

**Perth North**

**Church of Scotland**



**Annual Report and Accounts**

**For the year ended  
31 December 2025**

**Congregation No 281700**

**Charity No SC013014**

**This page is blank**

## Contents

1.	Reference and Administrative Information	1
2.	Trustees	1
3.	Principal Office-bearers	1
4.	Independent Examiner	1
5.	Bankers	1
6.	Structure Governance and Management	2
	o Governing Document	2
	o Recruitment and Appointment of Trustees	2
	o Organisational Structure	2
7.	Objectives and Activities	2-3
	o Purpose	2
	o Staffing and Volunteers	3
	o Activities - Introduction	4
	o Communication with the Congregation	4
	<b>Areas of Ministry</b>	<b>4-9</b>
	o Worship	4
	o Pastoral Care	6
	o Footwise	6
	o Discipleship	7
	o Fellowship	7
	o Guild	7
	o Badminton	8
	o Walking group	8
	o City Centre	8
	o Parish	9
	<b>Supporting Services</b>	<b>9-11</b>
	o Facilities	9
	o Finance	10
	o Fabric	10
	o Health and Safety	11
	o Safeguarding	11
	o Data Protection	11
	<b>Other Areas of Ministry</b>	<b>12-13</b>
	o InTogether Church Presbytery Mission Initiative	12
8.	Achievements and Performance	13-16
	o New Initiatives in 2025	13
	o Blythswood Care	14
	o Membership Statistics	14
	o Plans for the Future	14
	o Risk Management	15

9.	<b>Financial Review 2025</b>	<b>17-18</b>
	○ Reserves Policy	17
	○ Investment Policy	18
10.	<b>Statement of Trustees' Responsibilities</b>	<b>18</b>
	<b>Independent Examiner's Report</b>	<b>19</b>
11.	<b>Annual Accounts</b>	<b>21-34</b>
	○ Appendix 1 –Funds held by General Trustees	31
	○ Appendix 2 – Tulloch NET	32
	○ Appendix 3 – InTogether	33
	○ Appendix 4 – Footwise	34

## Trustees' Annual Report

Year ended 31 December 2025

The Trustees present the Annual Report and Accounts for Perth North, Church of Scotland, for the year ended 31 December 2025.

### 1. Reference and Administrative Information

Charity Name : Perth North Church of Scotland  
Charity Registration Number : SC013014  
Congregation Reference No : 281700  
Contact Address : The Church Office  
209 High Street  
Perth  
PH1 5PB

### 2. Trustees (as of 31 December 2025)

The Rev. K D Stott; I M Beaton; P Bolland; S E Bonnar; D J Brown; S M Conochie; W C Conochie; P M Currie; K Dalglish; I Fleming; M Fortune; E Hood; D J King; J Kynaston; C Kynaston; D Lindsay; J Lochhead; S MacDiarmid; I D Maclean; S Mahon; F McNaughton; S L Morrison; H Neil; I Normand; E Robbie; B A Roper; N Stewart; J Stewart; B R Swan; J Taylor; E Thomson; R S Watt; F Will; N Winter.

During the year D Weeks and then D R Clarke both tendered their resignations as Trustees.

### 3. Principal Office-bearers

Minister : The Rev. Kenneth D Stott  
Session Clerks : Robin S Watt and Sandra MacDiarmid  
  
Church Treasurer : David J King

### 4. Independent Examiner

Tracy Borland FCCA, CIPFA (AFFIL)  
Morris & Young  
6 Atholl Crescent  
Perth PH1 5JN

### 5. Bankers

Clydesdale Bank, trading as Virgin Money  
158/162 High Street  
St John's Centre  
Perth PH1 5UH

## 6. Structure, Governance and Management

### ○ **Governing Document**

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

### ○ **Recruitment and Appointment of Trustees**

Members of the Kirk Session 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 Minister is designated as a 'Teaching Elder', rather than a 'Ruling Elder' and therefore holds no right to vote other than to use a casting vote where necessitated.

### ○ **Organisational Structure**

The Kirk Session, which is chaired by the Minister, met eight times in 2025 for business meetings. All meetings were held 'in person' within the church premises. Certain responsibilities are delegated to the Finance Group, to the Fabric Group and to the Facilities Group as appropriate. The Kirk Session is also responsible for spiritual affairs within the church. Several Session Groups provide the lead in these areas.

## 7. 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.

### ○ **Purpose**

Perth North Church's purpose is captured in its declared Vision Statement, 'To know Christ and make Him known'. That purpose is pursued through a focus on four main functions as a church :

- to provide opportunities for the worship of God;
- to nurture members of the congregation and others in discipleship;
- to evangelise those who do not share the Christian Faith; and
- to care for each other and for others outside the fellowship.

The Kirk Session was restructured in 2019 into eight 'Area of Ministry Groups', which seek to oversee the delivery of the majority of the above functions. The Groups are as follows:

Church Family-Centred Areas	Church Community-Centred Areas	Supporting Areas
<ul style="list-style-type: none"> <li>• Pastoral Care</li> <li>• Discipleship</li> <li>• Fellowship</li> </ul>	<ul style="list-style-type: none"> <li>• City Centre</li> <li>• Parish</li> </ul>	<ul style="list-style-type: none"> <li>• Facilities</li> <li>• Finance</li> <li>• Fabric</li> </ul>

The individual responsibilities of each of these Groups is set out below. Responsibility for Worship and four further specialist support areas (Safeguarding, Health and Safety, Data Protection and Staffing (HR)) are addressed centrally as explained below.

○ **Staffing and Volunteers**

Throughout the year Perth North Church employed the following staff members (in alphabetical order) each of whom has their own Line-manager:

Katie Dalgliesh - Deputy Church Officer, part-time  
Chris Livingstone – Church Secretary/Office Co-ordinator, part-time  
Gavin Marshall - Community Development Worker, full-time  
Fraser McNicol - Church Officer, part-time  
Lynsey Paterson - Project Lead for InTogether, part-time  
Catriona Roper - Church Organist, part-time

We give our grateful thanks to each of our members of staff for their dedicated service and for the faithful way in which they carried out their duties during the year. We appreciate the loyalty of those members of staff who have served with us for a number of years, but we equally acknowledge that for both Chris Livingstone and Lynsey Paterson, 2025 represented their first full year in post. There were no staff changes which occurred.

The **Staff Panel**, which reports directly to the Kirk Session, has overall responsibility for all members of staff and any employment issues arising.

Perth North operates as a Fresh Expression of Christian Community, a work based in the Parish under the title Tulloch NET. Gavin Marshall continued in post for a fourth full year and a summary of his work and some of the initiatives he pursued are set forth in the Parish Report under Areas of Ministry herein.

Perth North is also blessed to have such a large team of dedicated and loyal volunteers, who give of their time tirelessly and generously in service. We also owe a debt of gratitude to Sandra MacDiarmid who faithfully produces the ever-increasing number of Duty Rotas for so many of our volunteers and generally looks after their welfare.

As a small mark of our appreciation to all members of staff and volunteers, a “Thank You” social was held in the Main Hall on 12 December. In providing a welcome, our Minister offered to each our most grateful thanks for all the service given.

- **Activities - Introduction**

The pattern of Sunday worship, and the meeting of church (and other) organisations, which had been slowly re-established in 2022 (following Covid), largely continued throughout 2025. The church persisted in the live streaming of weekly Sunday worship services from the sanctuary.

We take this opportunity to record our grateful thanks to all preachers who willingly stepped in to provide pulpit supply during our Minister's enforced absence (due to illness) and to Rev. Ewen Gilchrist who acted as Interim Moderator during that time.

Within the Parish, Community service largely continued from existing premises (Tulloch Hub) and the activities carried on are explained more fully in the after mentioned Parish Section.

- **Communication with the Congregation**

A rolling programme of weekly Intimations/notices were shown digitally immediately before each Sunday morning service with the principal items of importance being highlighted verbally by the Minister. Paper copies of the Intimations were made available each week, and details also appeared on the church website. In addition, three editions of the Congregational Newsletter, *North News*, were distributed to each household throughout the year as well as to members resident in Care Homes, Sheltered Housing Complexes etc.

The Annual Stated Meeting of the Congregation was held in the Sanctuary on Sunday, 27 April.

## **Areas of Ministry**

- **Worship**

Worship is at the centre of congregational life at Perth North. The main diet of worship is at 10.30 every Sunday. There is a rota of members who take responsibility for the prayers of approach and for the reading of Scripture. The service includes opening responses, a corporate reading of a verse from the Bible and a short question which encourages the congregation to reflect on a question that relates to the theme of the sermon. These are examples of how we understand worship to be participative and engaging for all.

Every week there is provision for young people who will leave the service prior to the sermon and return towards the end where they will share something of what they had been learning in their time together.

The main Christian festivals of Advent, Lent and Pentecost are celebrated and there are services to mark Harvest and Remembrance Sunday. The Sunday prior to Christmas Day, Christmas Day, Easter Sunday and Pentecost are all-age services where the young people remain within the congregation and there is an attempt to be as inclusive as possible.

Every week the sung praise is accompanied by an organist and a group of singers and musicians. There is an appreciation of the variety of hymns and worship songs.

The sacrament of Communion was celebrated twice and the sacrament of baptism was administered once to an adult.



Over the last few years there has been a memorial service or Blue Christmas event – this year it was held at the start for advent on a Sunday afternoon. This was a break from previous years where a midweek service had been offered. The Kirk session will review and consider what to do in Advent 2026.

Perth North is blessed with a committed team of volunteers who help with the AV system- this means that the service is live streamed every week and there is the ability to use PowerPoint in the service for hymns and sermon illustrations.

The preaching pattern is thematic and expository with the following areas being covered – the Holy Spirit; Psalms 31-36; Mark 7; Ephesians 1-3 and for Advent , the four traditional themes of Hope, peace, Joy and Love

The attendance at worship has stayed stable throughout 2025 with an average of 100 to 125 being present.

The weekly lunchtime service which had been held on a Thursday was stopped in November due to volunteers being unavailable. There will be a discussion to determine when the lunchtime service will restart and what the format will be.

Perth North, through a team of three people provide a monthly service at Strathtay Care Home. Although this is not in the parish of Perth North, the parish minister has granted permission.

The prayer life of the congregation is encouraged in a number of ways. There is a congregational prayer diary offered to all members. The diary gives a prayer point for each day. There are also gatherings for corporate prayer. One gathering takes place on the first Saturday of every month and attracts between 15 and 20 people. There is also a zoom prayer gathering every Sunday from 9.30am to 9.55am which is appreciated by those members who cannot join the in-person worship.

Worship also includes the opportunity for people to grow in their knowledge of the Christian faith and so there are a number of Bible study groups- there are two different groups that meet fortnightly in the church. They follow a different curriculum but both are for the building up of faith. There are also three housegroups- two meet in person and in homes and the third is online.

The Guild meets fortnightly and they are intentional in their syllabus in providing opportunities for a deepening knowledge of the work of the church. Each meeting begins with opening devotions.

In the book of Acts we are told that the early church was a gathering for worship, learning and fellowship. On a Sunday morning after the benediction there is an opportunity for people to stay behind in the sanctuary for tea and coffee. While numbers vary, between 50% and 75% of those who had gathered for the service stay behind and enjoy the opportunity for mutual support and friendship .

- **Pastoral Care**

**“Love one another in the same way I loved you!” (John 13)**

Informal pastoral care has continued to be evident within our church family through all the different groups the church operates and by the many friendships formed, e.g. Housegroups, Guild, Warm space, Footwise, 4C's, Badminton, Walking group and Fellowship events.

Intimations on “family news” i.e. birthdays, bereavements and special events were given each week by our Minister. These made us feel part of our church family and engendered a feeling of ‘belonging.’

Evelyn Coulter continued to oversee the visiting of our members resident in care homes and sheltered housing. In 2025 a total of 19 volunteers from the congregations regularly visited 17 folk in the care homes and 28 people in other residential / sheltered housing.

They also received Easter / Christmas cards made by the North Church Crafters from the 4C's group. This group produced approximately 180 + cards throughout the year which were delivered to members who had suffered illness and also on special occasions including anniversaries, birthdays, and bereavement – all being truly appreciated by the recipients. We give grateful thanks to all the volunteers who helped with this area of work.

There is still a lot of work to do in this area. Hopefully, in the coming year, we will be able to continue to develop ‘Pastoral Care’ so that we can show love to each other as Christ wants us to do.

### **Footwise**

During the year 12 clinics were held providing 244 appointments (last year 189).

We had to suspend applications from new clients during the year due to lack of available appointments.

Feedback via 42 questionnaires from clients showed a high level of satisfaction with all respondents except one describing the service as excellent.

Most clients come from within Perth but a significant number come from rural areas.

A lot of referrals come via word of mouth and a recommendation.

In answer to the question ‘How could we do better?’ we had two requests to perform a function that was out with our insured remit.

The service has the capacity to expand but the limiting factors are numbers of volunteers.

However, two very appropriate people are considering joining us as nail cutters.

The surplus at the end of this year's Footwise clinic was £1,300 and the proposal to session is to make a £1000 donation to Church funds and to give a donation to Perth Women's Aid of £300.

We remain deeply grateful to the volunteers for all their willing and cheerful hard work.

### ○ Discipleship

The remit of the Discipleship Group is in recognising the need to enable all to grow in their faith, through nurture, prayer and engagement with the world-wide church. Specifically, this covers Bible Study Groups, Prayer Groups and the Prayer Diary. Discipleship is at the heart of the Gospel message as preached by our Minister, Sunday by Sunday and he is always open to conversations with anyone who may be seeking or searching or who may be interested in joining the church. Much encouragement has been taken over the year by the Admission of new members by Profession of Faith.

### ○ Fellowship

The Guild, Walking Group, Tuesday Badminton morning and evening, the 4C's, Sunday teas and coffees and Monday Keep Fit come under the umbrella of the Fellowship Group.

The 4C's meet on the first and third Tuesday of each month; it is an informal group of around a dozen ladies. We are kept busy making cards for the pastoral team all as detailed above. . We also cover shoeboxes for the Blythswood Shoebox Appeal. At our last meeting in December we enjoyed being entertained by Elana's Angels, a musical group from Kinnoull Church. Of course our afternoons are not complete until we enjoy our coffee and cake.

Teas and coffees after Sunday services remain very popular with the congregation.

As recorded elsewhere, in September we hosted the National Guild Annual Meeting which was a busy day with all hands-on deck making it a most successful day.

Monday Keep Fit has around 20-25 participants each week who enjoy a cuppa after the exercise.

All events are now much easier to conduct in our newly refurbished premises.

### ○ The Guild

The Guild met fortnightly from September until March with, usually, over 40 attending our meetings and with 70 on the roll. Our meetings were happy occasions of chatter over a "cuppie" which lead to friendships being formed and caring and concern for one another strengthened. However, Bible readings, reflections and prayer were also always part of our meetings, and we welcomed a variety of speakers which reflected our interest, in body, mind and spirit. The Guild's theme this session is "Living Stones", the second of the 3-year strategy of "Let Us Build a House" and our minister, Kenny Stott, reflected on this when he visited us in September. We also heard about the CrossReach project "Playful Beginnings", the second of our 4 projects running over the period 2025 – 27. The sum of £1,300 was sent to support the 4 ongoing projects.

We look forward to our Coffee Morning in March and Strawberry Tea in July, and to raising additional funds to donate to Guild projects.

The North Guild is now part of the large central region of Guilds Together and the first meeting of this group is to be at the end of January in Stirling.

- **Badminton**

Our Tuesday Morning Badminton group meets (from September through to June) from 10am till 12 noon in the Main Hall. Around 6 – 8 folk (both men and woman) gather each week enjoying the activity, friendship and a cuppa.

The Tuesday Evening Badminton Club also meets in the Main Hall at 7.30pm. This group is a bit more mixed and its numbers have fluctuated a bit this year but there is a central core of about 7-8 people. It is also very friendly and lively, and apart from playing badminton enjoy fellowship with tea, coffee and biscuits.

Both groups are very happy to welcome new members.

- **North Church Walking Group**

The walking group has a membership of 29 with an average of 10 people attending each walk. We meet on the 4th Monday of each month with walks ranging between 4 and 6 miles throughout Tayside and Fife. The walk program can be obtained from the Church website.

- **City Centre**

This year the City Centre Group has once again been busy with our regular activities including Open Church on a Monday and Thursday, Toddler Group on a Thursday and our ecumenical partnership renew 23.3 on a Monday morning, Thursday morning and afternoon held at Perth Methodist church. We would like to record here our gratitude to our faithful group of volunteers who make all these things possible and also to our generous financial contributors. The church has been very supportive in keeping the Sanctuary open despite the increasing cost of heating but through the year we have had some very fruitful conversations with visitors of all faiths and none who have come into the church.

This year, following the refurbishment of the church kitchen, we have been able to revive our Lenten and Advent Saturday morning cafes where we have provided low cost food as well as an opportunity to ask for prayer. This was particularly appreciated at Christmas when prayers were read out in the church at the following Sunday service. These cafes have also given a chance for people who have not previously volunteered in the church to do so.

We continue to look for further opportunities to develop our ministry of hospitality and introduce people to our Lord Jesus Christ.

- **Parish**

The Parish represents Perth North Church's responsibility for mission and pastoral presence within its defined geographical area, operating alongside the city-centre context in which the church building is located. During the year, Parish activity was intentionally consolidated to ensure that engagement remained safe, relational, and sustainable within existing capacity and building constraints.

The Community Hub continued to function as the central base for Parish work. It is open regularly during the week and provides a welcoming, accessible space for individuals and local youth. Following ongoing assessment of the local community centre, it became clear that it could not consistently be maintained at a healthy temperature. In response, activities at this venue were relocated where appropriate to the Community Hub to ensure continuity of provision while prioritising wellbeing and safeguarding.

Parish engagement prioritised relational presence, supported by targeted programmes where appropriate. Regular drop-in opportunities, informal support, and partnership-based activity continued, with particular attention to families, young people, and adults experiencing social isolation. A Warm Welcome space for adults was maintained, and preparatory work progressed towards expanded provision for local young people, including plans to increase youth work capacity through part-time staffing and the development of an after-school group for children with additional support needs, subject to staffing and premises availability.

Alongside direct engagement, emphasis was placed on enabling community ownership. Significant progress was made in the development of a local orchard group, with over 100 individuals connected through volunteering and informal participation. Several members of the community began exploring formal leadership and governance roles, reflecting a shift from staff-led activity towards locally sustained involvement.

The Parish Group resumed midway through the year and reported to the Kirk Session. Parish work was led by the Community Development Worker, supported by volunteers and partner organisations. Funding for Parish activity was gratefully received from the Gannochy Trust, Perth North Church, the Souter Trust, and Perth and Kinross Council.

Looking ahead, the Parish will continue to prioritise depth of relationship, community development, faith exploration, and partnership working. Future activity will be shaped by realistic assessment of capacity and buildings, with a focus on sustaining what is already established rather than expanding beyond what can be responsibly supported.

## **Supporting Services**

- **Facilities**

This group is still operating without a Convenor.

However, Facilities have through 2025 been responsible for, and maintained oversight of, the operation of the Church Office, the line management of the Church Officers, as well as a team of office volunteers.

The Group have also been involved, along with the Fabric group, in the refurbishment of both the church kitchen / disabled toilet and of the halls / toilets and the provision of new chairs and tables.

Both the congregation and outside users have been delighted with the finished results. Grateful thanks are due to Brian Swan and his Fabric group for all their foresight and hard work in undertaking this refurbishment project.

- o **Finance**

The Finance Group members comprise Treasurer David King, Brian Swan, Liz Hood, Sandra MacDiarmid and Neil Stewart. The Finance Group is responsible for the promotion of financial stewardship and for administering the church's direct giving and fundraising, including the recovery of Gift Aid.

The group normally meets a minimum of three times each financial year. The purpose of these meetings is to approve the Annual Accounts; to monitor financial progress against Budget; to prepare the Budget for the following year; and in general to monitor the financial well-being of the Church.

The Finance Group is responsible for assessment and calculation of staff salaries and subsequent conclusions are passed to the Staff Panel

- o **Fabric**

The Fabric Group consists of 6 church members who give of their time taking responsibility for the maintenance of our church buildings. The properties comprise the Mill Street buildings (Church, Halls, and the adjacent 3 storey Tryst Building which houses the church office and additional meeting rooms) and the Manse in Cragganmore Place. Assistance is provided to the Parish Group from time to time, with regard to the maintenance of the rented Community Hub.

2025 saw the continuation of the programme of amenity improvements to the Mill St buildings which

had commenced the previous year, and the following work was carried out:

**Sanctuary** – refurbishment of the Servery Kitchen

**Main Hall** – completion of the Kitchen refurbishment, refurbishment of the toilets, redecoration, sanding and recoating of the hardwood floor, and the installation of sound attenuation panels

**New Hall** – refurbishment of the utility sink, refurbishment of the Accessible Toilet, redecoration and replacement of the flooring.

In the Sanctuary, 2 of the defective high level heaters were replaced. In the **Manse**, the programme of redecoration continued with the painting of 2 bedrooms, and replacement of some carpets.

Session agreed to joining those churches participating in Perth Presbytery's Roof and Roof Drainage Maintenance pilot, and the buildings have benefited from work undertaken by a contractor bringing specialist equipment for accessing and cleaning high level gutters. This has replaced in part, work previously undertaken personally by members of the Group.

Looking ahead, the Group is preparing proposals for improvements to the 1<sup>st</sup> Floor of the **Tryst building**, and repairs to the **Youth Room building**.

- **Health and Safety**

The Health and Safety Panel continued to work towards full compliance with the Health and Safety Toolkit published by the Church of Scotland. The Health and Safety Manual including the Perth North Church Health and Safety Policy is reviewed and updated regularly, and the Panel assists with training for new and existing staff and volunteers. The Panel is indebted to the Fabric Group for arranging for all statutory and other safety inspections covering Gas, Electricity, Fire Extinguishers and Fire Alarm Systems.

Looking ahead, the panel will undertake an early review our Fire Risk Assessments and procedures in light of the Church of Scotland General Trustees Fire Safety Memo issued late in 2025.

- **Safeguarding**

All staff and volunteers who work with children and vulnerable adults are recruited in line with the Church of Scotland requirements.

The number currently PVG registered and actively volunteering within Perth North Church is 55.

The **Safeguarding Panel** comprises Mrs Liz Hood (Co-ordinator), Rev Kenneth Stott, Dr Sally Bonnar and Dr James Kynaston. The Safeguarding Policy and the names of Panel members are displayed in the Church and Halls.

**Introductory Training** – 3 volunteers attended training in 2025. The SG7 registered is constantly monitored and all PVG volunteers/staff are encouraged to attend, and to update their training when required. Training is mandatory and should be refreshed every 3-5 years. The Kirk Session is updated and kept informed of all training requirements.

- **Data Protection**

The post of Data Protection Co-ordinator was vacant throughout 2025. Perth North remains committed to ensure compliance with GDPR legislation, adopting the policies and practices established by the national church. We do our utmost to ensure that all information held is accurate and is kept up to date.

## **Other Areas of Ministry**

### **InTogether Church Presbytery Mission Initiative**

#### **○ InTogether Annual Report 2025**

Perth North continues to act as the Supervising Congregation for InTogether, a Perth Presbytery Mission Initiative. InTogether reaches out to families who have children with additional support needs, providing spaces where parents can connect and know support. Opportunities to explore and develop faith are offered with the aim of developing a new worshipping community.

2025 has been a year of rapid development for InTogether thanks to having Lynsey Paterson, our 0.7 FTE Project Lead, in place. By the end of the 2025 we have been able to send the following summary of the work of InTogether to our main funder (Seeds for Growth, Church of Scotland) which identifies 4 main strands to our work.

#### **Strand 1 – InTogether community groups**

(e.g. weekly FunTogether, termly FunTogether PLUS, monthly Parent Coffee and Chat, summer holiday activities, InTogether Dads – a new group being explored – an informal consultation evening happened in December 2025)

Strand 1 activities are our main gateway activities where people connect and grow relationships. In these spaces we build relationships of trust and, when relevant, speak to our members about faith. These faith interactions grow over time. Many of our volunteers are ready to intentionally develop these faith interactions while sharing God's love and care and modelling Christianity. Christian practices and approaches will slowly be brought into conversations.

We were delighted to start a second FunTogether Group in September at Trinity Nazarene on a Monday morning which offers families who cannot attend on Friday mornings an opportunity to join in.

#### **Strand 2 – Faith formation (e.g. Alpha, Discipleship activities)**

When appropriate, our members are invited to take part in further intentional faith formation programmes like Alpha. We have ongoing intentional and targeted discipleship conversations with one or two other parents and we are exploring the provision of Discipleship activities in a Box, which parents could pursue at a time that fits around the needs of the family.

#### **Strand 3 – Gathering faith and worship events (e.g. Outdoor Church)**

A partnership is developing with Aberdalgie and Forteviot Church of Scotland and the Green Shoots Garden project. Feedback from attendees at the Parental Retreat in May suggested this would be of interest to many of our families and so we had a family picnic at Green Shoots in the summer and will meet with the minister and session clerk of Aberdalgie & Forteviot Church in



January 2026 to discuss plans to hopefully start Outdoor Church between Easter and Autumn 2026

#### **Strand 4 – Faith and Wellbeing retreats/courses**

(e.g Parent Mind Body and Soul Retreat in May 2025 at the Madoch Centre and Kintsugi Hope 10 week courses for groups which we hope to start in Spring 2026 with four people currently undergoing training to lead the groups in January 2026)

These are spaces for adults to deeply reflect and encounter God. Retreat content is created that is user-friendly for participants while delivering content aimed at faith development. Kintsugi Hope Courses will offer people practices to support holistic wellbeing, including finding support through developing faith in Jesus Christ.

All four strands continue to develop thanks to the enthusiastic support of our 25-30 volunteers across the work of the initiative.

## **8. Achievements and Performance**

### **New Initiatives in 2025**

- (1) On 22 June, at Dunbarney Church, Bridge of Earn, the Planning and Deployment Committee of Perth Presbytery informed of a review of the Presbytery Mission Plan to include a proposal that Perth North should unite with St. Leonard's-in-the-Fields (SLF) Church, Perth. After careful, and prayerful, consideration, the Kirk Session of Perth North declared that it would be "open to conversations" with SLF. A social with Elders from both Kirk Sessions was held at Perth North on 16 December.
- (2) The Fabric Report records more fully the extensive renovation programme carried out over the year to our kitchens and Hall toilets, and re-decoration of our halls.
- (3) Our church premises were used by the National Guild to hold its Annual Gathering on 12/13 September.

Throughout 2025, we received a good number of requests to book our premises, and the following are worthy of particular note:

1. Hire of our sanctuary for the annual Encore Concert on the evening of Friday, 25 April and
2. Hire of our sanctuary for the Annual Prizegiving by Perth Academy on the evening of Thursday, 19 June.

The expectation is that these events will be repeated in Perth North in 2026.

In terms of Mission Outreach/Community engagement, our Tryst is now being used, on a weekly basis, by separate Alcoholics Anonymous and Narcotics Anonymous Groups.

We also continued our links with our Missionary Partners in Zambia, Keith and Ida Waddell, from whom we received regular Newsletters.

We engaged in regular contact with, and financially supported, Perth Debt Centre (Christians Against Poverty) and, later in the year, its Chairman, Gordy McKay, led us in worship and brought

us up to date with the Group's activities. Amongst other groups supported during the year, Perth North donated to both Perth and Kinross Foodbank and Starter Pack in addition to raising funds for Christian Aid during Christian Aid Week.

○ **Blythswood Care**

Jacqi & Dennis Brown would like to thank the North Church family for the support that has been given to the fund raising towards providing "Care with clean water" by Blythswood Care. With members buying marmalade, jams, jelly and home baking between May 2024 and February 2025 a sum of £2,550 was raised and sent to Blythswood. In the period May 2025 to December 2025 a further £1,600 had been raised and when we stop selling at end of February 2026 the total will be sent to Blythswood. In a "Thank You" letter from Jeremy Ross CEO of Blythswood he wrote "So, your marmalade, jams and home baking is being put to double use. The people of Perth are obviously enjoying it and friends throughout the world have and will reap the benefit."

○ **Membership Statistics**

The summary membership statistics are as noted below. There were five new members. We have unfortunately lost some members, and the details are as follows: members who have died, together with those recorded as having left the church, totals 27. This brings the total membership down to 601 communicant members. Ancillary Records show two deaths of "Belongers" who were not on the Communicant Roll of Perth North Church, which means there are now 34 people under the classification of "Belongers".

Members on the roll at 31 December 2024 .....	623
Admitted during 2025.....	5
Removed during 2025 .....	27
Members on the roll at 31 December 2025 .....	601

○ **Plans for the Future**

In all probability, many of the Kirk Session's main plans for 2026 will be governed by what progress is achieved in relation to the proposed Union with SLF and what any Basis of Union may look like.

Leaving that aside, the Trustees might otherwise have been inclined to take the opportunity to:-

- (a) Review those priorities which had last been identified at the Elders' Conference on 23 October 2021 namely (a) Pastoral Care (b) Youth Work and (c) Outreach.
- (b) Continue to develop our new system of Pastoral Care.
- (c) Identify and seek a means of meeting the needs of our young folk. There may be discussions to be had with Y Tayside (YMCA) to establish what they can offer - other options may have to be considered.

- (d) Continue to review the operation of the Open Church in our sanctuary and our engagement with Renew Well-Being.
- (e) Support Tulloch NET and the community working being undertaken by Gavin Marshall in our Parish, and the initiatives and ideas he is developing.
- (f) Undertake a review of the operation of the Kirk Session Groups in general and more specifically seek to establish a new Mission Grouping (combining City Centre and Parish Groups)
- (g) Kirk Session will also look for new Convenors to fill current vacancies.
- (h) Seek a consensus from Elders to form a “slimmed down” Kirk Session and thereby a smaller number of Trustees. We would do so whilst retaining those who (1) wish to continue to serve as Active Elders and (2) those who wish to be placed on the list of Emeritus Elders.
- (i) Consider the Ordination of new Elders.
- (j) Bolster our body of volunteers.
- (k) Continue to engage with our city centre church partners and work collaboratively with them.

#### ○ Risk Management

A formal Risk Register has been established and is detailed below. It tackles the following key risks

- Loss of Key Staff and Volunteers
- Lack of Financial Giving and Inadequate financial reserves
- Breach of Data Protection legislation
- Breach of Safeguarding legislation
- Breach of Health and Safety legislation

## OPERATIONAL RISK REGISTER as at December 2025

Operational Risks					
Risk	Control procedures	Monitoring Process	Responsibility	Frequency of Review	Last Review Date
Loss of Key Staff	Reviews with staff against job descriptions	Staff Appraisals	Staff Panel via Line Managers	Annual	November 2025
Loss of Key Volunteers	Key volunteers have a nominated depute/ shadow	Regular reviews	Session Groups Conveners	Quarterly	November 2025

Financial Risks					
Risk	Control procedures	Monitoring Process	Responsibility	Frequency of Review	Last Review Date
Lack of Financial Giving	Annual Accounts, Formal Budgeting. Financial Campaigns.		Finance Group reporting to Kirk Session	Quarterly	November 2025
Inadequate Financial Reserves	Established General Reserve and Fabric Reserve Funds	Review in Annual Accounts	Finance Group, reporting to Kirk Session	Annually, February and November	November 2025

Compliance Risks					
Risk	Control procedures	Monitoring Process	Responsibility	Frequency of Review	Last Review Date
Lack of Compliance with Data Protection Legislation	Full adoption of parent charity procedures. All required written Policies and Procedures in place.	Regular formal data audit	Data Protection Co-ordinator reporting to the Kirk Session	Annual	Ongoing
Lack of Compliance with Safeguarding (PVG) Legislation	Full adoption of parent charity procedures. Appointment of Safeguarding Panel and Safeguarding Co-ordinator. Formal list of Scheme members. Training for Scheme members.	Regular review by Safeguarding Panel	Safeguarding Co-ordinator, reporting to Kirk Session	Ongoing	Ongoing
Lack of Compliance with Health and Safety Regulations	Effective Health and Safety Policy and Procedures	Review by Health and Safety Panel	Health and Safety Administrator reporting to Kirk Session	Annual	November 2025

## 9. Financial Review 2025

The principal source of income for the Church is voluntary income.

a. WFO envelopes/Gift Aid	£13,618
b. Monthly Gift Aid/Non Tax	£122,583
c. Open Plate	£6,763
d. Tax recovered	£33,358
e. Other donations	£6,770
f. Legacies	0

**Grand Total** **£183,092**

(2024 £188,468)

A decrease of 2.8%

Other areas of income for the Church are :

1. **Trading activities**, such as hall lets.
2. **Charitable activities**, such as weddings and funerals.
3. **The Church of Scotland Investment Trust**  
Income Fund dividends received.
4. **Capital monies held by the General Trustees**  
Proceeds of Craigieknowes Manse, Glasgow Road Manse and Church flats.  
Income Fund dividends received via the Consolidated Fabric Fund.  
(Presently credited to the General Fund).

### Main expenditures during 2025

<i>Capital Projects- Church and New Hall</i>	£ 99,992
Ministries and Mission Allocation	£109,000
Church staffing costs	£34,477
Heating and lighting	
(Including 'Open Church' cost £ 7,417)	£27,245

### Reserve Funds

The General Fund (Working Fund) had a deficit of £1,171 which will be deducted from the General Reserve Fund.

At 31 December 2025, the Church held total funds of £672,425 which includes the Manse at 2 Cragganmore, valued at £300,000.

The following categories of funds are held as detailed in Note 15 of the Accounts :

Kirk Session Fund	£9,119
Restricted Funds	£120,137
Unrestricted Funds	£486,241
Church Organisations	£56,928
<b>Totalling</b>	<b>£672,425</b>

In addition, funds held on behalf of the congregation by the Church of Scotland Trustees amounts to £228,837 (at cost), as detailed in Appendix 1 (page 31).

○ **Reserves Policy**

A policy of prudence is observed by the Trustees at all times and monies are lodged with the Church of Scotland Investors Trust when appropriate. Details of the level and purposes of the reserves held are given on page 30.

○ **Investment Policy**

No investments were held by the Church during 2025 other than reserves lodged with The Church of Scotland Investors Trust.

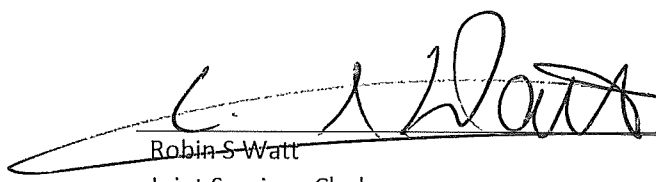

**10. Statement of Trustees' Responsibility**

Charity law requires the Trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the Trustees are required to :

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

	
Robin S Watt	Sandra MacDiarmid
Joint Sessions Clerks	Joint Sessions Clerks

Dated 19 MARCH 2026

19<sup>th</sup> March 2026 ,

## PERTH NORTH, CHURCH OF SCOTLAND

### INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF PERTH NORTH, CHURCH OF SCOTLAND

I report on the accounts of the Trust for the year ended 31 December 2025 which are set out in pages 21 – 30.

#### 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's Trustees consider that an audit is not required for this year under Regulation 10(1) (a) to (c) of the 2006 Accounts Regulations and that an independent examination is needed.

It is my responsibility to:

- (i) examine the accounts under section 44(1)(c) of the Act;
- (ii) to state whether particular matters have come to my attention.

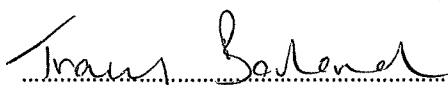
#### Basis of independent examiner's report

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 seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

#### Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
  - (i) to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
  - (ii) to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations;have not been met; or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

.....

Dated 20/3/2026.....

Tracy Borland FCCA, CIPFA (AFFIL)  
Morris & Young  
Chartered Accountants  
6 Atholl Crescent  
PERTH PH1 5JN

This page is blank.



Statement of Financial Activities  
Year ended 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	Kirk Session Fund	Total	Unrestricted Funds	Restricted Funds	Kirk Session Fund	Total
		2025	2025	2025	2025	2024	2024	2024	2024
		£	£	£	£	£	£	£	£
Income and endowments from:									
Donations and legacies	1	183,092	0		183,092	178,468	10,000	0	188,468
Charitable activities	2	63,413		1,746	65,159	48,921		1,530	50,451
Other trading activities	3	0			0	0			-
Investments	4	18,786	2,493		21,279	24,850	2,349		27,199
Other	5	1,516	138,211		139,727	9,048	211,484		220,532
<b>Total income</b>		<b>266,807</b>	<b>140,704</b>	<b>1,746</b>	<b>409,257</b>	<b>261,287</b>	<b>223,833</b>	<b>1,530</b>	<b>486,650</b>
Expenditure on:									
Raising funds	6	116			116	138			138
Charitable activities	6	278,680	154,128	1,480	434,288	241,275	214,908	202	456,385
<b>Total expenditure</b>		<b>278,796</b>	<b>154,128</b>	<b>1,480</b>	<b>434,404</b>	<b>241,413</b>	<b>214,908</b>	<b>202</b>	<b>456,523</b>
<b>Net income/(expenditure) before gains and on investments</b>		<b>-11,989</b>	<b>-13,424</b>	<b>266</b>	<b>-25,147</b>	<b>19,874</b>	<b>8,925</b>	<b>1,328</b>	<b>30,127</b>
Net gains(losses) on investments		0	0		0	0	0	0	0
<b>Net income/(expenditure)</b>		<b>-11,989</b>	<b>-13,424</b>	<b>266</b>	<b>-25,147</b>	<b>19,874</b>	<b>8,925</b>	<b>1,328</b>	<b>30,127</b>
Transfers between funds	15	0	0	0	0	0	0	0	0
<b>Net movement in funds</b>		<b>-11,989</b>	<b>-13,424</b>	<b>266</b>	<b>-25,147</b>	<b>19,874</b>	<b>8,925</b>	<b>1,328</b>	<b>30,127</b>
Reconciliation of funds:									
Total funds brought forward		555,158	133,561	8,853	697,572	535,284	124,636	7,525	667,445
<b>Total funds carried forward</b>		<b>543,169</b>	<b>120,137</b>	<b>9,119</b>	<b>672,425</b>	<b>555,158</b>	<b>133,561</b>	<b>8,853</b>	<b>697,572</b>

**BALANCE SHEET**  
as at 31 December 2025

			2025		2024	
		Note	£	£	£	£
Fixed Assets						
Tangible Fixed Assets		9		300,000		300,000
Investments		10		0		0
				300,000		300,000
Current Assets						
Debtors		11	3,517		21,129	
Bank and cash			381,509		390,612	
			385,026		411,741	
Creditors						
Falling due within one year		12	12,601		14,169	
Net Current Assets				372,425		397,572
Creditors falling due after more than one year				0		0
Total Assets				672,425		697,572
The funds of the charity:						
Kirk Session Fund		15	9,119		8,853	
Restricted income funds			120,137		133,561	
Unrestricted income funds			543,169		555,158	697,572
Total charity funds			15	672,425		697,572
The accounts were approved by the Kirk Session on 4 MARCH 2026						
For and on behalf of the Kirk Session						
C. A. Hart & J. MacDermid				Session Clerks		
Jae M.				Treasurer		
SIGNED ON 19 MARCH 2026						

	<b>Perth North, Church of Scotland</b>
<b>Accounting Policies</b>	The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.
<b>Basis of Preparation</b>	The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) issued in October 2019 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).
<b>Funds Accounting</b>	<p>Funds are classified as either restricted funds or unrestricted (designated) funds, defined as follows.</p> <p>Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.</p> <p>Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income therefrom is used for the purpose defined in accordance with the objects of the charity.</p> <p>Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.</p>
<b>Incoming Resources</b>	Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.
<b>Donated Services and Facilities</b>	Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised. On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity, which is the amount the charity would have been willing to pay to obtain the services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.
<b>Fixed Assets</b>	The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and flats vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets, as well as the manse at 2 Cragganmore, is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.
<b>Interest Receivable</b>	Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.
<b>Investments</b>	Investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.
<b>Taxation</b>	Perth North, Church of Scotland is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and resources expended therefore include irrecoverable input VAT.
<b>Going Concern</b>	The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.
<b>Public Benefit</b>	Perth North, Church of Scotland meets the definition of a public benefit entity under FRS 102.

Notes forming part of the financial statements  
for the year ended 31 December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Kirk Session Fund 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Kirk Session Fund 2024	Total 2024
1 Donations and Legacies								
Offerings	142,964			142,964	141,352			141,352
Tax recovered on Gift Aid	33,358			33,358	31,804			31,804
Legacies	0	0		0	2,000	10,000		12,000
Other	6,770		0	6,770	3,312		-	3,312
	183,092	0	0	183,092	178,468	10,000	-	188,468
2 Income from charitable activities								
Weddings and funerals	0		1,746	1,746	270		1,530	1,800
Hall lets	7,674			7,674	6,573			6,573
Church Organisations	55,739			55,739	42,078			42,078
	63,413		1,746	65,159	48,921	-	1,530	50,451
3 Income from other trading activities								
	0	0	0	0	-			-
4 Investment income								
Dividends received	18,786	2,493		21,279	24,850	2,349		27,199
Deposit interest				0	-	-		-
	18,786	2,493	0	21,279	24,850	2,349		27,199
5 Other income								
TullochNET		36,660		36,660		48,798		48,798
Footwise Project		1,417		1,417	-	1,222		1,222
Footwise Donation	1,000			1,000	1,000			1,000
PAYE credit	516			516	6,048			6,048
Perth & Kinross-Warm Church				0	2,000			2,000
Dry Rot Project-Gen Trustees		2,900		2,900		92,862		92,862
Dry Rot Project-Gen Trustees		580		580		18,441		18,441
Accessible Toilet-Gen Trustees		0		0		26,429		26,429
Accessible Toilet-VAT reclaim		0		0		1,767		1,767
New Hall Project-Gen Trustees		67,600		67,600		21,965		21,965
Church Kitchen Project-Gen Trustees		22,299		22,299				
Church Kitchen Project-VAT reclaim		3,628		3,628				
Pigeon Proofing-VAT reclaim		255		255				
Church Heaters Project-Gen Trustees		2,394		2,394				
Church Heaters Project-VAT reclaim		478		478				
	1,516	138,211	0	139,727	9,048	211,484	-	220,532
Total	266,807	140,704	1,746	409,257	261,287	223,833	1,530	486,650

		Unrestricted	Restricted	Kirk Session		Unrestricted	Restricted	Kirk Session	
		Funds	Funds	Fund	Total	Funds	Funds	Fund	Total
		2025	2025	2025	2025	2024	2024	2024	2024
		£	£	£	£	£	£	£	£
6	Analysis of Resources Expended								
	Costs of Generating Funds								
	Offering Envelopes	116			116	138			138
		116			116	138			138
	Charitable Activities								
	Ministries and Mission Allocation	109,000			109,000	109,517			109,517
	Church staffing costs	34,477			34,477	34,126			34,126
	Heating/Lighting	19,828			19,828	27,047			27,047
	Purchase of new chairs for New Hall Project	9,339			9,339	-			-
	TullochNET from Session	10,000			10,000	10,000			10,000
	Open Church electric costs-General Reserve	7,417			7,417	9,348			9,348
	Insurances Church buildings	8,461			8,461	7,751			7,751
	Fabric Repairs & Maintenance	6,505			6,505	4,563			4,563
	Presbytery Dues	4,767			4,767	4,412			4,412
	Cragganmore Manse Council Tax	3,923			3,923	3,640			3,640
	Purchase of Office Photocopier/Projector	3,840			3,840	-			-
	Church Office Expenses	2,624			2,624	2,701			2,701
	Water rates	2,295			2,295	2,650			2,650
	Minister's Travel Expenses	2,409			2,409	2,226			2,226
	Office equipment	392			392	1,411			1,411
	Copyright	1,240			1,240	1,182			1,182
	Computer equipment/support	865			865	790	-		790
	Cleaning Materials	886			886	760			760
	Independent Examiner's Fee	720			720	720			720
	Other expenses	724	1,749	1,480	3,953	437	-	202	639
	CAP	600			600	600			600
	External Payroll costs	384			384	384			384
	City Centre Project-Misc Expenses	0			0	333			333
	Insurance Manse	300			300	250			250
	Pulpit supply	300			300	116			116
	Loss on sale of Investors Trust Units	1,324			1,324	-			-
	TullochNET	0	50,745		50,745		52,039		52,039
	Church Organisations	45,571			45,571	16,311			16,311
	Banners	489			489	-			-
	Footwise costs		1,642		1,642	-	1,405		1,405
	Dry Rot Project-General Trustees		3,480		3,480		111,303		111,303
	Accessible Toilet Project-General Trustees		0		0		28,196		28,196
	New Hall Project-General Trustees		67,599		67,599	-	21,965		21,965
	Church Kitchen Project-General Trustees		26,040		26,040	-			-
	Church Heaters Project-General Trustees		2,873		2,873	-			-
		278,680	154,128	1,480	434,288	241,275	214,908	202	456,385
	Total	278,796	154,128	1,480	434,404	241,413	214,908	202	456,523
	Support costs have not been separately identified as the Trustees consider that there is only one charitable activity.								
	Therefore support costs relate wholly to that activity and have not been separately identified.								

[illegible]

Notes forming part of the financial statements for year ended 31 December 2025

9	Tangible Fixed Assets		
		Buildings	
		£	
	Cost		
	At 1 January 2025	300,000	
	Additions	0	
	Disposals	0	
	At 31 December 2025	300,000	
	Accumulated Depreciation		
	At 1 January 2025	0	
	Charge for Year	0	
	Eliminated on Disposals	0	
	At 31 December 2025	0	
	Net Book Value		
	At 31 December 2025	300,000	

Notes forming part of the financial statements  
for the year ended 31 December 2025

10	Investments				2025	
					£	
	Market value at 31 December 2024				0	
	Investments sold during 2025				0	
	Investments added during 2025				0	
	Market value at 31 December 2025				0	
	Investments at cost				0	
11	Debtors				2025	2024
					£	£
	Gift Aid Tax Refund Due				2,672	2,406
	Other				845	18,723
					3,517	21,129
12	Creditors				2025	2024
					£	£
	Accruals				4,236	7,928
	Other				8,365	6,241
					12,601	14,169
13	Analysis of Net Assets Among Funds					
		General	Designated	Restricted	Kirk Session	Total
		£	£	£	£	£
	Fixed Assets		300,000			300,000
	Current Assets	60,929	208,398	133,561	8,853	411,741
	Current Liabilities	-14,169				-14,169
	Net assets at 31 Dec 2024	46,760	508,398	133,561	8,853	697,572
		General	Designated	Restricted	Kirk Session	Total
		£	£	£	£	£
	Fixed Assets		300,000			300,000
	Current Assets	69,529	186,241	120,137	9,119	385,026
	Current Liabilities	-12,601				-12,601
	Net assets at 31 Dec 2025	56,928	486,241	120,137	9,119	672,425
14	Volunteers					
	In common with all congregations of the Church of Scotland, the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contributions of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.					



Notes forming part of the financial statements for the year ended 31 December 2025

15	Movements in Funds					
		At 1 January	Incoming	Outgoing		At 31 Dec
	CHURCH RESERVES	2025	Resources	Resources	Transfers	2025
		£	£	£	£	£
	Kirk Session Fund					
	Clydesdale Bank A/c Includes £1,789 of restricted offerings	8,853	1,746	1,480	0	9,119
		8,853	1,746	1,480	0	9,119
	Restricted funds					
	TullochNET	86,451	36,660	50,745	0	72,366
	S Palmer 2004- Legacy Children and Youth Fund	29,555	1,212	1,389	0	29,378
	William Tavendale Legacy -for Youth	10,165	452	360		10,257
	Nan Fraser Legacy-Church Development-Youth Work	7,165	971			8,136
	Footwise Project	225	1,417	1,642	0	0
	General Fund	0	99,992	99,992		0
		133,561	140,704	154,128	0	120,137
	Unrestricted funds					
	Properties Fund Manse 2 Cragganmore	300,000	0	0	0	300,000
	City Centre Project-part legacy I Brown	76,330	0	16,756	0	59,574
	General Reserve Fund	64,335	0	2,444	-1,171	60,720
	Dr Esme MacDonald Legacy	30,000	0	0	0	30,000
	Major Repairs (Reserve) Fund	20,002	934	0	0	20,936
	Mrs Sina Palmer Legacy (BB Funds)	15,000	0	0		15,000
	D McLaren Legacy	2,000	0	2,000		0
	Media, Technology & Communications Fund	731	0	720	0	11
	General Fund	0	210,134	211,305	1,171	0
		508,398	211,068	233,225	0	486,241
	Organisations					
	In Together Church	37,727	45,578	31,849	0	51,456
	Social Fund	5,611	5,715	6,763	0	4,563
	Friends of the North	2,324	0	2,324	0	0
	North Church Guild	300	3,453	3,381	0	372
	North Church Toddlers	318	355	599	0	74
	Badminton Club (am)	104	278	216	0	166
	Badminton Club (pm)	355	273	376	0	252
	Walking Club	21	87	63	0	45
		46,760	55,739	45,571	0	56,928
	Total Funds	697,572	409,257	434,404	0	672,425
	15 Continued over					

Notes forming part of the financial statements  
for the year ended 31 December 2025

Movements in Funds contd.	
Kirk Session Fund Fund: To be used at the discretion of the Minister	
<u>Purposes of Restricted Funds</u>	
Legacy S Palmer : This Legacy was left to the Adventurers in 2004.	
Legacy William Tavendale: This Legacy was left for Sunday School/Youth work.	
Legacy Nan Fraser: Church Development-Youth Work Fund: This fund is to be used for activities in the youth work sector.	
TullochNet: Came under the auspices of the Kirk Session on 17th January 2015. Parish outreach.	
Footwise: A project providing a low cost toenail cutting service for Church members and others.	
<u>Purposes of Unrestricted Funds</u>	
City Centre Project: Facilitating outreach to the needy in the city centre. Includes open church.	
Media,Technology& Communications Fund: This is a fund set up to cover IT and communications costs, for renewals only.	
Properties Fund: This reflects the estimated market value of the Manse at 2 Cragganmore Place (£300,000)	
Major Repairs (Reserve) Fund: The Trustees have set aside funds for the maintenance of the church properties.	
General Reserve: The Trustees have set aside funds to be used in the event of a General Fund deficit or unforeseen expenditures.	
<u>Organisations</u>	
In Together Church: Funds from the Presbytery Mission initiative providing assistance for families with additional support needs.	
Social Fund: For Mission , Outreach and Fellowship.	
Badminton Clubs: For the promotion of sporting activities and fellowship within the Church.	
North Church Guild: Aim-"to invite and encourage both women and men to commit their lives to Jesus Christ and to enable them to express their faith in worship, prayer and action".	
Walking Club: Providing fellowship and outdoor exercise for Church members and others.	
Friends of the North: This group closed during 2025.	
North Church Toddlers: Providing a safe place of friendship and fun for parents/ carers and their children.	
<b>Collections for Third Parties</b>	
	<b>2025</b>
	£
1 Harvest service-collection for Perth Foodbank	'2042
2 Christian Aid Envelopes	'1795
3 Home Start-Perth & Kinross	'80

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

<b>Capital Account</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Credit balances held at 31 December at cost	<u>142,308</u>	<u>257,801</u>
Market value of balances at 31 December	<u>137,901</u>	<u>243,145</u>
<b>Deposit Fund</b>		
Credit balance at 31 December	<u>-</u>	<u>-</u>
<b>Revenue Account</b>		
Credit balance at 31 December	<u>-</u>	<u>355</u>
Total Funds Capital and Revenue	<u>142,308</u>	<u>258,156</u>
<b>The following reserves are held:</b> <b>The Church of Scotland Investors Trust:</b> Income Fund 17,453 units Cost £218,264, Market value £198,789 Deposit Fund £10,617		

PERTH NORTH CHURCH  
TULLOCH NET ACCOUNT 2025

	Restricted	Unrestricted	Total
<b>Income: Grants and Donations</b>			
Gannochy Trust	£21,450		£21,450
Perth North Church		£10,000	£10,000
Other Gifts of money	£3,000		£3,000
<b>Grants and Donations subtotal</b>	<b>£24,450</b>	<b>£10,000</b>	<b>£34,450</b>
<b>Other Income:</b>			
Bank Interest		£2,210	£2,210
<b>Other Income sub total</b>		<b>£2,210</b>	<b>£2,210</b>
<b>Total Income</b>	<b>£24,450</b>	<b>£12,210</b>	<b>£36,660</b>
<b>Expenditure:</b>			
Staffing:			
(Salaries, ENI, Pension, Training)	£41,034		£41,034
Hub (Office and Operational Costs)		£6,642	£6,642
Hub Activities (including Warm Space)	£771		£771
General Expenses			
Expenses paid by Soldo		£2,289	£2,289
External Events & Activities		£9	£9
<b>Expenditure sub total</b>	<b>£41,805</b>	<b>£8,940</b>	<b>£50,745</b>
<b>Closing Balances</b>	<b>-£17,355</b>	<b>£3,270</b>	<b>-£14,085</b>
<b>Summary</b>			
Opening Current Account Balance			£36,451
CoS Deposit Account Balance			£50,000
Soldo Opening Balance			£0
Deficit for Year			-£14,085
<b>Closing Balance</b>			<b>£72,366</b>
<b>Represented by:</b>			
Current Account Balance:			£22,305
Deposit Account Balance			£50,000
Soldo Balance			£61
<b>Total</b>			<b>£72,366</b>

Prepared by P M Currie  
Reviewed by E Hood (Auditor)

*Patricia McKinnon 9/1/26*  
*Evelyn Hood*  
*9/1/26*

**INTOGETHER****Income and Expenditure for year ended 31 December 2025****INCOME**

Restricted Grants/Donations -		£0.00
Unrestricted Grants/Donations -		
MES Paterson Trust	£5,250.00	
Seeds for Growth	£20,000.00	
Joseph Rank Trust	£10,000.00	
Perth Presbytery Mission Grant	<u>£6,000.00</u>	£41,250.00
Monthly Individual Contributors	£1,655.00	
Community Supporter	£1,010.00	
Supporting Congregations	£845.73	
Income generated from		
Beneficiaries	£515.00	
Miscellaneous	<u>£302.64</u>	£4,328.37

**EXPENDITURE**

Funtogether Venue Hire	£1,560.00
Funtogether Catering	£231.00
Snacks	£151.09
Resources	£272.15
Craft Materials	£0.00
Cards	£5.94
IT & Website	£361.75
Gifts	£17.40
Misc	£15.35
Marketing	£160.66
Employment Costs:	
Salary	£22,780.80
Pension	£1,139.04
National Insurance	£314.74
Travel Expenses	<u>£1,187.92</u>
SU Camp	£570.00
WWF	£1,361.28
Marketing - Filming	£475.00
Alpha	£91.37
Kintsugi Hope	£360.00
Intogether Dads	£172.49
Bank Charges	£47.40
Volunteer Expenses	£87.75
Retreat Costs	£464.40
Toys	<u>£21.98</u>
Total Expenses	£31,849.51
Surplus	<u>£13,728.86</u>
	<u><u>£45,578.37</u></u>

**Summary:**

Opening Cash Balance	£34.45
Opening Bank Balance	<u>£37,692.83</u>
	£37,727.28
Surplus	<u>£13,728.86</u>
	<u><u>£51,456.14</u></u>

**Represented By:**

Closing Cash Balance	£78.73
Closing Bank Balance	<u>£51,377.41</u>
	<u><u>£51,456.14</u></u>

Prepared from the books of Intogether by - Elizabeth Hood

Elizabeth Hood 14/1/26

Checked by - Brian Swan

Brian Swan

*INTOGETHER: Funds for the Presbytery Mission Initiative providing support for families with children with Additional Support Needs*

**Perth North Church Footwise Clinic Financial Statement for the year end 2025**

Expenditure	Amount	Income/Clinic Fees	Amount
		Starting balance	225.13
		Clinic fees 15/1/25	90.0
		Clinic fees 5/2/25	102.0
		Clinic fees 5/3/25	130.0
		Clinic Fees 2/4/25	105.0
		Clinic Fees 30/4/25	110.0
		Clinic fees 4/6/25	130.0
22/8/25, Trycare nail clippers	283.20	Clinic fees 2/7/25	130.0
18/8/25 Canonbury, gloves etc	48.30	Clinic fees 6/8/25	130.0
3/9/25 Savers foot cream	9.88	Clinic Fees 3/9/25	165.0
27/1/26, donation to the North Church	1000.0	Clinic Fees 1/10/25	120.0
27/1/26 donation to Perth Womens Aid	300.0	Clinic Fees 5/11/25	125.0
		Clinic Fees 3/12/25	80.0
Total Expenditure for the year	1641.38	Total fees and starting balance	1642.13
Donations as approved by the Kirk Session on 27/1/26.		Expenditure	1641.38
		End of year balance	0.75



