

THE CHURCH OF SCOTLAND

Receipts and Payments Account.

PORTKNOCKIE PARISH CHURCH ACCOUNTS

CONGREGATIONAL NO: 352092

Scottish Charity No SC 014485

For the Year Ended 31st December 2025

Reference and Administrative Information

Charity Name : Portknockie Parish Church of Scotland

Charity Registration Number : SC 014485

Congregational Reference No : 352092

Contact Address 3 Station Court
Portknockie
Buckie
AB56 4 LW.

Congregational Board Members

Mr David Anderson, Mrs H Trundle

Kirk Session Members

Mr G Sinclair, Mrs M. Ritchie, Mrs L. Wood, Mrs Heather Reid.
Mr David Hendry, Mrs N. Myles, Mrs Lorna Sinclair

Church Treasurer :	David P Hendry	2000
Session Clerk :	Mr George Sinclair	01/12/2019
Clerk to the Congregational Board :	Mrs Heather Reid	2007
Minister :		
Intrim Moderator Appointed	Rev Louis Bezuidenhout	07/12/2021

Independent Examiner : David Anderson Chartered Accountant

Bankers Clydesdale Bank PLC Cluny Square Keith.

Trustees ' Annual Report

Year ended 31st December 2025

Structure , Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution Model Deed.

Recruitment and Appointment of Trustees.

Members of the Kirk Session and the Congregational Board are the charity trustees. The Kirk Session members are elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills . The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board . Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next stated Annual Meeting.

Organisational Structure

The Congregational Board and Kirk Session are chaired by the Minister and normally meets on a Bi-monthly basis (except during holiday periods) during the year. Certain duties and responsibilities are delegated to Board and Session members as appropriate. The Kirk Session is responsible for the 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.

Details of other activities Relating to Portknockie Parish Church

Sunday service of worship on a weekly basis Sunday school, Thursday Club for Primary 5-7 children, Church Guild, Prayer Group Tuesday film afternoon, Craft Group, Cuppa and book and Country dancing , were regular activities during 2025
The Childrens annual Christmas service which included their Nativity play was performed to a full church congregation on christmas eve .

Trustees' Annual Report (cont)

Year ended 31st December 2025

Achievements and Performance

Session Clerk	Report Attached	(4a)
---------------	--------------------	------

Minister report	Vacant	N/A
-----------------	--------	-----

Intrim	Moderator appointed	07/12/2021
--------	---------------------	------------

Report by Session Clerk

Overall, we were able to look back on a positive year for our Church in 2025.

Our Interim Moderator continued to lead and inspire us through his services, compassion and wise counsel. Our congregation was supported through our care for each other and our pastoral networking. We continued to maintain a high profile in our community through our mission work. Over the year, all of our groups continued to meet and provided company, friendship and support for a range of people of all ages. Involvement with local children continued to be a major feature of our work and we really do owe a great debt to those who lead our children's ministry.

In 2025, following a review of our activities in 2024, we started collecting foodstuffs and other items for the local Salvation Army which provides help for individuals and families in need. This initiative was well supported by our congregation over the year and the response to a Christmas appeal was magnificent.

In terms of our buildings we will have fairly major work to do to repair the external wall on the south side of the Seafield Hall. In addition, we would aim to upgrade the hall kitchen in due course. The recording of services has been successfully trialled.

A major feature of the year was our continued work on our planned Union with Findochty Church. A joint event was held in February when the congregations were able to articulate their hopes, aspirations and concerns relating to the Union. As a result, different tranches of feedback were given in order to help build hopes and reduce any fears individuals might have in respect of this change. It is our intention to unite early in 2026 and we do so with high hopes and, indeed, with an expectation of a successful Union.

Unfortunately, we ended the year with major concerns following on from the General Assembly decision in 2025 which will remove the vacancy allowance from churches, like our one, which is in vacancy but not in a position to call a Minister. This will inevitably impact in 2026 and so we ended the year with a sense of uncertainty, as we strive to continue to serve God's purpose in our local area.

Trustees' Annual Report (cont)

Year ended 31st December 2025

Achievements and Performance

Session Clerk	Report	Attached	(4a)
Minister report		N/A	
Financial Review		See below	

Income

The main principle source of income is through the weekly offerings and donations.

Total Income for 2025 was £27703. less(£2212 Designated funds)= £25491. (2024= £29773).

Offerings - Gift aid - £9774, FWO £3072, Open plate £3899 . Total £16745 (2024 £15655).

**An increase of £1090 was recorded for 2025 on the weekly offerings a 7% increase on the previous year.
Open plate giving increased this year by £1133, free will decreased by £104, gift aid donations increased by by £61.**

**The number of Gift Aid donors for 2025 was 16 (4 by Standing order monthly)
The number of Freewill Donors with regular giving envelopes for 2025 was 9 .**

Misc Donations decreased by £126 (£1643 2025 - £1769 2024).

**These donations were received from the Monthly Cuppa/book afternoons ,film afternoons,dancing group, craft group, guild and others.
A valuable financial contribution from the community and other hall user groups .**

£2453 was reclaimed in Gift Aid from HMRC in 2025 a decrease of £8. 2024 (£2461).

£1913 was reclaimed from HMRC as part of the SGDS an increase on of £31. 2024(£1882).

Bank interest and Investment Income £291 and £968 for 2025 = £1259 an increase of £199 . 2024 (£221 & £839 = £1060).

Donations to Charities and others 2025 £608 . (2024 - £680) .

Rent of Premises Church And Hall - (Funerals/Hall users 2025 : £870 an increase of £350 . (£520 2024).

Expenditure

Total £25095 Less designate expenditure £1390 = £23705.

Donations to Charities and others 2025- £608.

Fabric repairs 2025

Manse :

Church :

Repairs £250 Roof repairs £250

Hall : Repairs £932 Roof £492, Pat Testing £86, Shelving £108, Door £186 And Boiler service £60.

Planned 2026 commitments.

Church No Planned Works apart from routine maintenance.

Hall Upgrading of the kitchen is planned
North Wall Exterior and interior wall requires attention .

Grants funding is to be explored towards meeting the cost of this project also
Fund raising activities are to be encouraged In 2026 to continue to help finance these repairs and planned works.

As part of Church of Scotland Planning for the future all church buildings are to be inspected for
for their future usages , any report may therefore impact on any capital repairs going forward.

The Trustees are pleased to report a surplus on the Accounts for 2025 (£2608.00).
They are also aware that it is vital to control all expenditure and ensure that all costs are covered on an annual basis.

Reserves policy

It is the Trustees' policy to hold funds of approximately 12 months expenditure Including designated funds.

Current A/c £26423

Deposit A/c £10511 Reserve for future contingencies Church and Hall.

At the year end the Church held unrestricted funds of £36935.

In 2026 Portknockie church and its linkage partner Findochty are to enter into a union.
This will obviously alter the financial report and accounting for 2026.

The Trustees are grateful to all for their continued support to the church both financially and in other ways.

Trustees' Annual Report (cont)

Year ended 31st December 2025

Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session / Congregational Board are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf .

Mr G Sinclair

Session Clerk

George Sinclair

date

8.2.26

(Receipts and Payments Accounts)

SC 014485

Independent Examiner's Report to the Trustees of Portknockie Parish Church

I report on the account's of the charity for the year ended 31st December 2025
which are set out on the enclosed 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 (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 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 (other than disclosed below *)

- 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 David Anderson
Chartered Accountant
26-30 Marine Place
Buckie
AB56 1UT

David Anderson

Date 19/2/26

PORTKNOCKIE PARISH CHURCH
RECEIPTS and PAYMENTS ACCOUNT
Year ended 31st December 2025

	Unrestricted Funds 2025	Designated Funds 2025	Endowment Funds	Total	Total 2024
<u>Receipts</u>					
Donations	23362			23362	24385
Fabric Donation					
Bank & Deposit Interest	291			291	226
Invest Income	968			968	839
S/school /Guild/ Thursday & Dancing clubs		2212		2212	2556
	24621	2212	0	26833	28006
Use of Premises	870			870	470
Sale of Assets				0	
Sale of Investments		Aviva cash a/c		0	2874
Grants		Cos Small Grants		0	979
Receipts from Trustees				0	0
Total Receipts	25491	2212	0	27703	32329
<u>Payments</u>					
Costs of generating funds	114			114	110
Charitable activities	22623			22623	24897
Governance costs				0	
Payments	22737	0	0	22737	25007
Purchase of investments	968			968	839
Bank int reinvested				0	0
S/school /Guild/ Thursday & Dancing		1390		1390	2108
Total payments	23705	1390	0	25095	27954
Excess of receipts over payments for the year before transfers	1786	822	0	2608	4375
transfer	0	0	0	0	0
Excess of receipts over payments for the year	1786	822	0	2608	4375

PORTKNOCKIE PARISH CHURCH
Statement of Balances

As at 31st December 2025

	Unrestricted Funds £	Designated Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Bank & Deposit balances					
Bank & deposit balance b/fwd	35149	1706	0	36855	32479
Movement in year:					
Excess of receipts over payments for the year	1786	822	0	2608	4375
Bank & deposit balances c/fwd	<u>36935</u>	<u>2528</u>	<u>0</u>	<u>39463</u>	<u>36854</u>
Investments at market value (cost £ 15729)	<u>18941</u>			<u>18941</u>	<u>12113</u>
Assets					
Gift Aid Receivable	<u>567</u>			<u>567</u>	<u>610</u>
Liabilities					
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session/ Congregational Board on *B.2.26*

For and on behalf of the Kirk Session / Congregational Board

George Sinclair

.....

Session Clerk

David Hendry

.....

Treasurer

	Unrestricted Funds 2025 £	Des. Funds 2025 £	Endowment Funds £	Total £	Total 2024 £
Analysis of Donations					
WFO Scheme (non gift aid)	3072			3072	3176
Gift Aid Donations	9774			9774	9713
Tax Recovered on Gift Aid Donations	4366			4366	4343
Ordinary Offerings (open plate)	3899			3899	2766
Other Offerings ,Donations etc	2251			2251	2824
Fabric donation	0			0	1563
	<u>23362</u>	<u>0</u>	<u>0</u>	<u>23362</u>	<u>24385</u>

Analysis of Payments

Costs of generating Funds Envelopes

114			114	110
<u>114</u>	<u>0</u>	<u>0</u>	<u>114</u>	<u>110</u>

Charitable activities

(Gross M&M £16126) less (Invest/Rent £1435)

Ministries & Mission Allocation (Transition funding £3358)

Ministries & Mission Allocation	11333		11333	5668
Pulpit Supply	818		818	3941
Presbytery Dues	823		823	702
			0	
Other Staffing costs Organist	450		450	330
Hallkeeper	1248		1248	1221
Fabric repairs & Maintenance	1580		1580	5089
Heat & Light	2532		2532	2252
Insurance	2116		2116	1954
New Equipment			0	1979
Misc expenses	278		278	145
Printing, Stationery , CCLI	837		837	936
Donations / collections	608		608	680

<u>22623</u>	<u>0</u>	<u>0</u>	<u>22623</u>	<u>24897</u>
--------------	----------	----------	--------------	--------------

Governance costs

Independent examiners fees

0	0	0	0	0
<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

Other payments

Bank int reinvested

Purchase of investments

0			0	0
968			968	839
<u>23705</u>	<u>0</u>	<u>0</u>	<u>23705</u>	<u>25846</u>

PORTKNOCKIE PARISH CHURCH**Notes to the Accounts****Trustee Remuneration and Related Party Transactions**

note 1 No trustee has received reimbursement of expenses during the year. 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.

note 2 Movement in Funds

	at 1st Jan 2025 £	receipts £	payments £	Transfer £	At 31 dec 2025 £
Unrestricted funds					
Designated Dancing club	317	734	0	0	1051
Designated Sunday school fund	660	555	-451	0	764
Designated Thursday Club	321	332	-220	0	433
Designated Guild fund	408	591	-719	0	280
	1706	2212	-1390	0	2528
General fund	35149	25491	-23705	0	36935
	36855	27703	-25095	0	39463
Restricted funds	0		0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
total funds	36855	27703	-25095	0	39463

Purposes of Designated Funds

Sunday school fund
Thursday Club
Guild fund
Dancing club

Account held separately from Church Funds
 Account held separately from Church Funds
 Account held separately from Church Funds
 Account held separately from Church Funds

Minister's Stipend

All Church of Scotland Congregations contribute to the National Stipend Fund which bears the costs of all minister's stipends and employer's contributions for national insurance, pension and housing and loan fund.

Minister's 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 £ 32443 and the maximum stipend (in the 5th and subsequent years) £ 39,856

Collections and payments to third parties	2025 £	2024 £
	250	480
Feeling Blue	108	
Unicef	0	
Total	358	480

Donations from General fund

S/school/ Thursday club	250	200
Total	250	200

Investments	At cost	Market Value	Market Value
Aviva Shares			
2767 shares x £6.842	15729	18932	12109
Cash a/c		9	4
Consolidated Fabric Fund	6928	10627	10138
Consolidated Fabric Fund		1635	1534
Revenue a/c			
	22657	31203	23785

APPENDIX

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

CAPITAL ACCOUNT	2025	2024
	£	£
Credit Balances held at 31st December at cost	<u>6928</u>	<u>6928</u>
Market Value of Balances at 31st December	<u>10627</u>	<u>10138</u>
 REVENUE ACCOUNT		
Credit Balance at 31st December	<u>0</u>	<u>0</u>
 Consolidated Fabric Fund - Revenue A/c		
Credit Balance at 31st December	<u>1635</u>	<u>1534</u>