

Mid Deeside Parish, Church of Scotland

Scotland · Charity number SC012967

Details

Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1919-05-03
Register	View on the OSCR register

Contact

Address	Pinewood Grampian Terrace Torphins Banchory Aberdeenshire AB31 4JS
Website	www.middeesidechurch.org.uk

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: The church exists to glorify God and to work for the advancement of Christ's Kingdom.

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	£136,162	£124,363	-	4
2024-12-31	£132,837	£125,786	-	4
2023-12-31	£128,070	£154,992	-	2
2022-12-31	£113,019	£113,281	-	3
2021-12-31	£99,027	£91,256	-	3
2020-12-31	£88,980	£97,466	-	1

Mid Deeside Parish, Church of Scotland

Scotland - Charity number SC012967

Accounts

**Mid Deeside Parish
Church of Scotland**

TRUSTEES' REPORT AND ACCOUNTS

Year ended 31st December 2025

Congregation No: 321931

Charity No: SC 012967

Mid Deeside Parish Church of Scotland
Reference and administrative information

Charity name: Mid Deeside Parish, Church of Scotland
Charity registration number: SC 012967
Congregation reference no: 321931
Contact address: St Marnan Road
Torphins, Banchory
Kincardineshire
AB31 4JQ

Trustees - Kirk Session members:

Mr Bob Auckland	Mr David Laing (from 19.1.25)
Mrs Pam Auckland	Mr Rob Mackay
Mr Alan Bainbridge	Mr Iain Maclean
Mrs Sue Black (from 19.1.25)	Mrs Mary Marshall (until 21.8.25)
Mrs Irene Bonner	Mr Neil Mathers
Mr David Cockburn	Mr Dave McGregor
Dr Jonathan Coulter (from 19.1.25)	Mr Andrew McMurtrie
Mr Frank Crichton (until 6.4.25)	Mrs Sheila McMurtrie
Mrs Shiona Davidson	Miss Maureen Mearns
Mrs Anna-Karin Duncan (from 19.1.25)	Mrs Alison Orren
Mr Archie Findlay	Mr Richard Orren
Mr Colin Guy	Rev Holly Smith
Mrs Sharon Guy	Mrs Margaret Stewart
Mr Charlie Hilton	Mrs Lesley Stone
Mr Pete Howe	Mrs Karen Whyatt

Principal office-bearers:

Minister: Rev Holly Smith
Session Clerk: Mrs Pam Auckland
Church Treasurer: Mr Bob Auckland

Independent examiner:

Mr Raymond Donald
8 Battock Terrace
Torphins
AB31 4JD

Bankers:

Virgin Money Bank
1 Queens Cross
Aberdeen
AB15 4XU

Mid Deeside Parish Church of Scotland

Trustees' Report

Year ended 31st December 2025

Structure, governance and management

Governing Document

Mid Deeside Parish, Church of Scotland ("Mid Deeside") is a charitable trust and is administered in accordance with the Unitary Constitution of the Church of Scotland and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland. Mid Deeside is one of the many congregations within the Presbytery of the North East and the Northern Isles ("Presbytery").

Recruitment and appointment of Trustees

Communicant members of the congregation considered to have the appropriate gifts and skills are nominated by existing Kirk Session members to be ordained as elders. This lifelong ordination is carried out by the Minister and most of the elders serve on the Kirk Session. The Charity Trustees comprise the Minister and all elders who are members of the Kirk Session.

Organisational structure

The Kirk Session is responsible for both the spiritual and business affairs of the Church. Session meets every month (except July). It is represented at Presbytery by an elected elder. Property matters are dealt with by the Facilities Management Team which reports regularly to Kirk Session. The Congregational Roll of Church members at 31st December 2025 stood at 390 (2024: 410).

Objectives

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.

The Kirk Session is keen to encourage young people and their families to become involved in the work and worship of the Church through activities such as Sunday Club, Messy Church, Youth Club and social engagement.

Activities, achievements and performance

Morning worship takes place each Sunday at 11am and we have welcomed several new families and individuals during the year. The morning service continues to be live streamed on YouTube and Facebook and there are regular participants on these platforms too.

The AV Team work hard to make the broadcasts the best quality possible. The Minister visits the local schools and conducts assemblies and Torphins School held some of their end of term assemblies in the church.

Members of the congregation, community and friends from further afield continue to knit and sew garments and toys for the babies at the Joyful Motherhood Project in Malawi and regular updates from the staff there tell how appreciative they are of the support. In 2025 18 parcels (2024: 17 parcels) of items were sent to Malawi. The Knit and Natter Group in Mid Deeside also make garments and toys for Joyful Motherhood as well as dishcloths, Easter decorations, winter hats & scarves and other items which they sell to raise funds to cover the postage costs to send items to Malawi.

Mid Deeside Parish Church of Scotland
Trustees' Report
Year ended 31st December 2025

Activities, achievements and performance (continued)

The Bread of Life Charity Shop, which is operated by the church, continues to raise funds for good causes within the Parish, giving out grants totalling £17,265 in 2025 (2024: £13,762) as well as transferring £3,205 (2024: £2,500) to the Benevolent Fund. We are pleased to be able to support the local schools, the Scout Group and the Community Councils as well as smaller community organisations when they request financial help for projects.

The Charity Shop volunteers are always grateful for the good quality donations of clothes, shoes, books, toys, bric-a-brac and household items which draw in our loyal customers. The Christmas sale is the highlight of the year and in 2025 the takings totalled over £1,500 which was a good increase on the previous year's Christmas sale.

The Parish Pantries in Kincardine O'Neil, Lumphanan and Torphins continue to be appreciated by many in the local communities and they are kept stocked by donations of goods and money from members of the community, The Bread of Life (Charity Shop), the local Scotmid store and others. The church encourages individuals or families to have a 'Reverse Advent Calendar' to which they add an item for the pantries each day and this is well supported.

The Guild continues to meet monthly over the winter with a variety of speakers at their meetings and has a loyal and supportive membership. The Guild supports the national Guild and other projects through fundraising events donating £1,046 in 2025 (2024: £790). Coffee mornings are always well attended and make for a happy social occasion.

The Garden Gang continue to ensure that the church grounds and accesses are well maintained and contain a good variety of plants. They appreciate donations of plants from members' gardens. A number of individuals also 'own' a planter which they look after and stock with seasonal plants for colour. The Ice and Snow Team are on hand in the winter for gritting the accesses and clearing small amounts of snow. We are grateful to a local farmer who helps us out when there is a significant fall of snow.

We were able to use our lovely church grounds to worship outdoors accompanied by the Granite City Brass Band. This annual event, taking place the same weekend as the Torphins Gala, is very popular. A recent initiative is the weekly coffee morning on Thursdays which is a purely social event open to anyone who wishes to attend. This is much appreciated by all those who come along.

A new Youth and Families Worker took up her post at the beginning of November and wasted no time in getting to know the children and leaders and making plans. Sunday Club, which meets during morning worship, has between 10 and 14 youngsters regularly attending, being in church for the first part of the service then going to their own space for their teaching time. The Youth and Families Worker and her team of volunteers work hard to make the lessons interesting and age appropriate and we are working through the Bible week by week. The young people once again led the Christmas Nativity Service which was well attended.

We held Messy Church afternoons in September and November and Back to School Sunday in August. These sessions provide an opportunity for inter-generational contact with members of the congregation helping out with the activities.

Mid Deeside Parish Church of Scotland

Trustees' Report

Year ended 31st December 2025

Activities, achievements and performance (continued)

The monthly Youth Club on a Friday evening for young people from P3 upwards goes from strength to strength with between 50 and 70 young people attending the sessions. Children from P3-P6 attend for the first hour then the P7 and older children for the second hour. They enjoy a variety of games, activities and a Christian video and message. It is encouraging that some parents who are not normally involved with the church are volunteering to be helpers at the Youth Club.

Safeguarding is of prime importance to the Kirk Session and they, along with the Safeguarding Panel, ensure that volunteers and paid employees are thoroughly vetted before taking up any posts working with children or vulnerable adults.

The Moderator of the Church of Scotland challenged churches to raise money to buy solar powered lights for schools in Malawi to allow children to complete their homework in the dark. We held a soup lunch and contributed £360 to this cause.

We marked Christian Aid Sunday using some of the Christian Aid worship materials and a well-supported Saturday Brunch raised funds for this organisation.

In November we took part in the Tearfund Big Quiz Night along with churches all around the UK. Seven teams, including two from one of our cluster churches, took part and a happy and competitive evening was enjoyed by all.

We once again hosted the local farmers' Christmas Tractor Run where their colourfully lit and decorated tractors parked up at the church car park after touring the village. Local crafters and other charities ran stalls and refreshments and the Saturday evening's activities drew in many people from the Parish and beyond.

Our Christmas charities were CrossReach, the Church of Scotland's social care arm, and Shelterbox. We raised funds for these through a Christmas Brunch, hosting the teas at the Tractor Run and the Christmas Eve offerings.

Financial review

Presentation of accounts

The Accounts only include those funds held locally by the congregation. Those funds held on behalf of the congregation by the General Trustees at the Church of Scotland in Edinburgh are shown in the Appendix. Legal titles for all church properties are also held by the General Trustees.

General Fund

The General Fund is an 'unrestricted' fund and is used for running most of the congregation's activities. This financial review will focus mainly on the receipts and payments flowing through the General Fund.

In 2025 there was a surplus on the General Fund of £7,358 (2024: £2,366 surplus) before accounting for any transfers from other funds and fundraising for other charities and good causes. This surplus increased over 2024 due mainly to increased giving from the congregation and lower heating and lighting costs.

Mid Deeside Parish Church of Scotland
Trustees' Report
Year ended 31st December 2025

Financial review (continued)

General Fund (continued)

General Fund - income

The principal source of income for Mid Deeside is the 'giving' from members of the congregation (and tax reclaims thereon from the government). Overall, during 2025 giving through the General Fund totalled £66,341 which was 10% higher than the previous year (2024: £60,310), which in turn had been 5% higher than in 2023.

Within the total for giving in 2025, regular bank standing orders and other non-recurring giving totalled £48,394 (2024: £43,273) which was a 10% increase. The 'open plate' was down 13% to £2,734 (2024: £3,151) and giving from 'Free Will Offering envelopes' was down 20% to £1,118 (2024: £1,405). Income from the church's electronic card machine, while still small at £1,111 (2024: £668), is growing gradually as more people prefer to use payment cards rather than cash. Gift Aid tax reclaimed from the government generated 10% more at £12,984 in 2025 (2024: £11,813).

Total rental related income increased by 6% to £17,906 in 2025 (2024: £16,842) as local groups continued to increase their use of the church's facilities.

Charges made for weddings and funerals in 2025 totalled £2,800 (2024: £2,400); income from letting out Lumphanan Hall was £78 higher at £622 and income from letting out the rooms in the church buildings was £581 higher at £10,634. Income from letting out Ha'berry to Torphins Playgroup was £3,850 which was very similar to 2024. The supply contract for electricity at Ha'berry continues to remain with the church and receipts from recharging the cost of electricity used by the Torphins Playgroup decreased to £2,734 from £4,147 in 2024, mainly due to the timing of when recharging invoices are raised and settled.

The congregation is grateful to the Faith Nurture Forum for reimbursing pulpit supply costs of £343 by way of a grant when the Minister was absent from work in part of October and November due to sickness.

Interest from bank balances and deposits increased by £479 to £1,821 in 2025 (2024: £1,342) as interest rates continued to remain quite high. The balance placed on deposit was also higher than in 2024.

General Fund - expenses

The congregation's largest ongoing cost is the gross allocation made under the central Church of Scotland's 'Giving to Grow' regulations which totalled £43,850 in 2025 (2024: £44,500). This cost to the congregation was reduced when endowment income of £9,043 (2024: £10,053) and transitional funding from Presbytery of £Nil (2024: £2,759) is taken into account. The 'Giving to Grow' scheme covers the payroll and pension costs of ministers in the Church of Scotland (including our own) together with a contribution towards the wider work of the Church. Mid Deeside's contribution in 2025 was calculated using an Income Base derived from our 2023 accounts.

Other staffing costs include our part time Youth & Families Workers who in 2025 were paid salaries through the Development Fund totalling £5,284 (2024: £7,674). The congregation also paid fees to organists of £2,640 in 2025 (2024: £2,432) and the cleaner was paid £4,013 (2024: £3,880).

Mid Deeside Parish Church of Scotland
Trustees' Report
Year ended 31st December 2025

Financial review (continued)

General Fund (continued)

Repair costs - Church complex

In 2025 work continued on improving and maintaining Mid Deeside's facilities. The largest individual items of expenditure was the £960 spent on the tree survey which is commissioned every five years and the £833 spent on the replacement of the hand driers in the church toilets.

Fabric, equipment & grounds (including repairs & maintenance):		2025	2024	2023
		£	£	£
Church & extension	Service & repairs to boiler	225	249	-
	Service & repairs to heating/heat recovery system	-	53	215
	Service for fire alarm system & extinguishers	697	385	592
	Service & repairs to electricals & PAT testing	892	438	148
	Replace toilet hand driers	833	-	-
	Replacement broken boiler	-	-	5,221
	Roller blinds	-	329	-
	Wall mounted pin boards	-	-	406
	Folding long tables (x2)	-	340	-
	Vacuum cleaner	-	-	166
	Other – window cleaning, keys, mountings, etc.	129	94	58
Organ & digital piano	Repairs to piano & organ refurbishment project	395	-	27,048
Upkeep of grounds	Grit & salt, grit spreader, boxes & shovels	431	238	199
	Snow clearing charges	410	320	290
	Boundary wall repair	-	2,500	-
	Tree survey, surgery & pruning	960	2,304	-
	Bedding plants, young trees, mower & gardening	-	-	136
	MDC signage at pedestrian entrance to grounds	186	-	-
	Traffic cones	137	-	-
Electronic equipment & software	Video camera, matrix & streaming system	-	3,636	-
	Laptop computers and printers	279	810	-
	Audio visual desk stations (x2)	-	1,148	-
	Software, microphones, cables etc.	45	740	612
		5,619	13,584	35,091

Repair costs - New Manse

The main projects carried out in 2025 at the New Manse were outside paintwork and internal redecorating.

Fabric, equipment & grounds (including repairs & maintenance):		2025	2024	2023
		£	£	£
New Manse	Upgrade to en-suite shower room	-	-	10,072
	Fusebox replacement	-	1,128	-
	Kitchen equipment & white goods	347	489	-
	Service & repairs to boiler & radiators	273	151	169
	Tree surgery	-	-	1,176
	Other gardening services	1,000	812	825
	Outside paintwork & joinery repairs	1,457	-	-
	Other – painting & decorating, flooring, etc.	1,889	334	67
		4,966	2,914	12,309

Mid Deeside Parish Church of Scotland

Trustees' Report

Year ended 31st December 2025

Financial review (continued)

General Fund (continued)

Repair costs - Ha'berry, charity shop & Lumphanan church hall

Minimal repair and inspection work was carried out by the church on these properties during 2025. The Ha'berry property was professionally valued at the request of Torphins Playgroup.

Fabric, equipment & grounds (including repairs & maintenance):		2025	2024	2023
		£	£	£
Ha'berry	Replacement heaters & safety guards		-	3,498
	Other repairs, including inspection costs	360	55	75
	Professional valuation	1,020	-	-
Charity shop	Joinery, electrics, heating, inspections, etc.	127	343	177
Lumphanan church hall	Fusebox & emergency lighting	-	-	1,080
	Drains, inspections, electrics, vacuum cleaner etc.	179	129	238
		1,686	527	5,068

The fabric related costs disclosed in the tables above were funded variously through funds held locally and a fund held with the General Trustees as set out in the following table.

		2025	2024	2023
		£	£	£
General Fund	Unrestricted fund - locally held	11,538	11,273	10,025
Fabric Fund	Unrestricted fund - locally held	-	5,519	10,072
Charity Shop	Restricted fund - locally held	733	233	102
Organ Restoration Fund	Restricted fund - locally held	-	-	27,048
		12,271	17,025	47,247
Miss J Spark Fund	Restricted fund - held with the General Trustees	-	-	5,221
		12,271	17,025	52,468

The total cost of heating and lighting all our buildings in 2025 fell by £4,452 or 30% to £10,197 (2024: £14,649). This total includes a cost for Ha'berry of £2,324 which was a 58% decrease from 2024 (£5,526). The costs for other buildings were £7,873, which was a 14% decrease on 2024 (£9,123). These decreases reflect lower charges but also lower consumption.

Electricity costs for the church complex were 3% lower than 2024 at £3,036 and for Lumphanan Hall they were 1% lower at £704. There were slight decreases in the number of units used during the year at the church complex (-1%) and Lumphanan Hall (-1%).

Heating oil costs for the church complex fell by 22% from £5,277 in 2024 to £4,138 in 2025. The average cost per litre reduced by 10% from 68p to 61p and the number of litres of kerosene purchased also decreased by 13%. It is difficult to be more precise about the amount of fuel consumed within the calendar year as there are no year-end stocktakes of kerosene.

The cost of council tax, water rates and sewerage costs for the New Manse was 9% higher at £3,966 in 2025 (2024: £3,632). Following a compliance review the congregation took out an additional copyright licence increasing the cost of these fees from £645 in 2024 to £1,246 in 2025.

Mid Deeside Parish Church of Scotland

Trustees' Report

Year ended 31st December 2025

Financial review (continued)

General Fund (continued)

Charges in the church complex relating to broadband, telephone and toilet hygiene services were lower than 2024 at £988 (2024: £1,107) as there were fewer deliveries of consumables. A total of £5,064 (2024: £4,754) was spent on insurances and the amount paid to assist with the costs of running the Presbytery this year increased to £2,239 (2024: £1,912).

A summary of the main constituents of General Fund income and expenditure is set out in the table below.

<u>General Fund</u>		2025	2024	2023
		£	£	£
Operating income	Giving & Gift Aid reclaimed thereon	66,341	60,310	57,220
	Legacies	-	-	1,000
	Rental income (incl. funeral/wedding fees)	17,906	16,842	12,975
	Recharged electricity costs (Ha'berry)	2,735	4,147	4,606
	Investment income & bank interest	1,821	1,342	1,137
	Other income (incl. insurance recovery)	343	639	30
		89,146	83,280	76,968
Operating expenses	Giving to Grow allocation (net)	(34,807)	(31,688)	(31,342)
	Locum & pulpit supply	(686)	(60)	-
	Minister's travel, telephone & coms.	(1,449)	(1,402)	(1,511)
	Presbytery dues	(2,239)	(1,912)	(719)
	Organists & cleaners	(6,653)	(6,312)	(6,278)
	Fabric, equipment & upkeep of grounds	(11,465)	(11,273)	(10,025)
	Heat & light	(10,197)	(14,649)	(10,320)
	Broadband, telephone & toilet hygiene	(988)	(1,107)	(1,120)
	Insurances	(5,064)	(4,754)	(4,596)
	Council tax & water charges (New Manse)	(3,966)	(3,632)	(3,551)
	Public entertainment & VHF licences	(347)	-	(135)
	Copyright licence fees	(1,246)	(645)	(613)
	Study, music, worship	(448)	(408)	(566)
	Children's Christian education	(399)	(512)	(869)
	Website & electronic communications.	(395)	(395)	(395)
	Newsletters & publicity	(156)	-	(181)
	Stationery supplies & postage	(198)	(464)	(83)
	Community outreach initiatives	-	(241)	-
	Catering supplies	(175)	(188)	(429)
	Training & conference costs	-	(350)	(625)
	Payroll set-up & monthly running costs	(742)	(608)	(575)
	Digital giving running costs & fees	(180)	(180)	(187)
	Other costs & expenses	12	(134)	(229)
		(81,788)	(80,914)	(74,349)
General Fund surplus/(deficit)		7,358	2,366	2,619

General Fund – surplus/(deficit)

Before any transfers from other funds and before accounting for third party fundraising, there was a surplus on the General Fund of £7,358 (2024: £2,366 surplus).

Mid Deeside Parish Church of Scotland
Trustees' Report
Year ended 31st December 2025

Financial review (continued)

General Fund (continued)

The proportion of operating expenses that is covered by congregational giving in 2025 was 81.1% (2024: 74.5%). The Trustees' aim has been to move this stewardship performance indicator closer towards 100% through stewardship programs and by careful control over costs. This indicator was strong in 2019 (93.5%) towards the end of the last ministerial vacancy but dropped back in 2020 and 2021 largely due to the exceptional circumstances resulting from the COVID-19 pandemic. The recovery in 2022 reversed in 2023 and 2024 largely because of large increases in the costs for heat & light. This decline in financial performance is being addressed by the Trustees and there was an improvement in 2025 when the ratio increased to 81.1%.

General Fund		2025	2024	2023	2022	2021
		£	£	£	£	£
Giving	Included as part of operating income	66,341	60,310	57,220	60,410	59,635
Operating expenses	In total	81,788	80,914	74,349	73,395	76,430
Proportion of operating expenses covered by giving		81.1%	74.5%	77.0%	82.3%	78.0%

General Fund - reserves policy

It is the Trustees' intention to hold liquid reserves of around 6-9 months' expenditure in its General Fund at any time using a rolling five year average – i.e. between £40,000 and £60,000 approximately.

At 31st December 2025, the Church held £57,607 (2024: £51,000) in its General Fund (see Note 8). While this balance in the General Fund is strong and in accordance with its reserves policy, the Trustees are aware of the continuing need to avoid large financial deficits and maintain general reserves in order to meet unexpected items of expenditure. The Kirk Session has plans for using part of the strong balance in the General Fund to finance church growth and increase reserves for future large expenditure on fabric such as improving energy efficiency.

At 31st December 2025, Mid Deeside held in total funds locally with a value of £161,551 (2024: £149,416) which have been provided for the purposes explained in Note 2. A breakdown of the £161,551 balance between all the funds can be found in Note 8.

Surplus reported for 2025 across all the funds

For 2025 an overall surplus of £11,799 across all of the congregation's funds is reported on page 13 (2024: surplus of £7,051).

Investment policy and performance

It is the Trustees' policy to hold most of its funds in bank and deposit accounts in order to have sufficient liquidity to meet short term emergencies and commitments to contractors. The remaining balance of the Church's capital resources is held in the Income Fund which is administered by the Church of Scotland Investors Trust.

Mid Deeside Parish Church of Scotland
Trustees' Report
Year ended 31st December 2025

Statement of Trustees' responsibilities

The Kirk Session is required to prepare financial statements which give sufficient detail to enable an appreciation of the transactions of Mid Deeside 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 Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. The Trustees 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.

This Trustees Report is approved by the Trustees and signed on their behalf, by

Pam Auckland
Session Clerk,
19th March 2026

Independent Examiner's Report to the Trustees of Mid Deeside Parish Church of Scotland

I report on the Accounts of the charity for the year ended 31st December 2025 which are set out on pages 13 to 22.

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.

Raymond Donald

8 Battock Terrace
Torphins
AB31 4JD

25th March 2026

Mid Deeside Parish Church of Scotland

Receipts and Payments Account

Year ended 31st December 2025

		Unrestricted funds	Restricted funds	Endow ment funds	Total 2025	Total 2024
<u>Receipts</u>	<u>Note</u>	£	£	£	£	£
Donations	[4a]	66,630	6,118	-	72,748	67,650
Legacies		-	-	-	-	-
Grants received		343	-	-	343	1,750
Activities for generating funds	[4b]	5,023	31,952	-	36,975	36,459
Bank & deposit interest		4,342	505	-	4,847	4,780
Investment income:						
- from Income Fund		566	43	-	609	609
- from Growth Fund		-	-	-	-	-
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
		76,904	38,618	-	115,522	111,248
Rental of premises	[4c]	20,640	-	-	20,640	20,989
Insurance recovery		-	-	-	-	600
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total receipts		97,544	38,618	-	136,162	132,837
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
<u>Payments</u>						
Costs of generating funds	[5a]	-	(10,681)	-	(10,681)	(10,385)
Governance costs		-	-	-	-	-
Investment management costs		-	-	-	-	-
Charitable activities	[5b]	(82,091)	(6,416)	-	(88,507)	(96,087)
Grants and donations	[9d]	(4,270)	(20,905)	-	(25,175)	(19,314)
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total payments		(86,361)	(38,002)	-	(124,363)	(125,786)
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Excess of receipts over payments /(payments over receipts)		11,183	616	-	11,799	7,051
		<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

Mid Deeside Parish Church of Scotland

Statement of Balances

At 31st December 2025

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
<u>Bank & deposit balances:</u>				
Bank & deposit account balances b/f (including £99,143 with the Investors Trust Deposit Fund)	110,749	27,442	138,191	131,140
<i>Movement during the year:</i>				
Excess of receipts over payments/(payments over receipts) for the year	11,183	616	11,799	7,051
Transfers between funds	(1,500)	1,500	-	-
Bank & deposit account balances c/f (including £110,850 with the Investors Trust Deposit Fund)	[2] 120,432	29,558	149,990	138,191
<u>Investments at market value:</u> (With a cost of £5,188)	[7] 10,741	820	11,561	11,225
Total funds	[8] 131,173	30,378	161,551	149,416

There are no other assets or liabilities. Titles for all church properties are held by the General Trustees in Edinburgh.

The accounts were approved by the Trustees of Mid Deeside Parish Church of Scotland on **19th March 2026** and are signed on their behalf by:

Pam Auckland, *Session Clerk*

Neil Mathers, *Finance Team*

Bob Auckland, *Treasurer*

Mid Deeside Parish Church of Scotland

Notes to the Accounts

Year ended 31st December 2025

1. Trustee remuneration and related party transactions

During the year nine (2024: eight) Trustees received reimbursement for day to day church expenses, equipment purchases and other costs incurred on behalf of the congregation totalling £4,620 (2024: £3,721). In 2025 two Trustees (including their close relations) received fees totalling £1,150 (2024: £1,010) for carrying out beadle and audio visual duties at weddings and funerals (2024: two).

Rev. Holly Smith received reimbursement of £996 (2024: £960) for travel expenses and reimbursement of £453 (2024: £442) for the rental and running costs of the manse telephone. Rev. Smith was also reimbursed a total of £782 (2024: £1,475) for the cost of other ministry and manse expenses.

2. Movements in funds

Comprising bank and deposit account balances only (i.e. investment balances are not included in this movements table).

	At 1st January 2025 £	Receipts £	Payments £	Transfers £	At 31st December 2025 £
Unrestricted funds:					
General Fund	51,000	92,820	(81,788)	(1,200)	57,608
- To good causes [9]			(3,224)		
Fabric Fund	59,288	3,103	-	-	62,391
The Guild	461	1,621	(303)	(300)	433
- To good causes [9]			(1,046)		
	<u>110,749</u>	<u>97,544</u>	<u>(86,361)</u>	<u>(1,500)</u>	<u>120,432</u>
Restricted funds:					
World Church Fund	1,330	32	-	-	952
- To good causes [9]			(410)		
Charity Shop	16,325	32,228	(11,094)	(3,385)	16,809
- To good causes [9]			(17,265)		
Development Fund	1,456	5,324	(5,540)	1,500	2,740
- To good causes [9]			-		
Organ Restoration Fund	1,877	840	-	-	2,717
Children's Christian Education Fund	2,699	132	(455)	180	2,556
Spark Clock Fund	1,290	57	-	-	1,347
Benevolent Fund	2,465	5	(8)	3,205	2,437
- To good causes [9]			(3,230)		
	<u>27,442</u>	<u>38,618</u>	<u>(38,002)</u>	<u>1,500</u>	<u>29,558</u>
Total funds	<u>138,191</u>	<u>136,162</u>	<u>(124,363)</u>	<u>-</u>	<u>149,990</u>

Mid Deeside Parish Church of Scotland
Notes to the Accounts
Year ended 31st December 2025

2. Movement in funds (continued)

Purposes of Designated or Restricted funds

(a) Funds held locally:

General Fund: for the day-to-day income and expenses of church life.

Fabric Fund: for the upkeep, maintenance and replacement of fabric and equipment of church properties.

Development Fund: for initiatives which support youth, families and the elderly.

The Guild: The aim of the Guild is to invite and encourage men and women to commit their lives to Jesus Christ and to enable them to express their faith in worship, prayer and action.

World Church Fund: for initiatives which support mothers with young children, farmers and producers in less developed countries and assisting those affected by natural disasters and war.

Charity Shop: for shop transactions and for dispensing grants for church projects, community groups and good causes within the Parish.

Organ Restoration Fund: for the restoration and ongoing maintenance of the pipe organ.

Children's Christian Education Fund: for supporting the work of young people's groups.

Spark Clock Fund: for the maintenance of the clock in the tower of the former Lumphanan sanctuary of Mid Deeside Church.

Benevolent Fund: for the Minister to make discretionary and confidential grants to those in real need within the Parish.

(b) Funds held by the General Trustees in Edinburgh:

Miss J Spark Fund: This fund is to be used for the upkeep, maintenance and replacement of fabric and equipment of church properties.

G Spark Fund: This fund is to be used for the upkeep, maintenance and replacement of fabric and equipment of church properties.

3. Accounting policies

The accounts are prepared on a cash basis. This means that only income received and expenditure incurred in the financial year is included in these accounts.

Normal repairs and maintenance to the fabric of the buildings are charged against the General Fund or, on occasion, the Fabric Fund. Exceptional and significant repairs and/or improvements are met from the Fabric Fund, funds held by the General Trustees or by special fundraising efforts. The Charity Shop activities generate funding for fabric repairs, maintenance and improvements relating to the Charity Shop. Similarly, the Organ Restoration Fund generates funding for repairs and maintenance relating to the pipe organ.

Mid Deeside Parish Church of Scotland
Notes to the Accounts (continued)
Year ended 31st December 2025

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
4. Receipts				
(a) Donations				
Free Will Offering envelopes	1,118	-	1,118	1,405
Tax recovered on Gift Aid donations	12,984	1,120	14,104	13,068
Open plate	2,734	-	2,734	3,151
Digital giving	1,111	10	1,121	685
Bank standing orders	44,781	4,420	49,201	45,982
Other offerings	3,902	568	4,470	3,359
	66,630	6,118	72,748	67,650
(b) Activities for generating funds				
Fundraising events/activities:				
- For third party charities, etc.	5,023	20	5,043	4,019
- For church projects	-	-	-	1,255
Charity Shop "Bread of Life" sales	-	31,932	31,932	31,180
Other	-	-	-	5
	5,023	31,952	36,975	36,459
(c) Rental of premises				
Church, halls & meeting rooms:				
- Weddings & funerals	2,800	-	2,800	2,400
- Other	10,634	-	10,634	10,053
Ha'berry	3,850	-	3,850	3,845
MDC Hall, Lumphanan	622	-	622	544
Recharge electricity costs (Ha'berry)	2,734	-	2,734	4,147
	20,640	-	20,640	20,989
5. Payments				
(a) Costs of generating funds				
<i>Fair Trade stall:</i>				
Purchase of Fair Trade stock	-	-	-	-
<i>Charity Shop "Bread of Life":</i>				
Rental costs	-	6,900	6,900	6,200
Water charges	-	753	753	463
Council tax	-	608	608	621
Heat & light	-	1,438	1,438	1,998
Insurances	-	271	271	205
Stationery	-	103	103	123
Other expenses	-	608	608	775
	-	10,681	10,681	10,385
Total payments relating to the cost of generating funds	-	10,681	10,681	10,385

Mid Deeside Parish Church of Scotland
Notes to the Accounts (continued)
Year ended 31st December 2025

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
5. Payments (continued)				
<u>(b) Charitable activities:</u>				
Ministries & Mission gross allocation	43,850	-	43,850	44,500
Transitional funding (from Presbytery)	-	-	-	(2,759)
Endowment income & glebe rents	(9,043)	-	(9,043)	(10,053)
Net payment made to the Church of Scotland's Giving to Grow	34,807	-	34,807	31,688
Presbytery dues/capitation fees	2,511	-	2,511	2,167
Minister's expenses	1,449	-	1,449	1,402
Locum & pulpit supply costs	686	-	686	60
Youth & Family Worker's salary	-	5,284	5,284	7,674
Other staffing costs	6,653	-	6,653	6,312
Professional fees – payroll admin.	742	-	742	608
Community outreach initiatives	-	-	-	241
Fabric, equipment & repairs	9,017	413	9,430	5,328
Electronic equipment & software	324	-	324	6,334
Upkeep of grounds	2,124	-	2,124	5,363
Broadband, telecom & sundries	988	-	988	1,107
Council tax & water charges	3,966	-	3,966	3,632
Heat and light – church & L. Hall	7,873	-	7,873	9,123
Heat and light – Ha'berry	2,324	-	2,324	5,526
Insurances	5,064	-	5,064	4,754
Website & electronic communications	395	-	395	395
Digital giving running costs	180	-	180	180
Worship, music & teaching - adult	2,040	-	2,040	1,053
Worship, music & teaching – U18	399	711	1,110	1,936
Catering	175	-	175	188
Training, conferences/courses	-	-	-	350
Printing, stationery & postage	198	-	198	464
Newsletter production	156	-	156	-
Other expenses	20	8	28	202
Total payments relating to the charitable activities	82,091	6,416	88,507	96,087

6. Minister's stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employers' 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 of service) £39,856.

Mid Deeside Parish Church of Scotland
Notes to the Accounts (continued)
Year ended 31st December 2025

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
7. Investments at market value				
<i>Church of Scotland Investors Trust:</i>				
Income Fund	10,741	820	11,561	11,225
Growth Fund	-	-	-	-
	<u>10,741</u>	<u>820</u>	<u>11,561</u>	<u>11,225</u>

Overall, the market value of investments increased by £336 in 2025 (2024: increased by £101). There were no disposals or acquisitions of investments during the year.

	2025 £	2024 £
8. Total value of funds held locally (including investments stated at their market value)		
Unrestricted funds		
General Fund	57,608	51,000
Fabric Fund	73,132	69,717
The Guild	433	461
	<u>131,173</u>	<u>121,178</u>
Restricted funds		
World Church Fund	952	1,330
Charity Shop	16,809	16,325
Organ Restoration Fund	2,717	1,877
Development Fund (for youth & the elderly)	2,740	1,456
Children's Christian Education Fund	3,376	3,495
Spark Clock Fund	1,347	1,290
Benevolent Fund	2,437	2,465
	<u>30,378</u>	<u>28,238</u>
Endowment funds	-	-
	<u>-</u>	<u>-</u>
Total funds	<u>161,551</u>	<u>149,416</u>

Mid Deeside Parish Church of Scotland
Notes to the Accounts (continued)
Year ended 31st December 2025

	2025	2024
	£	£
9. Grants and donations to charities and other good causes		
(a) <u>International:</u>		
From the General Fund:		
Christian Aid	837	806
TearFund	466	-
Shelterbox	627	-
Moderator's Challenge - Malawi	360	-
Disaster Emergencies Committee - Middle East Appeal	-	615
United Christian Broadcasters Ltd – "WORD for today"	19	20
From the World Church Fund:		
Joyful Motherhood project – Malawi (mainly postage of parcels)	410	359
From the Guild:		
Christian Aid	120	100
Guild project – Friends of Bolenga	86	-
Guild project – Operation Hope	320	-
Guild project – UNIDA Hear Our Voice	-	200
Guild project – World Horse Welfare	-	50
Guild project – Chocolate Heaven	-	245
Guild project – Leprosy Mission	150	195
	3,395	2,590
(b) <u>National & Regional:</u>		
From the General Fund:		
Poppyscotland	288	375
Forget Me Not	-	615
CrossReach	627	-
From the Guild:		
CrossReach	370	-
	1,285	990

Mid Deeside Parish Church of Scotland
Notes to the Accounts (continued)
Year ended 31st December 2025

	2025	2024
	£	£
9. Grants and donations to charities and other good causes (continued)		
(c) <u>Within the Parish:</u>		
From the General fund:		
Parish Pantries – produce purchased	-	-
From the Charity Shop:		
Defibrillator – replacement pads & battery	89	72
Toilet hand driers	733	-
Picnic tables	1,000	-
Parish Pantries	1,569	831
Holiday at Home (for the elderly)	521	530
Kincardine O’Neil Community Association – projector	-	400
Kincardine O’Neil Bowling Club	1,500	-
Kincardine O-Neil Twinning Association	-	350
Lumphanan Primary School	1,645	-
Lumphanan School Parents Council	355	-
Lumphanan Paths Group	238	-
Lumphanan Moving Pictures	320	480
Lumphanan SWRI	120	-
Lumphanan Community Council	1,538	-
Torphins Community Council	1,935	-
Torphins Paths Group	-	1,620
Torphins Primary School - various	2,067	4,299
Torphins Primary School Nursery	480	794
Torphins Baby & Toddler Group	72	133
Torphins Playgroup	2,500	682
Torphins Majong Group	-	212
Torphins Golf Club	83	600
Torphins Junior Football Club – repairs to shed	-	500
Torphins Scouts Group	500	1,558
Contribution to video box AV system	-	1,557
Contribution to an overhead hoist for a disabled person (returned)	-	(856)
From the Benevolent Fund:		
Grants to alleviate hardship situations	3,230	1,972
	20,495	15,734
	25,175	19,314

Mid Deeside Parish Church of Scotland
Notes to the Accounts (continued)
Year ended 31st December 2025

	2025	2024
	£	£
9. Grants and donations to charities and other good causes		
(continued)		
(d) Summary		
The grants and donations were made out of the following funds:		
General Fund	3,224	2,431
The Guild	1,046	790
Total from unrestricted funds	<u>4,270</u>	<u>3,221</u>
World Church Fund	410	359
Charity Shop	17,265	13,762
Benevolent Fund	3,230	1,972
Total from restricted funds	<u>20,905</u>	<u>16,093</u>
	<u>25,175</u>	<u>19,314</u>

APPENDIX – 1 -

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

	2025	2024
	£	£
<u>CAPITAL ACCOUNT (Investments)</u>		
Market value of credit balances at 31 December (With a cost of £8,594 at 31 st December 2025 and at 31 st December 2024)	37,021	34,331
<u>REVENUE ACCOUNT (Deposit & current accounts)</u>		
Credit balance at 31 December	9,438	8,350
Total value of funds	<u>46,459</u>	<u>42,681</u>

The balances on the individual funds held by the General Trustees are as follows:

	Miss J Spark Fund	G Spark Fund	Consolidated Fabric Fund - revenue	2025	2024
	£	£	£	£	£
Deposit & current accounts	4,311	4,935	192	9,438	8,350
<u>Investments at market value:</u>					
Growth Fund	18,108	18,913	-	37,021	34,331
Total value of funds	<u>22,419</u>	<u>23,848</u>	<u>192</u>	<u>46,459</u>	<u>42,681</u>

The movement on the individual funds held by the General Trustees during the year was as follows:

	Miss J Spark Fund	G Spark Fund	Consolidated Fabric Fund - revenue	Total funds held by the General Trustees
	£	£	£	£
Value of funds - 1st January 2025	<u>20,722</u>	<u>21,775</u>	<u>184</u>	<u>42,681</u>
<u>Receipts:</u>				
Deposit account interest	31	333	8	372
Investment income	355	371	-	726
	<u>386</u>	<u>704</u>	<u>8</u>	<u>1,098</u>
<u>Payments:</u>				
Miscellaneous costs	(5)	(5)	-	(10)
	<u>(5)</u>	<u>(5)</u>	<u>-</u>	<u>(10)</u>
Change in market value	1,316	1,374	-	2,690
Value of funds - 31st December 2025	<u>22,419</u>	<u>23,848</u>	<u>192</u>	<u>46,459</u>

**APPENDIX – 2 –
GENERAL FUND BUDGET FOR 2026**

	Actual 2025	Changes for 2026	Budget 2026
	£	£	£
RECEIPTS			
(a) Offerings & Gift Aid tax recovered			
Open plate & FWO envelopes	3,852	(312)	3,540
Regular donations via bank standing orders	44,781	-	44,781
Donations - ad hoc/ non repeating	3,117	(0)	3,117
Digital giving	1,111	289	1,400
Tax recovered from Gift Aid donations	12,984	16	13,000
Donations for post Sunday service coffees & teas	496	-	496
	66,341	(8)	66,333
(b) Use of premises by outside organisations			
Rental income for use of church & extension	10,634	-	10,634
Rental income for use of Ha'berry	3,850	-	3,850
Electricity recharged for use of Ha'berry	2,734	271	3,006
Rental income for use of Lumphanan Hall	622	-	622
	17,840	271	18,112
(c) Wedding & Funerals			
Fees for use of church for weddings & funerals	2,800	(400)	2,400
	2,800	(400)	2,400
(d) Other income			
Bank interest & investment income	1,821	(546)	1,275
Pulpit supply costs reimbursed by Faith Nurture Forum	343	(343)	-
Other income	-	-	-
	2,164	(890)	1,275
TOTAL RECEIPTS	89,146	(1,026)	88,120
PAYMENTS			
	£	£	£
(a) Ministry, mission and wider work			
Giving to Grow allocation	34,807	2,843	37,650
Presbytery dues	2,239	311	2,550
	37,046	3,154	40,200
(b) Ministerial expenses			
Pulpit supply	686	34	720
Minister's travel expenses	996	628	1,624
Minister's telephone expenses	453	18	471
	2,135	680	2,815
(c) Property, grounds & equipment costs			
Electricity	6,059	736	6,795
Heating oil	4,138	492	4,631
Insurances	5,064	203	5,267
Internet & telephone line	518	21	539
Toilet supplies/upkeep	469	19	488
Repairs & maintenance	11,466	(466)	11,000
Council tax and water rates - New Manse	3,966	159	4,125
Cleaning - wages	4,013	144	4,157
Cleaning - consumables	5	45	50
	35,698	1,353	37,052
(d) Other running costs			
Newsletter & publicity	156	44	200
Website maintenance	395	-	395
Stationery supplies & postage	198	-	198
Copyright/ public entertainment/ VHF radio licences	1,593	(285)	1,308
Professional fees - payroll	742	(70)	672
Card payments equipment software	180	-	180
Catering supplies	175	25	200
Concert sponsorship	-	-	-
Other	110	(30)	80
	3,547	(315)	3,232
(e) Outreach, worship & teaching			
Organist fees	2,640	95	2,735
Granite City Brass Band	200	-	200
Worship supplies & consumables	241	9	250
Training & conference fees	-	500	500
Teaching - adult study books & materials	8	43	50
Teaching - children's books & materials	399	201	600
Life & Work - net cost of magazines	(126)	126	-
Outreach, etc. - misc.	-	50	50
	3,361	1,024	4,385
TOTAL PAYMENTS	81,788	5,897	87,684
SURPLUS/(DEFICIT)	7,359	(6,923)	436
GENERAL FUND - movements	Actual 2025	Changes for 2026	Budget 2026
	£	£	£
Balances at 1st January	50,999	6,159	57,158
SURPLUS/DEFICIT from above	7,359	(6,923)	436
Transfer from The Guild	300	(300)	0
Transfer to Development Fund	(1,500)	1,500	0
Transfer to Fabric Fund	-	(10,000)	(10,000)
Balances at 31st December	57,158	(9,564)	47,593
	31-Dec-25		31-Dec-26