

The Church of Scotland

Cromar Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS

Year to 31 December 2025

Congregation No: 321942

Charity No: SC015856

Reference and Administrative Information

Charity Name: Cromar Parish Church

Charity Registration Number: SC015856

Congregation Reference No: 321942

Contact Address: 8 Mill Place
Tarland
ABOYNE
AB34 4YG

Trustees

Rev S Maromo

Ms J Gill

Mr G Robertson (resigned 28 November 2025)

Mrs E Smith

Mr D Souter

Mrs R Ross

Mrs J Smith (resigned 28 November 2025)

Mrs J Stott

Mr M Duncan

Mr G Bruce

Mrs J Bruce

Mr I Stoddart

Mrs V Stoddart

Principle Office-bearers

Minister : Rev Sharmann Maromo

Session Clerk : Mr Graham Bruce

Church Treasurer : Mrs Jean Stott

Independent Examiner: Lauren Thompson MA(Hons) CA, James Milne, Rosewood,
Raemoir Road, Banchory, AB31 4ET

Bankers: Virgin Money, 1 Queens Cross, Aberdeen AB15 4XU

CROMAR PARISH CHURCH

Trustees' Annual Report for Year ended 31 December 2025

Structure, Governance and Management

Governing 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 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.

Organisational Structure

The Kirk Session is chaired by the Minister and meets approximately four times a year. Certain responsibilities are delegated to the Finance and Property committees as appropriate.

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.

CROMAR PARISH CHURCH

Trustees' Annual Report for Year ended 31 December 2025

Achievements and Performance

Attendance at our weekly Sunday morning church services have declined this year. Mainly due to ill health of some of our regular congregation members.

In addition to the Sunday services, we held a service at Alastrean Care Home on the first Tuesday of each month at 2pm. This enables the residents who cannot come to church to join in the worship and singing if they wish and members of the local community are welcome to join this service too.

We have a regular weekly reader and prayer rotas for Congregation members to encourage them to take part in the weekly services. Uptake has been good and there is now a good pool of volunteers.

The Bible Reading & Prayer group is held fortnightly on a Tuesday evening. The group expand on the readings from the Sunday Service as well as praying for members of the congregation and community. A prayer box has been introduced in the church where congregation members can post a prayer request to the group.

An early morning Easter Service was held at Coull Church and Good Friday and Easter services were held in Tarland church. We held two Communion services this year in June and November. We held a 'Scot's Service' as part of the Tarland Food & Music festival weekend. The Remembrance Day service was held in the church followed by a short service at the War Memorials in Tarland Square and Logie Coldstone. Our Christmas Eve service was well attended by members of the wider community with local musicians taking part in the service.

Evening services were held at Coull Church on the last Sunday monthly during April to September this year. We also held a Christmas service on a Sunday afternoon in December, which was very well attended. These services attract many past residents of the Coull community and some of the Aboyne congregation. Coull Church is going to be sold in 2026 so the Christmas service was our last event in the church. We are hoping the Community led Coull Trust who have raised money to buy the church will continue with the summer services.

We held a fundraising stall at the Tarland Music Festival weekend. Taking part helped to raise the profile of the church in the local community as well as raising funds. In addition, this year, we have a sales table at the church, members can buy items whilst having tea and coffee after the service. A big thank you to elder Jill Bruce for arranging this and providing most of the sales table items.

CROMAR PARISH CHURCH

Trustees' Annual Report for Year ended 31 December 2025 (continued)

Financial Review

The main source of income for the church is donations. These account for 96% of our total unrestricted income in 2025. The total amount of donations received this year have fallen by £2117 from 2024. Weekly envelope and communion donations have increased by £802. Standing order donations have decreased by £700 and open plate donations have decreased by £1363. Income from other donations have increased by £836. This income includes the annual donation of £1500 from MacRobert Trust for which we are very grateful. Income from weddings and funerals have decreased by £1465. Gift aid recovered on donations have decreased by £227 due to falling donations. The decrease in donations is due to our declining church membership and fewer funerals and weddings, being held in the church.

Income from Activities this year amounts to 2% of our total income. Income from Activities has fallen by £460. This was because we didn't have a stall at Tarland Show due to lack of volunteers available on the day.

Income from interest is 2% of our income and has fallen by £54 from 2024 due to lower interest rates this year.

In restricted funds the only income this year was interest, which has reduced by £1 from 2024. The donations held for Coull Trust, £5240 held as restricted funds in last year's accounts, has now been paid over to this charity.

So overall our total income for 2025 before fabric transfers was £24,370 compared to £27,002 in 2024 (after deduction of Coull Trust restricted donations). A drop in income of £2,632.

Fabric expenditure this year on Tarland church has been on electrical and heating repairs and annual maintenance fees for fire extinguishers and PAT testing. Tarland Manse costs were for cleaning carpets, replacing flooring and PAT testing. Aboyne Manse costs were for small maintenance repairs.

Our Giving to Grow contributions. This year we have paid £16,082 and there is still an outstanding amount due of £2,829, which we hope to pay in 2026.

Our total expenditure this year was £32,567 compared to £43,055 in 2024 a decrease of £10,488. This was because we had no locum fees and less vacancy costs this year.

CROMAR PARISH CHURCH

Trustees' Annual Report for Year ended 31 December 2025 (continued)

Financial Review (continued)

Tarland Manse – The tenants moved out at the end of June and we had initially thought that the Manse could be relet. We have now learnt that the building is surplus to Church of Scotland requirements and the property will be put up for sale in 2026. The rental income ceased in June and this is why rental income has fallen to £7350 this year from £11,900 last year. (see Appendix2).

The Receipts & Payments account shows a surplus of income over expenditure of £725 (2024 deficit £1111) in unrestricted funds. We have had to transfer £8979 (2024- £15,000) in from the Revenue Fabric account held by Church of Scotland General Trustees to meet expenditure costs. The deficit on this Fabric account is £171 (2024- deficit £1494) for the year (shown in Appendix 2).

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £11,946 of which £2514 is designated. The remaining balance of £9,432 represents six months expenditure if you deduct fabric expenditure which would be refunded from the Church of Scotland General Trustees account.

The Church also held £4,920 of restricted funds. These funds are a benevolent fund for local people in need of assistance.

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,



Graham Bruce Session Clerk
2 April 2026

CROMAR PARISH CHURCH
Charity Number SC015856

Independent Examiner's Report to the Trustees of Cromar Parish Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 7 to 11.

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.



Lauren Thompson MA(Hons) CA

Address: Rosewood, Raemoir Road, Banchory AB31 4ET

Date: 3 April 2026

Receipts and Payments Account for the year ended 31 December 2025

		Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
Receipts	Note	£	£	£	£
Donations	3	23438	-	23438	30795
Activities for generating funds	4	522	-	522	982
Interest income		353	57	410	465
		<u> </u>	<u> </u>	<u> </u>	<u> </u>
		24313	57	24370	32242
Receipts from General Trustees Fabric account		8979	-	8979	15000
Total Receipts		<u>33292</u>	<u>57</u>	<u>33349</u>	<u>47242</u>
Payments	5				
Costs of generating funds		36	-	36	118
Charitable activities		32531	5240	37771	42937
Governance costs		-	-	-	-
Total Payments		<u>32567</u>	<u>5240</u>	<u>37807</u>	<u>43055</u>
Excess of Receipts over Payments for the year		<u>725</u>	<u>-5183</u>	<u>-4458</u>	<u>4187</u>

Statement of Balances as at 31 December 2025

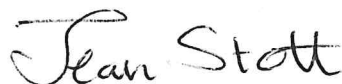
	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Bank & Deposit Balances					
Bank & deposit balances					
- brought forward		11221	10103	21324	17137
Movement in year:					
Excess / Deficit (-) of Receipts over Payments for the year		725	-5183	-4458	4187
Bank & deposit balances					
- carried forward	2	11946	4920	16866	21324
Investments at market value					
Reid Funds (cost £999)		-	2176	2176	2037
Liabilities					
Cleaning fees for December		90	-	90	157
Minister's travel expenses (Sept to Nov)		135		135	-
Church Officer					55
		225	-	225	212

The accounts were approved by the Trustees on 2 April 2026

For and on behalf of the Kirk Session



Minister



Treasurer

1 Trustees Remuneration and Expenses

During the year four trustees received benefits as follows:-

One trustee for Council tax, travel expenses, telephone and vacancy exps - £3547

One trustee for Church Officer duties - £55

One trustee for organist fees - £215

2 Movement in Funds	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	3865	24205	-32567	8979	4482
Kirk Session Fund	2950	-	-	-	2950
Fowlie Fund	2000	-	-	-	2000
	<u>8815</u>	<u>24205</u>	<u>-32567</u>	<u>8979</u>	<u>9432</u>
Designated Funds					
Fabric Fund	672	30	-	-	702
Sunday School Fund	74	4	-	-	78
Ferrier Fund	1660	74	-	-	1734
	<u>2406</u>	<u>108</u>	<u>-</u>	<u>-</u>	<u>2514</u>
Total Unrestricted funds	<u>11221</u>	<u>24313</u>	<u>-32567</u>	<u>8979</u>	<u>11946</u>
Restricted funds					
Dr John Reid	4863	57	-	-	4920
Coull Fund	5240	-	-5240	-	-
	<u>10103</u>	<u>57</u>	<u>-5240</u>	<u>-</u>	<u>4920</u>
Total funds	<u>21324</u>	<u>24370</u>	<u>-37807</u>	<u>8979</u>	<u>16866</u>

Purposes of Designated Funds

Fabric Fund : funds set aside for property maintenance.

Sunday School Fund – for use by the Sunday School.

Ferrier Fund – for use by the Sunday School.

Purposes of Restricted Funds

Dr John Reid : to provide financial assistance to the needy of the Parish.

Coull fund - now transferred to Coull Trust charity

3 Analysis of Donations

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
FWO envelopes & Communion	6663		6663	5861
Standing orders	6032		6032	6732
Tax recovered on Gift Aid donations	4239		4239	4466
Open plate collections	3032		3032	4395
Donations from funerals and weddings	500		500	1965
Coull Trust donations	-	-	-	5240
Other donations	2972		2972	2136
	<u>23438</u>	<u>-</u>	<u>23438</u>	<u>30795</u>

**4 Analysis of Activities for
Generating Income**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Market stalls	522	-	522	982
	-	-	-	
Total Activities for Generating Income	<u>522</u>	<u>-</u>	<u>522</u>	<u>982</u>

5 Analysis of Payments

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Costs of generating funds				
Offering envelopes	36	-	36	118
	<u>36</u>	<u>-</u>	<u>36</u>	<u>118</u>

Charitable activities

Giving to Grow Contribution	16,082	-	16,082	17,284
Locum fees to Church of Scotland	-	-	-	5,121
Presbytery dues	1,299	-	1,299	1,104
Vacancy costs	369	-	369	1,697
Minister's expenses	1,280	-	1,280	1,255
Pulpit supply	514	-	514	125
Cleaning	870	-	870	857
Church officer	55	-	55	165
Organist	215	-	215	950
Fabric repairs Tarland church	1,707	-	1,707	2,093
Fabric repairs Tarland manse	480	-	480	360
Fabric repairs Aboyne manse	466	-	466	2,301
Council Tax	1,898	-	1,898	665
Heat and light	1,521	-	1,521	3,446
Insurance	5,349	-	5,349	4,855
Printing, stationery and postage	224	-	224	248
Audio Visual & IT	21	-	21	17
Other expenses	181	-	181	123
Charity donations to Coull Trust	-	5,240	5,240	271
	<u>32,531</u>	<u>5,240</u>	<u>37,771</u>	<u>42,937</u>

Governance Costs

Nil	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
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6 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost 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 2025 the minimum stipend was £32,433 and the maximum stipend in 5th and subsequent years of service £39,856.

7 Collections for Third Parties

	2025	2024
	£	£
Christian Aid - Christmas Appeal	-	420
Christian Aid for work in Gaza	-	
	<u>-</u>	<u>420</u>

Donations this year have been food & toiletry items for the homeless charity, Cyrennians and toys for the Christmas appeal by Aberdeen Children's Hospital.

APPENDIX 1

CROMAR PARISH CHURCH

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

	2025 £	2024 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>17,811</u>	<u>17,811</u>
Market Value of Balances at 31 December	<u>27,338</u>	<u>26,078</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December (Appendix 2)	<u>26,952</u>	<u>27,123</u>
<i>These funds are held for fabric purposes</i>		
<u>Coull Church (survey costs/deed plans etc)</u>	<u>-2974</u>	<u>-</u>
Costs incurred for sale of church		
<u>INDIVIDUAL FUND (Appendix 2)</u>		
Funds amalgamated this year & invested (Cost £4014)	6129	3367
Individual fund (transferred)	-	224
<i>Lt Col Ferguson funds - held for any church purpose subject to approval.</i>		

APPENDIX 2

CROMAR PARISH CHURCH

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

REVENUE FABRIC ACCOUNT

Receipts and Payments Account for the year to 31 December 2025

	2025 £	2024 £
Receipts		
Rental income	7350	11900
Interest & Divs	2298	2519
	9648	14419
Payments		
Transfers to bank account	8979	15000
Admin charges Church of Scotland	840	913
	9819	15913
Deficit of Receipts over Payments for the year	-171	-1494
Balance Reconciliation		
Opening balance 1 January	27123	28617
Add excess of Receipts over Payments for the year	-171	-1494
Closing balance 31 December	26952	27123