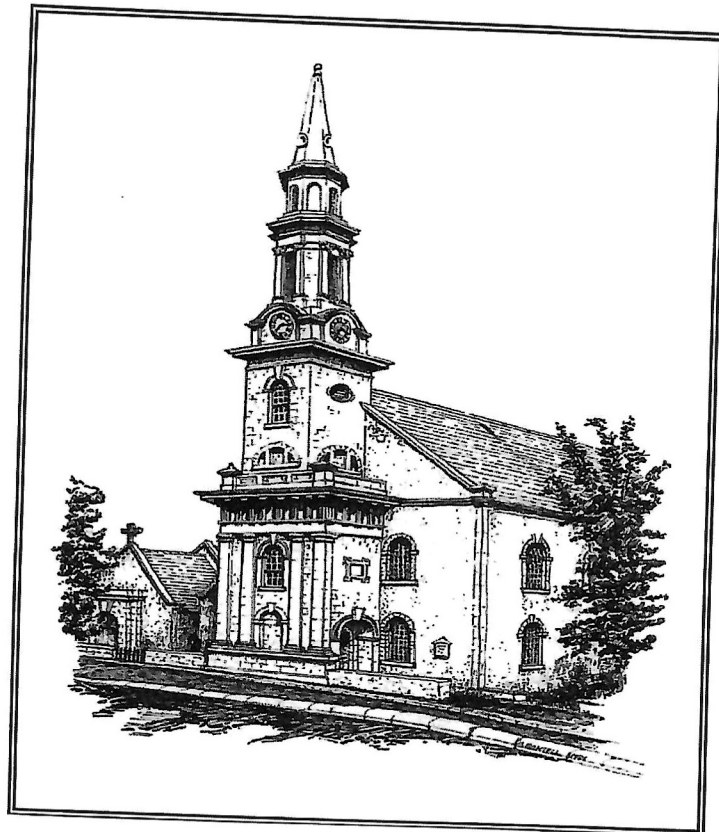


The Church of Scotland
Banff Parish Church of Scotland



Annual Report and Financial Statements
For the year ended 31 December 2025

Congregation No: 342010
Scottish Charity No: SC015501

Banff Parish Church of Scotland

Banff Parish Church (Church of Scotland) Reference and Administrative Information

Charity Name: Banff Parish Church (Church of Scotland)
Charity Number: SC015501
Congregation Ref No: 342010
Contact Address: The Church Office, Back Path, Banff, AB45 1AE
Facebook: <https://www.facebook.com/share/19LTCUNkRy/?mibextid=wwXlfr>

Trustees

Members of Kirk Session

Jim Buchan	Jim McNaughton
Ian Cameron	Gordon Mustard
Mary Cameron	Stephen Pratt
Irene Finlayson	Ron Smith
Moira Gess	Sheila Smith
Peter Ingram	Rev. Colin Strong
Moira Ingram	Irene Tewnion
Maureen Kaczmarek	Moira Young
Pat McLennan	

The following person was a trustee during, but not at the end of, the year ending 31 December 2025

Margaret Henderson

Office Bearers

Interim Moderator	Rev. Colin Strong
Session Clerk <i>pro tem</i>	Jim Buchan
Treasurer	Michael McDonald

Independent Examiner: Lynn MacKinnon

Bankers: Virgin Money, 161 Mid Street, Keith, AB55 5BL
Bank of Scotland, 90 High St, Elgin, Moray, IV30 1BJ

Banff Parish Church (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2025

The trustees have the pleasure of presenting the annual report and financial accounts for Banff Parish Church for the year ended 31st December 2025. The financial statements 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).

Structure, Governance, and Management

Banff Parish Church is a registered charity, number SC015501, and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

The active elders of the Church serving on the Kirk Session are the charity trustees. The charge being currently vacant, an Interim Moderator has been appointed by Presbytery and is a member of Kirk Session *ex officio*.

The Kirk Session has responsibility for the spiritual and temporal oversight of the Congregation's affairs. The Unitary Constitution encourages a structure that operates flexibly and efficiently. Decision-making is largely delegated to a number of sub-groups: Leadership Group; Finance Group; Property Committee; Outreach Team (which subsumes the Children and Family Worker Group); Pastoral Care Team; Fundraising Group; Safeguarding Team; Halls Team. These groups meet as necessary, and report to the Kirk Session, which meets quarterly. Urgent matters arising between Session are brought before the Leadership Group.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It cooperates with other Churches in various ecumenical bodies in Scotland and beyond.

Achievements and Performance

Our Church continues its vision to be a hub of the community and a beacon of light where all can gather for friendship, service and spiritual support, welcoming people of all ages and from all Church backgrounds or none. To this end, our church is open to members and visitors alike, for regular Sunday worship, normally at 11:00am, and monthly services of worship continue to benefit residents at the Doocot View very-sheltered housing complex in Banff. Special services and worship events are held, including the annual Memorial Service, Harvest Thanksgiving

Banff Parish Church of Scotland

and Remembrance Sunday (in collaboration with the wider BACAC Group). We continue to welcome Banff Primary School back to Church, for their Easter, Harvest and Christmas Services.

Our suite of Halls hosts a range of community activities, including our own Friendship Group, Busy Hands Group and Tots & Teas.

Our annual fundraising events continue to be well-supported in the community.

This year's Doors Open Day again attracted a good number of visitors, showing an interest in the building's ecclesiastical, as well as architectural heritage.

Financial Review

Total Receipts were £72,216 of which donations were £49,322, an increase of 10% on the previous year. Total payments were £70,781 leaving a surplus of £1,435. However, there was a £10,000 underpayment of Giving to Grow – this is being paid in 2026.

Staffing costs will be significantly reduced in 2026 following the Church Secretary role being made redundant. The Manse is currently on the market – a successful sale will help reduce costs at this challenging time.

Reserves Policy:

The Kirk Session has agreed that the church should aim to maintain unrestricted reserves equivalent to at least four months of operating expenditure, as this would be enough to capture any invoicing in arrears and any final costs. As at 31 December 2025, the Church held unrestricted cash funds of £33,588.

Statement of Trustees' responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail in order to enable a sufficient 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 or other regularities.

Approved by the Trustees and signed on their behalf,



Jim Buchan

Session Clerk *pro tem*

Date: 1 June 2024

Banff Parish Church (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2025

Independent Examiner's Report to the Trustees of Banff Parish Church (Church of Scotland)

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6 to 10:

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirements of Regulation 10(1)(d) of the Accounts Regulations do not apply. It is my responsibility under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

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 Regulations 4 of the 2006 Accounts Regulations, and
 - To prepare Accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the Accounts to be reached.


.....

Lynn MacKinnon
15 Market Street
Macduff.
AB44 1QN

Date..... 2 June 2026

Banff Parish Church
Receipts and Payments Account
Year ended 31 December 2025

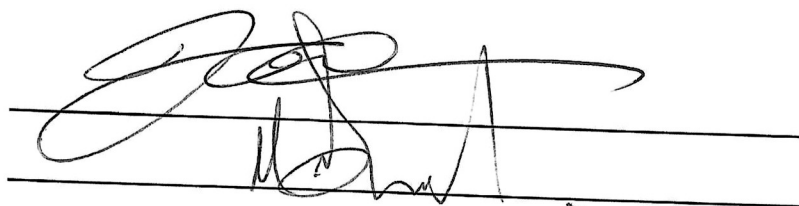
		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	Note					
Donations	3	49322	0	0	49322	44881
Legacies		10000	0	0	10000	500
Activities for Generating Funds		7759	0	0	7759	5421
Bank & Deposit interest		0	0	0	0	73
Investment income		633	107	659	1399	1400
		<u>67714</u>	<u>107</u>	<u>659</u>	<u>68480</u>	<u>52275</u>
Rental of premises		2261	0	0	2261	3353
Income from Trustees		0	0	0	0	13954
Other Receipts		0	0	0	0	2671
Weddings and Funerals		1475	0	0	1475	1765
<u>Total Receipts</u>		<u><u>71450</u></u>	<u><u>107</u></u>	<u><u>659</u></u>	<u><u>72216</u></u>	<u><u>74018</u></u>
<u>Payments</u>	4					
Costs of generating funds		121	0	0	121	122
Charitable activities		70138	522	0	70660	74872
Governance costs		0	0	0	0	0
<u>Total Payments</u>		<u><u>70259</u></u>	<u><u>522</u></u>	<u><u>0</u></u>	<u><u>70781</u></u>	<u><u>74994</u></u>
Excess of Receipts over Payments for the year before transfers		<u>1191</u>	<u>-415</u>	<u>659</u>	<u>1435</u>	<u>-976</u>
Transfers		<u>562</u>	<u>97</u>	<u>-659</u>	<u>0</u>	<u>0</u>
Excess of Receipts over Payments for the year		<u><u>1753</u></u>	<u><u>-318</u></u>	<u><u>0</u></u>	<u><u>1435</u></u>	<u><u>-976</u></u>

Banff Parish Church
Statement of Balances
At 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Note					
<u>Bank & Deposit Balances</u>					
2					
Bank & deposit balances brought forward	31835	5689		37524	38500
Movement in year:					
Excess of Receipts over Payments for the year	1753	-318		1435	-976
Bank & deposit balances carried forward	<u>33588</u>	<u>5371</u>	<u>0</u>	<u>38959</u>	<u>37524</u>
<u>Investments at market value</u> (Cost = £32,553)	<u>32233</u>	<u>5476</u>	<u>12518</u>	<u>50227</u>	<u>47124</u>
<u>Assets</u>					
None	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<u>Liabilities</u>					
Giving to Grow Church of Scotland	10000			10000	3153
Third Party Collections	<u>10000</u>	<u>693</u>	<u>0</u>	<u>693</u>	<u>530</u>
		<u>693</u>		<u>10693</u>	<u>3683</u>

The accounts were approved by the Trustees on 1-6-26

For and on behalf of Banff Parish Church



Session Clerk

Treasurer

Banff Parish Church
Statement of Balances
Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year the undernoted members of the Kirk Session received the sums indicated for the stated services:

	2025	2024
	£	£
Mr Stephen Pratt (Organist)	3098	3099
Mrs Moira Gess (Free Will Offering Convener)	100	100

No trustee or a 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 January 2025 £	Receipts £	Payments £	Transfers £	At 31 December 2025 £
Unrestricted funds					
Designated Fabric Fund	3313	613	536	405	3795
Legacies Fund	13452	10000	0	0	23452
General Fund	15070	60837	69723	157	6341
	31835	71450	70259	562	33588
Restricted funds					
Guild Fund	70	7	0	20	97
Organ Appeal Fund	489	27	522	0	-6
Grant Application Fund	625	0	0	0	625
Rev Dr Bruce Fund	3	0	0	0	3
Coal Fund	2154	0	0	38	2192
John Watt Bequest	645	0	0	0	645
Margaret Robertson Executry	395	0	0	0	395
Cruickshank & Watt Legacy	513	0	0	0	513
Chivas Bequest	-155	73	0	0	-82
Evelyn Shield memorial Fund	217	0	0	0	217
Sunday Club	733	0	0	39	772
	5689	107	522	97	5371
Endowment funds	0	659	0	-659	0
Total Funds	37524	72216	70781	0	38959

Banff Parish Church

Statement of Balances

Notes to the Accounts

2. Movements in Funds (continued)

Purposes of Restricted Funds

- Guild Fund for the use of the Guild.
- Organ Appeal Fund to be used for repairs to the organ.
- Grant Application Fund: The Trustees received a donation for external costs incurred in assembling applications for capital grants.
- Income from the Rev Dr Bruce's Fund to be used for the purchase of bibles.
- Income from the Coal Fund to be used to provide coal for the poor of Banff.
- Income from the John Watt Bequest is for the use of the minister.
- Income from the Margaret Robertson Executry is for the general use of the Church.
- Income from the Cruickshank & Watt Legacy is for the general use of the Church.
- Income from the Chivas Bequest to be used for the purchase of bibles.
- Income from the Evelyn Shield memorial Fund is to be used for the young people of the Church.
- Income from the Sunday Club Fund is to be used for the Sunday School.

Banff Parish Church
Statement of Balances
Notes to the Accounts

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	4338	0	0	4338	4240
Gift Aid donations	27756	0	0	27756	25186
Tax recovered on Gift Aid donations	7280	0	0	7280	7728
Ordinary offerings (Open plate)	6398	0	0	6398	4280
Other offerings, donations	3550	0	0	3550	3447
	49322	0	0	49322	44881
4. Analysis of Payments					
Costs of generating funds					
Offering envelopes	121	0	0	121	122
	121	0	0	121	122
Charitable activities					
Giving to Grow allocation	14165	0	0	14165	14793
Presbytery dues	1837	0	0	1837	1684
Minister's expenses	108	0	0	108	425
Pulpit supply	852	0	0	852	4731
Other staffing costs	28779	0	0	28779	24776
Fabric repairs & maintenance	1355	0	0	1355	5172
Council tax	5707	0	0	5707	4082
Heat & Light	7450	0	0	7450	7920
Insurance	5848	0	0	5848	5282
Church office expenses	2473	0	0	2473	2880
Organ & music	648	522	0	1170	604
Honoraria	100	0	0	100	100
IT Equipment	0	0	0	0	579
Other expenses	816	0	0	816	1844
	70138	522	0	70660	74872
Governance costs					
Independent examiner's fees	0	0	0	0	0
Total Payments	70259	522	0	70781	74994

5. Minister's Stipend

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

	2025 £	2024 £
6. Collections for Third Parties		
Poppy Scotland	163	238
Raised in Year	163	238

APPENDIX

FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
FOR THE BENEFIT OF THE CONGREGATION

342010 Banff

Consolidated Fabric Fund

CAPITAL ACCOUNT	2025 £
Credit balances held at 31 December at cost	<u>78,306.40</u>
Market value of balances at 31 December	<u>103,677.52</u>

REVENUE ACCOUNT

Credit balance at 31 December	<u>5,358.07</u>
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TEMPORARY ACCOUNT

Debit balance at 31 December	<u>(1,635.70)</u>
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Individual Fund

Purpose:

EXPENDABLE	2025 £
Credit balances held at 31 December at cost	<u>-</u>
Market value of balances at 31 December	<u>-</u>
PERMANENT ENDOWMENT	
Credit balances held at 31 December at cost	<u>-</u>
Market value of balances at 31 December	<u>-</u>

Investments 31.12.25

	31.12.25	31.12.24
Church of Scotland Growth Funds		
Guild	£364.64	£338.00
Fabric	£31,221.44	£28,952.00
Organ & Choir	£1,376.00	£1,276.00
Flower	£1,011.36	£938.00
Trust Funds	£3,735.84	£3,464.00
	£37,709.28	£34,968.00
Church of Scotland Income Funds (Endowment)		
Guild	£375.87	£365.00
Fabric	£7,699.64	£7,477.00
General	£2,984.18	£2,898.00
Coal	£717.57	£697.00
Sunday School	£740.35	£719.00
	£12,517.61	£12,156.00
	£50,226.89	£47,124.00