

**Aberdeen South Church of Scotland  
And Church Centre**

**RECEIPTS AND PAYMENTS ACCOUNTS**

**Congregation No: 311923**

**Scottish Charity No: SC016043**

**N.B. These accounts should be read along with the Notes 1 to 5 plus Appendix attached**

## Reference and Administrative Information

Charity Name: Aberdeen South Church of Scotland

Charity Registration Number: SC016043

Congregation Reference No: 311923

Contact Address: Aberdeen South Church of Scotland  
Walker Road  
Torry  
Aberdeen AB11 8DL

### Trustees

Mr Michael Aberdein  
Mr Alistair Angus  
Mrs Jennifer Brown  
Miss Fiona Cowe  
Mrs Ena Dickie  
Mrs Hazel Duncan  
Mrs Mary Forbes  
Mrs Alison Guyan  
Ms Michaela Kynoch  
Mr Graham Lorimer  
Mrs Mu Lyon  
Mr Steve Lyon

Mrs Marie Milton  
Mr Steve Murdoch  
Mrs Nicola O'Donnell  
Mr Robert O'Donnell  
Mrs Elizabeth Robertson  
Miss Morag Simpson  
Mr Tom Stronach  
Mrs Elaine Taylor  
Ms Valerie Taylor  
Mrs Betty Thomson  
Mr Bob Thomson  
Mrs Lorna Thomson  
Rev Dr Edmond Gatima

### Principal Office-bearers

Minister:  
Joint Session Clerks:  
Church Treasurer:

Rev Dr Edmond Gatima  
Mrs Elizabeth Robertson / Miss Morag Simpson  
Mr Nwike Nzewi

### Independent Examiner

Gillian Cameron, ACIE  
46 Pennyfern Road  
Greenock  
PA16 9HD

### Bankers

Bank of Scotland  
Queens Cross Branch  
39 Albyn Place  
Aberdeen AB10 1YN

**Aberdeen South Church of Scotland  
Trustees' Report  
Year ended 31 December 2025**

**Structure, Governance and Management**

**Governing Document**

The congregation is a registered charity, number SC016043 and is administered in accordance with the terms of the Deed of Constitution (Unitary Form) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

As per the Presbytery Mission Plan, a full-time Associate Minister's post was advertised and filled with the successful applicant commencing January 2026.

The trustees present their report and financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published on 16 July 2014.

**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 is chaired by the minister and meets 8 times in a year. The Kirk Session is responsible for all affairs, spiritual and temporal, of the church, however certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate

**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.

The main service of worship is held each Sunday, at 11 am, in Torry. Regular services are also held, on Sundays at 10.00 am, in Kincorth Community Centre. These services are led by Elders. A regular mid-week service is also held in Deeview Court Neurological Care Home in Kincorth. These services are led by the Minister and volunteers.

**Achievements and Performance**

The following groups and organisations meet and enjoy fellowship within the church community - Parents and Toddlers - Monday morning, Bowlers - Tuesday afternoon, The Guild - every 2nd Tuesday evening, Bible Study - Thursday on line, Mens Group - every 2nd Thursday afternoon, Music and Drama group - Friday evening and Sunday afternoon, Monthly Coffee Mornings - last Saturday of the month, weekly Zoom Prayer Meeting - Wednesday, weekly Zoom Bible Study - Thursday mornings, Friendship cafe - second Monday monthly.

A number of activities which previously took place in South St Nicholas Church, now meet in Kincorth Community Centre. There is no convenient public transport link between Kincorth and Torry, so alternative accommodation had to be found to allow these thriving groups to continue. The groups include Boys' Brigade, Girls' Brigade, Rainbows and a Craft Group. These groups come under the auspices of Aberdeen South Church.

In addition, the Church Hall is occasionally used for local school activities and the local school Assemblies and end of term services are held in the Church. The Church also makes its facilities available to outside organisations both as an outreach and to provide funding for its ongoing work.

**Aberdeen South Church of Scotland  
Trustees' Report  
Year ended 31 December 2025**

**Financial Review**

The principal source of income in the General Fund comes from the weekly offerings specified in three categories:

- |   |                                 |
|---|---------------------------------|
| 1 | Free Will Offering – Gift Aided |
| 2 | Free Will Offering              |
| 3 | Open plate                      |

Most members give their offering through the weekly envelopes, with some giving by standing order and a few prefer to give through the Open Plate.

The major sources of income mentioned above raised £72,345 for the year to 31 December 2025 (2024 £54,412). Other income including legacies, receipts from general trustees, fundraising events and rental of church premises brought in £60,722 for the year to 31 December 2025 (2024 £152,734). The weekly Sunday offerings are insufficient to cover expenses.

Receipts and Payments showed a deficit of £34,909 for the year to 31 December 2025 (2024 surplus £146,526).

**Reserves Policy**

The charity trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' policy to hold reserves of approximately 3 months expenditure including designated funds. At 31 December 2025 the Church held unrestricted funds of £103,479 of which £81,855 had been designated for fabric fund. The remaining balance of £21,625 represents about 3 months' normal expenditure which is satisfactory.

The church also held £8,663 of restricted funds.

**Risk Management**

The trustees have assessed the major risks to which the charity is exposed, in particular those relating to finances.

With an ageing congregation both nationally and locally within the Church of Scotland, the ability to continue to raise to the overall work of the national Church is important. In line with the guidance from the Church of Scotland, the

Nonfinancial risks such as fire prevention, health and safety and food hygiene are managed by ensuring accreditation is up to date, having appropriate policies and procedures in place and awareness training for all relevant users of the building

**Aberdeen South Church of Scotland  
Trustees' Report (cont.)  
Year ended 31 December 2025**

**Trustees' Responsibilities in Relation to the Financial Statements**

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
- 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 (as amended). 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf,



Elizabeth Robertson, Joint Session Clerk



Morag Simpson, Joint Session Clerk

Date 25 March 2026

Independent Examiner's Report to the Trustees of Aberdeen South Church of Scotland and Church Centre, registered charity SC016043.  
I report on the accounts of the charity for the year ended 31 December 2025.

### **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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The trustees consider that the audit requirement of Regulation (10)(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts under section (44)(1)(c) of the 2005 Act and to state whether particular matters have come to my attention.

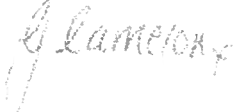
### **Basis of Independent Examiner's Statement**

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. 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 connection with my examination, no matter came 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 Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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.

  
Gillian Cameron, ACIE  
46 Pennyfern Road  
Greenock  
PA16 9HD

25<sup>th</sup> March 2026

# Aberdeen South Church of Scotland

## Receipts and Payments Account

Year ended 31 December 2025	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Investments Non cash	Total to 31 Dec 2025	Total Year ended 31 Dec 2024
	3	£	£	£	£	£	£
<b>Receipts</b>							
Donations		72,345	-	-	-	72,345	54,412
Legacies		-	-	-	-	-	38,513
Activities for generating funds		6,780	-	-	-	6,780	3,472
Bank and deposit interest		725	107	-	-	832	223
Investment Income		1,169	-	-	-	1,169	451
Rental of premises		8,700	-	-	-	8,700	8,740
Sale of investments		-	-	-	-	-	-
Grants		-	-	-	-	-	-
Receipts from General Trustees		43,348	-	-	-	43,348	74,345
Other income: transfer of union balances		-	-	-	-	-	24,049
Other receipts		-	-	-	-	-	2,941
<b>Total Receipts</b>		<b>133,066</b>	<b>107</b>	<b>-</b>	<b>-</b>	<b>133,173</b>	<b>207,146</b>
<b>Payments</b>	4						
Costs of generating funds		-	-	-	-	-	-
Charitable activities		170,795	169	-	-	170,964	78,685
Governance costs		275	-	-	-	275	150
Other payments		-	-	-	-	-	-
<b>Total Payments</b>		<b>171,070</b>	<b>169</b>	<b>-</b>	<b>-</b>	<b>171,239</b>	<b>78,835</b>
<b>Excess of cash receipts over cash payments</b>		<b>- 38,004</b>	<b>62</b>	<b>-</b>	<b>-</b>	<b>- 38,066</b>	<b>128,311</b>
Unrealised gain on investments		-	-	-	3,156	3,156	-
Non cash transfer of union balances		-	-	-	-	-	18,215
<b>Excess of Receipts over Payments for the year</b>		<b>- 38,004</b>	<b>62</b>	<b>-</b>	<b>3,156</b>	<b>- 34,909</b>	<b>146,526</b>

# Aberdeen South Church of Scotland

## Statement of Balances

At 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	Endowment Funds	Investments Non cash	Total Year ended 31 Dec 2025	Total Year ended 31 Dec 2024
<u>Bank and deposit balances</u>					(Cost £16,588)		
Bank and deposit balances brought forward		141,483	5,832	3,000	18,215	168,530	22,004
Movement in year:							
Excess of cash receipts over cash payments for the year		-38,004	-62	0	0	-38,066	128,311
Total cash balances		103,479	5,770	3,000	18,215	130,464	150,314
Investments (non cash)			0	0	3,156	3,156	18,215
Total assets		103,479	5,770	3,000	21,371	133,620	168,530

The accounts were approved by the Kirk Session and Financial Board on 25 March 2026

For and on behalf of the Kirk Session

Mrs Elizabeth Robertson *E Robertson* Joint Session Clerk  
 Mrs Lorna Thomson *L. Thomson* Trustee



**Aberdeen South Church of Scotland**

**1 Trustee Remuneration and Related Party Transactions**

There were no trustee remunerations or related party transactions during 2025

**2 Movements in Funds**

**Unrestricted funds**

General Fund  
Fabric Fund

At 1 January		At 31 December	
2025	Receipts	Payments	2025
£	£	£	£
58,390	83,086	119,851	21,625
83,093	49,980	51,219	81,854
141,483	133,066	171,070	103,479

**Restricted funds**

Benevolent Fund  
Flower Fund  
Projector Fund  
Window Fund

107	0	0	107
709	0	169	540
2,608	0	0	2,608
2,408	107	0	2,515
5,832	107	169	5,770

**Investments**

Non Cash

Reserve Fund

18,215	3,156	0	21,371
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**Endowment funds**

Bequest fund

3,000	0	0	3,000
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**Total funds**

168,530	136,330	171,239	133,620
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## Aberdeen South Church of Scotland

### Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property  
 Sunday School Fund: The Trustees have not yet set aside funds for use by the Sunday School.

### Purposes of Restricted Funds

Flower Fund: This is a fund to provide flowers for display during services of worship.

### Purposes of Endowment Funds

Income from the Bequest is to be used as seen fit.

A description should be entered for each endowment, restricted or designated fund.

### 3 Analysis of Donations

WFO Scheme (non Gift Aid)  
 Gift Aid Donations  
 Tax Recovered on Gift Aid Donations  
 Ordinary Offerings (Open Plate)  
 Other Offerings, Donations etc

### 4 Analysis of Payments

#### Costs of generating funds

Offering envelopes

#### Charitable activities

Ministries & Mission allocation  
 Presbytery dues  
 Minister's expenses  
 Charitable Donations  
 Pulpit supply  
 Fabric repairs & maintenance  
 Council Tax  
 Heat and light  
 Insurance  
 Church office expenses  
 Organ & music  
 Printing, stationery and postage  
 Life and Work  
 Trustee travel  
 Other Building Costs  
 Miscellaneous Costs  
 Church closing costs  
 Flowers

#### Governance costs

Independent examiner's fees

#### Other payments

Purchase of assets  
 Purchase of investments

Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
£	£	£	£	£
5,246	-	-	5,246	8,650
28,890	-	-	28,890	23,980
10,412	-	-	10,412	11,357
9,606	-	-	9,606	6,157
18,191	-	-	18,191	4,268
72,345	-	-	72,345	54,412

58,856	-	-	58,856	32,121
6,527	-	-	6,527	1,356
1,378	-	-	1,378	723
5,200	-	-	5,200	1,632
1,600	-	-	1,600	940
51,219	-	-	51,219	10,118
6,162	-	-	6,162	4,736
17,507	-	-	17,507	13,788
7,259	-	-	7,259	2,720
6,635	-	-	6,635	4,115
-	-	-	-	400
2,004	-	-	2,004	411
-	-	-	-	-
-	-	-	-	2,826
5,083	-	-	5,083	703
1,366	-	-	1,366	185
-	-	-	-	1,915
169	-	-	169	4
170,795	169	-	170,964	76,685
275	-	-	275	150
275	-	-	275	150
-	-	-	-	-

## **Aberdeen South Church of Scotland**

### **5 Minister's Stipend**

Ministers are entitled to a stipend to release them to discharge the duties of their calling to Parish Ministry. The stipend rate is set annually by the Assembly Trustees on the recommendation of the Faith Action Programme, with the National Stipend Scale being published annually in the Report of the Faith Action Programme to the General Assembly.

The National Stipend Scale is a five-point scale. Parish Ministers move up one point on the scale after each of the first five years of their ministry and then remain on point 5 of the scale.

Stipend scale for 2025

Point 1 £32,433

Point 2 £34,554

Point 3 £36,675

Point 4 £38,796

Point 5 £39,856

### **6 Amounts Receivable**

As at 31 December 2025, the congregation was owed £1,723 (2024 £1,079) in respect of Gift Aid and GASDS claims. This amount was received in January/February 2026.

### **6 Amounts Payable**

As at 31 December 2024 and 2024, no material amounts in respect of work done before the year end were owed by the congregation.

## APPENDIX

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

	2025	2024
<b>CAPITAL ACCOUNT</b>	<b>£</b>	<b>£</b>
Credit balances held at 31 December at cost	9,676	9,676
Credit balances held at 31 December at market value	14,848	14,164
<b>REVENUE ACCOUNT</b>		
Credit balances held at 31 December	27,652	21,522
<b>TEMPORARY ACCOUNT</b>		
Credit/-Debit balances held at 31 December	191,219 -	198