

PETERHEAD ST. ANDREW'S CHURCH OF SCOTLAND

REF. 34 2038)

(SC010841)

PRESBYTERY

NORTHEAST AND NORTHERN ISLES

CONGREGATIONAL RECEIPTS
and PAYMENTS ACCOUNTS

2025

Minister – Vacancy (Guardianship)

Treasurer – Mrs E. Grubb

Reference and Administration Information

<u>Charity Name</u>	Peterhead St. Andrew's Church of Scotland
<u>Charity Registration No.</u>	SC010841
<u>Congregation No.</u>	34 2038
<u>Contact Address</u>	E Grubb 122 Cairntrodlie Peterhead AB42 2AX
<u>Trustees (Elders)</u>	C. Brown, T. Buchan, A. Cameron, K. Cameron, D. Fraser, G. Fraser, M. Hebdon, J. Mott, J. Murray, J. Tozer, R. Tozer, J. Wiseman, J. Yule.
<u>Trustees (Elected)</u>	I. Allan, S. Bruce, J. Cheyne, L. Cowie, P. Forman, M. Gill, M. Moore, S. Murray, E. Silcock, I. Stewart, M. Westland, J. Yule.
<u>Principal Office-bearers</u>	Minister – Vacant (Guardianship) Interim Moderator – Dr. Jeff Tippner Session Clerk – Vacant Clerk to the Board – Mrs S. Murray Treasurer – Mrs E. Grubb, Assistants Mr T. Buchan, Miss M. Gill and Mrs M. Westland
<u>Independent Examiner</u>	Mr. G Clacher
<u>Bankers</u>	Bank of Scotland 32 Broad Street Peterhead AB42 1BY

Peterhead St. Andrew's Church of Scotland
Ref. 34 2038 SC010841

Trustees' Annual Report – Year ended 31st 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 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. Members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management of the affairs of the church, to become members of the Board. Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they may seek re-election.

Organisational Structure

The Congregational Board is chaired by the Minister and meets six times per year. Certain responsibilities are delegated to the Church Treasurer and Fabric Convenor.

The Kirk Session which meets six times per year is responsible for spiritual affairs within the church.

Additional meetings of both Board and Session are convened as necessary.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and 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.

Details of some local activities

Services of Worship Sunday services, which are open to all, are held at 11 a.m. and all services are also broadcast via Zoom. Additional services are held to celebrate events such as Christmas and Easter.

Sunday School The Sunday School meets every Sunday for the Christian training of young children from all sections of our community.

Bible Study Group The Bible Study and Prayer group meet weekly this is also broadcast via Zoom and is open to all members of our community for group study of the Bible and both individual and group prayer.

The Guild The Guild meets once per month from Autumn to Spring and caters for ladies of all ages from within our community. Meetings are instructional and entertaining including bible readings and prayers. The Guild offers practical and financial support to both national and international needy causes.

Prayer Meeting Every Saturday morning for one hour there is a Prayer Meeting this is open to all members of the community.

Warm Hub Each Friday from October to May we provide a hot meal at lunchtime and anyone who wishes may come and receive a hot meal and fellowship.

Achievements and Performances

Attendances at services of worship throughout the year both via Zoom and in Church have been falling, as our membership consists largely of senior members although we do have a staunch group of younger members. Any church activity is well supported both by our members and from the wider community. Fund raising has been minimal.

Financial Review

Income in 2025 showed a decrease of 10.4% from 2024 and direct giving through the Free Will offerings, Plate and Gift Aid decreased by 12.7% Fund Raising this year has been minimal and only for third parties.

Expenditure in 2025 showed a decrease of 6.7% on the 2024 figure.

The church had an operating deficit for the year.

Reserves Policy

It is the Trustees policy to hold reserves of some six to nine months expenditure including designated funds. At the year end the Church held unrestricted funds of £147,441 of which £70,201 has been assigned for fabric purposes and eventual replacement of our organ. It is felt that this is a reasonable amount as presently we are only allowed to maintain the building to a wind and watertight standard, and as we are facing a union this would be sufficient but if not an appeal or special fund raising would be made.

Restricted funds of £4,427 were also held as described in the Statement of Funds.

Trustees Annual Report (2025)
Year ended 31st December 2025

Statement of Trustees' Responsibilities

The members of the 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 Board are responsible for ensuring that proper accounting records are held 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 Trustees 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 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and / or the detection of fraud and other irregularities.

The day-to-day duties of all record keeping, and preparation of financial statements are normally delegated to the church treasurer who will submit reports and statements to the Board at their bi-monthly meetings.

Approved by the Trustees and signed on their behalf,

Interim Moderator,

Rev. Jeff Lippin
17/02/26

Date

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Report of Independent Examiner

Respective responsibilities of trustees and examiner

The charity trustees consider that an independent examination is needed under section 44(1) (c) of the Charities and Trustees Investment (Scotland) Act 2005 and have appointed Mr. G. Clacher to carry out the examination.

Scottish Charity Regulator

Independent examiner's report on the accounts

v2

Report to the
trustees/members of

Charity name

Peterhead St Andrew's Church of Scotland

Registered charity
number

SC 010841

On the accounts of the
charity for the period

Period start date

Day

Month

Year

to

Period end date

Day

Month

Year

01

January

2025

31

December

2025

Set out on pages

1 - 11

(remember to include the page
numbers of additional sheets)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) 2005 Act 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 accounts.

Independent examiner's
statement

In the course of my examination, no matter has come to my attention [~~other than that disclosed on the attached page*~~]

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:

Name:

Date:

21/02/26

Gary Clacher
GARY CLACHER

Relevant professional
qualification(s) or body
(if any):

Address:

2 Ringway Road

Peterhead

AB42 3BW

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of
any items that the
examiner wishes to
disclose

Peterhead St Andrew's Church of Scotland
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Receipts and Payments Account
Year ended 31st December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Endow. Funds 2025	Total 2025	Total 2024
<u>Receipts</u>						
Donations	3	£22,303	Nil	Nil	£22,303	£24,883
Lockie Trust		0	£ 46	Nil	46	53
Yule Bequest		0	Nil	Nil	0	0
Benevolent Fund		0	Nil	Nil	0	0
Organ Fund		0	Nil	Nil	0	0
Fabric Fund		146	Nil	Nil	146	160
Organisations Funds		4,143	Nil	Nil	4,143	3,164
<u>Total Receipts</u>		£26,592	£ 46	Nil	£26,638	£ 28,260

<u>Payments</u>						
	4					
Charitable activities		£27,160	Nil	Nil	£27,160	£25,316
Governance costs		Nil	Nil	Nil	0	0
Lockie Trust		Nil	Nil	Nil	0	0
Benevolent Fund		530	Nil	Nil	530	200
Fabric Fund		3,115	Nil	Nil	3,115	3,566
Organ Fund		608	Nil	Nil	608	13,187
Organisations Funds		2,327	Nil	Nil	2,327	2,654
<u>Total Payments</u>		£33,740	Nil	Nil	£33,740	£44,923

<u>Deficit/Surplus of Receipts over Payments For year</u>	- (£7,148)	£ 46	Nil	-(£ 7,102)	- (£16,663)
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Peterhead St. Andrew's Church of ScotlandRef 34 2038 SC010841Statement of balancesAt 31st December 2025

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
<u>Bank & Deposit Balances</u>					
All Fund balances.					
Brought forward	£ 154,589	£4,381	Nil	£158,970	£175,633
<u>Movement in year</u>					
Excess of payments over receipts	-(£7,148)	46	Nil	-(£7,102)	-(£16,663)
All Fund balances.					
Carried forward	<u>£ 147,441</u>	<u>£4,427</u>	<u>Nil</u>	<u>£ 151,868</u>	<u>£158,970</u>
<u>Investments at market value</u>	<u>£ 5,176</u>	<u>£2,179</u>	<u>Nil</u>	<u>£ 7,355</u>	<u>£ 7,077</u>
<u>Assets</u>	No additional assets				
<u>Liabilities</u>	No Liabilities				

The accounts were approved by the Kirk Session / Congregational Board on the 17th February 2026.

For and on behalf of Session and Board.

Interim Moderator

Rev. Jeff Tipper

Treasurer.

Andrew Gaudes

Date

17/02/26

Peterhead St Andrew's Church of ScotlandRef 34 2038 SC010841Notes to the accounts1. Trustee Remuneration and Related Party Transaction

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

No trustee or relative had any personal interest in any contract or transaction during the year.

2. Movement in Funds

<u>Unrestricted funds</u>	At 01 01 2025	Receipts	Payments	Transfers	At 31 12 25
General Fund	£77,464	£22,303	(£27,160)	- (£1,500)	£71,107
Fabric Fund	72,943	146	(£ 3,115)		69,974
Organ Fund	1,140	0	(£ 608)	+ £1,500	2,032
Benevolent Fund	901	0	(£ 530)		371
Organisation Funds	2,141	4,143	(£ 2,327)	0.00	3,957
	<u>£154,589</u>	<u>£26,592</u>	<u>(£33,740)</u>	<u>0.00</u>	<u>£ 147,441</u>

Restricted Funds

Lockie Trust	£3,382	£ 46	£ 0	£ 0	£ 3,428
Yule Bequest	999	£ 0	£ 0	£ 0	£ 999
	<u>£4,381</u>	<u>£ 46</u>	<u>£ 0</u>	<u>£ 0</u>	<u>£ 4,427</u>

Total Funds	<u>£ 158,970</u>	<u>£ 26,638</u>	<u>(£ 33,740)</u>	<u>£ 0</u>	<u>£ 151,868</u>
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General Fund	Monies in this account are used for the day to day running costs of our church.
Fabric Fund	The trustees have set aside funds for major repairs to the Church.
Organ Fund	Fund set aside for organ repairs and anticipated replacement of ageing instruments
Benevolent Fund	Fund set aside to give support to needy families in our Parish
Yule Bequest	Income from bequest to be deposited into the General Fund
Lockie Trust	Fund to be used to assist residents in our Parish in the event of serious tragedy.
Ministry & Mission	This Fund is money donated by Church Members and set aside for distribution to any organisation/charity/individual who is in need
Organisation	These are the funds held by our Sunday School, Guild and Bible Study Group etc for the ongoing operation of each group

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<u>3. Analysis of Donations</u>	<u>2025</u>	<u>2024</u>
FWO Scheme (Non Gift Aid)	£ 6,240	£ 7,297
Gift Aid Donations	10,029	11,057
Tax Recovered on Gift Aid Donations	2,771	2,723
Offerings (Open Plate)	3,203	3,746
Other donations	00	00
Sundries	00	00
Funerals	00	00
Other Funds	4,349	60
	<u>£26,592</u>	<u>£24,883</u>
 <u>4. Analysis of Payments</u>		
<u>Cost of generating funds</u>		
Investment Manager's fees	Nil	Nil
Offering envelopes	£ 241	£ 241
	£ 241	£ 241
 <u>Charitable Activities</u>		
Ministries & Missions Allocation	£ 8,407	£ 9,106
Presbytery dues	1,104	976
Pulpit Supply	5,797	5,710
Other Staffing costs (Cleaner)	1,847	1,726
Fabric repair & maintenance	179	57
Council Tax	000	000
Insurance	3,501	3,060
Heat & Light	4,298	2,793
Web Site/Tel	1,276	1,149
Other Funds	7,090	498
	£ 33,499	£ 25,075
 <u>Governance Costs</u>	Nil	Nil
 <u>Other Payments</u>	Nil	Nil
 <u>Total Payments</u>	<u>£ 33,740</u>	<u>£ 25,316</u>
<u>General Fund Surplus/Deficit for the year</u>	<u>£ 7,148</u>	<u>£ 433</u>

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5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all minister's stipends and employer's contributions for National Insurance, pensions 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 5th and subsequent years of service) £39,856.

6. Collections for Third Parties

	<u>2025</u>	<u>2024</u>
Blythwood	£ 325	£ 300
Christian Aid		90
Children's Summer Club (Run by Peterhead Churches)		125
Woto Choir		2,781
Warm Space	£ 246	308
Barnabus		317
All collections were by Retiring Offering or Donations		
	<u>£571</u>	<u>£3,921</u>

Appendix

We have £33,167 in the Consolidated Fabric Fund – Revenue Account also the Manse was sold in June 2019 for the sum of £223,182 these are held centrally by the Church of Scotland in Edinburgh. We have no property apart from the Church and Hall (one building) which belongs to the Church of Scotland the title deeds are held centrally in Edinburgh.

All Expenditure from the Fabric Fund was for wind and watertight repairs only.

This year there is a Deficit in our Church Income, and it is predicted that next year there will again be a Deficit, considering the situation giving will probably not increase but if needed some fund raising may be undertaken.

Peterhead St Andrew's Church of Scotland 34 2038 SCO10841General Fund Budget

Income	Budget 2026	Actual 2025
Offerings		
FWO (Non Gift Aid)	£ 5,616	£ 6,240
Gift Aid Donations	9,000	10,029
Tax Reclaimed	2,507 (Claimed)	2,771
Ordinary Offerings (Plate)	2,883	3,203
Other Offerings, donations	000	000
Funerals	000	000
Other Funds	„60	60
	<u>£20,066</u>	<u>£22,303</u>
Expenditure		
National Ministry/Mission & Wider Work		
Ministries and Mission Allocation	£8,739 (Actual)	£ 8,407
Presbytery Dues	1,103 (Actual)	1,104
	£ 9,842	£9,511
Local Staffing Costs		
Phone/Web Site	1,300	1,276
Supply	6,000	5,797
Organist salary to Organ Fund	1,800	1,500
Cleaner's Salary	1,983	1,847
	11,083	10,420
Building Costs		
Fabric repairs and maintenance	500	179
Heat and Light	4,700	4,298
Insurance	3,700	3,501
Council Tax	000	000
	8,900	7,978
Other local costs		
Fund raising costs	241	241
Misc.	550	510
	791	751
	<u>£30,616</u>	<u>£28,660</u>
<u>General Fund Surplus/Deficit for the year</u>	- (£10,550)	- (£ 6,357)