The Church of Scotland

COUPAR ANGUS ABBEY CHURCH OF SCOTLAND

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

CHARITY REFERENCE NUMBER – SC014438

CONGREGATIONAL REFERENCE NO: 271607

COUPAR ANGUS ABBEY CHURCH OF SCOTLAND

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COUPAR ANGUS ABBEY CHURCH OF SCOTLAND

Reference and Administrative Details

Charity Name	Coupar Angus Abbey Church of Scotland
Scottish Charity Number	SC014438
Congregation Reference Number	271607
Contact Address	57 Princes Croft Coupar Angus Blairgowrie Perthshire

Trustees

Rev. Vacant	
Rev Klaus Buwert	Minister (Interim moderator)
Mr Peter Godfrey	Treasurer
Mr. Barry Anderson	Session
Mr Jeff Brewer	Session
Mrs Joanne Chinn	Session
Mrs Kathleen Godfrey	Session
Mrs Sandra Jack	Session
Mr Alan Legge	Session
Mrs Anne Richards	Session
Mrs Georgina Beattie	Session
Mrs Irene Rodger	Session
Mrs Betty Crighton	Session
Dr David Chinn	Session
Ms Esther Jack	Session
Mrs Ellen McGibbon	Session
Mrs Joan Jones	Session

Principal Office Bearers

Minister	Rev. Vacant
Locum Minister	Rev Klaus Buwert
Session Clerk	Mrs. Rachel Ewins
Church Treasurer	Mr Peter Godfrey

Independent Examiner

Alexander Gillespie
Gillespie Inverarity & Co. Limited
33 Leslie Street
Blairgowrie
PH10 6AW

Bankers

Royal Bank of Scotland
14 Allan Street
Blairgowrie
PH10 6AD

COUPAR ANGUS ABBEY CHURCH OF SCOTLAND

Trustees' Annual Report

The trustees submit their annual report together with financial statements for the year ended 31 December 2025.

Structure, Governance and Management

Governing Document

Since 2008, Coupar Angus Abbey Church of Scotland is administered in accordance with the terms of the Unitary Constitution. (Deed signed October 2007.)

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 meets a minimum of five times per year for ordinary business with additional meetings called as required and is responsible for all aspects of the life of the congregation in terms of pastoral well-being, and all matters relating to fabric and finance. Members of the congregation who are not elders but who have the skills and commitment to contribute to the management affairs of the church are invited to become involved in the work of the Kirk Session through groups and committees as required.

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 of every parish of Scotland through territorial ministry. It co-operates with other churches in various ecumenical bodies in Scotland and beyond.

Achievements and Performance

Once again, another year has passed, and the financial situation is still tight. However, we have weathered the difficulties and keep moving forward with the support of our office bearers and congregation, thanks to everyone support.

We are still without a minister and thanks again to our worship team, readers and leaders who have taken the reins and given us a full Sunday service support well done and thanks to you all.

The Support group whom produce an array of produce has run various fellowship event within the church and we have had over a six month period twice a month ran soup lunches, which have gone from strength to strength. Also there has been Friendly Friday's run on the first Friday of the month these have been very popular and this years have restarted after a well-deserved short break. Also Church Magazine, a new arrivals group for under 5s and this is gathering support. Information for all these events are notified through poster and church intimations.

A charity shop was run for a week and proved very successful; the plan is to have a further shop in July 26.

The changes within the church are still very much in progress but there appears to be a light at the end of the tunnel.

Trustees' Annual Report (continued)

Financial Review

The principal source of income is from offerings and donations, amounting to £23,623 (2024 – £32,428) plus gift aid recovered amounting to £0 (2024 – £4,821) which in total equates to 95% of our overall income.

The other income generated from fundraising, charity shop income, bank interest and use of premises amounted to £10,021 (2024 - £8,020). Our total income is therefore £33,644 (2024 - £45,269).

"Other income" was used to disclose the payments of £862 owed by Bendochy from their share of expenses.

The Church recorded a deficit in the year of £20,468.

Restricted Funds

The Abbey Church Development Fund was created to control income and expenditure relating to the development of the sanctuary in any way. All funds from specific fund-raising activities are placed here and can only be spent in relation to such development.

The Children's Ministry receives no financial support from the Church and pays for the use of the church building. Its income mainly comes from weekly subscriptions, with occasional small donations from individuals. Although the congregation has no claim or access to these funds, in the event of these groups being closed down any residual funds will be divided equally between Coupar Angus Abbey Church of Scotland (SC014438) and Bendochy Parish Church of Scotland (SC004358).

Reserves Policy

The Church intends to maintain a reserve fund sufficient for 3 months expenses. As further funds become available this will rise to 6 months.

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.

Rachel Ewins

Mrs Rachel Ewins (Session Clerk)

Date 25/3/26

COUPAR ANGUS ABBEY CHURCH OF SCOTLAND

Independent Examiner's Report

We report on the accounts for the year ended 31 December 2025 which are set out on pages 7 to 12.

Respective Responsibilities of the 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) (a) to (c) of the 2006 Accounts Regulations does not apply. It is our responsibility to examine the accounts under section 44(1) (c) of the Act and to state whether particular matters have come to our attention.

Basis of independent examiner's statement

Our examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 we do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

1. which gives us reasonable cause to believe that in any material respect the requirements:
   a. to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
   b. 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 our opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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Alexander Gillespie - Director
Gillespie Inverarity & Co Limited
Chartered Accountants
33 Leslie Street, Blairgowrie

Date 26/3/26

COUPAR ANGUS ABBEY CHURCH OF SCOTLAND

Year Ended 31 December 2025

Receipts and Payments Account

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	*Total 2024 £*
Receipts					
Donations	*4*	23,383	240	23,623	*37,249*
Bequests		1,000	-	1,000	*400*
Grants		1,000	-	1,000	*600*
Receipts from fundraising activities	*5*	5,812	-	5,812	*3,565*
Bank and deposit interest		150	93	243	*411*
Investment income		424	-	424	*231*
		31,769	333	32,102	42,456
Rental of premises		680	-	680	*821*
Other receipts		862	-	862	*1,992*
Total Receipts		**33,311**	**333**	**33,644**	**45,269**
Payments					
Expenses for fundraising activities	*6*	-	-	-	*57*
Payments relating directly to charitable activities	*7*	53,356	-	53,356	*37,284*
Governance costs:					
Independent examination		756	-	756	*720*
Total Payments		**54,112**	**-**	**54,112**	**38,061**
Net payments / receipts		**(20,801)**	**333**	**(20,468)**	*7,208*
Transfers to / (from) funds		10,000	(10,000)	-	-
(Deficit) / surplus for year		**(10,801)**	(9,667)	(20,468)	7,208

COUPAR ANGUS ABBEY CHURCH OF SCOTLAND

Year Ended 31 December 2025

Statement of Balances

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	*Total 2024 £*
Bank & Cash Balances					
Cash and balances at start of year		32,847	11,341	44,188	*36,980*
Surplus / (deficit) shown on receipts and payments account		(10,801)	(9,667)	(20,468)	*7,208*
		22,046	1,674	23,720	*44,188*

Investments	**2025 £**	*2024 £*
Church of Scotland	11,765	*10,910*

The accounts were approved by the Kirk Session and Financial Board on 25 March 2026

For and on behalf of the Kirk Session and Financial Board

Session Clerk .....

Mrs Rachel Ewins - Session Clerk

Treasurer .....

Mr Peter Godfrey - Treasurer

COUPAR ANGUS ABBEY CHURCH OF SCOTLAND
Notes to the Accounts

1) Accounting Policies

(a) Basis of accounting

The accounts are prepared under the historical cost convention, in accordance with applicable Accounting Standards, the 2015 Statement of Recommended Practice and the Charities Accounts (Scotland) Regulations 2006.

There is no difference between the surplus on ordinary activities in the Receipts and Payments Accounts and its historical cost equivalent.

(b) VAT

The Church is not registered for VAT and therefore the expenditure is shown inclusive of VAT.

(c) Heritable Properties

Heritable properties, consisting of the Church, Halls and Manse, are not recorded in the accounts. The title deeds are held by the Church of Scotland General Trustees.

(d) Funds

Normal fabric repairs and maintenance are charged to the General Fund, extraordinary repairs and improvements are met from the Fabric Fund and by special fund raising efforts.

2) Trustee Remuneration and Related Party Transactions

No trustee or person related to a trustee had any personal interest in any contract or transaction entered into by the church during the year and no remunerations were paid to any other trustees during the course of the year.

3) 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 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 is £32,433 and the maximum stipend (after 5 years and subsequent years of service) is £39,856.

COUPAR ANGUS ABBEY CHURCH OF SCOTLAND

Notes to the Accounts (continued)

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	2024 £
4 Analysis of Donations				
Gift Aid donations	14,988	-	14,988	15,338
Tax recovered on gift aid donations	-	-	-	4,821
WFO and Open Plate offerings	2,095	-	2,095	5,345
Other offerings, donations etc	6,300	240	6,540	11,745
	23,383	240	23,623	37,249
5 Activities for Generating Funds				
Charity shop	3,364	-	3,364	2,104
Blueberry marshalling	228	-	228	394
Food harvest service	145	-	145	80
Jars of grace	-	-	-	24
Lunch club	1,017	-	1,017	963
Spring Fayre	803	-	803	-
Quiz Night	122	-	122	-
Burns Supper	133	-	133	-
	5,812	-	5,812	3,565
6 Costs of Generating Funds				
Offering envelopes	-	-	-	57
7 Charitable Activities				
Growing for Growth	21,240	-	21,240	10,077
Presbytery dues	711	-	711	778
Minister's travel expenses	120	-	120	252
Minister /reader cover	-	-	-	60
Organist salary & supply organist	4,392	-	4,392	4,134
Professional fees	-	-	-	120
Fabric Maintenance Church	943	-	943	1,122
Equipment purchases	-	-	-	229
Repairs	2,334	-	2,334	1,084
Council Tax Manse	-	-	-	100
Telephone Manse	-	-	-	35
Heat and light	13,999	-	13,999	8,318
Insurance	4,283	-	4,283	4,216
Pulpit supplies	1,329	-	1,329	4,927
Organ and piano maintenance	1,552	-	1,552	360
Printing, stationery and postage	553	-	553	248
Life and work expenses	98	-	98	221
Donations made	345	-	345	334
New Arrivals expenses	883	-	883	-
Other expenses	458	-	458	457
IT cost	116	-	116	213
	53,356	-	53,356	37,284

COUPAR ANGUS ABBEY CHURCH OF SCOTLAND

Notes to the Accounts (continued)

	At 1st January 2025 £	Incoming Resources 2025 £	Outgoing Resources 2025 £	Transfers 2025 £	At 31 December 2025 £
8 Movement of Funds					
Restricted funds					
Restricted Development Fund	11,341	333	-	(10,000)	1,674
	11,341	333	-	(10,000)	1,674
Unrestricted funds					
General fund	24,158	33,263	53,997	10,000	13,423
Designated fabric fund	1,411	16	-	-	1,427
Designated reserve fund	2,875	32	-	-	2,907
Children's Ministry Fund	4,403	-	115	-	4,288
	32,847	33,311	54,112	10,000	22,046
Total funds	**44,188**	**33,644**	**54,112**	-	**23,720**

Purposes of restricted funds

Development Fund
This fund is used for the development project of the Church.

Purposes of designated funds

Fabric Fund
The Trustees have set aside funds for the maintenance of the Church property.
Reserve Fund
The trustees have set aside funds for exceptional circumstances.
Children's Ministry Fund
This fund is used for the running of the children's worship groups.

Notes to the Accounts (continued)

	2025 £	*2024* *£*
9 Funds held on behalf of the congregation by the Church of Scotland General Trustees		
Capital Account		
Balance at 31 Dec at cost	8,940	*8,940*
Market value at 31 Dec	8,940	*8,940*
Revenue Account		
Balance at 31 Dec	2,841	*1,296*
Growth Fund		
Balance at 31 Dec at cost	2,818	*2,818*
Market value at 31 Dec	11,765	*10,910*