

The Church of Scotland
Knockando, Elchies & Archiestown Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 352087

Charity No: SC014428

Receipts and Payments

Reference and Administrative Information

Charity Name: Knockand, Elchies & Archiestown Parish Church

Charity Registration Number: SC014428

Congregation Reference No: 352087

Contact Address:	Knockando Kirk	Contact:	Tomfarclas
	Cardhu		Ballindalloch
	Moray		Banffshire
	AB38 7RY		AB37 9BB

The contact address shown should be the same as that held by OSCR

Trustees

Ann Bowie until 30/11/25

Rev D Prentice from 1/12/25

Lorna Millsopp

Elizabeth Brown

Kate Morgan

Isobel Hendry

Stanley Johnston

Sandra Cruickshank

Keith North

Pat North

Jane Hunter

Alan Sheppard

Andrew Junor

Principal Office-bearers

Interim Moderator

Ann Bowie / Rev D Prentice

Session Clerk

Lorna Millsopp

Church Treasurer:

Nicola Moss

Independent Examiner

Lorraine Paisey C.A.

14 Cluny Square, Buckie, AB56 1HA

Bankers

Virgin Money

161 Mid Street

Keith

AB55 5BL

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 Deed of Constitution (Unitary Form).

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board 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. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Organisational Structure

The Kirk Session which meets six times a year is responsible for spiritual affairs within the church.

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.

Knockando, Elchies & Archiestown Church has a strong "Sunday Club" (Sunday School) which attracts young people and families to the church and to learn to love God. There is also a well established group for teenagers, based on the Youth Alpha course, which meets on a Sunday evening. There are regular fellowship and outreach events particularly focused on the Heavenly Pieces and Winter Warmer events which provide food and fellowship for all in the community, and attract non members of the congregation to the church.

Trustees' Annual Report (cont)

Year ended 31 December 2025

Achievements and Performance

The Sunday Club and group for teenagers continued to grow through 2025, including leading services, a summer outing, prizegiving and nativity play. The Heavenly Pieces and Winter Warmer events provided fellowship and outreach in a social setting.

Financial Review

The church's principal source of income is regular giving through weekly offerings and standing orders, supplemented by annual income from a legacy administered by the HDHWills Trust. Planned giving has remained steady, however, there has been a material uplift in costs during the year - particularly energy costs. This has been reviewed and monitored by the Kirk Session, noting that the church has healthy free cash reserves. The likely increased reliance on reserves has been noted by Session. It is noted that in 2024 income was higher as the HDHWills legacy payment was made twice in error by the Trust. This not only shows as a variance in income between 2024 and 2025 but should be noted that it will be recovered by non-payment of the bequest in 2026 which will likely have an impact on reserves in 2026.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately four months expenditure (approximately £10,000) including designated funds. At the year end the Church held unrestricted cash funds of £71,463. This represents about 18 months expenditure and while this is higher than would normally be expected the Trustees are considering an additional building or modifications to the existing church building in order to cater better for the thriving youth activities, for which there is very limited space, and the additional reserves would be put towards this purpose.

Trustees' Annual Report (cont)

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,

Lorna Millsopp
Session Clerk



Date ...12/6/20.....

Independent Examiner's Report to the Trustees of Knockand, Elchies & Archiest

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on the following pages

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

An 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.



Lorraine Paisey C.A.

Member of the Institute of Chartered Accountants of Scotland

Address:

All Saints Rectory
Cluny Square
Buckie AB56 1HA

Date: 19 August 2026

Knockando, Elchies & Archiestown Parish Church
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
		£	£	£	£	£
Receipts	Note					
Donations	3	£23,506	£-00	£-00	£23,506	£20,997
Legacies		£8,865	£-00	£-00	£8,865	£18,010
Activities for Generating Funds			£-00	£-00	£-00	£6,328
Bank & Deposit interest		£484	£-00	£-00	£484	£570
Investment income		£8,191	£-00	£-00	£8,191	£8,191
Rental of premises		£-00	£-00	£-00	£-00	£-00
Sale of assets		£-00	£-00	£-00	£-00	£-00
Sale of investments		£-00	£-00	£-00	£-00	£-00
Grants		£-00	£-00	£-00	£-00	£-00
Receipts from General Trustees		£-00	£-00	£-00	£-00	£-00
Transfer of Union Balance		£-00	£-00	£-00	£-00	£-00
Other Receipts	4		£-00	£-00	£-00	£696
Total Receipts		£41,046	£-00	£-00	£41,046	£54,792
Payments	5					
Costs of generating funds			£-00	£-00	£-00	£-00
Charitable activities		£50,853	£-00	£-00	£50,853	£41,731
Governance costs						
Total Payments		£50,853	£-00	£-00	£50,853	£41,731
Excess of Receipts over Payments for the year before transfers						
		-£9,807	£-00	£-00	-£9,807	£13,060
Transfers		£-00	£-00	£-00	£-00	£-00
Excess of Receipts over Payments for the year		-£9,807	£-00	£-00	-£9,807	£13,060

Knockando, Elchies & Archiestown Parish Church
Statement of Balances
At 31 December 2025

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2025	2025	2025	2025	2024
Note	£	£	£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances brought forward	£81,270	£-00	£-00	£81,270	£68,209
<u>Movement in year:</u>					
Excess of Receipts over Payments for the year	-£9,807	£-00	£-00	-£9,807	£13,060
Bank & deposit balances carried forward	<u>£71,463</u>	<u>£-00</u>	<u>£-00</u>	<u>£71,463</u>	<u>£81,270</u>
<u>Investments at market value</u>					
Growth Fund (General Congregational Purposes)	£108,532	£-00	£-00	£108,532	£100,645
Mrs E Clark Bequest	£68,340	£-00	£-00	£68,340	£66,360
Income Fund (General Congregational Purposes)	£46,722	£-00	£-00	£46,722	£45,368
Total	<u>£223,594</u>	<u>£-00</u>	<u>£-00</u>	<u>£223,594</u>	<u>£212,373</u>
<u>Assets</u>					
Gift Aid Receivable					
<u>Liabilities</u>					
Cost of repair not yet billed	<u>£-00</u>	<u>£-00</u>	<u>£-00</u>	<u>£-00</u>	<u>£-00</u>

The accounts were approved by the Kirk Session on 22/06/26.

For and on behalf of the Kirk Session


 _____ Session Clerk

 _____ Treasurer

Knockando, Elchies & Archiestown Parish Church

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year one trustee received reimbursement of expenses incurred totalling £221.40. In addition Mrs S Cruickshank who is a member of the Kirk Session received £2,000 for providing their services as cleaner 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 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds	£81,270	£41,046	£50,853	£-00	£71,463
Restricted funds	£-00	£-00	£-00	£-00	£-00
Endowment funds	£-00	£-00	£-00	£-00	£-00
Total funds	£81,270	£41,046	£50,853	£-00	£71,463

There are currently no designated funds

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
FWO Scheme (non Gift Aid)	£1,314	£-00	£-00	£1,314	£1,231
Gift Aid Donations	£10,076	£-00	£-00	£10,076	£11,288
Tax Recovered on Gift Aid Donations		£-00	£-00	£-00	£4,448
Ordinary Offerings (Open Plate)	£2,415	£-00	£-00	£2,415	£1,852
Other Offerings, Donations etc	£9,700	£-00	£-00	£9,700	£2,178
	£23,506	£-00	£-00	£23,506	£20,997

4. Analysis of Other Income

Life and Work Donations	£-00	£-00	£-00	£-00	£-00
Utility Refunds/Insurance Claim	£-00	£-00	£-00	£-00	£-00
Shared costs w. linked Parish		£-00	£-00	£-00	£696
	£-00	£-00	£-00	£-00	£-00

5. Analysis of Payments

Costs of generating funds

Fundraising costs / expenses	£-00	£-00	£-00	£-00	£-00
Offering envelopes	£-00	£-00	£-00	£-00	£-00
	£-00	£-00	£-00	£-00	£-00

Charitable activities

Central Costs	£24,642	£-00	£-00	£24,642	£18,542
Pulpit Supply	£241	£-00	£-00	£241	£253
Expenses	£1,840	£-00	£-00	£1,840	£914
Manse	£2,413	£-00	£-00	£2,413	£2,637
Church Building & Fabric	£11,206	£-00	£-00	£11,206	£10,381
Church Office	£378	£-00	£-00	£378	£115
Worship	£2,994	£-00	£-00	£2,994	£2,682
Sunday Club & Youth	£2,403	£-00	£-00	£2,403	£1,497
Grants & Donations	£1,205	£-00	£-00	£1,205	£1,268
Recoverable shared costs	£3,532	£-00	£-00	£3,532	£3,441
	<u>£50,853</u>	<u>£-00</u>	<u>£-00</u>	<u>£50,853</u>	<u>£41,731</u>

Governance costs

Independent examiner's fees	£-00	£-00	£-00	£-00	£-00
-----------------------------	------	------	------	------	------

Other payments

Purchase of assets	£-00	£-00	£-00	£-00	£-00
Purchase of investments	£-00	£-00	£-00	£-00	£-00
	<u>£-00</u>	<u>£-00</u>	<u>£-00</u>	<u>£-00</u>	<u>£-00</u>

6. 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.

7. Collections for Third Parties

	2025 £	2024 £
Christian Aid	40	770
World Vision	160	160
Mediterranean Hope	0	230
World Day of Prayer	0	57
Water Aid	313	
MAP	429	
Salvation Army	69	
Poppy Scotlnad	74	
Crisis	152	
	<u>1237</u>	<u>1217</u>

APPENDIX

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>5,864.11</u>	<u>5,864.11</u>
Market Value of Balances at 31 December	<u>6,218.94</u>	<u>6,038.76</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>868.31</u>	<u>820.13</u>
<u>TEMPORARY ACCOUNT</u>		
Credit Balance at 31 December	<u>0</u>	<u>0</u>