

# Aberlour Parish Church of Scotland

Scotland · Charity number SC001336

## Details

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Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1902-01-01
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address	Aberlour Parish Church of Scotland 104A High Street Aberlour Moray AB38 9PA
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## Activities

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

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

**What the charity does:** Our charity exists to work for the advancement of Christ's Kingdom throughout the world. It brings the ordinances of religion to the parish of Aberlour. It conducts regular services, provides a chaplaincy to the local schools. Pastoral visits are carried out to the local care home. It publishes a local parish magazine, runs a Guild, choir, and walking group. Our Aberlour Glebe Garden is one of our major community initiatives to impact mental wellbeing in Aberlour. We extend our outreach to the UK and abroad, contributes funds to 'Ministries and Mission, and supports local charities through financial and physical gifts.

**Beneficiaries:** 'No specific group, or for the benefit of the community'

**Objectives:** The advancement of religion.

## Geography

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- **Main operating location:** Moray
- **Geographical spread:** Wider, but within one local authority area

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£37,236	£48,177	-	1
2024-12-31	£45,211	£50,007	-	0
2023-12-31	£48,340	£43,671	-	0
2022-12-31	£47,671	£45,700	-	0
2021-12-31	£36,450	£36,985	-	0
2020-12-31	£25,782	£46,801	-	0

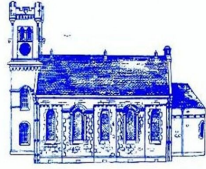
**Aberlour Parish Church of Scotland**

Scotland - Charity number SC001336

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# Accounts

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# **Aberlour Parish Church**

## **Church of Scotland**

### **Trustees' Report and Accounts**

**For the year ended 31<sup>st</sup> December 2025**

**Congregation No: 352058**

**Charity No: SC001336**



# Aberlour Parish Church

## Trustees' Report

### Year ended 31<sup>st</sup> December 2025



#### Reference and Administration details

<b>Charity name</b>	Aberlour Parish Church	
<b>Registered charity number</b>	SC001336	
<b>Charity's principal address</b>	Aberlour Parish Church of Scotland	
	104A High Street	
	ABERLOUR	
	Moray	<b>Postcode</b> AB38 9PA

#### Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Rev. Sonia Palmer	Interim Moderator	From 16/3/26	Kirk Session
2	Jane Tweedie	Session Clerk & Elder	Whole Year	Kirk Session
3	Donald Grassie	Treasurer & Elder	Whole Year	Kirk Session
4	Willie Cameron	Property & Elder	Whole Year	Kirk Session
5	Deidre Cavalcante	Elder	Whole Year	Kirk Session
6	Linda Cordiner	Elder	Whole Year	Kirk Session
8	Linda Grant	Elder	Whole Year	Kirk Session
9	Liz Hutcheson	Elder	Whole Year	Kirk Session
10	Lorna Hutton	Elder	Whole Year	Kirk Session
12	Margie McKerron	Elder	Whole Year	Kirk Session
14	Lorna Sherriff	Elder	Whole Year	Kirk Session
15	Sheila Willox	Elder	Whole Year	Kirk Session

#### Names of all other charity trustees who retired during the period.

Name	Dates acted if not for whole year
Ruth Kennedy	1/1/2025 to 16/12/2025
Claire Crookston	1/1/2025 to 18/11/2025
Andrew Kimmitt	1/1/2025 to 4/1/2026

## **Structure, governance and management**

### **Type of governing document**

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

The Kirk Session is chaired by the Minister or Interim Moderator. It meets normally six times a year. It has oversight of the whole life and service of the Church within its Parish with responsibility for the spiritual and temporal oversight of the Congregation's affairs.

### **Trustee recruitment and appointment**

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.

Two Trustees retired during 2025.

One Trustee (the Minister), left the congregation to take up a new post on 4/1/2026, and has been replaced by the Interim Moderator – Sonia Palmer.

## **Objectives and activities**

### **Charitable purposes**

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.

### **Summary of the main activities in relation to these objects**

Services of worship are conducted each Sunday at 10:00 in Aberlour Church. A creche is available as required. Provision for the young also includes School Chaplaincy at the local primary and secondary schools.

Pastoral visiting is carried out by the minister and elders. Worship is also carried out at the local Care Home. A Mothers and Toddlers Group meets weekly at Aberlour Church with the assistance of a group of dedicated elders.

The quarterly parish magazine, 'The Kirk News' is posted online, and printed copies are distributed to each household in the Parish. The Guild, choir, Aberlour Glebe Garden and Walking Group provide additional social contact within the Parish.

Aberlour Parish Church is willing to engage with the needs of the world beyond the boundaries of the Parish by extending the outreach of the Church of Scotland both in UK and abroad. The Church contributes funds to Ministries and Mission and supports other local and national charities through dedicated offerings and collections. In 2025 we supported: Christian Aid; Christian Aid (South Sudan Appeal), The Samaritans (Elgin); MSF (Jamaica); Moray Street Pastors; Fairtrade, Blythwood Shoe Box and the Moray Food Bank. Additionally, the Aberlour Guild have supported: Aberlour Parish Church; Guild Office (for Projects); Mercy Ships and Alzheimers (Elgin).

## **Achievements and performance**

### **Summary of the main achievements of the charity during the financial period**

On 31<sup>st</sup> December 2025, the roll had was 162 members plus was 8 adherents. During 2025 there were 9 removals by death, 5 removals by resolution and 1 admission by certificate. In 2025 there were 1 baptism, 0 weddings and 15 funerals.

The life of Aberlour Parish Church is characterised by an energy and enthusiasm which enables a wide range of activities to take place, and ensures that our buildings and resources are well looked after. In addition to maintaining existing groups, we seek new opportunities to engage in the community.

The Aberlour Glebe Garden, established in 2022, goes from strength to strength. The aim of the community garden is to enhance the wellbeing of members of the Aberlour community through:

- Supporting local wellbeing initiatives
- Providing a hub for local interaction
- Encouraging outdoor learning and skills transfer
- Nurturing our environment

In 2022/3 the focus was on establishing our roots; in 2024 the focus was on establishing a working garden and building local partnerships; in 2025 the focus was on creating a community hub and developing youth links. In 2025 developed a 5 year business plan, added a pond, potting shed and fruit cage, completed a surrounding hedge, a further 8 growing beds and 3 benches, and established strong and regular links with nursery, primary, and secondary education tiers, and developed links with 4 local garden groups.

In November, the church hosted the annual community-wide Remembrance Service, attended by the Deputy Lord Lieutenant.

During 2025, in addition to our well-establish coffee mornings, we hosted a range of concerts and events for the community: quiz nights, brass bands, orchestral groups (Balgownie Collective and Hornflakes), and Skirdustan Singers.

Aberlour Church ensures that it is at the heart of the community. At Christmas time through Carol Singing and Carol Services and in the summer by our regular involvement in the Aberlour Highland Games, and throughout the year through the close relationships built by our minister with the local care home and schools.

At the end of 2025, our minister, Andrew Kimmitt, resigned as minister from from 4<sup>th</sup> January 2026, to become the Chaplain at Ochilview prison - we wish Andrew every success. In 2026 Aberlour Parish Church is required to make an Adjustment to its status, before it can secure the services of a new minister. As this is likely to take most of 2026 to complete, an Interim Moderator, Rev. Sonia Palmer has been appointed. During 2026, our church building in Craigellachie is to be put on the market to be sold, with an estimated market value of £135,000. Finally, the intention is to finalise the leasing agreement for the grazing section (0.65 ha) of the Glebe field.

## **Financial review**

### **Summary of key financial items**

Our Total income for the year amounted to £37,236, a decrease of £7,975 on 2024 (£45,211).

The principal source of income is from Weekly Offerings in the form of Open Plate, Free Will Offerings and Gift Aid with additional income from Gift Aid Tax Refunds, Our regular income, especially Gift Aid related, has declined as our membership declines, (approximately £250 less per month from 2024

General donations and fundraising also show a steady decrease of approximately £2,000 per annum.

The total expenditure in 2025 (£48,177) is slightly down on 2024 (£50,007) significantly despite increasing Giving to Grow payments to the General Trustees, a modest increase in the Presbytery Dues paid to the NENI Presbytery, and significant increase in Energy costs (not usage). This is primarily due to less maintenance requirements.

This resulted in a deficit in 2025 of £10,941 compared to a deficit of £4,796 in 2024, and a surplus in 2023 of £6,943.

We receive a consistent if conservative return on our investments which are managed by the Church of Scotland General Trustees.

### **Brief statement of the charity's policy on reserves**

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. In 2025 our total expenditure was £48,177, of which £246 was for music (organ and piano) related items.

At 31<sup>st</sup> December 2025 the Church held unrestricted funds locally of £35,370, and £82,393 held by the Church of Scotland General Trustees, which can be accessed within a reasonably short period of time. The Helen Smith Fund (restricted fund for music) holds £2,863 locally and £27,534 held by the General Trustees of the Church of Scotland in a growth fund.

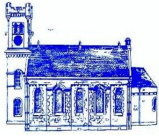
## **Other information**

### **Independent Examiner**

Kenneth S. Fraser, Craigellachie, Moray

### **Bankers**

Virgin Money, 161 Mid Street, Keith AB55 5BL



# Aberlour Parish Church



## Approval of Trustees' Report Year ended 31<sup>st</sup> December 2025

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 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 its incoming resources and application of resources 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 statement 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 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and/or 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.

The accounts have been approved by the Trustees at a meeting of the Kirk Session on 10<sup>th</sup> February 2025.

### Signed on behalf of the charity's trustees

<b>Signature(s)</b>	<i>Jane Tweedie</i>
<b>Full name(s)</b>	Mrs Jane Tweedie
<b>Position (e.g. Chair)</b>	Session Clerk
<b>Date</b>	<i>14/6/26</i>



# Aberlour Parish Church

## Independent Examiner's Report on Accounts

### Year ended 31<sup>st</sup> December 2025



**Report to the trustees/members of Registered charity number SC001336 On the accounts of the charity for the period**

Aberlour Parish Church						
SC001336						
Period start date				Period end date		
Day	Month	Year		Day	Month	Year
1 <sup>st</sup>	January	2025	<b>to</b>	31 <sup>st</sup>	December	2025
Set out on pages				8 to 13		

**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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended).

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 2006 Accounts 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 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.

**Signed:**

*Ken Fraser*

**Date:**

*14/6/26*

**Name:**

Mr. Kenneth S. Fraser

**Relevant professional qualification(s) or body (if any):**

Accountant (Retired)

**Address:**

Craigellachie  
Moray



**Aberlour Parish Church of Scotland**  
**SC001336**  
**Statement of Balances**  
**1st January 2025 to 31st December 2025**



**Section B - Statement of balances**

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
<b>B1 Cash funds</b>	Cash and bank balances at start of year	46,522	2,652			49,174	53,970
	Surplus / (deficit) shown on receipts and payments account <small>* see note below concerning liabilities (Glebe HMRC recovery) of 119, cleared in 2025</small>	(11,152)	211			(10,941)	(4,796)
						-	
	<b>Cash and bank balances at end of year</b> <small>(Agree balances with receipts and payments account(s))</small>	<b>35,370</b>	<b>2,863</b>	-	-	<b>38,233</b>	<b>49,174</b>

	Details	Purpose	At 1 Jan 2025 to nearest £	Receipts to nearest £	Payments / Transfers to nearest £	Market Value changes to nearest £	At 31 Dec 2025 to nearest £
<b>B2 Investments -</b>	Cons Fabric Fund Rev (CofS Gen Trus)	Fabric	17	1			18
	Temporary Fund (CofS Gen Trustees)	Fabric	0		(65)		(65)
	Fabric Fund (CofS Deposit Fund)	Fabric	50,155	83			50,238
	General Fund (CofS Deposit Fund)	General A/c	30,832	1,370			32,202
			<b>81,004</b>	<b>1,454</b>	-	-	<b>82,393</b>
<b>B3 Investments - restricted</b>	Helen Smith no 1 (CofS Growth Fund)	organ & piano	19,938			1,563	21,500
	Helen Smith no 2 (CofS Growth Fund)	organ & piano	5,595			439	6,034
			<b>25,533</b>			<b>2,001</b>	<b>27,534</b>

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
<b>B4 Other assets</b>	No submission				
	Donations recoverable				
	Donations non-recoverable				
		<b>Total</b>	-	-	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
<b>B5 Liabilities</b>	HMRC Gift Aid transferred to Glebe in 2025	General Account	0	119
		<b>Total</b>	-	119

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
<b>B5 Contingent liabilities</b>	No Contingent Liabilities exist			
		<b>Total</b>	-	-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
<i>Jane Tweedie</i>	Jane Tweedie (Session Clerk)	14/6/26
<i>D.N.D. Grassie</i>	Donald Grassie (Treasurer)	14/6/26



**Aberlour Parish Church of Scotland**  
**SC001336**

**Receipts and payments accounts**  
**1st January 2025 to 31st December 2025**



**Section A - Statement of receipts and payments**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
<b>A1 Receipts</b>						
Donations	30,267				30,267	35,149.49
Legacies	250				250	-
Grants	-				-	-
Receipts from fundraising activities	1,070				1,070	1,389.88
Gross trading receipts	-				-	-
Income from investments other than land and buildings	2,219	457			2,676	3,746.24
Rents from land & buildings	283				283	1,464.00
Gross receipts from other charitable activities	2,690				2,690	3,461.55
					-	
<b>A1 Sub total</b>	<b>36,779</b>	<b>457</b>	<b>-</b>	<b>-</b>	<b>37,236</b>	<b>45,211</b>
<b>A2 Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
<b>A2 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>36,779</b>	<b>457</b>	<b>-</b>	<b>-</b>	<b>37,236</b>	<b>45,211</b>
<b>A3 Payments</b>						
Expenses for fundraising activities	50	-			50	392
Gross trading payments					-	
Investment management costs	23				23	-
Payments relating directly to charitable activities	47,858	246			48,104	49,615
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
<b>A3 Sub total</b>	<b>47,931</b>	<b>246</b>	<b>-</b>	<b>-</b>	<b>48,177</b>	<b>50,007</b>
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets						
Purchase of investments						
<b>A4 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>47,931</b>	<b>246</b>	<b>-</b>	<b>-</b>	<b>48,177</b>	<b>50,007</b>
<b>Net receipts / (payments)</b>	<b>(11,152)</b>	<b>211</b>	<b>-</b>	<b>-</b>	<b>(10,941)</b>	<b>(4,796)</b>
<b>A5 Transfers to / (from) funds</b>						
					-	
<b>Surplus / (deficit) for year</b>	<b>(11,152)</b>	<b>211</b>	<b>-</b>	<b>-</b>	<b>(10,941)</b>	<b>(4,796)</b>

## Additional analysis of Unrestricted accounts

### C1 Breakdown of unrestricted funds

	Unrestricted Church Accounts	Guild Accounts	Total unrestricted funds	Total unrestricted funds last period
<b>Receipts</b>				
Donations - Gift Aid offerings	13,665		13,665	16,555
Donations - Tax recovered from HMRC	6,061		6,061	8,109
Donations - Open Plate	6,387	50	6,437	7,215
Donations - Other	3,817	288	4,105	3,270
Legacies	250		250	-
Pulpit Suply	-		-	722
Fundraising	145	925	1,070	1,390
Kirk News Adverts	800		800	920
Weddings	-		-	260
Funerals	1,890		1,890	1,560
Interest	2,219		2,219	3,324
Glebe Income	243		243	200
Hall rental Charge	40		40	1,264
<b>Total receipts</b>	<b>35,516</b>	<b>1,263</b>	<b>36,779</b>	<b>44,789</b>
<b>Payments</b>				
Giving to Grow	23,127		23,127	21,715
Prebytery Dues	1,401		1,401	1,195
Ministers Travel Exp	1,549		1,549	1,809
Minister's Expenses	421		421	381
Worship Resources				629
Pulpit Supply	950		950	1,356
Church Repairs & Maint	2,570		2,570	5,952
Manse Refurbishment	2,344		2,344	2,720
Heat & Light	4,968		4,968	4,481
Council Tax & Insurance	6,893		6,893	6,326
Cleaning	1,544		1,544	1,180
Upkeep Grounds	75		75	
Office Expenses	235	949	1,184	324
Kirk News	690		690	904
Organ & Plano				
Catering	143		143	353
Fundraising Costs	0	50	50	392
Bank Charges	0	23	23	
<b>Total payments</b>	<b>46,909</b>	<b>1,022</b>	<b>47,931</b>	<b>49,715</b>
<b>Net receipts / (payments)</b>	<b>(11,393)</b>	<b>241</b>	<b>(11,152)</b>	<b>(4,925)</b>
<b>Transfers to / (from) funds</b>			-	
<b>Surplus / (deficit) for year</b>	<b>(11,393)</b>	<b>241</b>	<b>(11,152)</b>	<b>(4,925)</b>

#### Nature and purpose of funds

1. Church Accounts includes all general income and expenditure on Church affairs
2. Guild Accounts - includes all transactions managed by Aberlour Guild

## Additional analysis of restricted accounts

### D1 Breakdown of restricted funds

	Restricted (Helen Smith Account)		Total restricted funds	Total restricted funds last period
<b>Receipts</b>				
Donations - Gift Aid offerings				
Donations - Tax recovered from HMRC				
Donations - Open Plate				
Donations - Other				
Legacies				
Pulpit Suply				
Fundraising				
Kirk News Adverts				
Weddings				
Funerals				
Interest	457		457	422
Glebe Income				
Hall rental Charge				
<b>Total receipts</b>	<b>457</b>	<b>-</b>	<b>457</b>	<b>422</b>
<b>Payments</b>				
Giving to Grow				
Prebytery Dues				
Ministers Travel Exp				
Minister's Expenses				
Worship Resources				
Pulpit Supply				
Church Repairs & Maint				
Manse Refurbishment				
Heat & Light				
Council Tax & Insurance				
Cleaning				
Upkeep Grounds				
Office Expenses				
Kirk News				
Organ & Plano	246		246	292
Catering				
Fundraising Costs				
Bank Charges				
<b>Total payments</b>	<b>246</b>		<b>246</b>	<b>292</b>
<b>Net receipts / (payments)</b>	<b>211</b>		<b>211</b>	<b>130</b>
<b>Transfers to / (from) funds</b>				
<b>Surplus / (deficit) for year</b>	<b>211</b>		<b>211</b>	<b>130</b>

#### Nature and purpose of funds

1. Helen Smith music fund supports any expenditure on the organs and piano

## Notes to the Accounts

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

During the year, the following Trustees were reimbursed or paid:  
Lorna Sherriff (Elder) £282 (remuneration for church cleaning)  
Ruth Kennedy (Elder) £231 (hardware expenses paid to family business – C.A.Gammack)

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

### **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 the housing and loan fund. Ministers' stipends are paid in accordance with the National Stipend Scale, which is a five-point scale related to years of services. For the year under review the Minimum Stipend was £32,433 and the Maximum Stipend (in the fifth and subsequent years of service) was £39,956

### **Movement in Funds and Designation**

The movements of funds are detailed in B2 – Investments unrestricted and restricted.

**Consolidated Fabric Funds** are maintained by the CofS General Trustees and can only be used for Fabric items. We have no Capital funds at present, but have a small residual interest in the Revenue fund of £17.80

**Temporary Funds** are maintained by the CofS General Trustees, and relate to legal fees for work undertaken. The sale process for the Craigellachie Church has resulted in a small legal charge of £65.00

**Fabric Fund** is a Deposit Fund held by the CofS General Trustees for the purpose of maintaining the Aberlour Parish Church infrastructure. Interest is paid into the Bank Accounts

**General Fund** is a Deposit Fund held by the CofS General Trustees for general expenditure and is set aside as a six month emergency reserve. Interest is retained in the Fund.

**Helen Smith no 1 & no 2 Funds** are restricted funds held in reserve for maintenance of the organ and piano. The interest on the no 1 account is paid into the Bank Accounts and used for annual maintenance purposes. The Interest on the no 2 account was initially paid into the Fabric Fund, but is now paid into the Helen Smith Bank Account.

### **Collections for Third Parties**

The Church supports local and national charities through dedicated offerings and collections. In 2025 we supported: Christian Aid (£774), Christian Aid (South Sudan appeal) (£242), The Samaritans (Elgin) (£115), MSF (Jamaica appeal) (£160), Moray Street Pastors (£128), Fairtrade (trade support & £661), Blythwood Shoe Box (gifts) and the Moray Food Bank (gifts).

### **Inclusion of Aberlour Guild Accounts**

The Aberlour Guild accounts have been included in this report, as they are an organisation within Aberlour Parish Church.

**Funds Held by the Congregation on behalf of Aberlour Community**

**Aberlour Benevolence Fund (held in separate Agency Account)**

This restricted fund has been in existence since the 1990s, and was established for the benefit of our Parishioners. At end 2024, it was unchanged at £2,560.

**Communion Retiring Collections**

The Kirk Session approved retaining occasional retiring offering funds from communions, so that we would be able to respond quickly during a suitable emergency. The Agency account provides a temporary location for this fund. At end 2024, this included £134, which was passed to the CA (South Sudan Appeal in 2025)

**Aberlour Glebe Garden (AGG)**

Since 2022, Aberlour Parish Church has managed a community initiative which was formally constituted as an organisation reporting into the Trustees with its own Steering Board. The vision is to do so in a way that enables the wellbeing of individuals and promotes strong and supportive relationships within our community. Due to the growing size of the AGG business, a separate account was established to keep its affairs separate from the other Church accounts. At 31<sup>st</sup> December 2025 the fund held £6,245.

During 2025 we have received funding from Moray-CAN (£2,000); Moray EYFFS (£4,400); Aberlour Fire Service (£300); Glenfiddich (£750); Craigellachie Hotel (undisclosed) and through small donations (totalling £4000).

Major expenditure in that period has been: building a pond, potting shed and fruit cage.

N.B. Original handwritten signed versions held by Treasurer

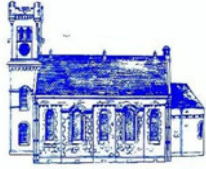
**Aberlour Parish Church of Scotland**

Scotland - Charity number SC001336

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# Accounts

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**Aberlour Parish Church**  
**Church of Scotland**

**Trustees' Report and Accounts**  
**For the year ended 31<sup>st</sup> December 2024**

**Congregation No: 352058**

**Charity No: SC001336**



# Aberlour Parish Church

## Trustees' Report

### Year ended 31<sup>st</sup> December 2024



#### Reference and Administration details

<b>Charity name</b>	Aberlour Parish Church		
<b>Registered charity number</b>	SC001336		
<b>Charity's principal address</b>	Aberlour Parish Church of Scotland		
	104A High Street		
	ABERLOUR		
	Moray	<b>Postcode</b> AB38 9PA	

#### Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1		Moderator	Whole Year	Kirk Session
2		Session Clerk & Elder	Whole Year	Kirk Session
3		Treasurer & Elder	Whole Year	Kirk Session
4		Property & Elder	Whole Year	Kirk Session
5		Elder	Whole Year	Kirk Session
6		Elder	Whole Year	Kirk Session
7		Elder	Whole Year	Kirk Session
8		Elder	Whole Year	Kirk Session
9		Elder	Whole Year	Kirk Session
10		Elder	Whole Year	Kirk Session
11		Elder	Whole Year	Kirk Session
12		Elder	Whole Year	Kirk Session
13		Elder	Whole Year	Kirk Session
14		Elder	Whole Year	Kirk Session

#### Names of all other charity trustees who retired during the period.

Name	Dates acted if not for whole year
	1/1/2024 to 30/6/2024

## **Structure, governance and management**

### **Type of governing document**

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

The Kirk Session is chaired by the Minister or Interim Moderator. It meets normally six times a year. It has oversight of the whole life and service of the Church within its Parish with responsibility for the spiritual and temporal oversight of the Congregation's affairs.

### **Trustee recruitment and appointment**

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.

One Trustee retired during 2024.

## **Objectives and activities**

### **Charitable purposes**

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.

### **Summary of the main activities in relation to these objects**

Services of worship were conducted each Sunday at 9:45 in Craigellachie Church until the Church was formally closed for worship to meet the NENI Presbytery Plan. Services of worship are conducted each Sunday at 11:15 in Aberlour Church. A creche is available as required. Provision for the young also includes School Chaplaincy at the local primary and secondary schools.

Pastoral visiting is carried out by the minister and elders. Worship is also carried out at the local Care Home. A Mothers and Toddlers Group meets weekly at Aberlour Church with the assistance of a group of dedicated elders.

The quarterly parish magazine, 'The Kirk News' is posted online, and printed copies are distributed to each household in the Parish. The Guild, choir, Aberlour Glebe Garden and walking group provide additional social contact within the Parish.

Aberlour Parish Church is willing to engage with the needs of the world beyond the boundaries of the Parish by extending the outreach of the Church of Scotland both in UK and abroad. The Church contributes funds to Ministries and Mission and supports other local and national charities through dedicated offerings and collections. In 2024 we supported: Christian Aid, Starchild, Royal National Deep Sea Mission, Speyside High School Breakfast Club, Fairtrade, Blythwood Shoe Box and the Moray Food Bank.

## **Achievements and performance**

### **Summary of the main achievements of the charity during the financial period**

On 31<sup>st</sup> December 2024, the roll had 175 members plus 8 adherents. During 2024 there were 10 removals by death, 1 removal by resolution and 0 admissions. In 2024 there were 0 baptisms, 2 weddings and 17 funerals.

The life of Aberlour Parish Church is characterised by an energy and enthusiasm which enables a wide range of activities to take place, and ensures that our buildings and resources are well looked after. In addition to maintaining existing groups, we seek new opportunities to engage in the community.

In 2022, we established a Community Garden in the Aberlour Glebe to promote wellbeing in Aberlour. During 2024, with the support of approximately 70 volunteers including schools and local businesses, successes have included: the erection of a 8x4m Polycarbonate growing tunnel, a 4m x 3m shed a fence and gate to subdivide the Glebe field, the planting of a 300 tree hedge, the sale of produce from our growing beds and polycarbonate. In October, the Aberlour Glebe Garden was formally constituted as a community initiative of Aberlour Parish Church, with a balanced Steering Board representing organisations in the community and the Kirk Session. We continue to be successful in attracting funding.

In November, the church hosted the annual community-wide Remembrance Service, attended by the Lord Lieutenant.

During 2024, in addition to our well-establish coffee mornings, we hosted a range of concerts and events for the community: organ recital, brass bands, orchestral groups, singing groups and a Roger Jones concert.

Aberlour Church ensures that it is at the heart of the community. At Christmas time through hosting the Christmas Market, Carol Singing in Craigellachie, Carol Service with choir & brass band. In the summer by our regular involvement in the Aberlour Highland Games. Throughout the year through the Aberlour Glebe Garden and the relationships built by our minister with the local care home and schools.

## **Financial review**

### **Summary of key financial items**

Our Total income for the year amounted to £45,211, a decrease of £3,129 on 2023 (£48,340).

The principal source of income is from Weekly Offerings in the form of Open Plate, Free Will Offerings and Gift Aid with additional income from Gift Aid Tax Refunds, These have been broadly consistent from 2023 to 2024, with the exception of a significant one-off item in 2023.

Donations and Fundraising have also decreased significantly in 2024 from £10,118 to £4,660 – this is mostly due to a couple of one-off donations.

The total expenditure in 2024 (£49,715) is significantly higher than in 2023 (£41,022), primarily due to increasing Giving to Grow payments to the General Trustees, a modest increase in the Presbytery Dues paid to the NENI Presbytery, a significant increase in Energy costs (not usage), and increased maintenance costs (mainly due to a late payment for a prior year).

This resulted in a deficit in 2024 of £4,796 compared to a surplus in 2023

of £4,669.

We receive a consistent if conservative return on our investments which are managed by the Church of Scotland General Trustees.

**Brief statement of the charity's policy on reserves**

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. In 2024 our total expenditure was £50,007, of which £292 was for music (organ and piano) related items.

At 31<sup>st</sup> December 2024 the Church held unrestricted funds locally of £46,522, and £81,044 held by the Church of Scotland General Trustees, which can be accessed within a reasonably short period of time. The Helen Smith Fund (restricted fund for music) holds £2,652 locally and £25,533 held by the General Trustees of the Church of Scotland in a growth fund.

**Other information**

**Independent Examiner**



**Bankers**

Virgin Money, 161 Mid Street, Keith AB55 5BL



# Aberlour Parish Church



## Approval of Trustees' Report Year ended 31<sup>st</sup> December 2024

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 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 its incoming resources and application of resources 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 statement 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 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and/or 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.

The accounts have been approved by the Trustees at a meeting of the Kirk Session on 10<sup>th</sup> February 2025.

### Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (e.g. Chair)

Session Clerk

Date

14<sup>th</sup> April 2025

\* Original version signed physically, digital signature used for submission



# Aberlour Parish Church

## Independent Examiner's Report on Accounts

### Year ended 31<sup>st</sup> December 2024



**Report to the trustees/members of Registered charity number SC001336 On the accounts of the charity for the period**

Aberlour Parish Church						
SC001336						
Period start date				Period end date		
Day	Month	Year	<b>to</b>	Day	Month	Year
1 <sup>st</sup>	January	2024		31 <sup>st</sup>	December	2024
Set out on pages				8 to 13		

**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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended).

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 2006 Accounts 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**

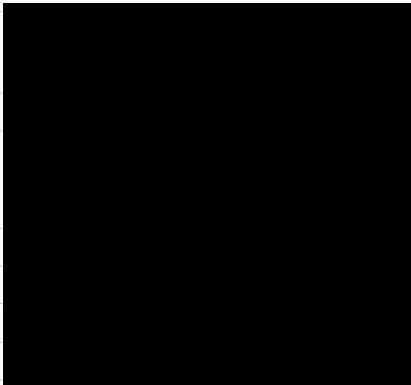
In the course of my examination, no matter has come to my attention

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.

**Signed:**



**Date:**

15<sup>th</sup> April 2025

**Name:**

**Relevant professional qualification(s) or body (if any):**

**Address:**



**Aberlour Parish Church of Scotland**  
**SC001336**  
**Statement of Balances**  
**1st January 2024 to 31st December 2024**



**Section B - Statement of balances**

Categories	Details	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
		to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
<b>B1 Cash funds</b>	Cash and bank balances at start of year	51,448	2,522			53,970	84,301
	Surplus / (deficit) shown on receipts and payments account	(4,925)	130			(4,796)	(30,331)
						-	
	<b>Cash and bank balances at end of year</b>	<b>46,522</b>	<b>2,652</b>	<b>-</b>	<b>-</b>	<b>49,174</b>	<b>53,970</b>

Categories	Details	Purpose	At 1 Jan 2024	Receipts	Payments / Transfers	Market Value changes	At 31 Dec 2024
			to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
<b>B2 Investments -</b>	Consolidated Fabric Fund (CofS Gen Trus)	Fabric	16	1			17
	Temporary Fund (CofS Gen Trustees)	Fabric	0				0
	Fabric Fund (CofS Deposit Fund)	Fabric	50,036	118	-	-	50,155
	General Fund (CofS Deposit Fund)	General Account	30,000	832			30,832
			<b>80,052</b>	<b>952</b>	<b>-</b>	<b>-</b>	<b>81,004</b>
<b>B3 Investments - restricted</b>	Helen Smith no 1 (CofS Growth Fund)	organ & piano	18,219			1,719	19,938
	Helen Smith no 2 (CofS Growth Fund)	organ & piano	5,113			482	5,595
			<b>23,332</b>	<b>-</b>	<b>-</b>	<b>2,201</b>	<b>25,533</b>

Categories	Details	Fund to which asset belongs	Cost (if available)	Current value (if available)	Last year
			to nearest £	to nearest £	to nearest £
<b>B4 Other assets</b>	No submission				
		#			
			Total	-	-

Categories	Details	Fund to which liability relates	Amount due	Last year
			to nearest £	to nearest £
<b>B5 Liabilities</b>	Donation to Glebe still to be transferred	General Account	119	
			Total	119

Categories	Details	Fund to which liability relates	Amount due (estimate)	Last year
			to nearest £	to nearest £
<b>B5 Contingent liabilities</b>	No Contingent Liabilities exist			
			Total	-

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
		14/04/2025
		14/04/2025

\* original version s



**Aberlour Parish Church of Scotland**  
**SC001336**

**Receipts and payments accounts**  
**1st January 2024 to 31st December 2024**



**Section A - Statement of receipts and payments**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
<b>A1 Receipts</b>						
Donations	35,149				35,149	36,325
Legacies					-	500
Grants					-	
Receipts from fundraising activities	2,310				2,310	6,675
Gross trading receipts					-	
Income from investments other than land and buildings	3,324	422			3,746	2,401
Rents from land & buildings	1,464				1,464	650
Gross receipts from other charitable activities	2,542				2,542	1,789
					-	
<b>A1 Sub total</b>	<b>44,789</b>	<b>422</b>	<b>-</b>	<b>-</b>	<b>45,211</b>	<b>48,340</b>
<b>A2 Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	0
Proceeds from sale of investments					-	2,433
<b>A2 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,433</b>
<b>Total receipts</b>	<b>44,789</b>	<b>422</b>	<b>-</b>	<b>-</b>	<b>45,211</b>	<b>50,773</b>
<b>A3 Payments</b>						
Expenses for fundraising activities	392	-			392	801
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	49,323	292			49,615	42,870
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
<b>A3 Sub total</b>	<b>49,715</b>	<b>292</b>	<b>-</b>	<b>-</b>	<b>50,007</b>	<b>43,671</b>
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	35,000
<b>A4 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>35,000</b>
<b>Total payments</b>	<b>49,715</b>	<b>292</b>	<b>-</b>	<b>-</b>	<b>50,007</b>	<b>78,671</b>
<b>Net receipts / (payments)</b>	<b>(4,925)</b>	<b>130</b>	<b>-</b>	<b>-</b>	<b>(4,796)</b>	<b>(27,898)</b>
<b>A5 Transfers to / (from) funds</b>						
					-	32,567
<b>Surplus / (deficit) for year</b>	<b>(4,925)</b>	<b>130</b>	<b>-</b>	<b>-</b>	<b>(4,796)</b>	<b>4,669</b>

## Additional analysis of Unrestricted accounts

### C1 Breakdown of unrestricted funds

	Unrestricted Church Accounts	Guild Accounts	Total unrestricted funds	Total unrestricted funds last period
<b>Receipts</b>				
Donations - Gift Aid offerings	16,555		16,555	22,850
Donations - Tax recovered from HMRC	8,109		8,109	2,035
Donations - Open Plate	6,915	300	7,215	6,897
Donations - Other	3,050	220	3,270	4,543
Legacies	-		-	500
Pulpit Suply	722		722	164
Fundraising	302	1,088	1,390	5,575
Kirk News Adverts	920		920	1,100
Weddings	260		260	-
Funerals	1,560		1,560	1,625
Interest	3,324		3,324	2,026
Glebe Income	200		200	200
Hall rental Charge	1,264		1,264	450
<b>Total receipts</b>	<b>43,182</b>	<b>1,608</b>	<b>44,789</b>	<b>47,965</b>
<b>Payments</b>				
Giving to Grow	21,715		21,715	19,497
Prebytery Dues	1,195		1,195	632
Ministers Travel Exp	1,809		1,809	1,564
Minister's Expenses	381		381	671
Worship Resources	629		629	668
Pulpit Supply	1,356		1,356	736
Church Repairs & Maint	5,952		5,952	2,456
Manse Refurbishment	2,720		2,720	1,182
Heat & Light	4,481		4,481	3,597
Council Tax & Insurance	6,326		6,326	6,103
Cleaning	1,180		1,180	1,484
Upkeep Grounds	0		-	142
Office Expenses	304	20	324	219
Kirk News	904		904	883
Organ & Plano	0		-	65
Catering	238	115	353	322
Fundraising Costs	190	202	392	801
Bank Charges	0		-	-
<b>Total payments</b>	<b>49,378</b>	<b>337</b>	<b>49,715</b>	<b>41,022</b>
<b>Net receipts / (payments)</b>	<b>(6,197)</b>	<b>1,271</b>	<b>(4,925)</b>	<b>6,943</b>
<b>Transfers to / (from) funds</b>			-	(30,000)
<b>Surplus / (deficit) for year</b>	<b>(6,197)</b>	<b>1,271</b>	<b>(4,925)</b>	<b>(23,057)</b>

#### Nature and purpose of funds

1. Church Accounts includes all general income and expenditure on Church affairs
2. Guild Accounts - includes all transactions managed by Aberlour Guild

## Additional analysis of restricted accounts

### D1 Breakdown of restricted funds

	Restricted (Helen Smith Account)		Total restricted funds	Total restricted funds last period
<b>Receipts</b>				
Donations - Gift Aid offerings				
Donations - Tax recovered from HMRC				
Donations - Open Plate				
Donations - Other				
Legacies				
Pulpit Suply				
Fundraising				
Kirk News Adverts				
Weddings				
Funerals				
Interest	422		422	375
Glebe Income				
Hall rental Charge				
<b>Total receipts</b>	<b>422</b>	<b>-</b>	<b>422</b>	<b>375</b>
<b>Payments</b>				
Giving to Grow				
Prebytery Dues				
Ministers Travel Exp				
Minister's Expenses				
Worship Resources				
Pulpit Supply				
Church Repairs & Maint				2,433
Manse Refurbishment				
Heat & Light				
Council Tax & Insurance				
Cleaning				
Upkeep Grounds				
Office Expenses				
Kirk News				
Organ & Plano	292		292	216
Catering				
Fundraising Costs				
Bank Charges				
<b>Total payments</b>	<b>292</b>		<b>292</b>	<b>2,649</b>
<b>Net receipts / (payments)</b>	<b>130</b>		<b>130</b>	<b>(2,274)</b>
<b>Transfers to / (from) funds</b>	<b>0</b>		<b>0</b>	<b>(2,567)</b>
<b>Surplus / (deficit) for year</b>	<b>130</b>		<b>130</b>	<b>(4,841)</b>

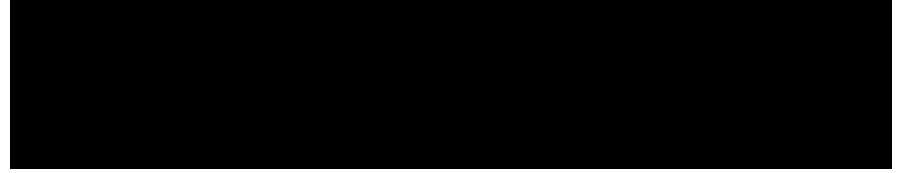
#### Nature and purpose of funds

1. [REDACTED] music fund supports any expenditure on the organs and piano

## Notes to the Accounts

### Trustee Remuneration and Related Party Transactions

During the year, the following Trustees were reimbursed or paid:



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

### 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 the housing and loan fund. Ministers' stipends are paid in accordance with the National Stipend Scale, which is a five-point scale related to years of services. For the year under review the Minimum Stipend was £31,642 and the Maximum Stipend (in the fifth and subsequent years of service) was £38,884

### Movement in Funds and Designation

The movements of funds are detailed in B2 – Investments unrestricted and restricted.

**Consolidated Fabric Funds** are maintained by the CofS General Trustees and can only be used for Fabric items. The fund was originally established from the net proceeds from the sale of the Parish Hall many years ago. This contains small interest credits.

**Temporary Funds** are maintained by the CofS General Trustees, and relate to legal fees relating to the potential sale of building plot at the Manse which never happened. In 2023 this was finally cleared.

**Fabric Fund** is a Deposit Fund held by the CofS General Trustees for the purpose of maintaining the Aberlour Parish Church infrastructure. Interest is paid into the Bank Accounts

**General Fund** is a Deposit Fund held by the CofS General Trustees for general expenditure and is set aside as a six month emergency reserve. Interest is retained in the Fund.

**no 1 & no 2 Funds** are restricted funds held in reserve for maintenance of the organ and piano. The interest on the no 1 account is paid into the Bank Accounts and used for annual maintenance purposes. The Interest on the no 2 account is retained in the fund, with the intention of using the fund for capital expenditure items.

### Collections for Third Parties

The Church supports local and national charities through dedicated offerings and collections. In 2024 we supported: Christian Aid (£2,167), Fisherman's Mission (£82), Starchild (£133), DEC (£134), Speyside High School Breakfast Club (£85), Fairtrade (trade support), Blythswood Shoe Box (gifts) and the Moray Food Bank (gifts).

### Inclusion of Aberlour Guild Accounts

The Aberlour Guild accounts have been included in this report, as they are an organisation within Aberlour Parish Church.

## Funds Held by the Congregation on behalf of Aberlour Community

During 2022, an Agency Fund was established to hold funds which exist for the benefit of the Aberlour Community but are managed by the Trustees of Aberlour Parish Church. They do not represent any benefit to Aberlour Parish Church, and are not included within the Aberlour Parish Church Accounts. The funds totalled

Aberlour Benevolence Fund	2,560	2,560
Retiring Collections (for charities)	0	134
Aberlour Glebe Garden	2,968	4,508
<b>TOTAL</b>	<b>5,528</b>	<b>7,202</b>

### **Aberlour Benevolence Fund**

This restricted fund has been in existence since the 1990s, and was established for the benefit of our Parishioners. At end 2024, it was unchanged at £2,600.

### **Communion Retiring Collections**

The Kirk Session approved retaining occasional retiring offering funds from communions, so that we would be able to respond quickly during a suitable emergency. The Agency account provides a temporary location for this fund. At end 2024, this included £134

### **Aberlour Glebe Garden**

Since 2022, Aberlour Parish Church has managed a community initiative which was formally constituted as an organisation reporting into the Trustees with its own Steering Board. The vision is to do so in a way that enables the wellbeing of individuals and promotes strong and supportive relationships within our community.

During 2024 we have received funding from Paul's Hill Windfarm (£7,726); Scottish Accordion Music Group (£315); Action Earth Fund (£250); Moray-CAN (£2,000); Co-op (£150) and through small donations (£720).

Major expenditure in that period has been: providing a water supply within the garden (£3,093); erection of Polycarbonate (£1,837); installation of shed (£2,270); Tools and equipment (£1,200).