

Maud & Savoch Church of Scotland

Scotland · Charity number SC009773

Details

Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1912-12-17
Register	View on the OSCR register

Contact

Address Denend
Strichen
Fraserburgh
Aberdeenshire
AB43 6RN

Website www.maudchurch.co.uk

Activities

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 through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond. In seeking the advancement of Christ's Kingdom in the parish, joint services are held with the linked congregation of New Deer: St Kane's Church of Scotland, at 10.30 am every Sunday, alternating monthly between the two church buildings.

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	£35,005	£50,525	-	0
2024-12-31	£51,514	£35,917	-	0
2023-12-31	£35,717	£36,000	-	0
2022-12-31	£35,561	£36,629	-	1
2021-12-31	£27,262	£25,767	-	1

Maud & Savoch Church of Scotland

Scotland - Charity number SC009773

Accounts

Maud and Savoch Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNTS

2025

Congregation No: 342029

Charity No: SC009773

Charity Name: Maud and Savoch Church of Scotland

Charity Registration Number: SC009773

Congregation Reference No: 342029

Contact Address: Denend
Strichen
Fraserburgh
Aberdeenshire
AB43 6RN

Trustees

Kirk Session

Isabel Cumming
Andrew Dick
Janet Dick
Irene Jappy
Marilyn Morrice
Jim Muir
Gordon Reid
Alistair Robertson
Jan Sanders
Rev Aileen McFie

Congregational Board

Mary Hirst
Robert Hirst
Kath O'Connor
Jenny Reid
Kathleen Reid

Principal Office-bearers

Minister: Rev Aileen McFie
Session Clerk: Andrew Dick
Clerk to the Board: Isabel Cumming
Church Treasurer: Isabel Cumming

Independent Examiner

Rev William Stewart
Denend Farm
Strichen
Fraserburgh
AB43 6RN

Bankers

Virgin Money
Broad Street
Peterhead
AB42 1JB

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 Model Deed of Constitution.

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 and meets four times in a year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session which meets four 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 seeking the advancement of Christ's Kingdom in the parish, joint services are held with the linked congregation of New Deer: St Kane's Church of Scotland, at 10.30 am every Sunday, alternating monthly between the two church buildings.

Achievements and Performance

Average attendance at public worship at joint monthly services with New Deer: St Kane's was approximately 30-35 during the first half of 2025. This has increased to approximately 40-45 in the second half of 2025, with the services during Advent being particularly well attended.

We continue to encourage children, families and young people in the Church and have a number of children (babies to 12 year olds) and young families who join us regularly. We offer dedicated Children's Church sessions which run alongside Sunday Worship and also undertake regular interactive All Age/Family Services in which children and families are encouraged to participate.

The Easter programme offered services and activities each day of Holy Week including a walk, quiet reflective services and an Agape meal. All were well attended.

There is a regular Time for Prayer on a Wednesday at St Kane's Church Centre when people can attend and come together with others in prayer.

We held a number of Bible Studies in 2025, including during Lent and Advent. These were open to all.

The Church links with children and families in the community through a range of school outreach activities.

Breakfast Club is held once a week at Maud Primary School. This is very well attended and led by Church volunteers in partnership with members of the school Parent Council.

The School Outreach Team regularly leads assemblies each term at Maud and Arnage Primary Schools and also maintains links with Auchnagatt Primary school. Along with the Presbytery Mission and Outreach worker, we continue to link with all local primary schools within the parish of Maud and Savocho and St Kane's: New Deer to offer support.

Links developed with the local Guides, Brownies and Rainbows unit have been strengthened in 2025 with girls and leaders attending the Remembrance Day service to lay wreaths.

During the summer our 2 day Holiday Club for children up to the age of 12 was attended by 18 children and 2 young leaders. Christmas Messy Church in December was attended by 24 children and 2 young leaders.

We were fortunate to be awarded a Seeds for Growth grant to pilot Mainly Music. Four families attended a successful trial during the last quarter of 2025 and we will launch the project officially in January 2026.

The Church led an Easter Service for Maud Primary School at the Church and an Easter Service at Arnage Primary School. Christmas services for all local primary schools were held in December. Maud, Arnage and Auchnagatt Primary Schools attended at Maud and Savocho Church. The Presbytery Mission and Outreach worker led the Christmas Service at New Deer Primary School and shared the Christmas Story through a Nativity at New Deer Nursery.

In conjunction with Auchnagatt Primary School and community a Family Christmas Service was held at Auchnagatt Village Hall in December.

The Church continues to build on its links with Maud Resource Centre, working in partnership to support vulnerable people and families in our community and beyond. This includes involvement in the Community Resilience Hub (based at the Resource Centre, which has a generator) to respond when we have power outages for any length of time. This offers a warm space, food, hot drinks, flask-filling, etc to those in need.

In partnership with St Kane's Church and Maud Resource Centre we again took part in the Blytheswood Christmas Shoebox Appeal and were able to donate over 90 filled gift boxes and bags.

Craft Group meets in the Church Hall twice a month. Numbers have continued to grow and those attending find it a welcome place of faith and fellowship where they can learn and share skills. As well as knitting and crocheting woollen hats, scarves, gloves, blankets and shawls for local groups and overseas agencies, the group will also take on projects to meet specific requests for items needed. One of our key projects in 2025 was knitting hats, balaclavas and gloves for the Christian Seamen's Mission. We also worked on starting up a Prayer Shawl Ministry, which we hope will become active in 2026.

Through the Craft Group, the Church took part in the village "Window Wander". This was organised by Maud Resource Centre and involved decorating a lit-up window in a local

business on an agricultural theme. The group produced a banner based on the parable of the Good Shepherd.

Craft Group also undertook a successful Christmas Coffee and Crafts morning and sale in December.

Walking Group membership and activities continued throughout 2025. We undertook another "Journey Through Lent" walk in addition to our regular walks. This joint initiative with St Kane's and Cruden Parish Church focused on the Saints and Kirkyards of our Parishes. This proved a really interesting journey. The walk ended on the Monday of Holy Week with a walk from St Kane's to Maud Church, ending with a service of worship and praise.

Walks were well attended throughout the year and it was good to have folk from other Churches and communities join in.

The twice-monthly Warm Welcome Soup and Sweet Lunch has gone from strength to strength in 2025. Attendance has increased with those who come along enjoying the company as well as a warming meal. Home deliveries are made to people unable to attend, which has also proved to be a good way of keeping in touch with people.

During the year Soup and Sweet has made donations to a number of charities including the local Men's Shed, Salvation Army and Malawi Lights.

During the summer, we held a joint Church BBQ and picnic with St Kane's Church. This was held in the Church Hall and gardens following a Family Service where the children's contributions to the work of the Church were recognised.

The World Day of Prayer Service was held at Maud Church on the 6 March 2025. This was jointly led by women from Maud and Savoch Church and St Kane's Guild.

During the year members and friends came together for several "Practical Days" when volunteers carried out many tasks in the Church buildings and grounds.

The Faithshare Partnership between M'buka CCAP Lilongwe, New Deer: St Kane's and Maud and Savoch Churches continues, and we maintain good links with them. We also provide contact and support to some Malawians studying in Scotland who have links with M'buka CCAP. A Festive Afternoon Tea fundraiser was held at St Kane's Church Centre in New Deer in December to raise funds for the education of children of M'Buka CCAP Primary School.

Along with St Kane's Church, we continue to provide a 3 monthly Newsletter "Church Focus". This is available and shared on our Facebook page, by email and in paper format. We also post information on key services, events and activities on the Community Facebook page.

Throughout the year we have also continued to provide support wherever possible, such as co-ordinating the collection and delivery of goods donated by members of the community for local food banks and the Bairnecessities Baby Bank network.

Financial Review

Income from WFO, open plate, standing orders and gift aid donations decreased slightly to £16,891 in 2025 compared with £17,274 in 2024. Tax recovered on Gift Aid donations amounted to £4,381 compared with £4,559 in 2024. Income from fundraising amounted to £773 in 2025. During the year a total of £3,469 was transferred from the Lunch Club and Craft Group to the General Fund.

With regard to expenditure, central ministry costs amounted to £15,661 in 2025 compared with £17,836 in 2024. Fabric and heating and lighting costs amounted to £10,770 in 2025 compared with £9,183 in 2024.

During the year, the legacy of £15,000 received at the end of 2024 was transferred to the Deposit Fund held by the General Trustees on behalf of the congregation.

At the end of 2025 payments exceeded receipts by £15,520 (this includes the transfer of legacy funds to the Deposit Fund).

Reserves Policy

It is the Trustees' policy to hold reserves of approximately two months' expenditure including designated funds. At the year end the Church held unrestricted cash funds of £4,362, which represents about two months' expenditure. This is sufficient to meet the congregation's ongoing financial commitments, such as monthly contributions towards the Minister's stipend, which are paid to the General Trustees in Edinburgh, heating, lighting, insurance, building maintenance and administrative costs.

With regard to fabric expenditure, normal repairs and maintenance are charged to the General Fund. Title to the church and Maud manse is vested in the General Trustees. Rental income from the manse is paid into the congregation's Fabric Revenue Account held by the General Trustees. The congregation can recover the cost of certain fabric expenses from this account (£5,912 in 2025). Extraordinary repairs and improvements, if required, would be met from the Fabric Fund, grants (if available), and/or by special fundraising efforts.

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,

Session Clerk *Andrew Dick*

Date: 12 February 2026

SC009773

Independent Examiner's Report to the Trustees of Maud & Savocho Church of Scotland

I report on the accounts for the charity for the year ended 31 December 2025 which are set out on pages 7 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 requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Rev William Stewart *Wm Stewart*

Address: Denend Farm
Strichen
Fraserburgh
Aberdeenshire
AB43 6RN

Date: 4 March 2026

**Maud and Savoch Church of Scotland
Receipts and Payments Account
Year ended 31 December 2025**

		Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
	Note	£	£	£	£	£
Receipts						
Donations	3	25,273	-	-	25,273	25,142
Legacies		-	-	-	-	15,000
Activities for Generating Funds		773	-	-	773	874
Bank & Deposit interest		-	-	-	-	-
Investment income		1,363	-	-	1,363	1,115
		<u>27,409</u>	<u>-</u>	<u>-</u>	<u>27,409</u>	<u>42,131</u>
Receipts from General Trustees		5,912	-	-	5,912	8,071
Other Receipts		760	924	-	1,684	1,312
Total Receipts		<u>34,081</u>	<u>924</u>	<u>-</u>	<u>35,005</u>	<u>51,514</u>
Payments						
Costs of generating funds	4	-	-	-	-	-
Charitable activities		35,463	20	-	35,483	35,742
Governance Costs		-	-	-	-	-
		<u>35,463</u>	<u>20</u>	<u>-</u>	<u>35,483</u>	<u>35,742</u>
Bruce Bequest Payments		-	42	-	42	-
Transport Costs		-	-	-	-	175
Legacy Transferred to Deposit Fund		15,000	-	-	15,000	-
Total Payments		<u>50,463</u>	<u>62</u>	<u>-</u>	<u>50,525</u>	<u>35,917</u>
Excess of Receipts over Payments for the year before transfers		-16,382	862	-	-15,520	15,597
Transfers		250	-250	-	-	-
Excess of Receipts over Payments for the year		<u>-16,132</u>	<u>612</u>	<u>-</u>	<u>-15,520</u>	<u>15,597</u>

**Maud and Savoch Church of Scotland
Notes to the Accounts**

1 Trustee Remuneration and Related Party Transactions

During the year expenses totalling £609.37 were paid to one Trustee.

2 Movements in Funds

	At 1 January 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Designated Lunch Club Fund	505	2,984	259	-2600	630
Designated Craft Group Fund	395	570	-	-869	96
Designated Children's Activities Fund	-	272	143	-	129
Designated Walking Group Fund	53	-	-	-	53
Designated Breakfast Club Fund	75	175	-	-	250
General Fund	19,466	30,080	50,061	3,719	3,204
	<u>20,494</u>	<u>34,081</u>	<u>50,463</u>	<u>250</u>	<u>4,362</u>
Restricted funds					
Bruce Bequest Income Account	10,002	424	42	-	10,384
Go For It Pilot Fund Grant	270	-	-	-	270
Breakfast Club	156	-	20	-	136
BDP Winter Warmer Grant	-	500	-	-250	250
	<u>10,428</u>	<u>924</u>	<u>62</u>	<u>-250</u>	<u>11,040</u>
Endowment funds					
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Total funds	<u>30,922</u>	<u>35,005</u>	<u>50,525</u>	<u>-</u>	<u>15,402</u>

Purposes of Designated Funds

Lunch Club Fund: This is a fund used to cover expenses associated with the twice monthly Soup and Sweet.

Craft Group Fund: This is a fund used to cover expenses associated with activities such as preparing baby packs and knitted goods for overseas mission.

Children's Activities Fund: This is a fund used to cover expenses associated with activities such as Messy Church and Holiday Clubs.

Walking Group Fund: This is a fund used to cover expenses associated with the group's activities.

Breakfast Club Fund: This fund is used to cover expenses associated with providing the Breakfast Club at the local primary school.

Restricted Funds

Bruce Bequest Income Fund: Income from the Bruce Bequest is to be used to assist anyone in the parish experiencing hardship.

Go For It Pilot Fund Grant: This is a fund used for the joint puppet ministry with New Deer: St Kane's.

Breakfast Club Fund: These funds were donated to cover expenses associated with providing the Breakfast Club at the local primary school.

BDP Winter Warmer: This is funding which is used to cover heating and food costs associated with providing the Warm Welcome Soup and Sweet.

Purposes of Endowment Funds

The capital from the bequests listed in the Appendix was invested in the Church of Scotland Investors Trust Income Fund in 2018. Income from the investment can be used for general purposes.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3 Analysis of Receipts					
Donations					
WFO Scheme	3,514	-	-	3,514	4,013
Donations (excluding donations received through WFO)	12,165	-	-	12,165	11,909
Tax Recovered on Gift Aid Donations	4,381	-	-	4,381	4,559
Ordinary Offerings (Open Plate)	965	-	-	965	888
Other Offerings & Receipts	247	-	-	247	464
Harvest Thanksgiving	-	-	-	-	58
Craft Group	570	-	-	570	451
Children's Activities	272	-	-	272	-
Lunch Club	2,984	-	-	2,984	2,725
Breakfast Club	175	-	-	175	75
	<u>25,273</u>	<u>-</u>	<u>-</u>	<u>25,273</u>	<u>25,142</u>
Activities for Generating Funds					
Buttery Mornings	773	-	-	773	874
	<u>773</u>	<u>-</u>	<u>-</u>	<u>773</u>	<u>874</u>

**Maud and Savoch Church of Scotland
Notes to the Accounts (Contd)**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Bank and Deposit Interest	-	-	-	-	-
Investment Income					
Investment Income	1,363	-	-	1,363	1,115
Receipts from General Trustees					
Recovery from Fabric Fund held in Edinburgh	5,912	-	-	5,912	8,071
Legacy					
Legacy - Mrs Margaret Simpson	-	-	-	-	15,000
Other Receipts					
Weddings & Funerals	700	-	-	700	610
Life & Work Magazine Subscriptions	-	-	-	-	168
Bruce Bequest Income	-	424	-	424	354
BDP Grant - Winter Warmer	-	500	-	500	-
Donation towards Transport Costs - Christmas Services	60	-	-	60	180
	<u>760</u>	<u>924</u>	<u>-</u>	<u>1,684</u>	<u>1,312</u>
Total Receipts	<u>34,081</u>	<u>924</u>	<u>-</u>	<u>35,005</u>	<u>51,514</u>

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
4 Analysis of Payments					
Charitable Activities					
Giving to Grow allocation	15,661	-	-	15,661	17,836
Presbytery dues	1,061	-	-	1,061	843
Minister's travelling expenses	609	-	-	609	538
Pulpit supply	152	-	-	152	204
Organists	600	-	-	600	575
Fabric repairs & maintenance	8,862	-	-	8,862	6,485
Council Tax & Insurance (New Deer Manse)	2,587	-	-	2,587	1,959
Heat and light	1,908	-	-	1,908	2,698
Insurance	2,563	-	-	2,563	2,118
Office Expenses	853	-	-	853	1,246
Life and Work	98	-	-	98	210
Other expenses	107	-	-	107	372
Transport	-	-	-	-	170
Lunch Club Expenses	159	-	-	159	269
Lunch Club Donation to Mintlaw Men's Shed	100	-	-	100	60
Children's Activities Expenses	143	-	-	143	-
Breakfast Club	-	20	-	20	144
Walking Group Expenses	-	-	-	-	15
	<u>35,463</u>	<u>20</u>	<u>-</u>	<u>35,483</u>	<u>35,742</u>
Other Payments					
Bruce Bequest Payments	-	42	-	42	-
Transport Costs - Christmas Services (paid from donation)	-	-	-	-	175
	<u>-</u>	<u>42</u>	<u>-</u>	<u>42</u>	<u>-</u>
Legacy					
Legacy - Mrs M Simpson - Transferred to Deposit Fund	15,000	-	-	15,000	-
	<u>15,000</u>	<u>-</u>	<u>-</u>	<u>15,000</u>	<u>-</u>
Total Payments	<u>50,463</u>	<u>62</u>	<u>-</u>	<u>50,525</u>	<u>35,917</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 employer's contributions for national insurance, pension, 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 5th and subsequent years of service) was £39,856.

6 Collections for Third Parties

	2025 £	2024 £
Malawi Lights	256.00	-
World Day of Prayer	106.00	-
Mediterranean Hope	-	250.00
	<u>362.00</u>	<u>250.00</u>

APPENDIX**FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
FOR THE BENEFIT OF THE CONGREGATION**

<u>CAPITAL ACCOUNT</u>	2024	2025
	£	£
<u>CONSOLIDATED FABRIC FUND</u>		
Credit Balace at 31 December at cost	<u>17,795.12</u>	<u>17,795.12</u>
Market value of balances at 31 December	<u>26,049.19</u>	<u>27,307.26</u>
<u>CONSOLIDATED FABRIC REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>10,118.35</u>	<u>12,206.36</u>
<u>INDIVIDUAL FUND (EXPENDABLE)</u>		
Credit Balance at 31 December at cost	<u>1,899.57</u>	<u>1,934.66</u>
Market value of balances at 31 December	<u>1,899.57</u>	<u>1,934.66</u>
<u>DEPOSIT FUND</u>		
Credit Balance at 31 December	<u>1.17</u>	<u>15,001.17</u>
<u>UNIT TRUST INVESTMENTS</u>		
<u>Growth Fund (3,407 units)</u>		
Cost of units at 31 December	<u>8,566.73</u>	<u>8,566.73</u>
Market value of units at 31 December	<u>21,736.66</u>	<u>23,440.16</u>
<u>Income Fund (928 units)</u>		
Cost of units at 31 December	<u>11,110.57</u>	<u>11,110.57</u>
Market value of units at 31 December	<u>10,263.68</u>	<u>10,569.92</u>

Note:

The following Endowment Funds were invested in the Income Fund during 2018:

	£
McBeath Bequest	2,976
Will Bequest	303
J Will Trust	350
MJ & EW Will Bequest	4,000
Mrs M A Riddoch Legacy	300
Esslemont Bequest	2,493
G Milne Legacy	400
W T C Elrick Legacy	250
	<u>11,072</u>