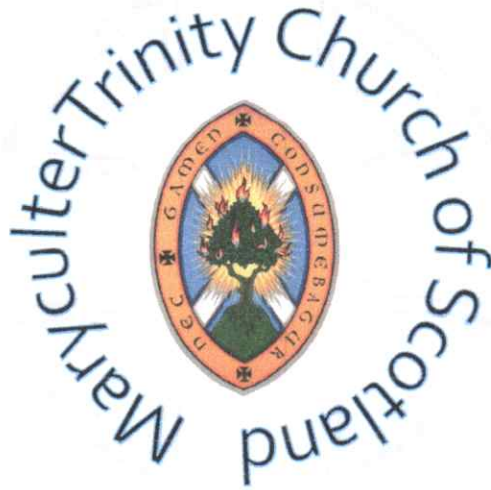


Maryculter Trinity Church



Accounts for 2025

Congregation No: 321907

Charity No: SC 013648

Receipts and Payments

Reference and Administrative Information

Charity Name: Maryculter Trinity Church of Scotland
Charity Registration Number: SC013648
Congregation Reference No: 321907
Contact Address: Maryculter Trinity Church of Scotland
Kirkton of Maryculter
Aberdeen
AB12 5FS

Trustees Kirk Session

Rev. Tony Stephen, Interim Moderator

Donald Anderson
Helen Anderson
Dianne Brown
Kathleen Downie
James Grant
Joyce Mackintosh
Anne Massie
John McCafferty
Kathleen Paterson
Shona Simpson
Alison Stewart
Alexander Taylor
Violet Taylor

Principal Office-bearers

Interim Moderator:	Rev. Tony Stephen
Locum Minister:	Rev. David Galbraith
Session Clerk:	Mrs. Joyce Mackintosh
Church Treasurer:	Mrs. Margaret Britten

Independent Examiner
Grace Milne LL.B, D.L.P, C.A
Cottar House Wedderhill
Blairs
Aberdeen, AB12 5YX.

Bankers
Bank of Scotland
27 Market Square
Stonehaven
AB39 2BB

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church was administered in accordance with the terms of the Model Deed of Constitution until 7th December 2012 when it moved to Unitary Deed of 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 prayerfully appointed and ordained 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. In the absence of a minister during a vacancy the Interim Moderator stands in their place.

Organisational Structure

The Kirk Session meets at least five times a year and is responsible for the spiritual affairs of the church. It is usually moderated by the minister, but others are also trained to chair the meetings. Certain responsibilities are delegated to the Property Convenor, Finance Committee and other ad hoc groups as appropriate. The Kirk Session meets at other times as required.

The Stated Annual Meeting is held in April.

Objectives and Activities

The Church of Scotland is the national church in Scotland. Our mission is to worship God and to follow the teachings of Jesus Christ. We have a commitment to minister in every parish in Scotland. Everyone is welcome to worship with us. We are a Reformed Presbyterian church and the basis of our faith is the Word of God as contained in the Bible. We believe in one God, the Father, the Son and the Holy Spirit. We believe that God is present in the world and is seeking to enrich our lives through knowing Jesus Christ His Son.

Our aim is to follow the teaching and example of Jesus Christ through whose life, death and resurrection we come to know, love and worship God. We seek to do this through love and practical care for each other and those we encounter in our daily lives. We observe the two sacraments of Baptism and Holy Communion. We baptise believing adults and children of Christian families.

Trustees' Annual Report (cont)

Year ended 31 December 2025

Objectives and Activities (cont)

Our objective is to be a church which seeks to inspire people with the Good News of Jesus Christ through enthusiastic worshipping, witnessing, nurturing and serving our community.

Worship Services take place in Maryculter Trinity Church every Sunday at 10.30am. There are activities available for children.

A family service is held at 10.30am in Maryculter Trinity Church on the 3rd Sunday of the month except July and August. This is an informal service accompanied by our praise band.

Remembrance Day worship services are conducted at Maryculter Trinity Church, Banchory-Devenick memorial, and Cookney memorial with Aberdeenshire Council members attending each.

A Bible Study meeting takes place every week in Maryculter Trinity church hall. This is ecumenical and open to all who are interested.

Young people attend a Youth Cafe available to all the community on Thursday evenings in Maryculter Trinity church hall. All leaders have undergone Disclosure Scotland checks.

Community involvement

The church provides its land, personnel and facilities, including a dedicated playing field and car parking to the following organisations: Scouts, Cubs, Beavers, Mucky Boots kindergarten forest school and Maryculter Friendship club.

The church premises are regularly used by other organisations.

Hospital and home visits are regularly carried out by the minister and the elders.

Trustees' Annual Report (cont)

Year ended 31 December 2025

Achievements and Performance

The profile and awareness of the power of prayer continues with the Minister and Elders available to listen and pray for individuals during or after worship.

In 2015 the church partnered with Crown Terrace Baptist Church in providing soup for vulnerable and homeless people in the city of Aberdeen, and this is still ongoing.

A modern style of family worship service is held on the 3rd Sunday of the month at 10.30am in Maryculter Trinity Church. Children are made very welcome at this service as they are at all services.

The Guild is held on the first Monday of the month from 7.30pm-9.30pm in Maryculter Trinity church hall from September to November and February to April.

Community Coffee mornings are held on 1st, 3rd and 5th Wednesdays of each month [except July and August] in Maryculter Trinity church hall and are continuing to flourish. This provides an opportunity for the community to come together for friendship and enjoyment.

We are a Fairtrade Church and where possible source Fairtrade goods for use in our church.

We run events throughout the year for Christain Aid and have helped many worthwhile projects including Water Aid, Mission Aviation Fellowship and HIV/Aids.

We also took part in the Blythswood Christmas Shoe Box Appeal.

We had a significant upgrade to our sound system and streaming equipment which now allows our services to be recorded and streamed live for those unable to attend in person.

Following the refurbishment of the Church in 2016/17, we now have a space that is warm and comfortable and adaptable to many uses. Various events have now been held and we are delighted at how user friendly the church and hall have become. Our dearest wish is that these church facilities will be seen as a resource for the whole community.

Trustees' Annual Report (cont)

Year ended 31 December 2025

Financial Review

The principal source of income is the giving of members. The bulk of this comes by Bank Standing Order and accounts for 88% of total giving including Gift Aid recoveries. Total donations for 2025 increased by less than 1% from 2024.

We have several fundraising activities throughout the year to support the Church costs, these include our Community Coffee, a Burns themed Concert, Spring Fling, Beetle Drive and Quiz Night. Nearer the end of the Year and in preparation for Christmas we have our regular 'Ladies Night' where men are welcome to join in the festive fun. The fundraising activities in 2025 of the Church and Guild raised £8,689 net of expenses.

Reserves Policy

The Kirk Session / Trustees' seek to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £42,028 of which £7,621 had been designated for fabric fund and £2,828 for the Guild and Youth Cafe. The total of the unrestricted cash funds equate to approximately six months of expected expenditure for 2026.

The Church also held £5,971 of restricted funds which have been provided for the purposes specified in Note 8.

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 / Congregational Board 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,

Joyce W. Mackintosh

Joyce W. Mackintosh
Session Clerk

Date: 31st March, 2026

Independent Examiner's Report to the Trustees of Maryculter Trinity Church of Scotland SC013648

I report on the accounts of the charity for the year ended 31st 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
 - 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:	<i>Grace Burns</i>
Name:	Grace Milne LL.B. D.L.P. C.A.
Address:	Cottar House Wedderhill Blairs Aberdeen, AB12 5YX
Date:	31st March, 2026

Maryculter Trinity Church of Scotland SC013648**Receipts and Payments Account****Year ended 31 December 2025**

		Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
	Note	£	£	£	£	£
Receipts						
Donations	3	42,446	0	-	42,446	42,148
Legacies		0	0	-	0	0
Activities for Generating Funds		8,689	0	-	8,689	8,379
Bank & Deposit interest		102	0	-	102	0
Investment income		121	21	-	142	142
		<u>51,358</u>	<u>21</u>	<u>0</u>	<u>51,379</u>	<u>50,669</u>
Rental of premises		845	-	-	845	390
Sale of assets		0	-	-	0	150
Sale of investments		0	-	-	0	0
Grants		0	-	-	0	0
Receipts from General Trustees		14,870	-	-	14,870	4,219
Special Collections	6	1,367	-	-	1,367	1,625
Other Receipts	4	699	-	-	699	1,017
Total Receipts		<u>69,139</u>	<u>21</u>	<u>0</u>	<u>69,160</u>	<u>58,070</u>
Payments	5					
Charitable activities		61,775	-	-	61,775	52,936
Other Payments		1,250	-	-	1,250	6,127
Total Payments		<u>63,025</u>	<u>0</u>	<u>0</u>	<u>63,025</u>	<u>59,063</u>
Excess of Receipts over Payments for the year before transfers		6,114	21	0	6,135	(993)
Transfers		0	0	0	0	0
Excess of Receipts over Payments for the year		<u>6,114</u>	<u>21</u>	<u>0</u>	<u>6,135</u>	<u>(993)</u>

Maryculter Trinity Church of Scotland SC013648

Statement of Balances

At 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>	2					
Bank & deposit balances brought forward		35,914	5,950	0	41,864	42,857
Movement in year:						
Excess of Receipts over Payments for the year		6,114	21	0	6,135	-993
Bank & deposit balances carried forward		<u>42,028</u>	<u>5,971</u>	<u>0</u>	<u>47,999</u>	<u>41,864</u>
<u>Investments at market value</u> (cost £ 525)		<u>5,710</u>	<u>1,514</u>	<u>0</u>	<u>7,224</u>	<u>6,699</u>
<u>Assets</u>						
Gift Aid Receivable		7,955	0	0	7,955	6,950
Reimbursement of conference fees due		<u>1,180</u>	<u>0</u>	<u>0</u>	<u>1,180</u>	<u>0</u>
		<u>9,135</u>	<u>0</u>	<u>0</u>	<u>9,135</u>	<u>6,950</u>
<u>Liabilities</u>						
Locum Invoice for December		0	0	0	0	1,214
Donation collected not sent in 2025		<u>218</u>	<u>0</u>	<u>0</u>	<u>218</u>	<u>274</u>
		<u>218</u>	<u>0</u>	<u>0</u>	<u>218</u>	<u>1,488</u>

The accounts were approved by the Kirk Session on 31/03/2026.

For and on behalf of the Kirk Session

Joyce W. Mackintosh Session Clerk

Date: 31st March, 2026

MA Britten Treasurer

Date: 31st March, 2026

Maryculter Trinity Church of Scotland SC013648

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year the following payments were made to Trustees:

		£
John McCafferty	Pulpit Supply	300
Anne Massie	Beadle	900

During the year no payments were made to related parties.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	15,224	66,053	59,678	(15,010)	6,589
Church Reserve Fund	7,195	230	23	15,010	22,412
Designated Fabric Fund	7,401	220	-	-	7,621
Designated Guild Account	1,000	2,099	2,094	-	1,005
Designated Sunday School Account	2,931	-	-	(353)	2,578
Designated Youth Café Account	2,163	537	1,230	353	1,823
	<u>35,914</u>	<u>69,139</u>	<u>63,025</u>	<u>0</u>	<u>42,028</u>
Restricted funds					
Thomson, Burnett, Angus & Mollison	3,742	21	-	-	3,763
Nicol Bequest	977	-	-	-	977
Professor Niven Bequest	637	-	-	-	637
Mrs Christina Lees Memorial Fund	594	-	-	-	594
	<u>5,950</u>	<u>21</u>	<u>-</u>	<u>-</u>	<u>5,971</u>
Total funds	<u>41,864</u>	<u>69,160</u>	<u>63,025</u>	<u>0</u>	<u>47,999</u>

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	2,223	-	-	2,223	3,248
Gift Aid Donations	28,295	-	-	28,295	25,738
Tax Recovered on Gift Aid Donations	6,950	-	-	6,950	6,951
Ordinary Offerings (Open Plate)	1,787	-	-	1,787	2,371
Donation to Car Park Fund	1,000	-	-	1,000	0
Other Offerings, Donations etc	2,191	-	-	2,191	3,840
	<u>42,446</u>	<u>0</u>	<u>0</u>	<u>42,446</u>	<u>42,148</u>
4. Analysis of Other Income					
Other Interest	46	-	-	46	134
Balance on closure of bank account	4	-	-	4	32
Other income from Congregational Orgs	649	-	-	649	851
	<u>699</u>	<u>0</u>	<u>0</u>	<u>699</u>	<u>1,017</u>
5. Analysis of Payments					
Charitable activities					
Giving to Grow / Locum	33,565	-	-	33,565	24,758
Presbytery dues	2,177	-	-	2,177	1,289
Pulpit supply	300	-	-	300	300
Other staffing costs	1,837	-	-	1,837	1,764
Fabric repairs & maintenance	1,889	-	-	1,889	4,173
Heat and light	3,434	-	-	3,434	3,752
Insurance	3,348	-	-	3,348	3,057
Church office expenses	1,179	-	-	1,179	778
Organ & music	486	-	-	486	1,101
Printing, stationery and postage	0	-	-	0	801
Security & Fire Protection	806	-	-	806	529
PAT & EICR Test	76	-	-	76	76
Interest on Loan	6,000	-	-	6,000	6,000
Fabric Account Expenses	0	-	-	0	849
Guild Expenses	1,967	-	-	1,967	1,350
Sunday School Expenses	0	-	-	0	0
Youth Café Expenses	1,230	-	-	1,230	665
Donations To Charities	1,423	-	-	1,423	1,351
Other expenses	2,058	-	-	2,058	343
	<u>61,775</u>	<u>0</u>	<u>0</u>	<u>61,775</u>	<u>52,936</u>
Other payments					
Purchase of assets					
- Lawn Mower	0	-	-	0	1,999
- AV Equipment	0	-	-	0	2,807
Land sale activities	1,250	-	-	1,250	1,321
	<u>1,250</u>	<u>0</u>	<u>0</u>	<u>1,250</u>	<u>6,127</u>

6. Collections for Third Parties

2025
£

2024
£

Big Brew	208	220
ANCHOR	-	237
Water Aid	308	251
Poppy Scotland	218	274
Christian Aid	236	365
Souper Sunday	154	175
Crossreach	115	-
Guild - World day of prayer	128	104
	<u>1,367</u>	<u>1,625</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 a national scale which is related to years of service. For the year under review the minimum stipend was £32,433 and the maximum stipend was £39,856.

8 Purpose of Restricted Funds

The Thomson, Burnett, Angus and Mollison fund provides for distributions to the poor of the parish and prizes for Bible knowledge.

The Nicol Bequest, Professor Niven Bequest and the Mrs Christina Lees memorial fund provide funds for the upkeep of graves and gravestones.

9 Purpose of Designated Funds

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

Guild Fund - The Trustees permit the Guild to use this fund for the collection of Capitation Fees and payments to the various projects which the Guild supports

Sunday School account - The Trustees permit the Sunday School to use this fund for receipt of donations and fund raising and for the purchase of teaching materials and prizes.

Youth Café - The Trustees permit the Youth Café to use this fund for the purchase and sale of provisions for their shop and for the purchase of games etc.

10 Interest on Loan

The congregation has an outstanding loan of £199,536.74 from the General Trustees at a rate of 3% per annum and this is granted against the value of Kirkton Cottage (Valued in 2024 - £160,000) and the proceeds from the sale of a separate building plot with planning permission, which was sold in November 2025 for £105,000. Confirmation was received from Finance Assistant - General Trustees on 23rd Feb, 2026 to confirm the net proceeds from the sale of this land has been set against the outstanding loan balance.