

# Aberdour Church Of Scotland

Scotland · Charity number SC007197

## Details

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Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1990-06-01
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address	6 Elphin Street New Aberdour Fraserburgh Aberdeenshire AB43 6LH
Website	<a href="http://www.aberdourstdrostan.org.uk">www.aberdourstdrostan.org.uk</a>

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of religion'

**What the charity does:** 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 throughout a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

**Beneficiaries:** 'No specific group, or for the benefit of the community'

**Objectives:** The advancement of religion.

## Geography

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- **Main operating location:** Aberdeenshire
- **Geographical spread:** A specific local point, community or neighbourhood

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£11,866	£10,954	-	0
2024-12-31	£9,806	£13,211	-	0
2023-12-31	£49,352	£41,930	-	0
2022-12-31	£13,662	£13,853	-	0
2021-12-31	£10,077	£10,033	-	0
2020-12-31	£11,342	£27,761	-	0

**Aberdour Church Of Scotland**

Scotland - Charity number SC007197

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# Accounts

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The Church of Scotland

Aberdour Parish Church

RECEIPTS AND PAYMENTS ACCOUNTS

**Congregation No:342006**

**Charity No: SC 007197**

**Receipts and Payments**

**Year ended 31 December, 2025.**

## Reference and Administrative Information

Charity Name: Aberdour Parish Church  
Charity Registration Number: SC 007197  
Congregation Reference No: 342006

Contact Address: Mrs Sheila B. Duguid  
6 Elphin Street  
New Aberdour  
Fraserburgh, AB43 6LH

*The contact address shown should be the same as that held by OSCR*

### Trustees

List all trustees who served at any time during the year up to the date of signing the accounts.

List Kirk Session members separately from Congregational Board members.

Where a Kirk session member is also a Board member then that person need only be listed once.

### Kirk Session

Ruth Mackenzie  
Graeme Bruce  
Duncan Chapman  
Bryan Coull  
Gordon Duguid  
Allan Morrice  
Ruth Reekie  
Jane Smith  
Sheila Thomson

### Congregational Board

Janet Brydson  
Wilma Coull  
Sheila Duguid  
Mary Merry  
Irene Stephen

### Principal Office-bearers

Minister: Vacant Charge  
Interim Moderator: Miss Ruth Mackenzie  
Session Clerk: Jane Smith  
Clerk to the Board: Jane Smith  
Church Treasurer: Sheila Duguid

### Independent Examiner

Mrs Lesley Paterson

38 Main Street, New Byth, Aberdeenshire, AB53 5XD

### **Bankers**

Bank of Scotland,  
Fraserburgh Branch, Seaforth Street, Fraserburgh, AB43 5BB

# Trustees' Annual Report

## Year ended 31 December, 2025

### Structure, Governance and Management

#### Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (or Deed of Constitution (Unitary Form)).

#### 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

The Congregational Board is chaired by the Minister/Interim Moderator and meets approximately five to six times in a year. As we are a small congregation the Congregational Board acts as our Finance and Property Committees. The Kirk Session which meets approximately six times a year is responsible for spiritual affairs within the church.

#### 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.

*In addition to regular Sunday worship we hold occasional evening and family services e.g. Harvest and Easter. At Christmas time we have a Carols Round the Christmas Tree in the village which includes the Salvation Army Band followed by a Church service. In 2025 we had a collection for the Poppy Appeal which was extremely well supported.*

Trustees' Annual Report (cont)  
Year ended 31 December, 2025

## Achievements and Performance

*We have a small singing group within the congregation who take part in various services throughout the year and have been asked to entertain at other churches in the area. A Worship Group was formed in 2022 and they have taken one service per month through the year also members of the congregation are willing to do the readings on Sundays.*

## Financial Review

*The principal sources of income are Gift Aid and Free Will Offerings.*

### Reserves Policy

The policy is to hold approximately four months work of expenditure in the General Fund to be used to cover regular monetary commitments such as Buildings and Public Liability Insurance costs, Heating and Lighting, etc. Money in the Fabric and Reserve Fund is used as working capital to meet any immediate financial outlays likely to arise e.g building maintenance costs.

The Revenue Account held in deposit with the General Trustees in Edinburgh can be accessed if need be. This fund however, is left to generate a small amount of interest which is used to meet ongoing maintenance costs.

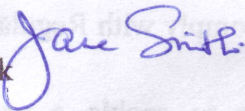
Trustees' Annual Report (cont)  
Year ended 31 December, 2025

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. 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,

Signed:  
Session Clerk



Date ..... 21.2.26 .....

Signed:   
Lesley Paterson  
38 Main Street  
New Byre  
Aberdeenshire  
AB53 2XD  
Date 21-02-2026

Aberdour Parish Church

SC 007197

### Independent Examiner's Report to the Trustees of Aberdour Parish Church

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

#### 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 requirements 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

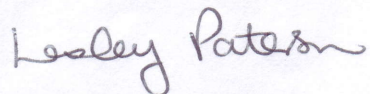
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual 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

#### 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.

Signed:



Lesley Paterson  
38 Main Street  
New Byth  
Aberdeenshire  
AB53 5XD

Date 27-02-2026

Aberdour Parish Church  
Receipts and Payments Account  
Year ended 31 December, 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<b>Receipts</b>	<b>Note</b>				
Donations	<b>3</b>	9358	318	9676	8607
Legacies					
Activities for Generating Funds		740		740	0
Bank & Deposit interest		9	1	10	16
Investment income					
		<u>10107</u>	<u>319</u>	<u>10426</u>	<u>8623</u>
Rental of premises					
Sale of assets - Investment		0	0	0	0
Collection for Poppy Appeal		63		63	370
Turkey Syria Earthquake appeal		0		0	0
Christian Aid & RNLI		0		0	0
Refund of Pulpit Supply & Travel Exps.		1696		1696	1086
Other Receipts		0	8	8	0
Grants Received		0	0	0	0
Listed Places of Worship VAT refund		0	0	0	0
Transfer from Consolidated Fabric Fund		0	0	0	0
<b>Total Receipts</b>		<u><u>11866</u></u>	<u><u>327</u></u>	<u><u>12193</u></u>	<u><u>10079</u></u>
<b>Payments</b>	<b>4</b>				
Costs of generating funds		78		78	75
Charitable activities		10876	399	11275	13542
Governance costs					
Purchase of Investments					
<b>Total Payments</b>		<u><u>10954</u></u>	<u><u>399</u></u>	<u><u>11353</u></u>	<u><u>13617</u></u>
Excess of Receipts over Payments for the year before transfers		912	-72	840	-3538
Transfers				0	
Excess of Receipts over Payments for the year		<u><u>912</u></u>	<u><u>-72</u></u>	<u><u>840</u></u>	<u><u>-3538</u></u>

**Aberdour Parish Church**  
**Statement of Balances**  
**At 31 December, 2025**

Aberdour Parish Church  
 Receipts and Payments Account  
 Year ended 31 December 2025

	Total 2025	Total 2024	Restricted Funds 2025	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
	£	£	£	£	£	£	£
<b>Bank &amp; Deposit Balances</b>							
Bank & deposit balances brought forward	10	10		4239	22251	26490	30028
<b>Movement in year:</b>							
Excess of Receipts over Payments for the year	0	0	0	912	-72	840	-3538
Bank & deposit balances carried forward	0	0	0	5151	22179	27330	26490
<b>Investments at market value</b>							
	0	0	0	0	0	0	0
<b>Assets</b>							
Gift Aid Receivable				Nil	Nil	Nil	Nil
<b>Liabilities</b>							
Cost of repair not yet billed				Nil	Nil	Nil	Nil

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

For and on behalf of the Kirk Session and Financial Board on .

Signed: Jane Smith Jane Smith

Signed: Sheila B Duguid Sheila B Duguid

Date: 2/2/26



	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
<b>3. Analysis of Donations</b>				
WFO Scheme (non Gift Aid)	2344		2344	2338
Gift Aid Donations	3448		3448	2748
Tax Recovered on Gift Aid Donations	1720		1720	1469
Ordinary Offerings (Open Plate)	1534		1534	1693
Other Offerings, Donations etc	312	318	630	359
	<u>9358</u>	<u>318</u>	<u>9676 0</u>	<u>8607</u>
<b>4. Analysis of Payments</b>				
Costs of generating funds				
Investment Managers' fees				
Offering envelopes	78		78	75
	<u>78</u>		<u>78</u>	<u>75</u>
Charitable activities				
Giving to Grow Contribution	1298		1298	1301
Presbytery dues	398		398	335
Minister's Phone	0		0	0
Minister's Travel Expenses	0		0	0
Pulpit Supply's Travel expenses	652		652	815
Ministerial Assistance	0		0	0
Pulpit supply	3100		3100	5050
Other staffing costs	0		0	0
Fabric repairs & maintenance	619		619	631
Klaxon & Fire Blanket	0		0	70
Manse Mutual expenses	0		0	0
Heat and light	1851		1851	1857
Insurance	1817		1817	1969
PAT Testing	0		0	55
Boiler Service	184		184	48
Organ & music (CCLI)	100		100	149
Printing, stationery and postage	85		85	260
Fire Extinguishere & Service	371	0	371	0
Bank Charges	25		25	0
New Hoover	149		149	0
Web Address & Hosting	72		72	96
Other expenses	92	399	491	536
Poppy Appeal	63		63	370
	<u>10876</u>	<u>399</u>	<u>11275</u>	<u>13542</u>
Governance costs				
Independent examiner's fees				
Other payments				
Purchase of assets				
Purchase of investments				
	<u></u>	<u></u>	<u></u>	<u></u>

5. 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 the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32433 and the maximum stipend (in 5th and subsequent years of service) £39856.

	2025	2024
	£	£
6. Collections for Third Parties		
Poppy Appeal	63	70

7 Aberdour Church does not own the Church and it does not have a Manse or Hall.

8 Fabric expenditure e.g. normal repairs and maintenance are charged to the General Fund; extraordinary repairs and improvements are met from the Fabric Fund.

## APPENDIX

### FUNDS HELD ON BEHALF OF THE CONGREGATION

#### BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025	2024
	£	£
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	21531	21531
Market Value of Balances at 31 December	33045	31523
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	3759	2326
<u>TEMPORARY ACCOUNT</u>		
Balance at 31 December	-3000	0

#### *Notes*

- 1. If any of the above lines do not apply to your congregation for both of the years being reported then they can be removed from the note.*
- 2. The note only requires the year end figure for each year to be shown. Detailing the movements is not necessary but can be shown as additional disclosure if considered appropriate.*
- 3. The note only requires the year end figure for each year to be shown. Detailing the movements is not necessary but can be shown as additional disclosure if considered appropriate.*