

**BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND**  
**UNAUDITED FINANCIAL STATEMENTS**  
**31 DECEMBER 2025**

**Charity Number SC005608**

**Congregational Ref 311922**

**RITSONS**

Chartered Accountants  
26-30 Marine Place  
BUCKIE  
Moray  
AB56 1UT

# **BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND**

## **FINANCIAL STATEMENTS**

**YEAR ENDED 31 DECEMBER 2025**

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# **BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND**

## **MEMBERS OF THE BOARD AND PROFESSIONAL ADVISERS**

<b>Registered charity name</b>	Buckie South & West Church
<b>Charity number</b>	SC005608
<b>Trustees</b>	<b>Kirk Session</b> Alma Blackhall, Grace Cowie, Janice Dawson, Elizabeth Hutchison Alan McIntosh, Jennifer McIntosh, Alison Munro, William Murray, Gordon Pirie, Mary Stephen, Iris Smith, Wilma Smith, Graeme Thain, Gladys Murray
<b>Locum Minister</b>	Rev. George Rollo
<b>Session clerk</b>	Mrs Wilma Smith
<b>Clerk to the board</b>	Mrs Wilma Smith
<b>Church treasurer</b>	Mrs Alison Munro
<b>Independent examiner</b>	Arlene Anderson C.A. 26-30 Marine Place BUCKIE Moray AB56 1UT
<b>Bankers</b>	Bank of Scotland Teviot House EDINBURGH EH12 9DR

# **BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND**

## **TRUSTEES ANNUAL REPORT**

### **YEAR ENDED 31 DECEMBER 2025**

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2025.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

Reference and administrative details are shown in the schedule of members of the board and professional advisers on page 1 of the financial statements.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The Church is administered in accordance with the terms of the Unitary Deed of Constitution. From 4<sup>th</sup> August 2024 a Union was formed between Buckie South & West Church and Enzie Parish Church.

##### **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**

On 5<sup>th</sup> November 2022 it was agreed by the Trustees to change the Constitution of the Church from Model Deed to Unitary Deed. The Kirk Session which meets during the year is now responsible for both the spiritual affairs and temporal matters within the church. There is no Congregational Board.

#### **OBJECTIVES AND ACTIVITIES**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

# BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND

## TRUSTEES ANNUAL REPORT *(continued)*

### YEAR ENDED 31 DECEMBER 2025

#### ACHIEVEMENTS AND PERFORMANCE

##### **Worship**

During 2025, weekly worship was conducted by our interim moderator Rev George Rollo who conducted these services in a friendly relaxed manner. Tea and coffee resumed after the service for a time of fellowship.

Over the year we held four communion services and we welcomed the boys brigade for their enrolment awards ceremony. The officers and boys led these services which were greatly supported by the community.

Our Christmas Eve family service was very well attended this year where the congregation enjoyed the Christmas story through dance by the Alison Munro Highland Dancers. Buckie North Rathven and Enzie joined us for a united service on the Sunday following Christmas.

##### **The Walking Group**

The walking group continues to meet regularly on a Wednesday at 2pm where they enjoy a local walk together.

##### **Friendship Group**

The friendship group started in August 2025. Meetings are held every 2<sup>nd</sup> Thursday from 2pm to 4pm. All are encouraged to bring a friend along as all are welcome. Around 20 attend on a regular basis. Meeting is opened with prayer and tea and coffee is served following the sessions.

A number of varied activities have taken place including:

- Various speakers
- Trip to Threaplands for afternoon tea
- Christmas afternoon with wreath making
- Valentines meal enjoyed by all
- Gentle exercise session

A visit to Keith railway is planned soon along with a card making session.

This group is very well supported and enjoyed by the participants.

##### **The Boys' Brigade**

The Company has currently a strength of 169 officers, registered helpers and boys. The Company is subdivided into 3 sections:

**Anchor Boys** - open to primary 2 & 3 boys. The leaders offer a programme of badge work, games, singing and crafts.

**Junior Section** - open to primary 4 to 6 boys. A 3-year programme of games, book work, figure marching is offered to boys working towards their Gold Badge.

**Company Section** - primary 7 to under 17 year olds. They follow a programme of badgework, physical activity and drill. The programme allows boys to complete the necessary work for them to gain their President's Badge. Post 16 boys then undertake their King's Badge work. Company Section boys, during the winter, also meet on a Sunday morning for Bible class (10am to 10.30am).

# BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND

## TRUSTEES ANNUAL REPORT *(continued)*

### YEAR ENDED 31 DECEMBER 2025

**Programme** – During the winter months our “normal” Company Programme consists of the following:

Sunday:	Bible class	10 – 10.30 am (Company Section Boys)
Tuesday:	Anchor Boys	6 – 7.15 pm
Wednesday:	Bugle Band	6 – 8 pm (Junior & Company Section)
	Gymnastics	7.30 – 8.15pm
Friday:	Junior Section	6 – 7 pm
	Company Section	7.20 – 9.30 pm

We also have a number of “ad hoc” activities throughout the year – Anchor Boy Party, Halloween Party, Trampoline Visit, Weekend Camp, week-long residential to the Blackpool area, North of England, Parades, numerous Battalion Events and numerous sporting events that we take part in. Our King’s men are also involved in numerous community events.

**Battalion Events** – Mr Alan McIntosh, Company Captain, is currently the Battalion President and Battalion Secretary and Mrs Jennifer McIntosh, Battalion Treasurer.

Mr McIntosh is also the Training and King’s Badge Adviser. The Company is affiliated to the Banffshire Battalion Boys’ Brigade. where we participate fully in numerous events – swimming, football, Top of the Form, Badminton, Cross Country, Christmas Competitions, Anchor Boy/Junior Section Fun Day and various courses in preparation for boys going on to achieve their King’s Badge.

The Company is affiliated to the North Scottish Area of the Boys’ Brigade which covers Stonehaven, in the south, to Fort William in the west, to the Shetland Islands in the north. The Company has taken part in the two competitions offered this year – Christmas Cards and Company Golf.

The Annual Business Meeting for 2025 was in Peterhead and is hosted by different Battalions on a rotational basis throughout the Area – officers of the 1<sup>st</sup> Buckie are regular attendees.

**Fund Raising** – We are very active as a Boys’ Brigade Company. Coffee mornings, pancake teas, participating in the local Buckie Kracker, various lucky squares, lego competitions to name but a few of our events.

**Sponsorship** - The Company receives a considerable amount of sponsorship annually, both financially and in support of transport and manpower. The company has currently over 25 local business sponsors. The company continues to have its “sponsored” 17-seater mini bus from a local garage. We now also have our own premises, again being sponsored by a local employer – Marchmont Business Centre.

**Annual Awards Evening** – We had a very successful awards evening in our Church when boys received their awards for the year. There was a big attendance of parents and friends.

**Church** - The Company is linked to Buckie South, West and Enzie Church and has an excellent relationship with the session, board and members of the congregation.

**Publicity** – A Facebook page also provides excellent communication with families and the local community.

**Training** – Company is supportive of training offered especially for PVG and Safeguarding.

# BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND

## TRUSTEES ANNUAL REPORT *(continued)*

YEAR ENDED 31 DECEMBER 2025

### FINANCIAL REVIEW

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The principal source of income is from weekly offerings.

### Reserves Policy

It is the Trustees' Policy to hold sufficient funds to meet monthly expenditure going forward. At the year end the Church held overdrawn unrestricted cash funds of £746 (2024: £2,676 *(deficit)*) and restricted cash funds of £31,488 (2024: £31,436).

### INDEPENDENT EXAMINER

Arlene Anderson C.A., C.T.A. has been re-appointed as independent examiner for the ensuing year.

Signed on behalf of the trustees

*Wilma Smith*

Mrs Wilma Smith  
Session Clerk

21 April 2026

# **BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND**

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BUCKIE SOUTH & WEST CHURCH**

**YEAR ENDED 31 DECEMBER 2025**

I report on the accounts of the charity for the year ended 31 December 2025 set out on pages 1 to 13.

### **RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND INDEPENDENT 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's trustees consider that the audit requirement of Regulation 10 (1) (d) of the Accounts Regulations does not apply. It is my responsibility to state, on the basis of my examination as required under section 44(1) (c) of the Act, 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 seeking explanations from you as 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 whether the accounts present a 'true and fair view'.

### **INDEPENDENT EXAMINER'S STATEMENT**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements to ensure that:

- proper accounting records are kept in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
- accounts are prepared which agree with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Arlene Anderson*

Arlene Anderson C.A.  
Independent examiner

26-30 Marine Place  
BUCKIE  
Moray  
AB56 1UT

23 April 2026

# BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND

## STATEMENT OF RECEIPTS AND PAYMENTS

YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
<b>RECEIPTS</b>					
Incoming resources from generating funds:					
Voluntary income	2	20,464	-	20,464	25,730
Investment income	3	21,253	2,149	23,402	7,814
Other income resources	4	-	-	-	18,119
<b>TOTAL RECEIPTS</b>		<u>41,717</u>	<u>2,149</u>	<u>43,866</u>	<u>51,663</u>
<b>PAYMENTS</b>					
Costs of generating funds:					
Costs of generating voluntary income					
	5	(81)	-	(81)	(84)
Charitable activities	6	(36,684)	(2,097)	(38,781)	(49,679)
Governance costs	7	(1,530)	-	(1,530)	(933)
<b>TOTAL PAYMENTS</b>		<u>(38,295)</u>	<u>(2,097)</u>	<u>(40,392)</u>	<u>(50,696)</u>
<b>SURPLUS/(DEFICIT) FOR THE YEAR</b>		<u>3,422</u>	<u>52</u>	<u>3,474</u>	<u>967</u>

The notes on pages 9 to 11 form part of these financial statements.

# BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND

## STATEMENTS OF BALANCES

31 DECEMBER 2025

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
<b>FUNDS RECONCILIATION</b>				
Cash at bank 01/01/25	(2,676)	31,436	28,760	27,793
(Deficit)/Surplus for the year	3,422	52	3,474	967
<b>Cash at bank 31/12/25</b>	<b>746</b>	<b>31,488</b>	<b>32,234</b>	<b>28,760</b>
			<b>2025</b>	<b>2024</b>
			<b>£</b>	<b>£</b>
<b>BANK BALANCES</b>				
Current accounts			32,234	28,760
<b>TOTAL BANK FUNDS</b>			<b>32,234</b>	<b>28,760</b>
<b>INVESTMENTS at market value</b>				
Growth Funds 311922 cost value £60,407			115,130	106,763
Income Funds 311922 cost value £5,945			11,128	10,806
<b>TOTAL INVESTMENT FUNDS</b>			<b>485,888</b>	<b>242,671</b>
<b>ASSETS</b>				
Gift Aid accrued on donations at year end			876	993
			<b>876</b>	<b>993</b>
<b>LIABILITIES</b>				
Accruals			600	600
			<b>600</b>	<b>600</b>

These financial statements were approved and signed by the member of the committee and authorised for issue on 21 April 2026.

*Alison Munro*

Mrs Alison Munro  
Treasurer

The notes on pages 9 to 11 form part of these financial statements.

# BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND

## MANAGEMENT INFORMATION

YEAR ENDED 31 DECEMBER 2025

### 1. ACCOUNTING POLICIES

#### Basis of accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

#### Fund accounting

Funds are classified as either restricted funds or unrestricted funds, defined as follows:

**Restricted funds** are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

**Unrestricted funds** are expendable at the discretion of the trustees in furtherance of the objects of the charity. If part of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a spate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

**Endowment funds** are funds which have been given on the condition that the original sum is not reduced, but the income there from is used for the purpose defined in accordance with the objects of the charity.

#### Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

#### Expenditure

Expenditure is recognised on a payment basis. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

### 2. VOLUNTARY INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
<b>Donations</b>				
WFO scheme (non-gift aid)	4,328	-	4,328	4,505
Gift aid donations	9,089	-	9,089	9,712
Tax recovered on gift aid donations	2,558	-	2,558	7,033
Ordinary offerings (open plate)	3,699	-	3,699	2,885
Other offerings, donations etc.	790	-	790	1,595
	<u>20,464</u>	<u>-</u>	<u>20,464</u>	<u>25,730</u>

# BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND

## MANAGEMENT INFORMATION

YEAR ENDED 31 DECEMBER 2025

### 3. INVESTMENT INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Income from UK listed investments	1,253	2,149	3,402	7,814
Drawdown of invested funds	20,000	-	20,000	20,000
	<u>21,253</u>	<u>2,149</u>	<u>23,402</u>	<u>27,814</u>

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### 4. OTHER INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
The transfer of the Union balance	-	-	-	18,119
	<u>-</u>	<u>-</u>	<u>-</u>	<u>18,119</u>

### 5. COSTS OF GENERATING VOLUNTARY INCOME

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Donation envelopes	81	-	81	84
	<u>81</u>	<u>-</u>	<u>81</u>	<u>84</u>

### 6. COSTS OF CHARITABLE ACTIVITIES BY FUND TYPE

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Church expenses	36,684	2,097	38,781	49,679
	<u>36,684</u>	<u>2,097</u>	<u>38,781</u>	<u>49,679</u>

### 7. GOVERNANCE COSTS

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Independent examination fees	1,530	-	1,530	933
	<u>1,530</u>	<u>-</u>	<u>1,530</u>	<u>933</u>

### 8. STAFF COSTS AND EMOLUMENTS

No salaries or wages have been paid to employees, including the members of the committee, during the year.

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 (2024: £31,642) and the maximum stipend (after 10 years service) was £39,856 (2024: £38,884).

# BUCKIE SOUTH, WEST AND ENZIE CHURCH OF SCOTLAND

## MANAGEMENT INFORMATION

YEAR ENDED 31 DECEMBER 2025

### 9. TRUSTEE REMUNERATION AND RELATED PARTY TRANSACTIONS

No trustee received any remuneration or reimbursement of expenses during the year. The manse telephone and car costs for the year were £1,346 (2024: £1,677).

### 10. RESTRICTED INCOME FUNDS

	Balance at 1 Jan 2025 £	Incoming resources £	Outgoing resources £	Balance at 31 Dec 2025 £
Fabric Fund	18,589	2,149	(2,097)	18,641
Local Mission Fund	12,847	-	-	12,847
	<u>31,436</u>	<u>2,149</u>	<u>(2,097)</u>	<u>31,488</u>

### 11. UNRESTRICTED INCOME FUNDS

	Balance at 1 Jan 2025 £	Incoming resources £	Outgoing resources £	Balance at 31 Dec 2025 £
General Funds	<u>(2,676)</u>	<u>41,717</u>	<u>(38,295)</u>	<u>746</u>

#### Purposes of Restricted Funds

##### Fabric Fund

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

##### Local Mission Fund

The Trustees have set aside funds for supporting Mission & Ministry within the local community.

**The following pages do not form part of the statutory financial statements  
which are the subject of the independent examiner's report on page 6.**