

Arbuthnott, Bervie and Kinneff (Church of Scotland)

Scotland · Charity number SC009239

Details

Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1954-11-15
Register	View on the OSCR register

Contact

Address	10 west park terrace Inverbervie inverbervie Aberdeenshire dd100tz
Website	http://www.abkchurch.co.uk

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: Charity is a church, providing worship services at least weekly, discipleship for believers via training, small groups, provision of reading materials. pastoral care for those known to the church via visits at home or in hospital, help with tasks, and spiritual guidance. events to encourage the wider community to feel at home in church and to benefit them (events are usually on a donation only basis). making the gospel available to the young via weekly sessions (Scripture Union) and holiday club, as well as on Sundays. praying for our world, our country and our community as well as for individuals weekly. hosting a monthly event for fathers/grandfathers and pre-school children. as well as provision of funeral marriage and baptism services.

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

Objectives: The advancement of religion.

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£85,046	£92,084	-	2
2024-12-31	£85,268	£80,533	-	2
2023-12-31	£96,549	£89,991	-	2
2022-12-31	£86,144	£76,058	-	2
2021-12-31	£86,126	£76,688	-	5
2020-12-31	£79,014	£123,488	-	3

Arbuthnott, Bervie and Kinneff (Church of Scotland)

Scotland - Charity number SC009239

Accounts

The Church of Scotland
Arbuthnott, Bervie & Kinneff (Church of Scotland)



"To Reach All with Christ's Love"

Annual Report and Financial Statements
For the year ended 31 December 2025

Congregation No: 321900
Scottish Charity No: SC009239

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Reference and Administrative Information

Charity Name:	Arbuthnott, Bervie & Kinneff (Church of Scotland)
Charity Number:	SC009239
Congregation Ref No:	321900
Contact Address:	43 King Street, Inverbervie, Montrose, DD10 0RQ
Website:	www.abkchurch.co.uk

Trustees

Members of Kirk Session

John Aitchison	Margaret Gray
Alison Aitchison	Andrew Jones
John (Keith) Arbuthnott (Viscount of Arbuthnott) [Resigned 31 st December 2025]	Caroline Jones
Rev. Margaret Benton	Sheila Moir
Peter Benton	Andrew Morrison (Minister)
Phyllis Bisset	Neil Paterson
Sandra Bissett [Resigned 30 th November 2026]	Sheila Taylor
Elizabeth (Betty) Cruper	Sandra Wright
	Elaine Whyte

Office Bearers

Minister:	Rev. Andrew Morrison
Session Clerk	Natasha Hepburn
Treasurer	Sandra Wright

Independent Examiner: James Morrison, Kilkerran Cottage, Lochside Rd, St Cyrus, Montrose DD10 0DB

Bankers: Virgin Money, 1 Queens Cross, Aberdeen, AB15 4RU

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2025

Arbuthnott, Bervie & Kinneff (Church of Scotland)

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2025

The trustees have the pleasure of presenting the annual report and financial accounts for Arbuthnott, Bervie & Kinneff Church for the year ended 31st December 2025. The financial statements comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended).

Structure, Governance, and Management

Arbuthnott, Bervie & Kinneff is a registered charity, number SC009239, and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

Members of the Kirk Session are the charity trustees. The Kirk Session members are the active elders of the Church and are chosen from those members of the Church who are considered to have the appropriate spiritual gifts and skills, following the teaching of the Bible. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

The Kirk Session is moderated by the minister and meets approximately eight times each year. Certain responsibilities are delegated to the Finance, Property, Mission, Discipleship and other Committees as appropriate. The Kirk Session is responsible for the spiritual welfare of the congregation and evangelization of the parish, as well as having oversight over the property and financial affairs.

Objectives and Activities

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

In 2021, we reaffirmed our vision "To reach all with Christ's love". Further to this, we also adopted a mission statement where we intend to strive be a church community made up of those who are "Introducing People to Jesus, Loving our Community, and Growing as Disciples."

We aim to do this primarily within the communities we serve and for which we have a particular responsibility, including Arbuthnott, Catterline, Gourdon, Inverbervie and Kinneff. We will join with like-minded Christian Churches and para-Church networks to carry out our calling as a Church.

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2025

Achievements and Performance

Our constant prayer is that our Church will continue to be faithful to our Lord and Saviour. As the years change, we seek to keep the gospel of Jesus Christ as the centre of all that we are and do. Our mission as a Church together, and as individuals, is to glorify the LORD God by keeping the glorious Good News of Jesus Christ at the core of our life and ministry.

In recent years, we have been keen to have a more accurate Church membership roll through regular reviews. We trust that a more accurate representation of those actively associated with the Church family will aid us in the coming years in our discipleship of each other as well as pastoral care and fellowship.

Our church membership closed the year at 151 members and 40 adherents (compared with 155 members and 41 adherents at the year end of 2024). We didn't have any members join us through profession of faith in 2025. There were 2 deaths of members during the year. We continue to welcome some new faces at worship, and our prayer is that they will call ABK Church 'home' and grow into a living faith in Jesus Christ.

The story of our year is largely told through the three parts of our Mission Statement: 1) Introducing People to Jesus, 2) Loving our Community, 3) Growing as Disciples.

Introducing People to Jesus

Scripture Union: During 2023, we began a Scripture Union group, for P5-P7 children, running in the Bervie Church Centre each week during term time after school. In the 2024-2025 term, there were seven regular children attending, and learning about the Gospel through material provided by SU Scotland. With the new academic year in Autumn 2025, we grew to 15 children regularly attending and engaging.

It's Your Move Books: As we have done in many years, It's Your Move books were offered to all the local primary school P7's before they moved up to High School, which were gladly accepted by schools to pass onto the children.

Holiday Club: In August our annual holiday club took place, under the theme of a Tale of Two Kings (an exploration of David and Jesus). As in last couple of years, we hired out the large hall of Bervie Primary School, as well as their school grounds, also using the facilities owned by Bervie Church and Living Rooms. Around 70 children attended at least once during the week, supported by many Christians from ABK Church, Living Rooms and other church families, and it closed with a BBQ at the end of the week. As ever, we are grateful for the opportunities that arose to share Jesus with young people & families.

Christmas Experience: In early December we were delighted to host older children from Bervie Primary School at Bervie Church for 'Experience Christmas.' In conjunction with our local SU Worker, and Christians from ABK Church and other local Christians, we offered the children a chance to engage with various aspects of the Good News of the Christmas Story in an engaging and informative way over the course of a couple of hours.

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2025

Achievements and Performance (continued)

Youth Group: Some within our church family had been eager to begin a Friday night Youth Group, aiming to reach P7's – S6's. The initial planning, in partnership with Matt Sinar, the Presbytery Youth Development Worker, took place. The Youth Group is planned to begin in late January 2026.

Local Ministry Prayer Hub: Through our work with SU, both via our regular Tuesday group, and the annual Holiday Club, we are part of a new Prayer Hub for the Mackie Academy catchment area. Quarterly prayer gatherings happen at Fettesboro Church, to pray together with other churches and SU teams for the work we do with children and young people.

Bervie Gala: After a number of years' break, our church was present at the annual Bervie Gala. We had a stall giving out free home baking, offered some comfy seating and games for kids, as well as Christian literature and adverts about our church. We found it a rewarding experience being at the centre of the life of the community.

Gourdon Mission Weekend: In partnership with Gourdon Mission, our church supported the efforts of the Gourdon Mission Weekend in Autumn, in which a few special events were put on, and Christian literature was distributed, to reach the people of Gourdon with the Good News of Jesus.

Easter: At Easter, we had a public walk of witness around Inverbervie with Christians from other congregations in the community, as we walked around the town with the Cross on Good Friday. On Easter Sunday, at Bervie beachfront, we gathered for an earlier Easter Morning service of praise, followed by a breakfast to which everyone was invited.

Christmas Tree: For the past couple of years, we have hosted the Bervie Community Christmas Tree (due to the former public area being unavailable). On 29th November (the Saturday before Advent) we held a Lighting the Tree event with carols and a short Christmas message.

Study Leave: Our Minister participated in three weeks of Study Leave, looking at Revitalising Churches in Scotland. As part of this he read a number of books around the topic of discipleship, mission and revitalisation, as well as speaking to some ministers and other leaders across Scotland to learn from their experience. The minister presented some findings to the Kirk Session towards the end of the year, and learning points will be worked out in the new year.

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2025

Achievements and Performance (continued)

Loving Our Community

Life Events: In the course of 2025, we provided pastoral care to our parish through personalised funerals for 11 individuals. We also had the highest number of weddings for many years – with our Minister conducting three weddings, as well as the chance to gather with others and pray over the relationship of a couple within our church. Most of these life-events (funerals and weddings) are for those outside the church family, and it is our privilege to be the hands, feet and mouthpiece of God in these moments. This is part of our calling as a Parish Church. We also held our annual Time to Remember service in early December, offering a place of comfort and hope for those who are bereaved or struggling with life's circumstances.

Remembrance Sunday: We held our annual Remembrance Sunday service at Arbuthnott and Bervie War Memorials and Churches, with one of our elders leading an act of remembrance at Gourdon War Memorial and a short service at Gourdon Mission. At Bervie, we were joined by the local Uniformed Organisations and many others in the community who might not normally join us at worship.

Care Homes: Care Home Services continued during 2025. Our Minister led occasional services in Castle Lodge Care Home in Inverbervie, as well as serving on the rota for afternoon services at Oushfarquhar Care Home in Stonehaven, often joined by other members of the congregation. A particular highlight was the Christmas Service where a large group from ABK Church (aged 5 to 94) joined the residents of Castle Lodge in the run-up to Christmas to celebrate the Good News of Christ's birth.

Safe Families: We were approached this year to partner with Safe Families, a Christian charity who offer a range of services to vulnerable children and families across the UK. They were seeking to partner with local churches to find volunteers who could meet with a local vulnerable family for about an hour a week, whether just offering friendship or some practical help that supports them. A couple of our elders chose to sign up to volunteering and began training in late 2025. They will begin supporting a local family in early 2026.

WLDQ: Beginning in the Autumn 2024, we established a monthly 'Who Let the Dads Out?' group in the Church Centre on a Saturday morning, aiming to serve dads (and other father-figures) in the community, who come along with their young children to have fun and spend time together. We used a grant given to us by the former Kincardine and Deeside Presbytery to buy some resources, as well as snacks and hot rolls for those coming along. A steady group of about 10 dads, and their children have been coming. We hope in 2026, to build on these relationships and invite them to hear more about Jesus.

Brighter Bervie: Brighter Bervie originated as an outreach from our Church aimed at using gardening skills enhancing the local environment, engaging people of all ages and abilities in healthy sociable activities, raising awareness of and respect for God's wonderful world and building community spirit. The Church gardens were well used for the Holiday Club and other events as well as throughout the year by visitors and other users.

Arbuthnott, Bervie & Kinneff (Church of Scotland)

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2025

Achievements and Performance (continued)

Community Events: We continued to host the Bervie Community Christmas Tree in our grounds, in partnership with the Bervie Gala Committee, and with kind donation of the tree and installation expertise from the Arbuthnott Estate and GF Bisset. In October, we had a Book Sale and Coffee Morning, where we endeavoured to raise some funds for the church plus open up the Church Centre to the community. And, in November, we held a community Quiz Night, which was enjoyed by many in the church and the community.

Hot Chocolate Fridays: For a few years, we have been partnering with the Living Rooms Church to offer our community a free Hot Chocolate on a Friday evening outside the front of Bervie Church grounds. This has continued, and people from pre-school to those in retirement years come along, with a large proportion in the late primary and early secondary age range. It's a chance to offer prayer and a window into the generosity of God.

Arbuthnott Church Celebration Service: On 16th February, we held a special afternoon service at Arbuthnott, where the Moderator of the General Assembly, the Rt Rev. Shaw Paterson, was in attendance as part of his tour of the Presbytery. We looked back at the long history of Arbuthnott Church, recalling that the first post-reformation minister (Very Rev. Alexander Arbuthnot, a native of Arbuthnott area) was an early Church of Scotland Moderator. Many from the community joined us for the special event.

Local Schools: We have the pleasure of good relationships with the local schools, especially Bervie Primary and Nursery. We hosted a couple of school assemblies at Bervie Church, where our Minister was able to share a short Christian message. Our congregation kindly provided lots of home baking for the staff of Bervie School on a February in-service day, to show our support and care for them.

Church Centre: We continue to hire out our Church Centre to several community groups and individuals on long term agreements, and one-off bookings. We are glad to serve the community, with the additional bonus of raising funds to cover our costs.

Behind the scenes there are many other ways in which our church family has sought out opportunities to serve their neighbours and friends in Christ's name.

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2025

Achievements and Performance (continued)

Growing as Disciples

Primarily, God's people grow as disciples through joining together as God's people and growing in faith together, but also through personal devotions.

Sunday Worship: Worship Gatherings are normally held on Sunday mornings and evenings - morning gatherings in Arbuthnott Church (9.30am) and Bervie Church (11am), with a joint gathering in Bervie Church if there is a fifth Sunday of the month, and occasional other services. Weekly afternoon/evening gatherings (3pm during winter, 6pm otherwise) continued in Gourdon Mission Hall with whom we have a long-established partnership. Since 2020, Bervie Church gatherings have been broadcast on our YouTube channel which regularly attracts 25-40 views. The audio of each gathering is also sent off to Mearns FM to be played at 9am the following Sunday. We are grateful for those who serve to make this possible. We also distribute CDs of the Bervie Church service to a few people who are housebound and anyone else who prefers this method of engaging with the Sunday worship service.

During the year, our Sunday morning sermon series themes included: The book of Proverbs, The Nicene Creed (celebrating its 1700th anniversary), Meals with Jesus, The Book of 1 John and Characters of Christmas.

While worship gatherings are primarily led by our minister, Andrew Morrison, we are blessed with many who contribute to the exaltation of God in our gatherings in various ways including playing and singing in our worship band, preaching and leading talks, sharing testimonies, leading us in prayer or reading the bible.

Prayer: Our weekly "Encounter" Prayer gathering, is held on Thursday evenings at the Church Centre and contains elements of musical worship, bible study and prayer. It's a great time of encouragement as we pray for God's blessing upon our church, upon each other, and the wider community and world.

On 7th March, some of our congregation attended the local gathering of the World Day of Prayer, at St Cyrus Church, in which several churches of various denominations participated in and attended. On Good Friday, we offered a reflective space in the Church Centre, for people to come along and reflect upon the events of that day.

The Church of Scotland encouraged all congregations to join together to pray for their community, church congregations and wider Church in Scotland, on 29th November. With Christians from the Living Rooms, we had a prayer walk around the community, and then joined together in a focused time of prayer of repentance, and supplication for God to bring people to the knowledge of Jesus within our community and Church.

Small Groups: In January 2024, we launched a number of Small Groups within our congregation, to supplement the existing Women of the Way (WoW) small group, and our weekly prayer meeting. There are now an additional four groups running regularly. A sizable proportion of our congregation is involved in some kind of small group, which we have been greatly encouraged by. In addition, a couple of our men attend the SALT Saturday morning bible study group, run by the Living Rooms Church.

Arbuthnott, Bervie & Kinneff (Church of Scotland)

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2025

Achievements and Performance (continued)

Pastoral Care: Our Pastoral Care team is made up of individuals with the gifts and characteristics necessary to care for and love God's people as Christ has first loved us. The team continue to serve the most vulnerable and house-bound members, striving to ensure that those who are physically unable to attend Church services and events are reminded of the love of God. Growing in friendship and fellowship is important to us, and we encourage our Church family to regularly seek out friendships and contact with others within our Church.

Weekly Email: We continued our regular email news update, sending it out to around 160 individuals, often including a pastoral message and updates on the work and life of the church.

Events: Our Presbytery Elder (Sandra Wright) and our Minister represented our congregation at the annual General Assembly in Edinburgh. In spring, some women from our congregation attended the Glorious Women's Conference in Aberdeen.

Food and Fellowship: We organised occasional times of fellowship over food. On a few occasions, we have been able to gather for a pre-church breakfast at Bervie when it has been a joint service between Bervie and Arbuthnott (usually a 5th Sunday of the month). There is regularly tea & coffee after worship at Bervie, and monthly at Arbuthnott.

Book Group: In early 2023, a Book Group began to meet monthly, and this has continued throughout 2025. Its aim is to read books with a Christian theme or issue that can be discussed from a faith viewpoint. A small group have been joining together in reading, exploring and discussing most months.

Sunday Children's Work: Our work with children and young people aims to teach under 18s about the Christian faith and its relevance. Kingdom Kids, our weekly Sunday group for children during the morning service at Bervie Church took place for most of the year, including during most school holidays. This group is small, but we are praying that God will bring many more families into our church family in the coming year.

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2025

Achievements and Performance (continued)

Property

During 2024, the Herd Centre & associated land around it was put up for sale by the Church of Scotland on our behalf, and towards the end of 2024 a deal was in the process of being finalised to be bought over by a local electrician's company. The new company took over ownership of the Herd Centre in February 2025. Proceeds from disposal and selling of the Herd Centre (after fees have been paid), which are approximately £47,000, will be used by the ABK Church congregation to repair, maintain and modernise remaining buildings.

Works are in the pipeline to get the Church tower at Bervie repaired, due to water ingress, and it's hoped this can be done in early 2026.

A local team of interested locals, called the 'Arbuthnott Church Development Group', was initially interested in owning, maintaining and preserving the Arbuthnott Church building beyond our stewardship. During 2025, we allowed Arbuthnott Church to be used by them to promote their work for a couple of events. However, with a feasibility study in 2025 concluding that the group was unable to realistically sustain their stewardship of the building, the group folded. Meanwhile, Arbuthnott Church went up for sale for the price of £25,000 near the end of 2025.

Financial Review

Income and Expenditure

The Church's principal source of income is the voluntary giving of its congregation through their offerings, supported by various other donations. Income is also derived from the hiring out of Church property - The Herd Centre (until February 2025), Bervie Church Centre, Bervie and Arbuthnott Churches. Grants have been received for specific projects.

Income: Donations are down this year by around 5%. Donation levels rose after a successful stewardship campaign in May 24, which also included some one-off donations at that time. However, the net movement in members and adherents this year has resulted in slightly lower regular donations. There were no legacies in 2024 v £1,500 in 2025. Two years' worth of income accruing from the centrally held Consolidated Fabric Fund were drawn down into local funds in 2025 (£1,600). Rental income from use of our halls is lower than in 2024. The Herd Centre was sold in February 2025, and although all users were initially offered the possibility to move to the Bervie Church Centre at a reduced rate, many of the groups have either folded, or have since moved to other premises which were a better fit. We continue to be supported by the UK Government's Listed Places of Worship Scheme which provides grants against VAT element of maintenance and repairs spend. Further details on grants can be found in note 3. We raised £571 via collections for third parties and paid out an additional £190 which was raised in 2024. All of this provided receipts of £85,046, versus £85,268 in 2024.

Arbuthnott, Bervie, and Kinneff (Church of Scotland) Trustees Annual Report for Year Ended 31st December 2025

Achievements and Performance (continued)

Financial Review (continued)

Payments: Payments have increased from £80,533 in 2024 to £92,084. Main factors: An increased Giving to Grow allocation in 2025 (£6,288 higher than 2024); a higher repairs & maintenance cost, including professional fees for a full inspection, survey, and costed and prioritised repairs and maintenance plan, as well as final fees for the Arbuthnott Church ACE project - up £3,292; heat and light costs - timing of billings (circa £3,700 was due to SSE at end of 2024 covering 2023/2024 costs, due to their internal administration issues this was not billed until 2025); and the remaining Loans from Trustees were repaid in 2025 (£1,200 more than in 2024). This was partly offset by lower Manse Council Tax costs as arrears paid off in 2024.

This results in a shortfall of receipts against payments in the year of £7,038.

It is the Trustees' policy to hold reserves of approximately 4 months' non-discretionary spend, which approximates to £20,000, split 30%/70% between fabric and general funds. At the end of the year the Church held unrestricted funds of £25,933 including amounts designated for fabric/hall infrastructure purposes.

After allowing for these known commitments, these reserves are in excess of the £20,000 approximate requirement. However, repairs to the Church tower are planned for 2026 and are in excess of normal requirements.

The target of £20,000 is arrived at by assessing non-discretionary expenditure - primarily minister and property costs such as insurance and utilities - and 4 months is deemed a reasonable amount of time for contracts to be cancelled. There are also various restricted and endowment funds - see details in list of funds.

The Church of Scotland General Trustees also hold funds on behalf of Arbuthnott Bervie and Kinneff Church, which are listed in the Appendix. These funds may be made available to the Congregation on application to the General Trustees. As at 31st December 2025 capital funds held on behalf of the congregation were £38,691 (market value £42,486). Revenue funds were £7,801. A temporary fund is also held, tracking income and expenditure made on behalf of Arbuthnott Bervie and Kinneff Church by Church of Scotland, in respect to preparation for and sale of buildings. It now includes the net proceeds from the sale of the Herd Centre. At 31 December 2025 the balance is £43,016 owed to the congregation.

The investment objectives of the Trustees are to maintain the value of the funds invested to at least match the inflation rate applying, while also giving a reasonable return on capital. The Trustees believe the objective has been achieved given the long-term growth in investment values, while at the same time achieving income greater than that available through short term cash deposits.

All properties are owned by Church of Scotland General Trustees for the use of the Congregation, namely:

- Bervie Church (43 King Street, Inverbervie DD10 0RQ)
- Church Centre (43 King Street, Inverbervie DD10 0RQ)
- Arbuthnott Church, (Arbuthnott, AB30 3PA)
- The Manse (5 West Park Place, Inverbervie DD10 0KA)

**Arbuthnott, Bervie, and Kinneff (Church of Scotland)
Trustees Annual Report for Year Ended 31st December 2025**

Achievements and Performance (continued)

Financial Review (continued)

No recent valuations are available, except for Arbuthnott Church, but full reinstatement values used for insurance purposes are as follows:

• Bervie Church	£3.8m
• Bervie Church Centre, garden and garage	£2.5m
• Arbuthnott Church	£2.9m
• The Manse	£0.4m

Arbuthnott Church is currently for sale at a market valuation of £25k, which excludes the part owned by the Arbuthnott family.

Arbuthnott, Bervie & Kinneff (Church of Scotland)

**Arbuthnott, Bervie, and Kinneff (Church of Scotland)
Trustees Annual Report for Year Ended 31st December 2025**

Statement of Trustees' responsibilities

The members of the Kirk Session must prepare financial statements which give sufficient detail in order to enable a sufficient 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 Arent 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 or other regularities.

Approved by the Trustees and signed on their behalf,



Natasha Hepburn

Session Clerk

Date: 24/02/2026

**Arbuthnott, Bervie, and Kinneff (Church of Scotland)
Trustees Annual Report for Year Ended 31st December 2025**

**Independent Examiner's Report to the Trustees of Arbuthnott, Bervie, and
Kinneff (Church of Scotland)**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 15 to 23.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with 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 do not apply. It is my responsibility 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.

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 Regulations 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.

Name  (James Morrison)

Date 8 March 2026

Address: Kilkerran Cottage, Lochside Rd, St Cyrus, Montrose, DD10 0DB.

**Arbuthnott, Bervie, and Kinneff (Church of Scotland)
Trustees Annual Report for Year Ended 31st December 2025
Receipts and Payments Account**

		Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
	Note	£	£	£	£	£
Receipts						
Donations and Legacies	3.1	70,531	1,814	0	72,345	74,637
Fundraising		161	0	0	161	384
Bank and Deposit Interest		296	0	0	296	233
Other Income		347	0	0	347	232
Investment Income		0	0	1,028	1,028	1,035
		<u>71,341</u>	<u>1,814</u>	<u>1,028</u>	<u>74,183</u>	<u>78,531</u>
Rental of Premises	3.2	8,475	0	0	8,475	7,218
Grants	3.3	0	217	0	217	314
Receipts from General Trustees		3,800	0	0	3,800	0
Collections for Third Parties	6	0	571	0	571	1,205
Total Receipts		84,416	2,602	1,028	88,046	89,268
Payments						
Cost of Generating Funds	4	99	0	0	99	87
Charitable Activities	4	84,334	7,851	0	92,185	89,446
Governance Activities	4	0	0	0	0	0
Total Payments		84,433	7,851	0	92,284	89,533
Excess of receipts over payments for this year, before transfers		(3,017)	(5,249)	1,028	(7,238)	4,735
Transfers		354	894	(1,028)	0	0
Excess of receipts over payments		(2,663)	(4,355)	0	(7,038)	4,735

Note: Other income consists of income from Easyfundraising (generated from online purchases by ABR Church family) and Nathan's Waste Savers Ltd (Rag Bag) (generated from fabric collection for recycling), as well as the sale of some surplus items from the Herd Centre, sold in February 2025, and a small amount of Fairtrade items sold at an event from historic stock.

**Arbuthnott, Bervie, and Kinneff (Church of Scotland)
Trustees Annual Report for Year Ended 31st December 2025
Statement of Balances**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Bank and deposit balances:					
Bank and deposit balances b/f	28,082	12,528	1,000	41,610	38,910
Movement in year:					
Excess of receipts over payments for year	(2,821)	(4,556)	0	(7,377)	4,730
Bank and deposit balances c/f	25,261	7,972	1,000	34,233	43,640
Investments value (total £17,115)			18,080	18,080	18,480
Material amounts owed as at 31.12.25					
URBles -Public Energy	731			731	3,761
Material amounts due as at 31.12.25					
URBles -SSE	1,079			1,079	0
Gr Aid and GASOS to be claimed	2,236			2,236	2,508
Net amount owed/due	(2,584)	0	0	(2,584)	1,269

In 2024, a back billing from the end of 2023 was due for both halls, delayed due to SSE internal issues.
In 2025, a credit (due to back billing regulations) is due from SSE, as well as a final credit for one building.

The accounts were approved by the Kirk Session on: 26.1.26

For and on behalf of the Kirk Session:

 Session Clerk
 Treasurer

Arbuthnott, Bervie, and Kinneff (Church of Scotland)
Trustees Annual Report for Year Ended 31st December 2025
Notes to the Accounts:

1. Trustee Remuneration and Related Party Transactions.

No payments or expenses were paid to any Trustee, aside from the payment of Manse Council Tax (£3,327). 5 trustees loaned Arbuthnott Bervie and Kinneff Church short term interest-free loans to the value of £5,200 in 2023 to assure cash flow while Manse Council Tax arrears were paid. £2,000 was repaid in 2024, with the remaining £3,200 repaid in 2025.

2. Movement in Funds.

	At 1st January 2025	Receipts	Payments	Transfers	Gain(loss) on Investments	At 31st December 2025
Unrestricted Funds						
General Fund	21,357	76,066	71,611	(4,222)	0	21,388
Fabric Fund	(155)	0	7,043	6,700	0	(511)
Church Centre	3,777	4,931	3,845	(322)	0	4,541
Herd Centre	3,136	419	1,734	(1,321)	0	0
						0
	28,082	81,416	84,433	334	0	25,399
Restricted Funds						
Junior Fellowship	262	39	178		0	123
Holiday Club	1,059	1,180	1,708	0	0	530
Bervie Organ Fund	957	0	1,246	598	0	309
Ferguson Trust	35	0	0	32	0	67
Burnett Trust	173	0	0	0	0	173
Keloch Trust	976	0	0	64	0	1,040
Fabric Arbuthnott	5,957	612	3,063	0	0	3,706
Restricted Grant Funding	2,946	0	694		0	2,252
Third Party Collections	190	571	761	0	0	0
	12,555	2,402	7,651	694	0	6,300

Arbuthnott, Bervie, and Kinneff (Church of Scotland)
Trustees Annual Report for Year Ended 31st December 2025
Notes to Accounts

2. Movement in Funds (continued):

	At 1st January 2025	Receipts	Payments	Transfers	Gain(loss) on Investments	At 31st December 2025
Endowment Funds						
Church Centre Fund (£5000)	8,121	278	0	(274)	153	8,274
Bervie Organ Fund (£10,698)	11,018	598	0	(598)	328	11,344
Farquhar Trust (£546)	586	32	0	(32)	18	604
Kinneff Trust (£629)	907	49	0	(43)	27	934
Suttie, Bisset, Smith Trust (£188)	276	15	0	(18)	0	285
General Purposes Fund (£54)	574	12	0	(12)	45	619
Stipend Fund (£1,000, deposit)	1,000	44	0	(44)	0	1,000
	19,480	1,028	0	(1,039)	580	20,060
	60,117	85,066	92,084	0	580	83,659
Held in Cash	41,311	84,062	92,084	884	0	34,599
Held as Investments	18,906	884	0	(304)	580	19,060

Purpose of restricted Funds:

Junior Fellowship: Used for work with children and young people. This balance is gradually reducing and when brought to NIL account will be closed, as the Kirk Session has agreed that it is not necessary to keep Youth Church funds separately.

Holiday Club: Used to support/cover costs of the annual Bervie holiday club each summer.

Bervie Organ Fund: Accumulates interest from the related endowment fund and is for expenditure connected to the organ in Bervie Church, such as maintenance and repairs.

Farquhar, Burnett and Kinloch Trusts: These funds accumulate interest from the related endowment funds to be used to provide support to the poor of the area.

Fabric Arbuthnott: The trustees have set aside funds specifically for maintenance and repair of Arbuthnott Church.

Restricted Grant Funding: used to track grants provided for a restricted purpose- see also note 3.3.

Purposes of Endowments:

Church Centre: This fund is to support expenditure related to the Church Centre.

Bervie Organ Fund: As above.

Farquhar, Burnett and Kinloch trusts: As above.

Suttie Trust: This fund is to provide relief for the poor of the area.

Stipend Fund: This fund is to support Minister's Stipend. Interest from this fund is transferred to the General Fund at the minister's request.

General Purposes Fund: For general purposes.

All endowment funds are held as investments on behalf of ABK Church by Church of Scotland, 121 George St, Edinburgh, except for Stipend fund which is held as a deposit.

**Arbuthnott, Bervie, and Kinneff (Church of Scotland)
Trustees Annual Report for Year Ended 31st December 2025**
Notes to Accounts

3. Analysis of Receipts

1. Analysis of Donations

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Non Gift Aid Donation	4,519	100		4,619	9,025
Gift Aid Donations	47,544	155		47,704	47,400
Tax Recovered on Gift Aid Donations	13,170			13,170	13,000
Ordinary Offerings (open plate)	3,086			3,086	4,901
Legacies	1,500	0		1,500	0
Other Offerings, Donations	692	1,569		2,261	2,723
	<u>70,511</u>	<u>1,824</u>	<u>0</u>	<u>72,335</u>	<u>74,057</u>

2. Rental of Premises

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Funerals & Weddings	1,125			1,125	1,585
Herd Centre	419			419	1,079
Church Centre	4,931			4,931	3,994
	<u>6,475</u>	<u>0</u>	<u>0</u>	<u>6,475</u>	<u>7,218</u>

The Herd Centre was sold in February 2025, with users being given the option of moving to the Church Centre.

Arbuthnott, Bervie, and Kinneff (Church of Scotland)
Trustees Annual Report for Year Ended 31st December 2025
Notes to Accounts

3. Analysis of Receipts (continued)

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3.3 Grants					
DCMS Listed Places of Worship Grant Scheme (VAT)		217		217	314
	0	217	0	217	314

Arbuthnott Bervie and Kinneff Church would like to express grateful thanks for grants provided for church projects.

Arbuthnott, Bervie, and Kinneff (Church of Scotland)
Trustees Annual Report for Year Ended 31st December 2025
Notes to Accounts

4. Analysis of Payments

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Cost of generating funds					
Gift Aid Envelopes	99			99	87
	<u>99</u>	<u>0</u>	<u>0</u>	<u>99</u>	<u>87</u>
Charitable Activities					
Giving to Grow Allocation	38,315			38,315	32,027
Presbytery Dues	2,167			2,167	1,603
Manse Council Tax	3,327			3,327	6,588
Pulpit Supply	0			0	100
Other Staffing Costs	6,179			6,179	6,189
Fabric Repairs & Maintenance, (inc. prof fees)	6,650	3,481		10,141	6,849
Furniture and Equipment	531	225		756	828
Heat and light	10,911			10,911	7,651
Insurance	6,042			6,042	5,853
Other Building Costs	231			231	274
Church Office Expenses	878			878	537
Organ & Music (inc. payment to organists)	3,526	1,246		3,072	5,211
Printing, Stationery & Postage	201			201	488
Charitable Donations	1,464	332		1,796	1,269
Cost of Mission and Other Expenses	412	1,588		2,008	1,944
Repayment of Loans to Trustees	3,200			3,200	2,000
Collection for Third Parties		761		761	1,016
	<u>84,334</u>	<u>7,681</u>	<u>0</u>	<u>91,985</u>	<u>80,448</u>
Governance costs					
Independent Examiner's Fee	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

5. Ministers' 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 £32,433 and the maximum stipend (in the fifth and subsequent years) £38,856.

6. Fabric Spend

Routine maintenance and repairs expenditure is drawn from fabric Fund. Major repair or improvement programmes are likely to be funded from a mix of grants, funds drawn down from monies held on our behalf by General Trustees, fundraising activities, and general funds made available for fabric purposes.

**Arbuthnott, Bervie, and Kinneff (Church of Scotland)
Trustees Annual Report for Year Ended 31st December 2025
Notes to Accounts**

6. Collections for Third Parties and Donations to Charities

Collections For Third Parties	2025	2024
	£	£
Safe Families	206	
Let Your Little Light Shine Moderator's Project (Mairiel)	315	
Navigators UK		191
Samaritans		317
World Day of Prayer		138
Open Doors		32
Inverbervie and District Daycare		103
South Meams Explorer Scouts		103
20 Schemes		190
Embrace the Middle East		130
Raised in 2025	571	1,205
Remitted in 2025	190	(1,000)
Paid out in 2025	761	1,015
Donations to charities		
Compassion UK	806	814
Scripture Union Scotland	300	300
Christian Aid Silk & Saffron	100	75
Gourdon Mission	500	
	1,796	1,289

Arbuthnott, Bervie & Kinneff (Church of Scotland)

**Arbuthnott, Bervie, and Kinneff (Church of Scotland)
Trustees Annual Report for Year Ended 31st December 2025**

APPENDIX

**FUNDS HELD ON BEHALF OF THE CONGREGATION
BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES**

CONSOLIDATED FABRIC FUND

	2025	2024
CAPITAL ACCOUNT	£	£
Credit balances held at 31 December at cost	<u>38,691</u>	<u>38,691</u>
Market value of balances at 31 December	<u>42,488</u>	<u>41,984</u>
REVENUE ACCOUNT		
Balance at 31 December	<u>2,801</u>	<u>3,632</u>
INDIVIDUAL FUNDS		
REVENUE ACCOUNT		
Balance at 31 December	<u>0</u>	<u>4</u>
TEMPORARY FUNDS		
Balance at 31 December	<u>43,016</u>	<u>(1,939)</u>