

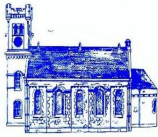
# **Aberlour Parish Church**

## **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, Blythswood 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 Craiggellachie 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.

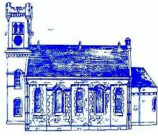
## **Other information**

### **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>	14/6/26



# 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  
On the accounts of the  
charity for the period**

**Set out on pages**

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
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	(11,152)	211			(10,941)	(4,796)
	* see note below concerning liabilities (Glebe HMRC recovery) of 119, cleared in 2025					-	
						-	
	<b>Cash and bank balances at end of year</b>	<b>35,370</b>	<b>2,863</b>	<b>-</b>	<b>-</b>	<b>38,233</b>	<b>49,174</b>
	(Agree balances with receipts and payments account(s))						

	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
			81,004	1,454	- 65	-	82,393
<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
			25,533	-	-	2,001	27,534

	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