

# Alvie and Insh Church of Scotland

Scotland · Charity number SC000043

## Details

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Known as	Alvie & Insh Church
Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1972-06-05
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address	1 Croftside Aviemore PH22 1QJ
Website	<a href="https://osconline.oscr.org.uk/Oscr/Charities/Charity/Update/43">https://osconline.oscr.org.uk/Oscr/Charities/Charity/Update/43</a>

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of religion'

**What the charity does:** The Charity exists to further the work of the Church of Scotland to tell others of the sacrifice Jesus made for each of us by Dying on the cross for our sins. We do this by personal witness to those we meet.

**Beneficiaries:** 'Children or young people', 'Older People'

**Objectives:** The advancement of religion.

## Geography

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- **Main operating location:** Highland
- **Geographical spread:** A specific local point, community or neighbourhood

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£51,821	£48,971	-	0
2023-12-31	£67,979	£76,720	-	0
2022-12-31	£45,367	£37,776	-	1
2021-12-31	£39,351	£38,604	-	0
2020-12-31	£30,281	£37,066	-	0

**Alvie and Insh Church of Scotland**

Scotland - Charity number SC000043

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# Accounts

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# Alvie and Insh Church of Scotland

Year End

31 December 2024

## RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 362111

Charity No: SC000043



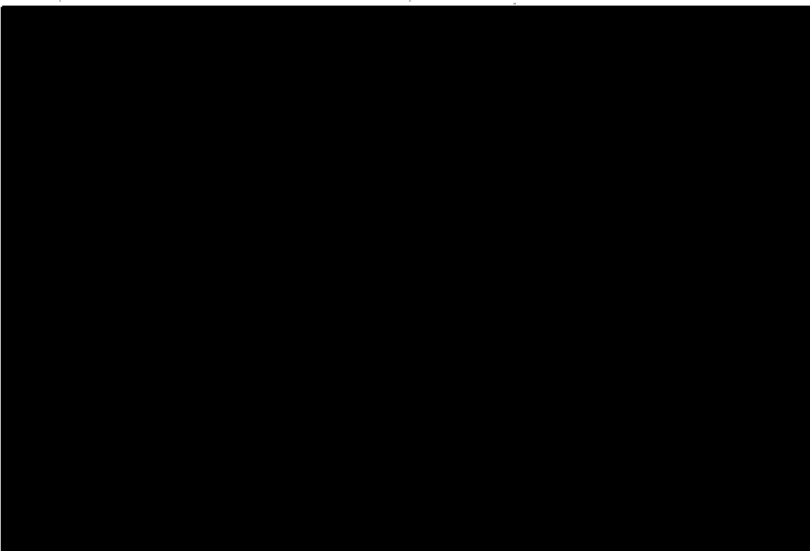
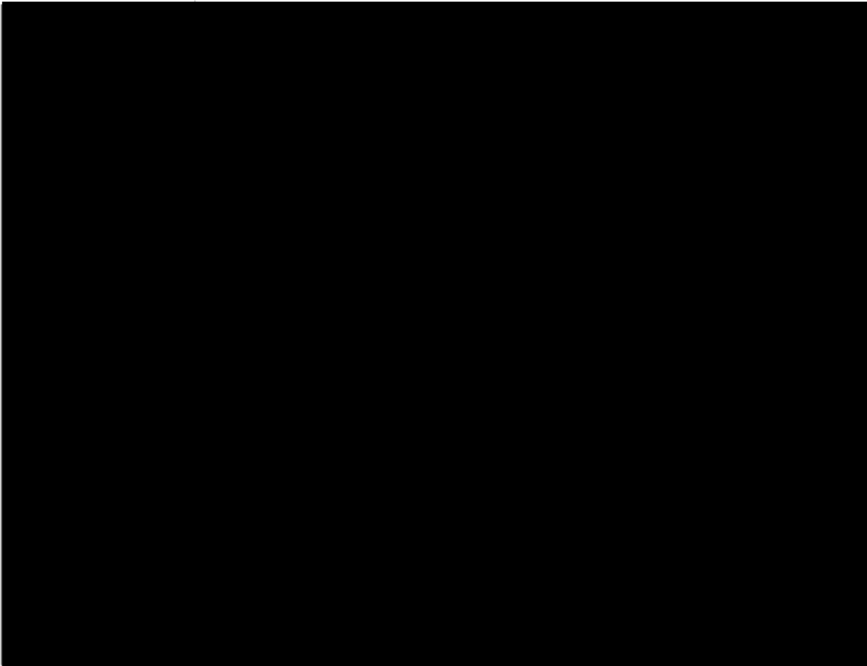
## Reference and Administrative Information

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Charity Name: Alvie and Insh Church of Scotland

Charity Registration Number: SC000043

Congregation Reference No: 362111



### Bankers

Bank of Scotland, (Online Banking)

Grampian Road- closed May 2024

Aviemore, PH22 1RH



## **Trustees' Annual Report**

**Year ended 31 December 2024**

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

#### **Governing Document**

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

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

Alvie and Insh has a Unitary constitution, the members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen prayerfully by the members of the Kirk Session 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 parish minister is [REDACTED]

#### **Organisational Structure**

The Kirk Session assumed responsibility for both the practical and spiritual affairs of the church. The Kirk Session ensures that appropriate measures are in place to ensure the Health and Safety of members and others using our premises and are also responsible for ensuring appropriate safeguarding arrangements are in place.

#### **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.

#### **Achievements and Performance**

We have met through the year in person and have maintained our online capacity for those unable to join in person. Our Insh church building has been used for specific services during the year, with in person services held in the church hall as it has more flexibility and has better facilities.

Our three home groups, in Kingussie, Kinraig and Aviemore have continued and in addition to bible study and prayer have been considering what mission they should undertake with a number of initiatives in Kinraig and the surrounding parish.

The Church encourages its members to be involved in all kinds of activities in the community and within the life of the wider Church of Scotland. The church is available for Christian weddings and funerals. Members of the congregation are involved in the work of the wider Church as well as representing the parish within the local Presbytery.



Alvie & Insh Church members are involved personally in local community initiatives, including Kincaig Cares and OneKingussie. The use of church premises for, amongst others, the Kincaig Under 5's playgroup (Wild Willows) has continued. We have been involved in less formal community celebrations of Christmas with the Advent windows. Publication of a topical and community based magazine, 'Crosscurrents', has continued. The growth of the Friday morning community café, and integration of toddlers has been great to see, as has the continuation of "Kincaig Friday Fun" for primary age children.

Our linked parishes (Alive and Insh linked with Rothiemurchus and Aviemore) continue to enjoy a positive relationship, with the introduction of some joint services and worship times during the year.

The Church continues to support the Christian Hospital in the community of Kiwoko, with a programme of fundraising talks though the winter months. The Church, through its members, encourages contact with, and supports the work of a variety of organisations including SU Scotland, Abernethy, the Cairngorms Christian Centre in Kincaig and New Destiny (Brazil), and work of Biblica in Iraq.

Last year we were informed that the General Trustees are to to sell, lease or otherwise dispose of Insh Church by the end of 2026. This is of great sadness to the congregation who are considering how they may respond.

### **Financial Review**

The Trustees are pleased to acknowledge all the giving of the membership of the church and its visitors. The income of Alvie & Insh is primarily made up of donations and where applicable Gift Aid collection as well as from occasional bequests.

The Trustees also acknowledge the generous free giving of time in many ways by many of the church membership who, in their turn, see the exercise of these practical and spiritual gifts as well as their financial giving as being part of their commitment to God.

Specific funds held are 'Designated Fabric Fund' and 'Consolidated Fabric Fund' both of which are held centrally on the congregation's behalf and are for specific use for fabric. A modest income is generated from the local playgroup, and the "Storyland Sessions" for the hire of the church halls.

The 'Designated Fabric Fund' has increased annually by interest and by rental of the Manse, Kincaig. Extensive works on the buildings, including the replacement of all the windows in the manse during the year have been completed having received authorisation from Presbytery.

### **Reserves Policy**

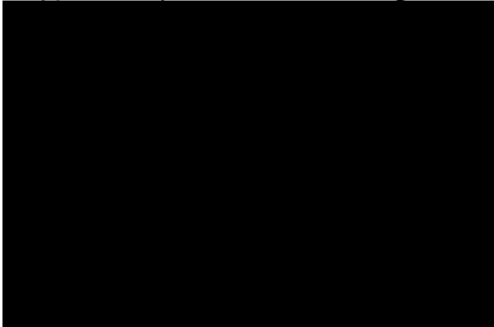
It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end of the year the Church held unrestricted cash funds of £36,453. The Church held £73,944 of restricted funds made up of; £7,563 of investments at market value and £46,972 in the Consolidated Fabric Fund – Revenue and £19,409 in the Consolidated Fabric Fund - Capital.



**Statement of Trustees' Responsibilities**

The members of the Kirk Session 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 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,



Session Clerk

Date .....01/04/25.....



# Alvie and Insh Church of Scotland

SC 000043

## Report of the Independent Examiner

### Respective responsibilities of trustees and examiner

The charity trustees consider that an independent examination is needed under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. It is my responsibility to examine the accounts 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 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 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 accounts.

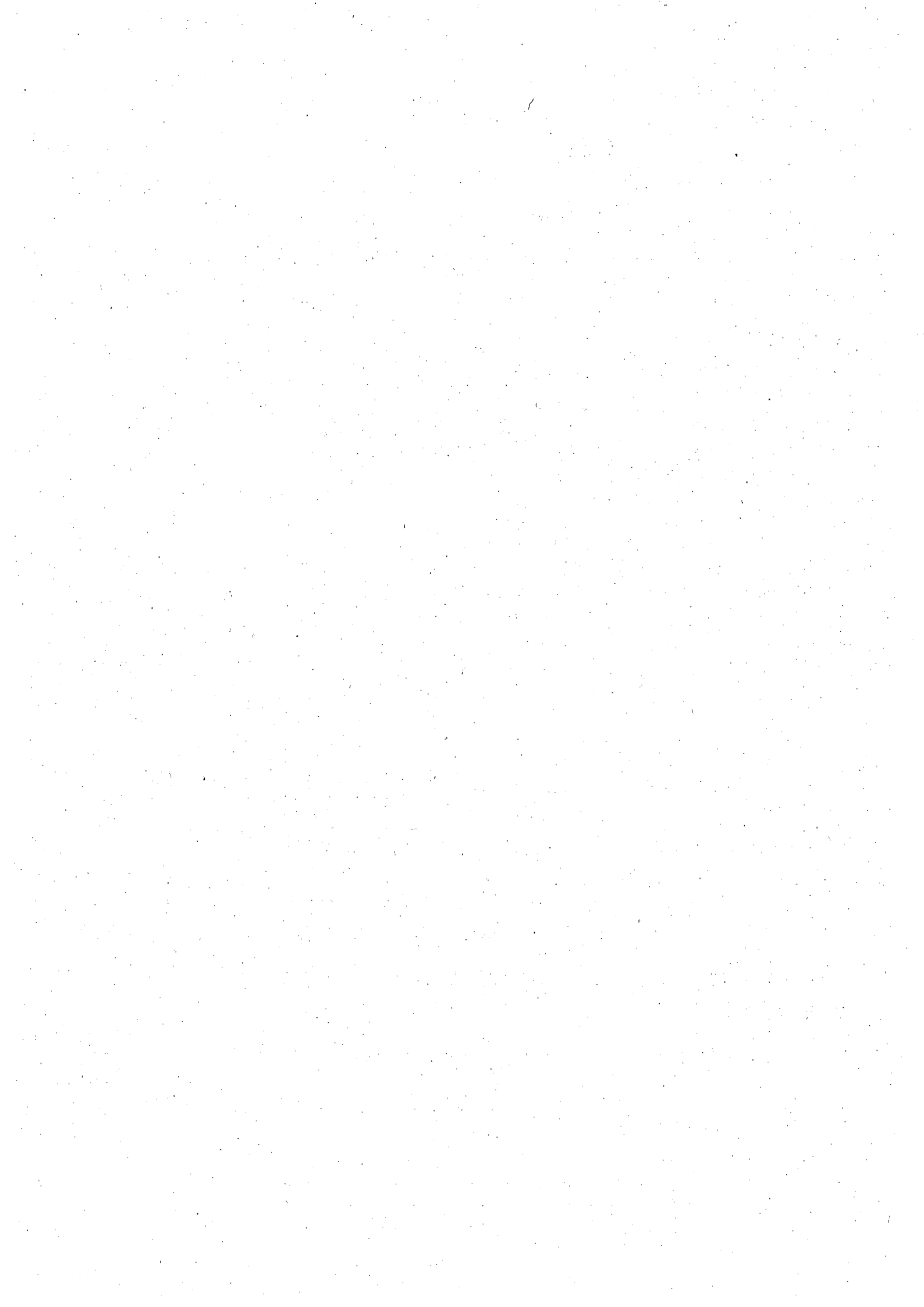
### Independent examiner's statement

In the course of my examination of the statement of account for the year ended 31 December 2024, pages 7 - 12, no matter has come to my attention.

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

Date

2/4/25



Alvie and Insh Church of Scotland  
Receipts and Payments Account  
Year ended 31 December 2024

		Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	Funds	2024	2023
		2024	2024	2024	2024	2023
		£	£	£	£	£
<b>Receipts</b>	<b>Note</b>					
Weekly Freewill Offering	3	17573	0	0	17573	18713
Gift Aid Tax Recovered	3	8269	0	0	8269	0
Ordinary Offerings (open plate)	3	1128	0	0	1128	1590
Other Offerings, Donations, Bequests	3	534	0	0	534	1441
		<u>27504</u>	<u>0</u>	<u>0</u>	<u>27504</u>	<u>21744</u>
Rental of premises		5942	0	0	5942	6685
Income from Investments		0	0	199	199	173
Weddings and Funerals		700	0	0	700	550
Receipts from General trustees Fabric fund Reclaim		17476	0	0	17476	39000
Other Receipts		0	0	0	0	0
<b>Total Receipts</b>		<u>51622</u>	<u>0</u>	<u>199</u>	<u>51821</u>	<u>68152</u>
<b>Payments</b>						
Costs of generating funds	4	0	0	0	0	0
Charitable activities	4	48971	0	0	48971	76720
Governance costs	4	0	0	0	0	0
<b>Total Payments</b>		<u>48971</u>	<u>0</u>	<u>0</u>	<u>48971</u>	<u>76720</u>
<b>Excess of Receipts over Payments for the year before transfers</b>		2651	0	199	2850	-8568
<b>Transfers</b>		199	0	-199	0	0
<b>Excess of Receipts over Payments</b>		<u>2850</u>	<u>0</u>	<u>0</u>	<u>2850</u>	<u>-8568</u>



**Alvie and Insh Church of Scotland**  
**Statement of Balances**  
**At 31 December 2024**

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
<b>Bank &amp; Deposit Balances</b>						
General Fund	2	33603	0	0	33603	42171
Short Term Deposit Fabric	2	0	0	0	0	0
<b>Movement in year:</b>						
Excess of Short Term Deposit Fabric for the year	2	0	0	0	0	0
Excess of Receipts over Payments for the year	2	2850	0	0	2850	-8568
carried forward		<u>36453</u>	<u>0</u>	<u>0</u>	<u>36453</u>	<u>33603</u>

NOTE: designated funds of £11,482 in bank account assigned to minister's travel.

**Investments at market value**

<b>Church of Scotland Investors Trust - Growth Fund</b>						
Mable Ferguson Bequest (Cost of 1000 shares £500)		0	0	6380	6380	5830
<b>Church of Scotland Investors Trust - Income Fund</b>						
General Purposes (1982 Bequest: Cost- 100 shares £573)		0	0	1106	1106	1096
Ross MacKenzie Memorial (Cost of 7 shares £35)		0	0	77	77	76
		<u>0</u>	<u>0</u>	<u>7563</u>	<u>7563</u>	<u>7002</u>

**Assets**

Gift Aid Reclaim for 2023/4		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>4556</u>
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The accounts were approved by the Kirk Session on .

For and on behalf of the Kirk Session

\_\_\_\_\_  
 Session Clerk

\_\_\_\_\_  
 Treasurer



Alvie and Insh Church of Scotland  
Statement of Balances  
Notes to the Accounts

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

During the year the [REDACTED] was paid £480 in relation to travel expenses. This was from designated minister travel funds held.

Aviemore Church received £1705 in respect of our half of the council tax for manse occupied by [REDACTED]

[REDACTED] No other trustee received any other remuneration during the year.

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

2. **Movements in Funds**

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
<b>Unrestricted funds</b>					
General Fund	33603	51821	48971	0	36453
	<u>33603</u>	<u>51821</u>	<u>48971</u>	<u>0</u>	<u>36453</u>
<b>Endowment funds</b>					
1982 Bequest Fund (At Cost)	573	60	0	-60	573
Mable Ferguson Bequest Fund (At Cost)	500	135	0	-135	500
Ross MacKenzie Bequest Fund (At Cost)	35	4	0	-4	35
	<u>1108</u>	<u>199</u>	<u>0</u>	<u>-199</u>	<u>1108</u>

Purposes of Unrestricted Funds

General Fund: This fund is for the general income and expenditure of the church.

Purposes of Endowment Funds

Income from the 1982 Bequest Fund is to be used to provide income to the church.

Income from the Mable Ferguson Bequest Fund is to be used to provide income to the church.

Income from the Ross MacKenzie Bequest Fund is to be used to provide income to the church.



		Unrestricted	Restricted	Endowment	Total	Total
		Funds	Funds	Funds	Total	Total
		2024	2024	2024	2024	2023
		£	£	£	£	£
<b>3. Analysis of Donations</b>	<b>note</b>					
Weekly Freewill Offering		17573	0	0	17573	18713
Tax Recovered on Gift Aid Donations		8269	0	0	8269	0
Ordinary Offerings (Open Plate)		1128	0	0	1128	1590
Trust & Foundations		0	0	0	0	0
Other Offerings, Donations, Bequests		534	0	0	534	1441
		<u>27504</u>	<u>0</u>	<u>0</u>	<u>27504</u>	<u>21744</u>
<b>4. Analysis of Payments</b>						
<b>Costs of generating funds</b>						
Investment Managers' fees		0	0	0	0	0
Offering envelopes		0	0	0	0	0
		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Charitable activities</b>						
Ministries & Mission allocation	5	22107	0	0	22107	18258
Presbytery dues		474	0	0	474	250
Aviemore Manse Expenses		1927	0	0	1927	1739
Ministers Expenses	1	480	0	0	480	480
Kincraig Manse Expenses		11601	0	0	11601	43613
Parish Outreach/Holiday Club		0	0	0	0	0
Crosscurrents Magazine		332	0	0	332	987
Fabric repairs & maintenance -Hall		3550	0	0	3550	0
Fabric repairs & maintenance-church		1162	0	0	1162	2195
Heat and light: Churches & Hall		4224	0	0	4224	4043
Donations	7	688	0	0	688	3050
Insurance		1496	0	0	1496	1385
Messy church		0	0	0	0	0
Music		223	0	0	223	309
Computers software & maintenance		147	0	0	147	0
Hall Expenses		0	0	0	0	0
Flowers		0	0	0	0	0
Equipment Expenses		525	0	0	525	288
Church Expenses		0	0	0	0	0
Recharge to Christian Centre		0	0	0	0	-250
Admin/Advertising		0	0	0	0	0
Sundries		35	0	0	35	373
Recharge to Aviemore church		0	0	0	0	0
		<u>48971</u>	<u>0</u>	<u>0</u>	<u>48971</u>	<u>76720</u>
<b>Governance costs</b>						
Independent examiner's fees		0	0	0	0	0
<b>Other payments</b>						
Purchase of assets		0	0	0	0	0
Purchase of investments		0	0	0	0	0
		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>



## 5. 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. Minister's stipends are paid in accordance with the national stipend scale, which is related to years of service, with a minimum stipend of £31,642 and a maximum stipend of £38,884 in the 5th and subsequent years of service.

	2024	2023
	£	£
<b>6. Collections for Third Parties</b>		
Kiwoko Hospital Uganda	348	1141
	<u>348</u>	<u>1141</u>

## 7. Donations

	2024	2023
	£	£
World day of Prayer	100	50
Kiwoko	588	2000
Kingussie church	0	1000
	<u>688</u>	<u>3050</u>



## Appendix

### Funds held on behalf of the congregation by the Church of Scotland General Trustees

	2024	2023
	£	£
<u>Capital Account</u>		
Consolidated Fabric Fund Capital at cost	19,409	19,409
Consolidated Fabric Fund Capital at Market value	22,275	U/K
 <u>Revenue Account</u>		
Consolidated Fabric Fund Revenue	<u>46972</u>	<u>52573</u>

Heritable properties, consisting of the Church, Hall and Manse  
are not recorded in the accounts.

The title deeds are held by the Church of Scotland General Trustees.



Alvie and Insh Church of Scotland  
Receipts and Payments Account  
Year Ender 31 December 2024

	<u>Budget</u>	<u>Actual</u>	<u>Actual</u>
	2025	2024	2023
	£	£	£
<u>Receipts</u>			
Weekly Freewill Offering	19000	17573	18713
Gift Aid Tax Recovered	4000	8269	0
Ordinary Offerings (open plate)	1500	1128	1590
Other Offerings, Donations, Bequests,	200	534	1441
	<u>24700</u>	<u>27504</u>	<u>21744</u>
Rental of premises	6000	5942	6685
Income from Investments	160	199	173
Weddings and Funerals	1000	700	550
Other Receipts (Fabric fund claim)	4000	17476	39000
	<u>35860</u>	<u>51821</u>	<u>68152</u>
<u>Total Receipts</u>			
<u>Expenditure</u>			
Ministries & Mission allocation	20163	22107	18258
Presbytery dues	800	474	250
Manse expenses Aviemore	3500	1927	1739
Minister's expenses	480	480	480
Manse expenses Kincaig (see notes)	2000	11601	43613
Parish Outreach	500	0	0
Crosscurrents Magazine	750	332	987
Donations	1000	688	3050
Fabric repairs & maintenance	4000	4712	2195
Heat and light: Churches and Hall	4500	4224	4043
Youth Work	300	0	0
Insurance	1800	1496	1385
Messy church	200	0	0
Music	300	223	309
Equipment	200	525	288
Hall Expenses	200	0	0
Flowers	100	0	0
Computers software & maintenance	350	147	0
Courses and Training	200	0	0
Catering	100	0	0
Admin Expenses	200	0	0
Sundries	200	35	373
Recharge to Christian Centre	0	0	-250
	<u>41843</u>	<u>48971</u>	<u>76720</u>
	<u>-5983</u>	<u>2850</u>	<u>-8568</u>
<u>Surplus/Deficit</u>			

