



**The Church of Scotland  
Bendochy Parish Church**

**Financial Accounts  
For The Year Ended  
31 December 2025**

Congregation No: 271599

Charity No: SC004358

**Bendochy Parish Church**  
**Reference and Administrative Information**  
**Year ended 31 December 2025**

Charity name	Bendochy Parish Church of Scotland
Charity registration number	SC004358
Congregation reference number	271599
Contact address	Bendochy House Coupar Angus Perthshire PH13 9HU

**Trustees**

Dr. Graeme McNeill	
Mr David Donaldson	
Miss Jean Laburn	
Mrs Bernice Mackenzie	
Mr John Morison	
Mr Paul Rice	Appointed 28 May 2025

**Principal Office bearers**

Session Clerk: Dr Graeme McNeill  
Church Treasurer: Mrs Jo Durrant  
Fabric Convenor: Mr John Morison  
Hall Convenor: Miss Jean Laburn  
Presbytery Elder/Assistant Treasurer: Mr David Donaldson

**Independent Examiner**

Graeme Tough CA  
BK Plus Limited  
2 Marshall Place  
Perth  
PH2 8AH

**Bankers**

Bank of Scotland  
51 High Street  
Blairgowrie  
Perthshire  
PH10 6DA

**Bendochy Parish Church  
Trustees' Annual Report  
Year ended 31 December 2025**

**Structure, Governance and Management**

**Governing Document**

The Church is administered in accordance with the terms of a Unitary Constitution which was adopted on 11 October 2010.

**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 moderated by the Minister or Interim Moderator usually meets five times a year. Specific responsibilities are delegated to a Treasurer, a Fabric Convenor, a Church Hall Convenor, and a Health and Safety Convenor, with ad hoc committees, set up as and when required, to facilitate other congregational matters as they arise. The Kirk Session is responsible for all matters both spiritual and secular pertaining to congregational life.

**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.

Bendochy Parish Church seeks to fulfil its part of the overall work of the church by providing the means whereby people in the parish can meet for worship on Sunday, can be cared for pastorally through a system of Elders' districts, and children and young people can be encouraged to grow in the knowledge of Christ and be encouraged to become useful members of society. In this, the members can co-operate with the other congregation, which is part of the linked charge.

**Achievements and Performance**

During 2025 we have continued to have Weekly Sunday Services at Bendochy, usually led by lay readers. Our Interim Moderator has been Rev. Klaus Buwert and we are grateful for his support and the support of lay readers.

The congregation remain cheerful and welcoming. We continue to support the local Foodbank and local

**Bendochy Parish Church**  
**Trustees' Annual Report (*continued*)**  
**Year ended 31 December 2025**

children at Christmas. Paul and Ann Rice arrange a monthly Community Café in our hall.

It is still the intention of Perth Presbytery to sell Bendochy Church and for our congregation to form a union with Coupar Angus Abbey Church congregation. The Bendochy Session are exploring the possibility of purchasing the church and church hall but the General Trustees have not indicated whether it will be sold on the open market or by off-market transfer.

**Financial Review**

Income for the year was £23,202 (2024: £20,426). Donations were £19,720 (2024: £10,107), boosted by a generous legacy of £10,000. The balance of income was made up of the dividends from the Church of Scotland Income and Growth Funds, which remained the same as last year at £3,212, and small amounts from weddings and funerals and the usual collections on behalf of Poppy Scotland.

Last year's income figure of £20,426 includes a claim of £6,437 from the Consolidated Fabric Fund of the General Trustees. A claim of £6,175 was made for the 2025 year but was not received until January 2026 and therefore is not included in these accounts. This should be considered in comparing income of current and previous years.

Payments for the year amounted to £23,313 (2024: £19,531). The major change compared to last year was in the Ministries & Missions Contribution of £11,054 (2024: £6,101). This has returned to a normal level given no Vacancy Allowance applied in 2025. The remaining difference in payments is due mainly to small increases in payroll costs and insurance against reductions in pulpit supply and repairs and maintenance costs. As previously, costs of repairs and maintenance, insurance, and heat and light are covered by the claim from the Consolidated Fabric Fund.

Activities this year have resulted in a deficit of £111 (2024: surplus of £895) and year end bank funds of £13,242 (2024: £13,353). Of course, the delayed claim from the Consolidated Fabric Fund must be taken into account for a true assessment of the results for the year.

**Reserves Policy**

It has been the policy of the Trustees to make regular transfers into Investors Trust Funds, though at the moment this is not possible. They will keep this policy under review.

**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

**Bendochy Parish Church**  
**Trustees' Annual Report *(continued)***  
**Trustees' Annual Report**

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,

A handwritten signature in black ink, appearing to read 'Graeme McNeill', written in a cursive style.

Dr Graeme McNeill  
Session Clerk

25 March 2026

**Bendochy Parish Church**

**Independent Examiner's Report to the Trustees of Bendochy Parish Church**

**Year ended 31 December 2025**

I report on the accounts of the charity for the year ended 31 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 accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act 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 2006 Accounts Regulations. An examination includes a review of 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.

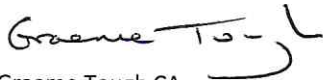
**Independent examiner's statement**

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.



Graeme Tough CA  
Independent Examiner

2 Marshall Place  
Perth  
PH2 8AH

25 March 2026

**Bendochy Parish Church**  
**Receipts and Payments Account**  
**Year ended 31 December 2025**


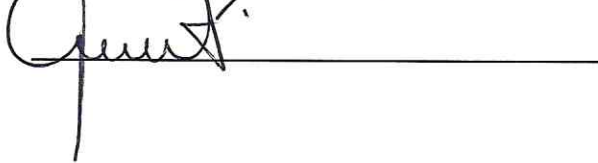
	Note	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
		£	£	£	£
<b><u>Receipts</u></b>					
Donations	3	19,720	-	19,720	10,107
Bank & deposit interest		-	-	-	-
Investment income		3,212	-	3,212	3,212
		<u>22,932</u>	<u>-</u>	<u>22,932</u>	<u>13,319</u>
Weddings and funerals		150	-	150	500
Receipts from General Trustees		-	-	-	6,437
Other receipts	6	120	-	120	170
		<u>23,202</u>	<u>-</u>	<u>23,202</u>	<u>20,426</u>
<b><u>Payments</u></b>					
Charitable activities	4	23,313	-	23,313	19,531
		<u>23,313</u>	<u>-</u>	<u>23,313</u>	<u>19,531</u>
Excess of receipts over payments/(excess of payments over receipts) for the year before transfers		(111)	-	(111)	895
Transfers		-	-	-	-
Excess of receipts over payments/(excess of payments over receipts) for the year		<u>(111)</u>	<u>-</u>	<u>(111)</u>	<u>895</u>

**Bendochy Parish Church**  
**Statement of Balances**  
**Year ended 31 December 2025**

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<b>Bank &amp; deposit balances</b>					
Bank and deposit balances brought forward	2	13,353	-	13,353	12,458
Movement in year		(111)	-	(111)	895
Balances carried forward		<u>13,242</u>	<u>-</u>	<u>13,242</u>	<u>13,353</u>
<b>Investments at market value</b>					
Balances at year end (cost £74,114)		<u>99,801</u>	<u>-</u>	<u>99,801</u>	<u>94,205</u>
<b>Assets</b>					
Consolidated Fabric Fund claim receivable		<u>-</u>	<u>6,175</u>	<u>6,175</u>	<u>-</u>

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

Treasurer

**Bendochy Parish Church**  
**Notes to the Accounts**  
**Year ended 31 December 2025**

**1. Trustee remuneration and related party transactions**

No minister was on the board of trustees during the year and therefore no travel expenses were paid to any trustee during the year (2024: nil).

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

No trustee or related person 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 £	Investment disposals £	Transfers £	At 31 December 2025 £
Unrestricted funds						
Church Hall Fund	-	-	-	-	-	-
General Fund	87,467	23,202	23,313	-	-	87,356
	<u>87,467</u>	<u>23,202</u>	<u>23,313</u>	<u>-</u>	<u>-</u>	<u>87,356</u>
Restricted funds						
Fabric Fund	-	-	-	-	-	-
	<u>87,467</u>	<u>23,202</u>	<u>23,313</u>	<u>-</u>	<u>-</u>	<u>87,356</u>

The Fabric Fund is reimbursed from funds held by the General Trustees in respect of general fabric expenditure and fuel.

**3. Analysis of donations**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Legacies	10,000	-	10,000	1,000
WFO Scheme (non Gift Aid)	305	-	305	355
Gift Aid donations	5,275	-	5,275	3,802
Tax recovered on Gift Aid donations	2,014	-	2,014	1,845
Ordinary offerings (open plate)	2,126	-	2,126	3,105
Other offerings, etc	-	-	-	-
	<u>19,720</u>	<u>-</u>	<u>19,720</u>	<u>10,107</u>

**Bendochy Parish Church**  
**Notes to the Accounts (continued)**  
**Year ended 31 December 2025**

**4. Analysis of payments**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Charitable activities				
Ministries & Mission allocation	11,054	-	11,054	6,101
Presbytery dues	296	-	296	328
Minister's expenses	40	-	40	30
Pulpit supply	-	-	-	812
Other staffing costs	3,135	-	3,135	2,945
Fabric repairs and maintenance	2,525	-	2,525	3,671
Council tax	-	-	-	-
Heat and light	2,775	-	2,775	2,722
Insurance	2,017	-	2,017	1,832
Church office expenses	-	-	-	-
Organ and music	160	-	160	80
Minister's fee - wedding	-	-	-	150
Printing, stationery and postage	169	-	169	64
Donations	370	-	370	170
Accountancy fee	300	-	300	300
Bank charges	57	-	57	-
Other expenses	415	-	415	326
	<u>23,313</u>	<u>-</u>	<u>23,313</u>	<u>19,531</u>

**5. Minister's stipend**

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all ministers' stipends and employers' 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 the years of service. For the year under review, the minimum stipend was £32,433 and the maximum stipend (in the 5th and subsequent years) £39,856.

**6. Collections for third parties**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Poppy Scotland	120	-	120	170

**Bendochy Parish Church**  
**Appendix**  
**Year ended 31 December 2025**

**Funds held on behalf of the Congregation by the Church of Scotland General Trustees**

	2025	2024
	£	£
<u>Capital account</u>		
Capital Funds at cost	26,406	26,406
Capital Funds at market value	40,515	38,648
<u>Revenue account</u>		
Credit balance at year end	14,170	8,916

**Funds held with the Church of Scotland Investors Trust**

	2025	2024
	£	£
Deposit Fund	4	4
<u>Growth Fund (8,993 units)</u>		
Growth Fund at cost	37,723	37,723
Growth fund at market value	61,872	57,375
<u>Income Fund (3,330 units)</u>		
Income Fund at cost	36,391	36,391
Income Fund at market value	37,929	36,830