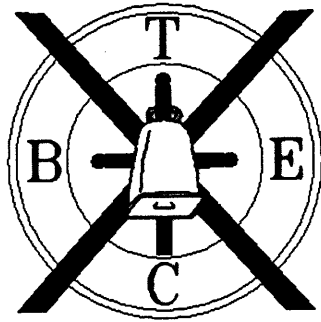


The Church of Scotland

Banchory Ternan East Church of Scotland



Annual Report

and

Receipts and Payments Accounts

Year ended 31 December 2025

Congregation No. 321908

Scottish Charity No. SC011251

**Banchory Ternan East Church of Scotland Annual Report and Accounts
Year ended 31 December 2025**

The trustees present the annual report and accounts for **Banchory Ternan East Church of Scotland** for the year ended 31 December 2025

Reference and Administrative Information

Charity Name:	Banchory Ternan East Church of Scotland
Charity Registration No:	SC011251
Congregation Reference No:	321908
Contact Address:	Lismore Deeview Road Banchory Kincardineshire AB31 5UT

Trustees

Interim Moderator – Rev. Tony Stephen

Elders

Andrew Brown	George Montgomery
Helen Carberry	Douglas Ogg
William Coutts	Margaret Paterson
Bertha Forbes	John M Reid
Gillian Jamieson	Melanie Stewart Wills
Michael Jamieson	Andrew Thom
D Grant Lawrence	Margaret Thom
Lesley Littlejohn	Ray Thomson
Rachel Mair	Stanley Thomson
Alexander MacDonald - non-effective January 2025	John Wills

Total as at 31st December 2025 = 19

**Banchory Ternan East Church of Scotland Annual Report and Accounts
Year ended 31 December 2025**

Principal Office-bearers

Interim Moderator	Rev. Tony Stephen
Session Clerk:	Mr Michael Jamieson
Church Treasurer:	Mrs Helen Carberry

Independent Examiner

Mr R Christie, CA
James Milne Chartered Accountants
Rosewood
Raemoir Road
Banchory
AB31 4ET

Bankers

Virgin Money
1 Queens Cross
Aberdeen
AB15 4XU

STRUCTURE, GOVERNANCE and MANAGEMENT

Governing Document

The church is administered in accordance with the terms of the Unitary Deed of Constitution.

Recruitment and Appointment of Trustees

Under the Unitary Deed, the 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. Due to the current vacancy, an interim moderator has been appointed, and is a Trustee for the period of the appointment.

Organisational Structure

The Kirk Session is responsible for spiritual and temporal affairs within the church. During the year, the Kirk Session met seven times, of which, six were for Ordinary Business and one was for Vacancy Business. All Kirk Session meetings were held in the church halls.

Objectives and Activities

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

As a local Church our Mission Statement is: "To know Christ and make Him known".

Vacancy

In early February, Presbytery granted Permission to Call a new minister on the basis of part-time (0.5 FTE) ministry – a level suggested in the approved North East and Northern Isles Presbytery Mission Plan. At the same time, a Presbytery Advisory Committee (PAC) was appointed, consisting of one minister and two elders. Later the same month, the PAC met with the Kirk Session and provided advice on various matters including type of ministry, Parish Profile and Nominating Committee.

The next month, following the reading of the appropriate edict to the congregation, the Kirk Session voted in favour of departing from the Church's traditional view in relation to human sexuality in order to invite applications from any suitably qualified individuals.

In May, the congregation elected a Nominating Committee of nine people with the single task of finding a sole nominee for the charge. It was stressed that the work of the Nominating Committee is confidential and therefore this should be respected by everyone.

In August, the Parish Profile was completed and approved by the Kirk Session.

**Banchory Ternan East Church of Scotland Annual Report and Accounts
Year ended 31 December 2025**

Vacancy continued

In September, the Nominating Committee submitted the advert for a new minister to be included in the List of Vacant Charges on the Church of Scotland website. The advert was supported by the Parish Profile which was also published on the East Church's website. In addition, in line with Church legislation, the Vacancy Schedule was completed and submitted to Presbytery.

The church continues to act a sponsor under the Scottish Government scheme – 'Homes for Ukraine'; with the manse being occupied under the terms of the scheme.

200th Anniversary

In July we celebrated the 200th anniversary of the Church building on its present site. The first service was held on the 17th July 1825 and was conducted by the Rev. Mr. Gregory.

A weekend of celebration included a display of the history of the Church, a special service conducted by the Church of Scotland Moderator the Rt. Rev. Rosie Frew was followed by a buffet lunch. A memorial booklet was also produced.

ACHIEVEMENTS and PERFORMANCE

The activities within the church are under the remit of the Kirk Session Committees: Worship Engagement, Fellowship and Community, Parish, World Mission.

WORSHIP ENGAGEMENT

Worship Engagement and Sunday Worship

In January, after a break of a few years, services resumed at Dalvenie Sheltered Housing and continue on a once-a-month basis.

In April, as part of Holy Week, the Walk with the Cross took place early on the morning of Good Friday. This walk, starting and finishing at the East Church, was attended by members of local churches.

In July, a special Anniversary Service was held to mark 200 years of the current church building on the site. The special service was held with the Church of Scotland Moderator, the Rt. Rev. Rosie Frew, preaching, assisted by our own Local Preachers.

In October, we celebrated at the annual Harvest Service with food donations going to the local Foodbank.

In November, the annual Guild Service was held, with the retiral collection split between the Church Building Repair Fund and the current Guild project "Build My Church", a project inspired by the work of the tiny Scottish Charity, Bear Necessities for Bulgaria. Also, in the same month, the East Church hosted the Remembrance Day Service attended by the uniformed organisations.

The East Church Local Preachers continue to contribute significantly to the Sunday Services, and to the regular services at Bellfield Home and Dalvenie Sheltered Housing which is much appreciated by the residents.

Organist and Choir

The Organist and Choir continue to enhance our Sunday Worship services.

In October, as part of the 200th Anniversary Celebrations, a concert of organ music was held - "A Musical Journey", celebrating the richness of music through the ages. The event raised funds for the Church Building Repair Fund.

FELLOWSHIP AND COMMUNITY

Crafty Church

At our monthly 'Crafty Church' meetings we do various kinds of crafts that do not need experience, as this is a relaxed, friendly meeting. Those attending are not pressurised to do things but are there for friendship and companionship. A lot of humour takes place. If you are feeling lonely and find it difficult to make friends, come along and give us a try.

Friendship Lunches

The numbers remain steady with an average of 35 per month. Friendship, food and company are enjoyed thanks to a wonderful team of volunteers who prepare, set-up and serve the food. We served a Christmas Lunch at the December meeting.

The team prepared and served a buffet lunch during our 200th year celebrations.

Guild

The Guild has had another good year. Our theme "Build a House" had the ladies making their own houses from a template and using it to save small change for our project "Bear Necessities" in Bulgaria. We have had joint meetings with our friends at Mid Deeside Church, Torphins, sharing fellowship and friendship. We had a very interesting talk from "Charlie House". We are always looking for new members, and our membership is slowly increasing. Anyone is welcome to attend our meetings if they wish to do so.

Men's Group

The Men's Group did not meet in 2025 but still managed to keep in touch. Sadly, we lost one of our members, Jim Allan in October. Several of our members again helped at a Coffee Morning during Christian Aid Week in May.

PARISH

Parish Group

There are only two members, but we still manage to do some home and local hospital visits over and above phone calls. We are supported by other congregation members who, although not part of the group, also engage in pastoral care.

WORLD MISSION

Scots Kirk and Women's Development Centre, Kandy, Sri Lanka

We continued to support the Scot's Kirk and Women's Development Centre in Kandy, Sri Lanka.

Fair Trade

We are a Fair Trade Church and continue to serve Fair Trade coffee, tea and sugar.

Christian Aid - Banchory Churches Christian Aid Group

2025 was the 80th anniversary of Christian Aid. The organisation was founded in 1945 initially to help refugees following the Second World War but developed to provide humanitarian relief and long-term development support for poor communities worldwide, while highlighting suffering, tackling injustice and championing people's rights. The name 'Christian Aid' was adopted for use in 1964, but the first designated week of fundraising events took place earlier in 1957, later to become known as 'Christian Aid Week'. Over the past few years Christian Aid has also maintained its ongoing concern about the impact of climate change. 2025 was no different and the message centered on drawing attention to Guatemala's Alta Verapaz region where many indigenous families live without electricity, mains water or network coverage, on the frontline of a climate crisis they had no part in creating. Intense heatwaves and harsh droughts cause food crops to die and rivers to dry up. In May the Banchory Churches Christian Aid Group, supported by members of the Men's Group and other local church members put on a coffee morning with book, plant, baking and bric-a-brac stalls, raising the sum of £506.10p. Coupled with the Envelope donations, Gift Aid and money from the collecting cans and fountain at Raemoir Garden Centre, we were able to raise the sum of £2,363.00. That money is giving hope with Christian Aid, through partner agencies offering training and tools so that farmers can grow resilient crops, conserve water and create organic fertilizers. Thank you all who supported our efforts in so many ways during the year, including donations and prayers.

**Banchory Ternan East Church of Scotland Annual Report and Accounts
Year ended 31 December 2025**

Financial Review

Offerings: Some members of our congregation continue to make their offerings via the collection box at our regular services; we try to encourage them to use Freewill Offering envelopes or bank Standing Orders. In 2025 79.98% of General Fund offerings came by standing order or lump sum payments, 7.17% in F.W.O. envelopes and 12.85% by cash in the weekly collection. 68.83% of total offerings were registered for Gift Aid.

Fund-raising: Rag-Bag donations raised £168, other fund-raising raised £2,110 for the Building Repair Fund.

Legacies: No legacies were received in 2025.

Homes for Ukraine Scheme. We have benefitted from the Scottish Government 'Homes for Ukraine Scheme' as the Manse has been occupied by a Ukrainian family during 2025 and we received a monthly payment from Aberdeenshire Council.

Concern: Our main financial concern still relates to obtaining adequate regular income to fund our ongoing activities.

Building Repairs: There are two areas of the Church Building, the arch above the Church entrance door and the Clock Tower which are in need of repair. This fund has been set up for all monies raised in a fundraising campaign.

Reserves Policy: It is the Trustees' policy to hold reserves equal to a minimum of three months' expenditure including designated funds. The Trustees are aware that this target is not currently being met.

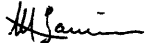
At the year-end the unrestricted funds held by the Church were £11,519. The Church held £21,654 of restricted funds and Investments to the value of £59,990. Note 2 gives the movements of all the funds and the purpose.

**Banchory Ternan East Church of Scotland Annual Report and Accounts
Year ended 31 December 2025**

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.

Approved by the Trustees and signed on their behalf



.....
Michael Jamieson
Session Clerk

Date: 26th MARCH 2016

**Banchory Ternan East Church of Scotland Annual Report and Accounts
Year ended 31 December 2025**

Independent Examiner's Report to the Trustees of Banchory Ternan East Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 11 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.

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

Basis of independent examiner's statement

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

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed

Date 30/3/26

Mr R Christie, CA
James Milne Chartered Accountants
Rosewood
Raemoir Road
Banchory
AB31 4ET

**Banchory Ternan East Church of Scotland Annual Report and Accounts
Year ended 31 December 2025**

Format of 2025 Accounts

These Accounts are prepared on the Receipts and Payments basis.

The 2025 Accounts follow the format prescribed by the Church of Scotland.

The church's financial assets comprise two types - bank balances and investments.

Bank Balances – The Bank Balances shows a decrease of £2,503 from £35,676 to £33,173 during the year.

Investments – There was an increase of £2,445 in the Market Value. The value of the Church investments at 31 December is £59,990

The total asset figure of £93,163 at 31 December 2025 compared with £93,221 at 1 January 2025, a decrease of £58.

**Banchory Ternan East Church of Scotland Annual Report and Accounts
Year ended 31 December 2025**

Receipts and Payments Summary 2025

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
		2025	2025	2025	2025	2024
Receipts	Note	£	£	£	£	£
Voluntary Income/ Donations	3	49,213	165		49,378	48,291
Legacies		0	0		0	12,000
Activities for Generating Funds		4,767	2,110		6,877	5,546
Bank & Deposit Interest		0	0		0	0
Investment Income		1,162	1,464		2,626	2,626
Sub Total		<u>55,142</u>	<u>3,739</u>		<u>58,881</u>	<u>68,463</u>
Rental of Premises		10,641			10,641	11,206
Manse - Homes for Ukraine Scheme		4,650			4,650	4,650
Grants			1,574		1,574	0
Other Receipts		3,837	1,219		5,056	7,357
Total Receipts		<u>74,270</u>	<u>6,532</u>		<u>80,802</u>	<u>91,676</u>

Payments

Cost of Generating Funds		68			68	63
Charitable Activities		78,074	4,821		82,895	67,606
Governance Costs		342			342	324
Total Payments		<u>78,484</u>	<u>4,821</u>		<u>83,305</u>	<u>67,993</u>

Excess of Payments over Receipts for the year before transfers		-4,214	1,711		-2,503	23,683
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Transfers between Funds		0	0		0	0
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Excess of Payments over Receipts for the year		<u>-4,214</u>	<u>1,711</u>		<u>-2,503</u>	<u>23,683</u>
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**Banchory Ternan East Church of Scotland Annual Report and Accounts
Year ended 31 December 2025**

Statement of Balances at 31 December 2025

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	2025	2025	2025	2025	2024
	£	£	£	£	£
Bank & Deposit Balances					
Bank & Deposit balances brought forward	15,733	19,943		35,676	11,993
Movement in year					
Excess of Payments over Receipts for the year	-4,214	1,711		-2,503	23,683
Bank & Deposit balances carried forward	11,519	21,654		33,173	35,676

Investments at market value

(cost £38,059)			59,990	59,990	57,545
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Assets

Gift Aid Receivable	3,268	17		3,285	3,275
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Liabilities	0	0	0	0	0
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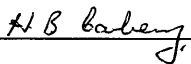
The accounts were approved by the Kirk Session on

26th MARCH 2026

For and on behalf of the Kirk Session



Session Clerk



Treasurer

Notes to the accounts

1 Trustee Remuneration and Related Transactions

During the year four trustees were reimbursed a total of £377. In addition, the daughter of a trustee received £5,241 for providing her services as Church and Hall Keeper and Church Secretary during the year.

Banchory Ternan East Church of Scotland Annual Report and Accounts
Year ended 31 December 2025

2 Movement of funds

	At 1st January 2025	Receipts	Payments	Transfers	Sale of Invest Ments	+/- on Invest- ments	At 31 December 2025
	£	£	£	£	£	£	£

Unrestricted Funds

General Fund	<u>-4,237</u>	<u>69,930</u>	<u>73,590</u>	<u>1,250</u>			<u>-6,647</u>
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Reserve Fund	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>			<u>0</u>
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Designated Funds

Church Development	6,335						6,335
Fabric Fund	12,163	506	2,358				10,311
Thanksgiving	96						96
	<u>18,594</u>	<u>506</u>	<u>2,358</u>				<u>16,742</u>

Church Groups

Guild	311	553	593				271
Friendship Lunches	74	2,303	1,755	-500			122
Men's Group	954	0	0				954
Fair Trade / Coffees	37	977	187	-750			77
	<u>1,376</u>	<u>3,833</u>	<u>2,535</u>	<u>-1,250</u>			<u>1,424</u>

Restricted Funds

Benevolent Fund	4,909						4,909
Building Repair Fund	6,335	2,215					8,550
Flower Fund	2,794		119				2,675
Local Project Fund	3,285	165					3,450
Orchestra Fund	0	723	723				0
Restricted Fund 2	605	3,430	3,430				605
World Mission	2,015		550				1,465
	<u>19,943</u>	<u>6,533</u>	<u>4,822</u>				<u>21,654</u>

Bank/Deposit Accts	<u>35,676</u>	<u>80,802</u>	<u>83,305</u>	<u>0</u>			<u>33,173</u>
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Endowment Funds Market Value

Fabric Fund	11,838					552	12,390
General	18,710					1,087	19,797
Henderson Fund	2,610					78	2,688
Orchestra Fund	13,327					398	13,725
Stipend	11,060					330	11,390
Endowment Totals	<u>57,545</u>					<u>2,445</u>	<u>59,990</u>

Total Funds	93,221	80,802	83,305	0		2,445	93,163
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Funds

Funds are classified as unrestricted, restricted or endowment funds defined as follows:

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 described as Designated funds, but are still included under the Unrestricted funds heading. This designation does not legally restrict the trustees' discretion to apply the funds

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 there from is used for the purpose defined in accordance with the objects of the charity.

Purposes of Designated Funds

Church Development: The Trustees have set aside funds for the future development/alterations of the Church Property.

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property.

Thanksgiving: Donors can choose to give to the General Fund or to a specific fund they would like to support.

Church Groups: This fund is a collation of all monies from Church Groups who are responsible for their own funds, but they have to be included in the Church accounts

Purposes of Restricted Funds

Benevolent Fund: This fund is used at the discretion of the Minister for the needy in the Parish.

Building Repair Fund: This fund has been set up for monies raised specifically for the repairs required to the Church entrance and Clock Tower.

Flower Fund: This fund has been transferred from Church Groups. The purpose is to help with floral decoration within the Church.

Local Project Fund: The fund includes all expenditure on children and youth work with income from the giver being specifically designated for the fund.

Orchestra Fund: This fund receives the income from the Orchestra Endowment Fund, the money is used for musical enhancement.

Restricted Fund 2: This fund is used where grants/monies have been received for specific purposes.

World Mission: This fund receives money specifically to support The Scot's Kirk, Kandy, Sri Lanka and the Women's Development Centre, Kandy, Sri Lanka and any project/appeal recommended by the World Mission Group.

Purposes of Endowment Funds

Fabric Fund: Income from this fund is used for the maintenance of the Church property

General: Income from this fund is used for general purposes within Church

Henderson Fund: Income from this fund is to help with the Stipend.

Orchestra Fund: Income from this fund is used for musical enhancement.

Stipend: Income from this fund is to help with the Stipend.

Banchory Ternan East Church of Scotland Annual Report and Accounts
Year ended 31 December 2025

Notes to the Accounts continued

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3 Analysis of Donations					
Non Gift Aid Offerings	7,303			7,303	6,652
Gift Aid Offerings	27,540	132		27,672	28,380
Ordinary Offering (Open Plate)	5,257			5,257	4,404
Tax recovered on G.A. Donations	8,413	33		8,446	8,541
Other Donations	700			700	314
	49,213	165		49,378	48,291

4 Analysis of Payments

Cost of generating funds

Fundraising expenses					
FWO Envelopes	68			68	63
	68			68	63

Charitable activities

Giving to Grow Allocation	29,362	742		30,104	21,671
Presbytery dues	1,754			1,754	1,512
Minister's travel expenses	0			0	0
Vacancy Costs	832			832	1,742
Salaries	12,098			12,098	10,313
Other staffing costs	324			324	312
Pulpit Supply	0			0	0
Organist Supply	320			320	869
Repairs and Maintenance	7,487			7,487	5,847
Council Tax	0			0	0
Heat and Light	15,213			15,213	13,848
Insurance	4,352			4,352	4,132
Phone and Broadband	665			665	869
Office/Printing/Stationery/Postage	1,615	252		1,867	1,809
Organ and Music	1,014			1,014	962
Other expenses	2,698	2,102		4,800	2,457
Donations to Charities	340	1,725		2,065	1,263
	78,074	4,821		82,895	67,606
Governance Costs					
Independent examiner's fees	342			342	324
	0			0	
Total Payments	78,484	4,821		83,305	67,993

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; Maximum Stipend in 5th and subsequent years of service £39,856

6 Donations to Charities / Voluntary Organisations (£)

Christian Aid	50.00
Charlie House - Guild	60.00
World Day of Prayer - Guild	120.00
Project – Bear Necessities - Guild	160.00
Charlie House	226.00
Save the Children	226.00
Scot's Kirk, Kandy, Sri Lanka	250.00
Women's Development Centre, Kandy, Sri Lanka	250.00
Mamie Martin Fund	361.50
Saltmine Theatre Company	361.50
	2,065.00

7 Collections for third parties (£)

World Day of Prayer	100
Poppy Scotland	270
Scott Skinner Memorial Fund	512
Total	882