

**STRATHDEVERON COMMUNITY CHURCH OF SCOTLAND
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

**Strathdeveron Community Church of Scotland
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**Strathdeveron Community Church of Scotland
Reference and Administrative Details
For The Year Ended 31 December 2025**

Reference and Administrative Information

Charity Name: Strathdeveron Community Church of Scotland
Charity Registration Number: SC007470
Congregation Reference No: 311928
Contact Address: Strathdeveron Community Church
 Gladstone Terrace, Turriff, AB53 4AT

TRUSTEES

Minister

Rev Kevin Gruer

Elders

Elders who served for the whole financial year

George Berston	Irene Dall	Moirá Nicoll
Tracy Brook	Shona Delday	Alisan Norrie
Angela Brooks	Sandra French	Allan Stephen
Neil Burnett	Susan Gray	Andrew Strachan
Sheila Burnett	Stephen Hay	Ashley Strachan
Douglas Connon	Elizabeth Horne	David Taylor
Lynne Cruickshank	Yvonne Inglis	Kristina Watts
Michael Daley	David Nicoll	Audrey Whyte

Elders who retired or passed away during the financial year

Caroline Alexander	Iris Garden	Sally Morrison	Duncan Robb
Helen Anderson	Dorothy Grant	Rachel Morton	Lil Robb
Joyce Beaton	Roger Grant	Sandy Norrie	Doreen Sharp
Kenneth Beaton	Freida Hay	Ann Norrie	Katherine Sim
Mary Berstan	Gordon Hay	Clifford Pirie	Victor Smith
Margaret Brown	Irene Howitt	Robert Pirie	Christine Stephen
Dolina Bruce	Pat McKay	Albert Reid	Alistair Strachan
Frances Cameron	Alison Mackie	Elma Rennie	Isobel Taylor
Alfred Cheyne	Alistair Mackie	James Rennie	Pat Tough
Gladys Cheyne	Joan McMillan	Margaret Rennie	Eric Wilson
Eva Collins	Linda Milne	Dorothy Ritchie	Wilma Norrie
Gwen Connon	Maureen Milne	Sarah Robertson	

Deacons (Formerly St Andrew's Church and now all retired)

Elsie Anderson	Alan Bruce	Sheila McHattie	Lorna Prise
Nancy Barron	Denise Burnett	Jenny McKay	Moirá Stewart
Kirsty Brown	Jim Gray	Margaret Milne	Paula Taylor
Margaret Brown	Sandra Gray	Fiona Pirie	

Principal Office-bearers:

Minister Rev Kevin Gruer
Session Clerk Mrs Kristina Watts
Church Treasurer (non-trustee) Ms Jane Bisset

Independent Examiner

Michael Murray FCCA
 M Squared Accountants Ltd
 Bank House
 Seaforth Street
 Fraserburgh
 AB43 9BB

Bankers

Virgin Money

**Strathdeveron Community Church of Scotland
Trustees' Report For The Year Ended 31 December 2025**

The trustees present their report and the financial statements for the year ended 31 December 2025.

Change of Charity Name

On 5 June 2025 a change was made to the charity name when 5 churches united, retaining the charity number of Turriff St Ninians & Forglan Parish Church of Scotland under the new name of Strathdeveron Community Church of Scotland.

The name change reflected the union of the following charities:

- **King Edward Parish Church of Scotland** (Congregation no 342024, Former charity no SC015077)
- **Marnoch Parish Church of Scotland** (Congregation no 342030, Former charity no SC001107)
- **Monquhitter & New Byth Parish Church of Scotland** (Congregation no 342019, Former charity no SC010291)
- **St Andrew's Parish Church of Scotland, Turriff** (Congregation no 342045, Former charity no SC015620)
- **Turriff St Ninians & Forglan Parish Church of Scotland** (Congregation no 342046, Charity no maintained)

Objectives and Activities

Aims and Objectives

Strathdeveron Community Church is a congregation of the Church of Scotland which, as a national church, acknowledges a distinctive call and duty to bring the ordinances of the Christian faith to the people of every parish of Scotland through a territorial ministry.

Our vision as a congregation is to have a visible and thriving fellowship at the centre of all four of our communities. We aim to work together as a team, pooling our skills and resources, and led by the Holy Spirit, to share the Good News in a way that connects with all generations.

We reach inwards, building each other up through worship, prayer, discipleship and fellowship. We reach outwards, responding to the needs of our communities by sharing God's love in Word and action.

To this end, we undertake a range of activities relating to worship, prayer, pastoral care, fellowship, hospitality, outreach and learning.

Public Benefit

During the year, the church has provided public benefit through:

- regular public worship services open to all (in person and online);
- conducting wedding and funeral services;
- pastoral care and support to members and others in the community;
- use of church premises for community groups and events;
- schools work in the local primary and secondary schools;
- outreach and support activities, including food and emergency parcels;
- provision of a weekly friendship cafe attended by many in the wider community;
- provision of a thrift shop.

The trustees consider that these activities provide identifiable public benefit by supporting spiritual wellbeing, offering practical help, and contributing to the life of the local community.

The trustees have given due regard to the Office of the Scottish Charity Regulator (OSCR)'s guidance on public benefit.

Achievements and Performance

Main Achievements

The year was dominated by the union of the five churches into one, as outlined above. The union, in legal terms, began on 1st June 2025, which marked the formation of the new Kirk Session, with 24 elders from the Kirk Sessions of the uniting congregations choosing to serve on the Kirk Session of Strathdeveron Community Church, and 46 elders of the former five constituent Kirk Sessions choosing to retire or who sadly passed away. It also marked the beginning of the task of amalgamating the administration, finances, property portfolios and management of the five churches into one, as well as integrating the church activities across our four church centres. This has been a major undertaking, which continues into the new financial year.

The service of union by the Presbytery of the North-East and Northern Isles on Sunday 21st September 2025, marked the official launch of the United Church.

All members of the uniting congregations are entitled to continue their church membership with Strathdeveron Community Church, of which, by 31 December 2025, 597 had chosen to do so.

The main contribution to our vision during 2025 continued to be:

- our Sunday Church services (in-person and online) open to all and providing opportunities for worship, prayer, Bible teaching, and fellowship;
- pastoral care (supporting those experiencing various life and health issues, or bereavement);
- schools work (in the local primary and secondary schools);
- weekly Friendship Cafe (popular with many people who don't otherwise come to church), and various fellowship groups;
- and practical support to those within our local communities by way of our Emergency Food Parcels initiative, our Thrift Shop, and through funding from various funds we have for this purpose.

**Strathdeveron Community Church of Scotland
Trustees' Report (continued)
For The Year Ended 31 December 2025**

Financial Review

Financial Position

The principal source of general income is from regular and one-off donations made by members and church attenders, much of which is Gift-aided. 150 members made regular donations by bank standing order, and a further 54 members made regular donations by FWO envelopes. 133 of these donors were registered for Gift Aid. Income from other sources, such as room lets, funerals and weddings, and fundraising events were the main components of our secondary funding sources.

During the second half of the year, the Union resulted in some significant additional administrative and management costs, and a drop in regular donations, as some members of the amalgamating congregations chose not to become members of Strathdeveron Community Church.

Reserves Policy

It is Church policy to hold funds to cover a minimum of six to nine months expenditure. At the year end the balance of unrestricted funds amounted to £735,341. Some of these funds are earmarked for future Ministries activity in line with our Vision. The Church also holds restricted funds of £49,646 and an endowment fund of £127,568. The overall level of funds remains strong. The trustees set an annual budget at the beginning of each year and closely monitor actual expenditure against this budget throughout the year. Sufficient reserves are held to cover any significant unforeseen expenditure.

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (or Deed of Constitution (Unitary Form)).

Trustee Selection Methods

Members of the Kirk Session are the charity trustees. The Kirk Session members are 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.

Organisational structure

The Kirk Session is responsible for both the spiritual and overall management of the congregation's affairs. The Kirk Session, which is chaired by the Minister, meets at least six times a year.

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Report and the 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 trustees to prepare financial statements for each financial year which give 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 methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charity and to enable them to ensure that the accounts comply with the Charities and Trustees 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 provisions of the trust deed. 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' report was approved by the board of trustees and signed on its behalf by:

.....*Kristina Watts*.....

Kristina Watts
Session Clerk

Date 2.7.26

Strathdeveron Community Church of Scotland
In dependent Examiner's Report to the Trustees of Strathdeveron Community Church of Scotland
For The Year Ended 31 December 2025

I report to the trustees on my examination of the accounts of Strathdeveron Community Church of Scotland (the Trust) for the year ended 31 December 2025.

Responsibilities and Basis of Report

As the charity trustees you 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 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.

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

Since the Charity has prepared its accounts on an accruals basis and is registered in Scotland your examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended). I confirm that I am qualified to undertake the examination because I am a member of The Association of Chartered Certified Accountants, which is one of the listed bodies.

In the course of my examination, no matter has come to my attention

- 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 8 of the 2006 Accounts Regulations

have not been met, or

- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.


Michael Murray FCCA
Date 02/07/2026

M Squared Accountants Ltd
Bank House
Seaforth Street
Fraserburgh
AB43 9BB

Strathdeveron Community Church of Scotland
Statement of Financial Activities
For The Year Ended 31 December 2025

					2025	2024
		Unrestricted funds	Restricted funds	Endowment funds	Total funds	Total funds
	Notes	£	£	£	£	£
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	3	123,817	-	-	123,817	162,190
Charitable activities	4	6,662	-	-	6,662	11,276
Other trading activities	5	2,834	-	-	2,834	3,298
Investments	6	26,346	6,885	-	33,231	35,133
Other	7	11,398	-	-	11,398	11,364
		171,057	6,885	-	177,942	223,261
EXPENDITURE ON:						
Raising funds		(1,697)	-	-	(1,697)	-
Charitable activities		(234,886)	(8,018)	-	(242,904)	(220,173)
		(236,583)	(8,018)	-	(244,601)	(220,173)
NET (EXPENDITURE)/INCOME BEFORE INVESTMENT (LOSSES)/GAINS		(65,526)	(1,133)	-	(66,659)	3,088
Net gains on investments		13,121	898	3,696	17,715	-
NET (EXPENDITURE)/INCOME		(52,405)	(235)	3,696	(48,944)	3,088
Transfers between funds	18	(1,538)	1,538	-	-	-
NET MOVEMENT IN FUNDS		(53,943)	1,303	3,696	(48,944)	3,088
RECONCILIATION OF FUNDS:						
Total funds brought forward		789,284	48,343	123,872	961,499	958,411
TOTAL FUNDS CARRIED FORWARD	18	735,341	49,646	127,568	912,555	961,499

The notes on pages 8 to 15 form part of these financial statements.

Strathdeveron Community Church of Scotland
Comparative Statement of Financial Activities
For The Year Ended 31 December 2025

					2024
	Notes	Unrestricted funds	Restricted funds	Endowment funds	Total funds
		£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	162,190	-	-	162,190
Charitable activities	4	11,276	-	-	11,276
Other trading activities	5	3,298	-	-	3,298
Investments	6	28,287	6,846	-	35,133
Other	7	11,364	-	-	11,364
		216,415	6,846	-	223,261
EXPENDITURE ON:					
Charitable activities		(218,173)	(2,000)	-	(220,173)
		(218,173)	(2,000)	-	(220,173)
NET INCOME BEFORE INVESTMENT GAINS		(1,758)	4,846	-	3,088
NET INCOME		(1,758)	4,846	-	3,088
NET MOVEMENT IN FUNDS		(1,758)	4,846	-	3,088
RECONCILIATION OF FUNDS:					
Total funds brought forward		791,042	43,497	123,872	958,411
TOTAL FUNDS CARRIED FORWARD	18	789,284	48,343	123,872	961,499

The notes on pages 8 to 15 form part of these financial statements.

Strathdeveron Community Church of Scotland
Statement of Financial Position
As At 31 December 2025

					2025	2024
		Unrestricted funds	Restricted funds	Endowment funds	Total funds	Total funds
	Notes	£	£	£	£	£
FIXED ASSETS						
Tangible Assets	14	271,741	-	-	271,741	253,600
Investments	15	209,822	31,003	127,568	368,393	355,682
		481,563	31,003	127,568	640,134	609,282
CURRENT ASSETS						
Debtors	16	6,964	-	-	6,964	9,992
Cash at bank and in hand		255,685	18,754	-	274,439	344,805
		262,649	18,754	-	281,403	354,797
Creditors: Amounts Falling Due Within One Year	17	(8,871)	(111)	-	(8,982)	(2,580)
NET CURRENT ASSETS (LIABILITIES)		253,778	18,643	-	272,421	352,217
TOTAL ASSETS LESS CURRENT LIABILITIES		735,341	49,646	127,568	912,555	961,499
NET ASSETS		735,341	49,646	127,568	912,555	961,499
FUNDS OF THE CHARITY						
Endowment Funds					127,568	123,872
Restricted Funds					49,646	48,343
Unrestricted Funds					735,341	789,284
TOTAL FUNDS	18				912,555	961,499

On behalf of the board

... Kristina Watts ...

Kristina Watts
Session Clerk

Date 2.7.26 .

The notes on pages 8 to 15 form part of these financial statements.

Strathdeveron Community Church of Scotland
Notes to the Financial Statements
For The Year Ended 31 December 2025

1. General Information

Strathdeveron Community Church of Scotland is an unincorporated charity registered with the Office of the Scottish Charity Regulator (OSCR), registered charity number SC007470. The principal address is Gladstone Terrace, Turriff, Aberdeenshire, AB53 4AT.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "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 (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity is a Public Benefit Entity as defined by FRS 102.

The accounts have been prepared on the merger basis following the union of the 5 churches.

2.2. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

Endowment funds comprise capital which must be retained and invested. The income generated from the investment may be spent in accordance with the original terms of the endowment.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2.3. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold Property	market value
Plant & Machinery	20% straight line

2.4. Investments

Investments are stated at market value with net gains/losses in the year recorded through the statement of financial activities.

2.5. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. Income from Donations and Legacies

	2025	2024
	Unrestricted funds	Unrestricted funds
	£	£
Freewill offerings	12,978	12,306
Gift aid donations/Standing orders	57,081	75,296
Tax recovered on gift aid	16,868	34,167
Open plate offerings	15,381	14,312
Weddings and funerals	5,730	4,960
Other voluntary income	2,855	4,759
Food and emergency parcel donations	3,495	4,098
Income from use of property	9,429	10,391
Expendable endowments	-	1,901
	123,817	162,190

4. Income from Charitable Activities

	2025	2024
	Unrestricted funds	Unrestricted funds
	£	£
Income from charitable activities	1,205	1,890
Guild income	817	2,245
Vacancy allowance	-	2,727
Friendship café donations	4,640	4,414
	<u>6,662</u>	<u>11,276</u>

5. Income from Other Trading Activities

	2025 Unrestricted funds £	2024 Unrestricted funds £
Thrift shop income	2,834	3,298
	2,834	3,298

6. Investment Income

			2025
	Unrestricted funds	Restricted funds	Total funds
	£	£	£
Bank interest receivable	10,722	165	10,887
Dividends from investments	15,624	6,720	22,344
	26,346	6,885	33,231
	Unrestricted funds	Restricted funds	2024
	£	£	Total funds
	£	£	£
Bank interest receivable	10,045	126	10,171
Dividends from investments	18,242	6,720	24,962
	28,287	6,846	35,133

Strathdeveron Community Church of Scotland
Notes to the Financial Statements (continued)
For The Year Ended 31 December 2025

7. Other Income

	2025	2024
	Unrestricted funds	Unrestricted funds
	£	£
Glebe rent and income	3,825	2,117
SIACS Glebe acreage	1,916	949
Other income	100	51
Contribution towards manse phone	300	-
Fundraising events	3,710	-
Activities for generating funds	1,547	8,247
	<u>11,398</u>	<u>11,364</u>

8. Net Income/(Expenditure)

The net (expenditure)/income is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets - owned	2,560	-

9. Analysis of Expenditure

	2025	2024
	Total	Total
	£	£
Friendship café costs	1,447	-
Other staffing costs	21,614	21,454
Giving to Grow (was Ministries and Missions)	96,554	88,082
Presbytery dues	7,851	5,517
Pulpit supply (net after reclaim)	4,147	7,863
Ministry activity costs	1,629	-
Minister's expenses	1,830	2,318
Rates	7,091	7,842
Light and heat	25,577	26,907
Fabric repairs and maintenance	22,556	17,285
Cleaning	4,535	3,451
Premises insurance	16,864	16,788
Printing, postage and stationery	2,825	313
Life and work	-	119
Church office expenses	69	1,256
Organ and music	-	1,275
Telecommunications	2,102	1,844
Independent examiner's fees	1,200	215
Accountancy fees	215	1,728
Professional fees	6,162	2,100
Subscriptions	2,449	-
Bank charges	100	-
Sundry expenses	1,682	5,411
Sunday school expenses	238	435
Food and emergency parcels expenses	3,996	2,811
Guild expenses	1,143	2,129
Other charitable gifts	8,165	3,030
Depreciation	2,560	-
	<u>244,601</u>	<u>220,173</u>

Support costs have not been separately identified as trustees consider there is only one charitable activity.

10. Independent Examiner's Remuneration

	2025	2024
	£	£
Independent examination of the financial statements	1,200	215

Strathdeveron Community Church of Scotland
Notes to the Financial Statements (continued)
For The Year Ended 31 December 2025

11. Staff Costs

Staff costs were as follows:

	2025	2024
	£	£
Wages, salaries and other staffing costs	21,614	21,454

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

12. Average Number of Employees

Average number of employees during the year was: 2 (2024:2)

13. Funds Received As Agent

Special collections were received from the congregation towards the following third party organisations during the year:

	As at 01 January 2025	Amounts received	Amounts paid out	As at 31 December 2025
	£	£	£	£
Jews for Jesus	-	182	182	-
Scotscare London	-	140	140	-
Tearfund Myanmar	-	60	60	-
Mission Aviation fellowship	-	210	210	-
Christian Aid	-	1,052	1,052	-
Poppy Scotland	-	825	825	-
Turriff Silver band	-	357	245	112
Seafarers	-	224	224	-
	-	3,050	2,938	112

14. Tangible Assets

	Freehold Property £	Plant & Machinery £	Total £
Cost			
As at 1 January 2025	250,000	3,600	253,600
Additions	-	20,701	20,701
As at 31 December 2025	250,000	24,301	274,301
Depreciation			
As at 1 January 2025	-	-	-
Provided during the period	-	2,560	2,560
As at 31 December 2025	-	2,560	2,560
Net Book Value			
As at 31 December 2025	250,000	21,741	271,741
As at 1 January 2025	250,000	3,600	253,600

15. Investments

	Listed £	Other £	Total £
Market value			
As at 1 January 2025	14,923	340,759	355,682
Disposals	-	(5,004)	(5,004)
Fair value adjustments	7,393	10,322	17,715
As at 31 December 2025	22,316	346,077	368,393
Historic cost (reference only)	13,603	341,429	355,032

Investments are shown at market value.

Strathdeveron Community Church of Scotland
Notes to the Financial Statements (continued)
For The Year Ended 31 December 2025

16. Debtors

	2025	2024
	£	£
Due within one year		
Other debtors	6,964	9,992

17. Creditors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Other creditors	4,056	-
Accruals and deferred income	4,926	2,580
	8,982	2,580

18. Movement in Funds

	As at 1 January 2025	Income	Expenditure	Transfers	As at 31 December 2025
	£	£	£	£	£
Unrestricted funds					
<u>General:</u>					
General unrestricted fund	646,542	154,248	(194,798)	4,778	610,770
<u>Designated:</u>					
Charities fund	21,538	959	(1,881)	(2,000)	18,616
Food and Emergency Parcels fund	8,007	3,495	(3,996)	-	7,506
Bequest fund	3,554	158	-	-	3,712
General fabric fund	71,234	3,687	(20,997)	1,741	55,665
Guild fund	2,821	817	(1,143)	(1,910)	585
Sunday School and Children's work	19,001	758	179	(4,147)	15,791
Cuminestown Hall fund	16,587	6,935	(826)	-	22,696
Total designated funds	142,742	16,809	(28,664)	(6,316)	124,571
Total unrestricted funds	789,284	171,057	(223,462)	(1,538)	735,341
Restricted funds					
Taylor Bequest	15,314	6,720	(8,017)	-	14,017
Stronach Bequest	30,105	-	899	-	31,004
Kirk Session Benevolent fund	1,413	53	-	-	1,466
Coal fund	2,657	112	1	(121)	2,649
Ministers Discretionary fund	510	-	-	-	510
Fabric fund	1,744	-	(3)	(1,741)	-
Listed Places of Worship Roof Repair fund	(3,400)	-	-	3,400	-
Total restricted funds	48,343	6,885	(7,120)	1,538	49,646
Endowment funds					
Permanent:					
Taylor Bequest Endowment fund	123,872	-	3,696	-	127,568
Total funds	961,499	177,942	(226,886)	-	912,555

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Strathdeveron Community Church of Scotland
Notes to the Financial Statements (continued)
For The Year Ended 31 December 2025

18. Movement in Funds - continued

	As at 1 January 2024 £	Income £	Expenditure £	Transfers £	As at 31 December 2024 £
Unrestricted funds					
<u>General:</u>					
General unrestricted fund	636,474	198,162	(197,444)	9,350	646,542
<u>Designated:</u>					
Charities Fund	22,083	1,156	(1,701)	-	21,538
Food and Emergency Parcels fund	6,720	4,098	(2,811)	-	8,007
Bequest fund	3,378	176	-	-	3,554
General fabric fund	85,925	3,854	(9,295)	(9,250)	71,234
Guild fund	2,805	2,245	(2,129)	(100)	2,821
Sunday School and Children's work	18,553	883	(435)	-	19,001
Cuminestown Hall fund	15,104	5,841	(4,358)	-	16,587
Total designated funds	154,568	18,253	(20,729)	(9,350)	142,742
Total unrestricted funds	791,042	216,415	(218,173)	-	789,284
Restricted funds					
Taylor Bequest	10,594	6,720	(2,000)	-	15,314
Stronach Bequest	30,105	-	-	-	30,105
Kirk Session Benevolent fund	1,413	-	-	-	1,413
Coal fund	2,531	126	-	-	2,657
Ministers Discretionary fund	510	-	-	-	510
Fabric fund	1,744	-	-	-	1,744
Listed Places of Worship Roof Repair fund	(3,400)	-	-	-	(3,400)
Total restricted funds	43,497	6,846	(2,000)	-	48,343
Endowment funds					
Permanent:					
Taylor Bequest Endowment fund	123,872	-	-	-	123,872
Total funds	958,411	223,261	(220,173)	-	961,499

UNRESTRICTED FUNDS

General funds

General funds include £932 from endowment funds that were reallocated prior to merger of the churches. They related to Grant Duff Mortification, Herbert J Reid Bequest, Alexander Barnett fund, John Burnett's Mortification and Burnett Mortification fund. The Miss Buchan Capital fund has been merged with the general fund as it was to be used at the discretion of Miss Buchan Trustees who verbally agreed in 2003 for it to be used at the discretion of the treasurer. The Miss Buchan Revenue fund has also been combined with general funds as the revenue was to be used for general purposes. The general congregation purposes fund has also been included within general funds.

Designated funds

Charities fund

Funds invested through bequests and gifts made by local residents for the benefit of the poor and needy of Marnoch parish and for good causes in the local community. It has been used to sustain the food bank, which is held in the thrift shop once a week.

Food and Emergency Parcels fund

Purchase items needed but not in stock eg Baby Milk, Food, Nappies etc vouchers.

Bequest fund

Income accumulated from bequests held in Investors Trust.

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18. Movement in Funds – continued

General fabric fund

Funds set aside for the upkeep and maintenance of the various churches and manses.

Guild fund

The Church Guild keeps its own records which are included within these accounts. The Womens Group accounts are also included within this fund.

Sunday School and Children's work

This was formerly the Sunday School funds for Monquhitter & New Byth, and Marnoch's Children's Work fund and is set aside to support work with children and young people. It also includes the former St Andrew's Good News Fund for the teaching of primary age children.

Cuminestown Hall fund

For the upgrade of the hall to enable it to become a worship centre.

RESTRICTED FUNDS

Taylor Bequest

Investment income to be given to persons resident in the Parish of Turriff who are in temporary need of financial assistance.

Stronach Bequest

Investment income including dividends received from a bequest by William and Anna Stronach in 1885. The declaration of trust states that the main objective of the bequest is that income is to be used to keep church properties in good condition with any surplus available for general congregational purposes.

Kirk Session Benevolent fund

To be used for charitable purposes.

Coal fund

For the provision of help with heating costs for vulnerable residents of the parish of Monquhitter & New Byth.

Minister's Discretionary fund

To be distributed at the minister's discretion for church purposes.

Fabric fund

For the maintenance of church properties.

Listed Places of Worship Roof Repair fund

Expenditure in excess of grant received cleared by transfer from general fund in 2025.

ENDOWMENT FUNDS

Taylor Bequest Endowment fund

The Taylor Bequest endowment is invested to generate income for distribution per restricted fund.

Transfers

The Women's Group bank account was closed during the year and the balance was transferred to general funds.

Some Sunday School and Children's Work funds were transferred to general funds as they were no longer required.

The restricted Fabric fund has been transferred to the designated General fabric fund account in agreement with the trustees of the original charity.

The Listed Places of Worship Roof Repair fund was cleared through a transfer from general funds.

**Strathdeveron Community Church of Scotland
Notes to the Financial Statements (continued)
For The Year Ended 31 December 2025**

19. Transactions with Trustees

During the year the remuneration and expenses reimbursed to the trustees or paid directly to third parties were as follows:
Mrs C Stephen received £800 (2024: £1,920) for her services as organist.
Mr D Robb received £600 (2024: £1,440) for his services as beadle to New Marnoch Church.
Mrs L Robb received £600 (2024: £1,440) for her services as hall keeper and church cleaner.
2 trustees also received reimbursement of expenses totalling £6,933 (2024: 3 trustees totalling £2,259)

20. Ministers' 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 fifth and subsequent years) was £39,856.

21. Appendix - Funds held by the Church of Scotland General Trustees for the benefit of the Congregation

Consolidated Fabric Fund

CAPITAL ACCOUNT

Credit balances held at 31 December 2025 at cost: £479,241
Market value of balances at 31 December 2025: £584,771

REVENUE ACCOUNT

Credit balance at 31 December 2025: £151,046

TEMPORARY ACCOUNT

Credit balance at 31 December 2025: £52,799

These funds do not form part of the statutory annual accounts and are not included in the statement of financial position.

Strathdeveron Community Church of Scotland
Detailed Statement of Financial Activities
For The Year Ended 31 December 2025

	2025	2024
	Total funds	Total funds
	£	£
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Freewill offerings	12,978	12,306
Gift aid donations/Standing orders	57,081	75,296
Tax recovered on gift aid	16,868	34,167
Open plate offerings	15,381	14,312
Weddings and funerals	5,730	4,960
Other voluntary income	2,855	4,759
Food and emergency parcel donations	3,495	4,098
Income from use of property	9,429	10,391
Expendable endowments	-	1,901
	123,817	162,190
Charitable Activities:		
Church		
Income from charitable activities	1,205	1,890
Guild income	817	2,245
Vacancy allowance	-	2,727
Friendship cafe donations	4,640	4,414
	6,662	11,276
Other trading activities		
Thrift shop income	2,834	3,298
	2,834	3,298
Investments		
Dividends from investments	22,344	24,962
Bank interest receivable	10,887	10,171
	33,231	35,133
Other		
Glebe rent and income	3,825	2,117
SIACS Glebe acreage	1,916	949
Other income	100	51
Contribution towards manse phone	300	-
Fundraising events	3,710	-
Activities for generating funds	1,547	8,247
	11,398	11,364
	177,942	223,261

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Strathdeveron Community Church of Scotland
Detailed Statement of Financial Activities (continued)
For The Year Ended 31 December 2025

	2025	2024
	Total funds	Total funds
	£	£
EXPENDITURE ON:		
Raising funds		
Rates	(510)	-
Light and heat	(1,157)	-
Fabric repairs and maintenance	(30)	-
	(1,697)	-
Charitable Activities:		
Church		
Friendship cafe costs	(1,447)	-
Other staffing costs	(21,614)	(21,454)
Giving to Grow (was Ministries and Missions)	(96,554)	(88,082)
Presbytery dues	(7,851)	(5,517)
Pulpit supply (net after reclaim)	(4,147)	(7,863)
Ministry activity costs	(1,629)	-
Minister's expenses	(1,830)	(2,318)
Rates	(6,581)	(7,842)
Light and heat	(24,420)	(26,907)
Fabric repairs and maintenance	(22,526)	(17,285)
Cleaning	(4,535)	(3,451)
Premises insurance	(16,864)	(16,788)
Printing, postage and stationery	(2,825)	(313)
Life and Work	-	(119)
Church office expenses	(69)	(1,256)
Organ and music	-	(1,275)
Telecommunications	(2,102)	(1,844)
Independent examiner's fees	(1,200)	(215)
Accountancy fees	(215)	(1,728)
Professional fees	(6,162)	(2,100)
Subscriptions	(2,449)	-
Bank charges	(100)	-
Sundry expenses	(1,682)	(5,411)
Sunday school expenses	(238)	(435)
Food and emergency parcels expenses	(3,996)	(2,811)
Guild expenses	(1,143)	(2,129)
Other charitable gifts	(8,165)	(3,030)
Depreciation	(2,560)	-
	(242,904)	(220,173)
	(244,601)	(220,173)
NET (EXPENDITURE)/INCOME BEFORE INVESTMENT (LOSSES)/GAINS	(66,659)	3,088
Net gains on investments		
Fair value surplus on revaluation of investments	17,715	-
	17,715	-
NET (EXPENDITURE)/INCOME	(48,944)	3,088