

**The Church of Scotland**  
**Stonehaven Carronside Church of Scotland**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**For Year Ended 31st December 2025**

**Congregation No: 321945**

**Charity No: SC 013165**

**Receipts and Payments**

## Reference and Administrative Information

Charity Name: Stonehaven Carronside Church of Scotland

Charity Registration Number: SC013165

Congregation Reference No: 321945

Contact Address: Mr George Stuart Baird  
46 Brae Road,  
Gourdon, Montrose.  
DD10 0LX

### Trustees

Leslie Anderson	David Macdonald
John Balsillie	Jennifer Macdonald
Duncan Begg - resigned 30th June 2025	Ros Marshall
Deborah Blacklaw	Donald McRae
Allan Cairnduff	Moirra McRae
Elaine Craig - resigned 30th June 2025	Hazel Paterson
Samantha Davidson	Lynne Pollard
Roberta Duncan	Brian Sim
Carol Eddie	Lesley Vass - resigned 30th June 2025
Jean Houghton	William Wisely - resigned 30th June 2025
Douglas Knox - resigned 30th July 2025	

### Principal Office-bearers

Minister:	In Vacancy
Interim Moderator	William Mitchell - 3rd February 2025 to 30th November 2025 David Galbraith - 1st December 2025 to date
Session Clerk	Mr Brian Sim
Church Treasurer:	Mr Stuart Baird
Property Convenor	Mr David Macdonald

Independent Examiner Amanda Henderson

Precision Accountants and Business Advisors Ltd.  
1 Marischal Square  
Broad Street  
Aberdeen  
AB10 1BL

# **Trustees' Annual Report**

## **Year ended 31 December 2025**

### **Structure, Governance and Management**

#### **Governing Document**

The Church is administered in accordance with the terms of the 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.

#### **Organisational Structure**

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

#### **Objectives and Activities**

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

## **Trustees' Annual Report (cont)**

**Year ended 31 December 2025**

### **Achievements and Performance**

#### **RAISING OUR PROFILE IN COMMUNITY THROUGH COMMUNICATION**

The purpose of our communications is to connect with and raise our profile in the community . The Stonehaven Carronside Communications team produces a monthly magazine entitled connections. This is produced 9 times a year and is delivered to the homes of all members of Stonehaven Carronside Church. Copies are also available to pick up in St Bridget's Hall and Dunnottar Church to reach out to visitors.

We use social media, particularly through regular posts on our Facebook page

Live streaming our services including funerals and weddings also improves our visibility.

We have a new website - [Stonehavencarronside.org.uk](http://Stonehavencarronside.org.uk)

#### **WORK WITH THE WIDER COMMUNITY**

Stonehaven Carronside Church organises activities which are not restricted to church members and attract people in the community to participate.

In St. Bridget's there is a weekly Friendship coffee morning and a monthly lunch club organised by a team of church members and open to anyone to attend. This provides a service to the community in providing a place to socialise at minimal cost. Residents from one of the Care Homes in Stonehaven are brought regularly to the Thursday coffee mornings. There are also weekly indoor bowling sessions and a craft group run by church members.

We hold a twice yearly sale and coffee morning for church funds. These are well supported by the community.

As St. Bridget's hall is in the heart of the community, the facilities are used daily by a wide variety of groups and individuals from outside the church on a rental basis. This brings the Community into contact with the church through the use of our facilities.



## **Trustees' Annual Report (cont)**

**Year ended 31 December 2025**

### **Achievements and Performance (cont)**

St. Bridget's is in regular use most Saturdays for coffee mornings such as RNLI, Scouts, Friends of the Open Air Pool and the Kilwhang Ringers.

During the annual Folk Festival in July it is used for Folk Festival concerts and it is used on Hogmanay by the Fireball committee for briefing the Fireball swingers and providing a well placed venue from which to go out to take part in the annual ceremony.

It is used by Hanover Court Sheltered Housing for their Community meetings, by Aberdeenshire Council for training meetings and as a Polling Station when required.

On a weekly basis, it is used on a regular basis by various activity groups including the Kilwhang Ringers, a local handbell ringing group, Rock Choir, Tai Chi, Tae Kwon Dhu, Jazzercise and the Stonehaven Pipe Band. Other groups book to use the Hall for meetings.

In November 2025 a new 5 Year Plan was implemented. The defined activities and performance identified within the plan will be used for future Annual reports.

### **Financial Review**

Due to concerns voiced over previous years accounts, and the need to change these from the Accrual process to Receipts and Payments, 2025 was a very challenging year. We were unable to start the accounts until we had cleaned up the opening and closing balances for 2022, 2023 and 2024. Why did we have to go back to 2022, the last known set of accounts with the correct closing balances was 2021.

The result of all these activities and the subsequent requirement to catch up on Payments and Receipts from previous years, has meant that the accounts for 2025 are not as we would expect, nor that we should see in 2026.

The intent for 2025 was to clean up our accounts and get to an understanding of what is required for us to stabilise the accounts in 2026. This will provide us with a solid base from which we can grow and meet the performance requirements of our 5 year plan of financial growth and sustainability.

### **Reserves Policy**

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £50,526

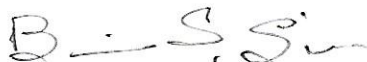
## **Trustees' Annual Report (cont)**

**Year ended 31 December 2025**

### **Statement of Trustees' Responsibilities**

The trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards. The trustees are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

A handwritten signature in black ink, appearing to read 'B. Sim', written over a horizontal line.

**Mr. Brian Sim Session Clerk**

**Date:** 18/03/2026

# **Independent Examiner's Report to the Trustees of Stonehaven Carronside Church**

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

## **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**

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

## **Independent examiner's statement**

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

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

Name            Amanda Henderson

Signature

  
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Address:        Precision Accountants and Business Advisors Ltd.  
                    1 Marischal Square  
                    Broad Street  
                    Aberdeen  
                    AB10 1BL

Date            18/03/2026



**Stonehaven Carronside Church**  
**Receipts and Payments Account**  
**Year ended 31 December 2025**

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
	Note	£	£	£	£	£
<b><u>Receipts</u></b>						
Donations	3	83,691	-	-	83,691	47,293
Legacies		-	-	-	-	-
Activities for Generating Funds		3,334	-	-	3,334	-
Bank & Deposit interest		91			91	205
Investment income		-		173	173	100
		<u>87,116</u>	<u>-</u>	<u>173</u>	<u>87,289</u>	<u>47,598</u>
Rental of premises		16,831			16,831	25,067
Weddings and Funerals		2,600	-		2,600	1,100
Sale of assets				-	-	-
Sale of investments		-	-	-	-	-
Grants		-	-	-	-	-
Receipts from General Trustees		43,438	-	-	43,438	7,632
Special Collections		1,369			1,369	2,765
Congregational Organisations		11,983	-	-	11,983	11,151
Other Receipts	4	16,440	-	-	16,440	11,308
			-	-	-	-
		<u>179,777</u>	<u>-</u>	<u>173</u>	<u>179,950</u>	<u>106,621</u>
<b><u>Total Receipts</u></b>						
<b><u>Payments</u></b>	5					
Costs of generating funds		-	-	-	-	-
Charitable activities		121,396			121,396	127,524
Governance costs					-	-
Congregational Organisations		8,068			8,068	7,109
Assets		42,061			42,061	
		<u>171,525</u>	<u>-</u>	<u>-</u>	<u>171,525</u>	<u>134,633</u>
<b><u>Total Payments</u></b>						
Excess of Receipts over Payments for the year before transfers		8,252	-	173	8,425	- 28,012
<b>Transfers</b>						
<b>Excess of Receipts over Payments for the year before transfers</b>		<u>8,252</u>	<u>-</u>	<u>173</u>	<u>8,425</u>	<u>- 28,012</u>

Note: The outstanding Ministries and Mission contributions of £19,218.62 were cleared in 2025.

Note: Gift Aid submissions, for 2021, 2022, 2023 (£28,177) and 2024 (£10,117) were all completed in 2025.



**Stonehaven Carronside Church**  
**Statement of Balances**  
**At 31 December 2025**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Note					
<b><u>Bank &amp; Deposit Balances</u></b>					
Bank & deposit balances	74,333	1,115	5,969	81,417	109,140
brought forward					
<b>Movement in year:</b>					
Excess of Receipts over Payments for the year	8,252	-	173	8,425	- 28,012
Bank & deposit balances					
carried forward	<u>82,585</u>	<u>1,115</u>	<u>6,142</u>	<u>89,842</u>	<u>81,128</u>
<b><u>Investments at market value</u></b>					
Reserve Fund (cost £8371.02)	-	-	-	-	-
General Purposes Fund (cost £881.50)	-	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b><u>Assets</u></b>					
Gift Aid Receivable for 2024	<u>10,000</u>			<u>10,000</u>	<u>38,223</u>
<b><u>Liabilities</u></b>					
Ministries and Mission shortfall from Previous Years	<u>3,188</u>			<u>3,188</u>	<u>20,069</u>

The accounts were approved by the Kirk Session on the 18th March 2026

For and on behalf of the Kirk Session

*B. S. Sim*

Session Clerk

*H. Barr*

Treasurer

## **Stonehaven Carronside Church**

### **Statement of Balances**

#### **Notes to the Accounts**

#### **1. Trustee Remuneration and Related Party Transactions**

During the year 4 trustees received reimbursement of expenses incurred totalling £2,319.13

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

#### **2. Movements in Funds**

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
<b>Unrestricted funds</b>					
Designated Bowling Club	2,311	571	600		2,282
Designated Kilwhang Ringers	2,135	1,866	1,641		2,360
Designated Carronside Catering	12,985	8,075	5,827		15,233
Jimmy Murdoch Bequest	222	10			232
Reserve Fund	32,875	1,461	-		34,336
General Fund	23,806	167,794	163,457	-	28,143
	<u>74,333</u>	<u>179,777</u>	<u>171,525</u>	<u>-</u>	<u>82,585</u>
<b>Restricted funds</b>					
Kitchen Fund	1115	-	-	-	1,115
<b>Endowment Funds</b>					
Farquharson	408	18	-	-	426
Hugh Forbes	723	32	-	-	755
Taylor	2,000	42	-	-	2,042
Harrow	1,658	35	-	-	1,693
Jac Taylor	300	6	-	-	306
John Milne	880	39	-	-	919
	<u>5,969</u>	<u>173</u>	<u>-</u>	<u>-</u>	<u>6,142</u>
<b>Total Funds</b>	<u>81,417</u>	<u>179,950</u>	<u>171,525</u>	<u>-</u>	<u>89,842</u>

#### **Purposes of Designated Funds**

Kilwhang Ringers: To be used for Kilwhang Ringers operating costs.

Lunch Club: To be used for the Operating Costs for the Coffee and Lunch Clubs operating costs.

#### **Purposes of Restricted Funds**

Kitchen fund: To be used to provided additional funds for the cost of replacing equipment

#### **Purposes of Endowment Funds**

Taylor Bequest: Income to be used for general church purposes.

Harrow Bequest: Income to be used for Sunday School.

Farquharson Bequest: Income to be used towards Christmas benefits for needy memebrs of the Church.

Hugh Forbes Bequest: Income to be used to maintain the family gravestones.

JAC Taylor Bequest: Income to be used at the discretion of the Kirk Session.

John Milne Bequest: Income to be used to maintain the family gravestones.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<b>3. Analysis of Donations</b>					
WFO Scheme (non Gift Aid)	-				
Gift Aid Donations	30,627	-	-	30,627	28,362
Tax Recovered on Gift Aid Donations	38,234	-	-	38,234	-
Ordinary Offerings (Open Plate)	9,015	-	-	9,015	12,083
Other Offerings, Donations etc	5,815	-	-	5,815	6,848
	<u>83,691</u>			<u>83,691</u>	<u>47,293</u>
<b>4. Analysis of Other Income</b>					
Lease of South Church	13,616			13,616	
Congregational Organisation	1,400			1,400	
Utility Refunds/Insurance Claim	1,424	-	-	1,424	10,800
	<u>16,440</u>			<u>16,440</u>	<u>10,800</u>
<b>5. Analysis of Payments</b>					
<b>Costs of generating funds</b>					
Investment Managers' fees					
Offering envelopes					
<b>Charitable activities</b>					
Ministries & Mission Shortfall	19,219	-	-	19,219	23,419
Ministries & Mission allocation 2024	28,694			28,694	26,683
Presbytery dues	1,869			1,869	1,328
Minister's expenses	-			-	259
Pulpit supply	1,043			1,043	-
Other staffing costs	8,720			8,720	9,166
Fabric repairs & maintenance	9,883			9,883	21,243
Council Tax	1,297			1,297	2,409
Utilities	22,462			22,462	20,325
Insurance	12,451			12,451	10,693
Other building costs	-			-	-
Church office expenses	1,367			1,367	1,115
Organ & music	5,100			5,100	5,003
Congregational Organisations	8,068			8,068	7,110
Special Collections	2,514			2,514	1,619
Write Off of unverified accounts				-	-
Accountant	2,687			2,687	362
IT Software and Consumables	164			164	
Telephone and Internet	1,763			1,763	
Legal Expenses	936			936	
Other expenses	1,229			1,229	3,899
	<u>129,465</u>	<u>-</u>	<u>-</u>	<u>129,465</u>	<u>134,634</u>
<b>Governance costs</b>					
Independent examiner's fees					
<b>Other payments</b>					
Purchase of assets	42,061			42,061	
Purchase of investments					
	<u>42,061</u>	<u>-</u>	<u>-</u>	<u>42,061</u>	<u>-</u>

#### 6. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the National scale which is related to years of service. For 2025 the minimum stipend was £32,433 and the maximum stipend (in the fifth and subsequent years) was £39,856.

#### 7. Collections for Third Parties

	2025	2024
	£	£
Compassion	384	320
Poppy Scotland	1,004	156
RNLI	-	500
Trussell Trust	-	-
Salvation Army	1,054	407
MIS India	-	-
British Legion	70	70
Roots	171	166
	<u>2,683</u>	<u>1,619</u>



## APPENDIX

### FUNDS HELD ON BEHALF OF THE CONGREGATION

#### BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025 £	2024 £
<b><u>CAPITAL ACCOUNT</u></b>		
Credit Balances held at 31 December 2024 at cost		<u>300,310</u>
04/03/2025 AV & Livestream Installation	43,438	
Credit Balances held at 31 December 2025 at cost	<u>256,871</u>	
<b><u>REVENUE ACCOUNT</u></b>		
Credit Balance at 31 December 2024		<u>22,162</u>
31/12/2025 Admin Costs - Debit	350	
31/12/2025 Deposit and Revenue Interest	13,279	
Credit Balance on 31st December 2025	<u>35,092</u>	
<b><u>TEMPORARY ACCOUNT</u></b>		
Debit Balance at 31 December 2024		<u>2,302.59</u>
27/01/2025 South Church Stonehaven Viewing - Property Costs - Sales/Purchase	42.00	
04/11/2025 South Church Stonehaven Survey - Property Costs - Sales/Purchase	2,100.00	
Debit Balance at 31st December 2025	<u>4,444.59</u>	