

The Church of Scotland
Glenmuick (Ballater) Parish Church

REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

CONGREGATION No: 321927

CHARITY No: SC 005522

Reference and Administrative Information

Charity Name: Glenmuick (Ballater) Parish Church
Charity Registration Number: SC005522
Congregation Reference No: 321927
Contact Address: c/o Elaine Adams
Culsten
Ballater
AB35 5SH

Trustees

Rev David Barr	Elizabeth Simpson	Ivy Duncan	Sheena Kerr	Douglas Glass
Elaine Adams	James Clark	Kathleen MacKay	David Horne	Lesley Davidson
Iain Latta	Raymond Carrol	Jillian Carrol		

Principal Office-bearers

Minister: Rev. D. Barr
Session Clerk: D. Horne
Church Treasurer: E. Adams

Independent Examiner

Margaret Britten
Hillside of Badentoy
Portlethen
Aberdeenshire
AB12 4RR

Bankers

Virgin Money
1 Queens Cross
Aberdeen
AB15 4XU

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Unitary Constitution

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 several times during the year. The Kirk Session has formed committees dealing with fabric and finance and social matters.

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.

Glenmuick (Ballater) Parish Church holds a service of worship every Sunday morning. The annual ecumenical Remembrance service is held in the church and we aim to have two joint services with Braemar Crathie Church each year, one held in our church and one at Crathie.

Various groups including the Ballateers community choir and a Walking to Health group use our church hall for their meetings.

Achievements and Performance

Despite the fact that our minister was absent from May onwards due to ill health, we have tried to maintain our regular calendar of events during the year.

We held two Stated Communion in May and November.

The church was once again open during the day over the summer welcoming many tourists who came to Ballater. Our Harvest Thanksgiving service took place at the beginning of October 2025.

In December we had a bingo night in the golf club to raise funds to help with our ongoing running costs. This was a very successful evening enjoyed by all and raised £800.

We continue to have refreshments served after the Sunday service, which allows members an opportunity for fellowship after the service and we thank all those who help on Sunday mornings.

Financial Review

The principal sources of income continue to be Gift Aid, weekly freewill offerings, ordinary offerings and donations. Our membership numbers continue to fall and total donations this year have fallen by 13% compared to last year. Free Will offering and ordinary offering donations are similar to last year while Gift Aid offerings have fallen. Income from the rental of premises has decreased with fewer funerals than last year and no weddings. Hall rental income has increased with regular generous contributions from the groups using the hall.

We received two legacies in the year totalling £6,000 neither of which put any restriction on their use and so they have been added to general funds.

Our fundraising was from the bingo night held in December and coffees after the Sunday service.

Bank interest received is lower than last year due to interest rates falling.

Other income received was made up of an insurance claim for the removal of an unsafe tree in the manse garden and reimbursements for pulpit supply costs for Sunday services during our minister's period of absence.

A balance of £13,185 of Giving to Grow contributions remained outstanding at the year end. Before the year end, a finance group was formed to explore ways to reduce this balance and Presbytery were approached to ask for assistance. We also had discussions with a member of the Stewardship team about digital giving and we are in the process of setting up ways for visitors and members to donate using this method.

We will also continue to explore fundraising ideas and other opportunities to increase our income.

Reserves Policy

It has been the Trustees' policy to try to hold sufficient reserves to cover approximately twelve months expenditure but following a review, we have decided to reduce this to six months.

At the year end the Church held unrestricted cash funds of £19,875 of which £2,710 had been designated for the fabric fund, £268 to the flower fund and £10 to the heating fund. The remaining balance of £16,887 would cover 96% of six month's expenditure excluding fabric repairs and maintenance costs, although if we had paid the remaining liability for Giving to Grow of £13,185, the balance would only have represented 21% of six month's expenditure. The Trustees are looking at new ways to increase income in the coming year including digital giving to try to build up our reserves.

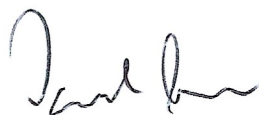
The church also held restricted funds of £10,664 which have been provided for the purposes specified in Note 2 to the accounts.

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,

D. Horne



Session Clerk

Date3rd May 2020.....

Glenmuick (Ballater) Parish Church
SC 005522

Independent Examiner's Report to the Trustees of Glenmuick (Ballater) Parish Church

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 6 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 (as amended).

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.

Margaret Britten
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Margaret Britten
Hillside of Badentoy
Portlethen
Aberdeenshire
AB12 4RRh

Date: 5th May 2026

Glenmuick (Ballater) Parish Church**Receipts and Payments Account****Year ended 31 December 2025**

		Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
	Note	£	£	£	£	£
<u>Receipts</u>						
Donations	3	20,869	-	-	20,869	23,966
Legacies		6,000	-	-	6,000	3,000
Fundraising		1,214	-	-	1,214	865
Bank & Deposit interest		110	175	132	417	468
Investment income		-	-	2,464	2,464	2,464
		28,193	175	2,596	30,964	30,763
Rental of premises	4	2,688	-	-	2,688	3,100
Grants		-	211	-	211	-
From Cons Fabric Rev a/c		3,025	-	-	3,025	3,172
Other receipts	5	2,616	-	-	2,616	476
<u>Total Receipts</u>		36,522	386	2,596	39,504	37,511
<u>Payments</u>	6					
Costs of generating funds		121	-	-	121	87
Cost of Charitable activities		37,725	2,900	900	41,525	36,758
<u>Total Payments</u>		37,846	2,900	900	41,646	36,845
(Deficit)/ excess of Receipts over Payments for the year before transfers		(1,324)	(2,514)	1,696	(2,142)	666
Transfers		-	-	-	-	-
Excess/(deficit) of Receipts over Payments for the year		<u>(1,324)</u>	<u>(2,514)</u>	<u>1,696</u>	<u>(2,142)</u>	<u>666</u>

Glenmuick (Ballater) Parish
Church
Statement of Balances

At 31 December 2025

Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	21,199	13,178	15,102	49,479	48,813
<u>Movement in year:</u>					
(Deficit)/Excess of Receipts over Payments for the year	(1,324)	(2,514)	1,696	(2,142)	666
Bank & deposit balances					
carried forward	<u>19,875</u>	<u>10,664</u>	<u>16,798</u>	<u>47,337</u>	<u>49,479</u>
<u>Investments at market value</u>					
<u>Dr Ethel Emslie Trust Fund</u> (Cost £31,207.50)	<u>-</u>	<u>-</u>	<u>125,560</u>	<u>125,560</u>	<u>116,435</u>
<u>Assets</u>					
Electric refund due	-	-	-	-	914
Pulpit supply refund	<u>700</u>	<u>-</u>	<u>-</u>	<u>700</u>	<u>-</u>
	<u>700</u>	<u>-</u>	<u>-</u>	<u>700</u>	<u>914</u>
<u>Liabilities</u>					
Giving to Grow contributions	13,185	-	-	13,185	9,230
Pulpit supply fee	100	-	-	100	-
Minister's travel expenses	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>234</u>
	<u>13,285</u>	<u>-</u>	<u>-</u>	<u>13,285</u>	<u>9,464</u>

The accounts were approved by the Kirk Session on 3rd MAY 2026

For and on behalf of the Kirk Session

Session Clerk

Treasurer

Glenmuick (Ballater) Parish Church

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

One trustee received reimbursement of expenses totalling £5,943 during the year.

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 Dec 2025
	£	£	£	£	£
Unrestricted funds					
General Fund	18,888	30,216	(32,217)	-	16,887
Designated Heating Fund	10	-	(0)	-	10
Designated Flower Fund	168	100	-	-	268
Designated Fabric Funds	2,133	6,206	(5,629)	-	2,710
	<u>21,199</u>	<u>36,522</u>	<u>(37,846)</u>	<u>-</u>	<u>19,875</u>
Restricted Funds					
New heating system	112	-	-	-	112
Fabric/organ fund	12,741	386	(2,900)	-	10,227
Sunday School	325	-	-	-	325
	<u>13,178</u>	<u>386</u>	<u>(2,900)</u>	<u>-</u>	<u>10,664</u>
Endowment funds					
Ethel Emslie Fund	<u>15,102</u>	<u>2,596</u>	<u>(900)</u>	<u>-</u>	<u>16,798</u>
Total funds	<u>49,479</u>	<u>39,504</u>	<u>(41,646)</u>	<u>-</u>	<u>47,337</u>

Purposes of Designated Funds

Fabric Funds: The Trustees previously set aside funds for the maintenance of the Church property.

Flower Fund: Funds have been set aside for floral displays in the church and for flower gifts for pastoral care.

Heating Fund: The balance represents funds set aside for heating costs in the church.

Purposes of Restricted Funds

Fabric/organ fund: Two legacies received in 2023 specified that the monies had to be used for maintenance of the fabric of the buildings and the organ and so these are held in a restricted fund.

New Heating Fund: This is the balance remaining from funds set aside for the installation of new infra-red heaters in the church in an earlier year.

Sunday School (Jam Hearts): This funding was set aside for the running costs of the group. The Sunday School has not resumed post pandemic.

Purposes of Endowment Funds

Income from the Dr Ethel Emslie Fund is used to help persons in need of financial assistance who are members of Glenmuick (Ballater) Parish Church or reside in the parishes of Tullich, Glengairn and Glenmuick.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	1,895	-	-	1,895	1,950
Gift Aid Donations	9,608	-	-	9,608	11,539
Tax Recovered on Gift Aid Donations	3,840	-	-	3,840	5,054
Ordinary Offerings (Open Plate)	3,684	-	-	3,684	3,129
Other Offerings, Donations etc	1,842	-	-	1,842	2,294
	<u>20,869</u>	<u>-</u>	<u>-</u>	<u>20,869</u>	<u>23,966</u>
4. Analysis of Rental of premises					
Weddings	-	-	-	-	-
Funerals	1,280	-	-	1,280	2,880
Use of hall	1,408	-	-	1,408	220
	<u>2,688</u>	<u>-</u>	<u>-</u>	<u>2,688</u>	<u>3,100</u>
5. Analysis of Other Receipts					
Pulpit supply reimbursed	1,546	-	-	1,546	-
Insurance refunded	1,070	-	-	1,070	-
Electricity refund	-	-	-	-	328
From Flower Fund account	-	-	-	-	148
	<u>2,616</u>	<u>-</u>	<u>-</u>	<u>2,616</u>	<u>476</u>
6. Analysis of Payments					
Costs of generating funds					
Offering envelopes	121	-	-	121	87
	<u>121</u>	<u>-</u>	<u>-</u>	<u>121</u>	<u>87</u>
Charitable activities					
Giving to Grow allocation	12,718	-	-	12,718	12,953
Presbytery dues	1,202	-	-	1,202	856
Minister's expenses	1,977	-	-	1,977	2,776
Pulpit supply	2,812	-	-	2,812	229
Other staffing costs	4,432	-	-	4,432	4,140
Fabric repairs & maintenance	2,604	2,700	-	5,304	2,537
Heat and light	2,742	-	-	2,742	2,060
Council tax	3,966	-	-	3,966	3,633
Insurance	4,886	-	-	4,886	4,610
Flower Fund	-	-	-	-	79
Organ & music	246	200	-	446	603
Other expenses	140	-	900	1,040	2,282
	<u>37,725</u>	<u>2,900</u>	<u>900</u>	<u>41,525</u>	<u>36,758</u>

7. 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 5th and subsequent years) was £39,856.

	2025	2024
	£	£
8. Collections for Third Parties		
The Salvation Army	-	120
Ballater Victoria Week	-	120
	<u>-</u>	<u>240</u>

APPENDIX

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

<u>CAPITAL ACCOUNT</u>	2025 £	2024 £
Credit Balances held at 31 December at cost	<u>83,010</u>	<u>83,005</u>
Market Value of Balances at 31 December	<u>103,373</u>	<u>97,582</u>

REVENUE ACCOUNT

Credit/(Debit) Balance at 31 December	<u>-</u>	<u>(22)</u>
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Notes

1. Glengairn Church Sale

The net proceeds of £134,696 from the sale of Glengairn Church which were temporarily held in an investment account with the Church of Scotland Investors Trust Deposit Fund at 31st December 2014 were reinvested as follows:

Consolidated Stipend Fund £45,000
Consolidated Fabric Fund-Capital £89,696

During the year ended 31 December 2022 636 units of Growth Fund units were sold to assist with the cost of the new heating system.

The cost and market value of total holdings at 31 December 2025 is shown above.

2. Revenue Account

Dividends from the Consolidated Fabric Fund holdings are credited to this account.

The total income for the year was £3,397.21 which includes dividends of £3,330.63, interest earned on the Revenue Fund of £66.37 and £0.21 interest on the Deposit Fund. £3,025.41 was drawn down from the fund in December 2025 to cover the buildings insurance element of our insurance premium.