

St Fergus Parish Church 2025



The Church of Scotland

The Church of Scotland
ST FERGUS PARISH CHURCH

TRUSTEES' REPORT

Year ended 31 December 2025

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 342042

Charity No: 000710

St Fergus Parish Church Reference: SC000710.2010.1 – NS 3

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The year 2025 is the last chapter of the St Fergus Parish Church Story. The conclusion of this Story is being written in the first half of 2026. On the 31st of May 2026, the minister, Kirk Session, and congregation of the church will gather together for the final Sunday worship service, and then the church will be closed.

The process of closing the church seriously began on the 29th of May 2025 when the Kirk Session voted unanimously (but with great sadness) to close on the 31st of May of the following year. The Presbytery of the North East and Northern Isles were notified of the Kirk Session's decision. On the 15th of January 2026 the Kirk Session expressed to the Presbytery their willingness to begin the process of disposal of the church building. The Presbytery will work with the Kirk Session and congregation in the months ahead.

Throughout her long history, St Fergus Parish Church has always identified herself as a congregation of the Church of Scotland. This Church is Trinitarian in doctrine, Reformed in tradition, and Presbyterian in polity. It exists to glorify God and 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.

The present congregation that worship at St Fergus Parish Church sense that they join with previous generations stretching back thirteen centuries when the Pict missionary St Fergus, travelling the North Sea, landed nearby. The current congregation has its foundation in that Christian community that St Fergus started over 1300 years ago. Few congregations have a heritage that stretches back that long.

Worship services have been held every Sunday at 9:30 and are open to all. Communion was served twice a year. Through the years, special services were planned for Remembrance Sunday, Christmas Eve, and Easter. The church has been used for funerals and weddings, and by St Fergus Primary School for a Christmas programme and other activities.

The last Remembrance Sunday and Christmas Eve services were held at the church in 2025. St Fergus Primary School held their 2025 Christmas programme at the church. With the closure, the school will have to make other arrangements. All that remain are the Easter service and the final Communion service.

The congregation has been blessed with long-term faithful church members and non members. People from the congregation have served as church officers, cleaned the church, done regular maintenance, and cared for the grounds around the church. They have given their time, finances, and efforts in service to the life and ministry of the congregation. Elders also have provided pastoral care to people, especially those members who can no longer make it to church. The combined Kirk Session and Congregational Board met four times during 2025.

The Minister has conducted Sunday services, provided pastoral care and leadership, and served as chaplain at St Fergus Primary School since 2012. In 2025 he did not conduct any funerals or weddings. The Minister conducted one baptism. He also serves as Interim Moderator at Peterhead St Andrews Parish Church.

Led by a strong leadership team, in 2025 the Guild continued to grow and provide fellowship for women and men of the congregation and the village.. The Guild met monthly from Autumn to the Spring. Meetings are instructional and inspirational with time for Bible reading, hymn singing, and praying together. The Guild decided that they will bring the Guild to an end with the closing of the church on the 31st of May, 2026.

Until the 31st of May 2026, the Minister and congregation will continue to worship and serve the Lord as the people of St Fergus Parish Church.

Financial review

The gift aid payments have yet to been finalised with HMRC up to the end of 2025.

Reserves Policy

During 2025 we were nearly able to preserve the balances evident in all of the church funds. The value of the reserves represents about one year and a half years total expenditure which the Trustees will endeavour to maintain.

Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. 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.

Trustees' Annual Report Continued

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. To this end - at St Fergus - two of the Trustees, the Guild Treasurer and the General Treasurer, have checked the Accounts by scrutinising and signing off the clear detail of all the financial transactions of the Church during 2018, as presented to them as back up data to the Accounts by the General Treasurer, before the Accounts and relevant supporting documentation are inspected by the Independent Examiner.

This Trustees' Annual Report is approved by the Trustees and signed on their behalf:

Ann Flett
Ann Flett
Session Clerk

11/3/26
Date

Rev Jeffrey E Tippner
Rev Jeffrey E Tippner
Minister and Chairman

11/3/26
Date

Appendix 2. Independent Examiner's Report**Independent Examiner's Report to the Trustees of St Fergus Church of Scotland (No. SC000710)**

I report on the accounts of the charity for the year ended **31 December 2025** which are set out on pages 6 to 10 which follow.

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.

Signature:



Name: Mrs Sandra Kinghorn

Date:

11/3/26

Address:

Strathellie Farm
Rathen
Fraserburgh
Aberdeenshire
AB43 8XS

St. Fergus Parish Church
Receipts and Payments Account
Year Ended 31 December 2025

Page 6

		Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
	Note	£	£	£	£
Receipts					
Donations	3	£7,207	£0	£7,207	£7,946
Legacies		£0	£0	£0	£0
Activities for Generating Funds		£0	£0	£0	£0
Bank and Deposit Interest		£0	£0	£0	£0
Investment Income		£0	£0	£0	£0
		£7,207	£0	£7,207	£7,946
Rental of premises		£0	£0	£0	£0
Sale of assets		£0	£0	£0	£0
Sale of investments		£0	£0	£0	£0
Grants		£0	£0	£0	£0
Receipts from General Trustees		£0	£0	£0	£0
Other Receipts		£0	£0	£0	£0
Guild		£240	£0	£240	£267
Total Receipts		£7,447	£0	£7,447	£8,213
Payments	4				
Cost of generation funds		£0	£0	£0	£0
Charitable activities		£12,528	£0	£12,528	£11,121
Governance costs		£0	£0	£0	£0
Guild		£224	£0	£224	£145
Total Payments		£12,752	£0	£12,752	£11,266
Excess receipts over payments					
Excess payments over receipts		-£5,305		-£5,305	-£3,053
Transfers					
Balance		-£5,305	£0	-£5,305	-£3,053

1. Trustee Remuneration and Related Party Transactions

No trustee received any remuneration or reimbursement of expenses during the year.

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into.

2. Movements in Funds

	At 1 Jan 2025	Receipts 2025	Payments 2025	Transfers 2025	At 31 Dec 2025
Unrestricted funds					
General Fund	£15,887	£7,207	£12,528	£0	£10,566
Congregational Fund	£0	£0	£0	£0	£0
St. Fergus Parish Church Guild	£971	£240	£224	£0	£987
St. Fergus Parish Church Sunday School	£0	£0	£0	£0	£0
	<u>£16,858</u>	<u>£7,447</u>	<u>£12,752</u>	<u>£0</u>	<u>£11,553</u>
Restricted Funds					
Fabric Fund	£0	£0	£0	£0	£0
Windows & Special Projects Fund	£0	£0	£0	£0	£0
Benevolent Fund	£0	£0	£0	£0	£0
	<u>£0</u>	<u>£0</u>	<u>£0</u>	<u>£0</u>	<u>£0</u>
Endowment funds	<u>£0</u>	<u>£0</u>	<u>£0</u>	<u>£0</u>	<u>£0</u>
Total Funds	<u>£16,858</u>	<u>£7,447</u>	<u>£12,752</u>	<u>£0</u>	<u>£11,553</u>

Purposes of Designated Funds

Fabric Fund:

The Trustees have set aside funds for the maintenance of the Church property.

Windows & Special Projects Fund:

For replacement windows for the church or any other Special Project as agreed by the trustees.

Benevolent Fund:

To aid the poor and needy of St Fergus Parish.

Purposes of Endowment Funds

No Endowment Funds at present.

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
3. Analysis of Donations				
WFO Scheme (non Gift Aid)	£774	£0	£774	£774
Gift Aid Donations	£3,280	£0	£3,280	£4,020
Tax Recovered on Gift Aid Donations	£1,301	£0	£1,301	£1,118
Ordinary Offerings (Open Plate)	£666	£0	£666	£1,150
Donations	£1,186	£0	£1,186	£884
Fabric repairs & maintenance	£0	£0	£0	£0
Ministries and Mission allocation	£0	£0	£0	£0
	£7,207	£0	£7,207	£7,946
4. Analysis of Payments				
Charitable activities				
Ministries and Mission allocation	£1,499	£0	£1,499	£1,639
Presbytery dues	£459	£0	£459	£0
Minister's expenses	£0	£0	£0	£0
Pulpit supply	£0	£0	£0	£0
Other staffing costs	£0	£0	£0	£0
Fabric repairs & maintenance	£1,243	£0	£1,243	£2,058
Heat & Light	£3,549	£0	£3,549	£1,152
C/Tax, Water & Insurance	£3,980	£0	£3,980	£3,911
Telephone stationery and postage	£1,048	£0	£1,048	£898
Publicity and Adverts	£0	£0	£0	£0
Other expenses	£750	£0	£750	£1,463
Transfer of funds	£0	£0	£0	£0
	£12,528	£0	£12,528	£11,121
Governance costs				
Independent examiners fees	£0	£0	£0	£0
Other payments				
Purchase of assets	£0	£0	£0	£0
Purchase of investments	£0	£0	£0	£0
	£0	£0	£0	£0
Total Payments	£12,528	£0	£12,528	£11,121

5. Minister's Stipend

All church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all minister's stipends and employer's contributions for national insurance, pension and housing and loan fund. Minister's 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 (in the fifth and subsequent years) £39,856.

6. Collections for Third Parties

	2025	2024
	£	£
Scottish Poppy Appeal	£39.00	£24.00
	£39.00	£24.00

St. Fergus Parish Church
Statement of Balances
Year End 31 December 2025

Page 10

	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
<u>Bank & Deposit Balances</u>				
Bank & deposit balances brought forward	£16,858	£0	£16,858	£19,911
<u>Movement in Year</u>				
Excess of receipts over payments				
Excess of payments over receipts	-5305	0	-5305	-3053
Bank & deposit balances carried forward	<u>£11,553</u>	<u>£0</u>	<u>£11,553</u>	<u>£16,858</u>
<u>Investments at market value</u>	<u>£0</u>	<u>£0</u>	<u>£0</u>	<u>£0</u>
<u>Assets</u>				
Gift Aid Receivable	<u>£0</u>	<u>£0</u>	<u>£0</u>	<u>£0</u>
<u>Liabilities</u>				
Not applicable	<u>£0</u>	<u>£0</u>	<u>£0</u>	<u>£0</u>

The accounts were approved by the Kirk Session and Financial Board on 11/3/26 Date

For and behalf of the Kirk Session and Financial Board

Session Clerk Ann Pitt

Treasurer Robb

Chairman Rev. Jeffrey E. Tipper

St. Fergus Parish Church

Reference and Administrative Information

Charity Name: St Fergus Parish Church of Scotland

Trustees: 2022, 2023, 2024, 2025, 2026

Kirk Session Members

Jeff Tippner

Ann Flett

Michael Robertson

George Lawrence

Helen Richards

Congregational Board Members

Jeff Tippner

Ann Flett

Michael Robertson

George Lawrence

Helen Richards

Elizabeth Thomson

Charity Registration Number: SC000710

Congregation Reference No: 342042

Contact Address

St Fergus Parish Church, Newton Road, St Fergus, Peterhead

Principal Office-bearers

Minister: Jeff Tippner

Session Clerk: Ann flett

Clerk to the Board: Helen Richards

Church Treasurer: P. Noble

Bank

Royal Bank of Scotland

10 Marischal Street

Peterhead