January 2025	0	0
Interest Received	0	0
	0	0
Interest Paid	0	0
Transfer between funds	0	0
Closing balance - 31st December 2025	0	0

REVENUE ACCOUNT Fund 50	**£**	**£**
Opening balance - 1st January 2025	(581)	(357)
Transfer between funds		
Interest received	0	1
	(581)	(356)
Property costs	(220)	(220)
Interest paid/Admin chgs	0	(4)
Closing balance - 31st December 2025	(801)	(581)

Independent Examiner's Report to the Trustees of

Auchtergaven and Moneydie Parish Church – Scottish Charity No. SC010247

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

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) (d) of the 2006 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 2006 Accounts Regulations. 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
- 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.

S. E. Climie

Suzanne Climie MICB PM.Dip
28 Rosemount Park
Blairgowrie
Perthshire
PH10 6TZ

Date. 30/4/26