

Bellie And Speymouth Parish Church Of Scotland

Scotland · Charity number SC005310

Details

Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1911-12-23
Register	View on the OSCR register

Contact

Address	Firlands 10 Lennox Crescent Fochabers Moray IV32 7ES
Website	www.bellieandspeymouth.org.uk

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of religion'

What the charity does: We are a Church of Scotland congregation in Moray, in the north east of Scotland. Our parish serves Fochabers, Mosstodloch, Garmouth, Kingston, Spey Bay and the areas in between.

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

Objectives: The advancement of religion.

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£92,814	£135,457	-	1
2024-12-31	£146,207	£64,151	-	1
2023-12-31	£82,678	£75,875	-	1
2022-12-31	£114,051	£114,991	-	1
2021-12-31	£55,603	£94,263	-	1
2020-12-31	£76,515	£72,688	-	4

Bellie And Speymouth Parish Church Of Scotland

Scotland - Charity number SC005310

Accounts

Belle and Speymouth



Congregational Accounts

YEAR ENDED 31 DECEMBER 2025

Congregation No: 352059

Charity No: SC005310



**BELLIE AND SPEYMOOUTH PARISH CHURCH OF SCOTLAND
Annual Report 2025**

Reference and Administrative Information

Charity Name: Bellie And Speymouth Parish Church of Scotland

Charity Registration Number: SC005310

Congregation Reference Number: 352059

Contact Address: Mrs Elizabeth Rennie
10 Lennox Crescent
Fochabers
Moray
IV32 7ES

Trustees (members of the Kirk Session): Rev Eduard Enslin, H Archibald, A Bowie, D Brown, E Brown, I Brownlee, C Campbell, A Clark, C Fettes, J Jones (until 16.09.25 Sabbatical), I MacLeod, J McConnachie, M McInnes, M Park, A Paterson, A Raffan (until 16.09.25 Sabbatical), E Rennie, S Steel.

Minister: Rev Eduard Enslin (from 26 September 2024)

Session Clerk: Mrs Elizabeth Rennie

Church Treasurer: Mr Christopher Campbell

Independent Examiner: Anne A Laing CA
Lavona
Calcots
Elgin
IV30 8NB

Bankers: Bank of Scotland
90 High Street
Elgin
Moray IV30 1BJ

Bellie And Speymouth Parish Church of Scotland
Officials and Team Leaders

Minister:	Rev Eduard Enslin (from 26 September 2024)
Session Clerk:	Mrs Elizabeth Rennie
Deputy Session Clerk:	Mrs Ann Bowie
Church Treasurer:	Mr Christopher Campbell
ECO Team Leader:	Mrs Avril Clark
Finance Team Leader:	Mr Christopher Campbell
Mission and Discipleship Team Leader:	Mr John McConnachie
Safeguarding Team Leader:	Mrs Ann Bowie
Pastoral Team Leader:	Rev Eduard Enslin
Property Team Leader:	Mrs Sandra Steel
Worship Team Leader:	Rev Eduard Enslin
Young Church Team Leader:	Mrs Alison Paterson
Kirk News Editor:	Miss Margaret King
Presbytery Elder:	Mrs Margaret McInnes
Disability Officer:	Mr John McConnachie
Data Protection Officer:	Mr John McConnachie
Food Hygiene Coordinator:	Mrs Sybil Stuart
Safeguarding Coordinator:	Mrs Ann Bowie

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the ruling elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is called by the congregation and inducted by Presbytery.

One of the Trustees, Mrs M Park is currently employed on a part-time basis as Organist and receives remuneration for her services.

Organisational Structure

The Kirk Session, which meets five times a year for ordinary business and at other times as necessary, is responsible for spiritual and temporal affairs within the church. Certain responsibilities are delegated to the Finance Team and the Property Team as appropriate.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Achievements and Performance

Under the direction of the Kirk Session, there are eight reporting teams:

ECO	to assist the congregation to make the link between environmental issues and our Christian faith
Finance	to exercise an overview of all financial matters and advise the Kirk Session on all Stewardship matters
Mission and Discipleship	to encourage the congregation to reach out in mission locally, nationally, and internationally
Pastoral	to ensure that all members of the congregation with pastoral needs are identified and nurtured
Property	to be responsible for the repair and maintenance of the church buildings and the Manse
Safeguarding	To comply with the Church of Scotland Safeguarding policy ensuring all those engaged in 'regulated work' within the Church are members of the PVG scheme.
Worship	to support the Minister in the development of worship, both within and out with the church buildings
Young Church	to co-ordinate and develop, along with the Minister, all aspects of Children's and young person's Christian education

The Minister has oversight of all aspects of worship, sacraments, and chaplaincy work. The Minister also retains responsibility for pastoral work as well as adult education, prayer, and study programmes.

ECO Team

The Team started off the year by raising awareness about the Big Garden Birdwatch and tried to encourage the congregation to take part. In May there was a Nature walk, with a picnic at Craigellachie followed by a walk along the old railway line to Aberlour. There was a short stop for a break before walking back to the cars. Fortunately, the weather was fine.

The Team supported Transform Trade this year by collecting orders for Christmas cards and distributing them.

The final activity was hosting two 'Crafternoons' to help raise money at the December 'Craft and a Cuppa' morning event for the Malawi trip. Some crafts were taken over to Milnescroft for further sales.

Finance Team

The Finance Team is responsible for all routine accounting, payroll, and banking matters, submits Gift Aid claims to HM Revenue and Customs and advises the Kirk Session on Stewardship matters. The work of the team is shown in the Financial Review below.

Mission and Discipleship (MAD) Team

2025 proved to be an exciting and busy year for the MAD Team. A large part of the focus was on raising funds for the Mission to Malawi in 2026. Events to raise the funds began in earnest in the second half of the year and as a result over £5,000 was raised by the end of the year. Support in donations of money, donations for events, donations of time and effort by groups and individuals and not least, donations of prayer is both outstanding and humbling. In addition to the 'special' events for the Malawi Mission, the Cozy Cafe, Kids' Cafe, Men's Breakfasts have also contributed to the 'Malawi Fund' and other charitable causes. As well as all these, the monthly Messy Church continued to serve God's mission in the community with kids from babes in arms to 'over 80s' enjoying these Sunday afternoons. The Church family is blessed by all who take part or serve in these activities.

Wednesday Prayer Group and Pyjama Prayers

Over 2025, the group lost two members - one enjoying her 'prepared place' in Heaven and one the safety of Speyside Care Home, Aberlour. The group thanks God for others joining and the 'Pyjama Group' now having grown to more than fifty members all receiving the emailed Devotion/ Prayer News week by week. Wednesday Prayer Group of five to ten folks continued to meet in the Session Room at 8am every week except for weather and Christmas breaks. As ever, there is no shortage of prayer 'fuel' and thanks are given to God for allowing these folks to be his co-workers in this important task. The 'Pyjama Group' urge **every** church member to use the privilege of prayer and welcome any who would like the help of PPG.

Bellie Scottish Country Dancing

The Class have enjoyed another year of dancing. The group met on Wednesday evenings from September until April and kept the tradition of Scottish Country Dancing going. The numbers have remained steady with usually two or three sets dancing under the guidance of Dianna Baillie. The class members enjoy the old dances, some of which were written hundreds of years ago, but always learning some new dances, written more recently. The evening begins with a few words of prayer, giving thanks for being able to meet in Bellie Church Hall and share friendship and fellowship. During the Summer months several members of the Class enjoy visiting neighbouring dance groups for social dance evenings.

Knitting Group

This very active Knitting Group meet in the Session Room on the first Wednesday of every month. There can be up to nine knitters/crocheters in attendance, all of whom have various projects on the go. Members enjoy a good blether and a welcome cup of tea. Anyone is free to come along, and the members will quite happily teach people to knit or crochet as well as helping with any projects or queries.

Part of the group's mission is to donate items to charities, and these include supporting 'Step by Step', 'Fochabers Food Stop', Neo-Natal Unit in Aberdeen, Dr Gray's Hospital Geriatric Unit, people in the community who may appreciate knitted items and referred by Karen Delaney (CLD), also Ukraine appeal. Group members make an offering each month and at the end of the year, this is given as donations with half going to Bellie and Speymouth Church and half to this year's chosen charity, 'Fochabers Food Stop'. This year each received £75.00.

Property Team

The Property Team oversees the general maintenance of all Church buildings at Bellie and Speymouth including the Manse. It was a busy year and works carried out during 2025 included installation of new double glazed window units in Bellie Church Hall and some remedial maintenance associated with these works. The hallway from front door to hall entrance was repainted. The Church Clock was changed from manual winding to an automated electrical system, with a view to future proofing it's maintenance. The repairs to the front windows of the Church were repaired and repainted. Outdoor work was undertaken in the garden at Bellie to remove the large leylandii which was encroaching on the access pathway close to the Church Hall emergency exits.

Following the closure of Speymouth Church on 25th August 2024, the Property Team Leader followed guidance and instruction from General Trustees to prepare the Church for being sold. Ecclesiastical items were either moved to Bellie Church or removed and disposed of - in line with guidance. The sale of the Church concluded in Summer 2025 following significant interest from potential buyers with Property Team members managing viewings of the Property. During 2025, Property Team members and church family volunteers used their skills to undertake many of the tasks.

Safeguarding Team

Bellie and Speymouth Church continues to comply with Safeguarding procedures. In October 2024, as instructed by Church of Scotland Safeguarding Service, a 'data cleanse' was undertaken to implement the Safeguarding Data Cleanse Project. This was essential in ensuring Safeguarding records remain accurate, up-to-date and compliant with Disclosure (Scotland) Act 2020 ahead of its enforcement in April 2025. Only individuals actively performing "regulated work" are on register, for example – Young Church Leaders and Extra Pastoral Care Visitors. For the purposes of the PVG scheme a Pastoral Care group is one which is formally set up by the Kirk Session. The Minister convenes this group which has four elders as visitors who work in pairs and have designated people to visit. All elders are listed on the Trustees register.

Worship Team

The Worship Team has continued to support and enrich the worshipping life of the congregation throughout the past year. In addition to regular Sunday worship, the team has helped facilitate a monthly service at Milnescroft Assisted Housing, ensuring residents remain connected to the wider church community. The team has also been closely involved in welcoming Milne's Primary School, both through classroom visits to the church to explore Christianity and by hosting school assemblies for Easter, Summer, and Christmas.

Significant support was given to the minister in preparing and leading Holy Week reflective services and the Christmas programme of worship. The Worship Team's commitment, flexibility, and collaborative spirit have been greatly valued and remain central to the spiritual life of the congregation.

Young Church Team

The presence of the youngsters continues to bless Family Worship Services. The interaction between Rev Eddie and his 'young friends' encourages joyful intergenerational participation. During group sessions, the children are nurtured in God's word through relevant, engaging activities.

When the children remain in Church during School holidays, simple table-top activities are provided. In addition to a family fun Ceramics session, on-going acts of kindness included gifting Mothering Day posies and continued provision of financial and prayerful support for Faith.

Unearthing the Millennium Time Capsule was a new experience and plans are in place for contributing to the next one.

Bellie Babes

Numbers of children attending continued to be around twenty-five to thirty-two with carers. The feedback received is positive in that a 'listening ear' is offered as well as holding babies, doing crafts with older toddlers and playing with younger ones. The session always ends with songs, including simple Christian songs. The team continue to ensure the environment is clean and safe for all. A successful Christmas Party brought a great end to the year. Thanks to the whole team, including Marjorie and Joy for preparing many Christian themed crafts. Thanks are extended to George Borthwick for attending as the special Christmas Visitor. Thanks to the Rev Enslin for creating a lovely Christmas Prayer Card which was distributed to all families. Bellie Babes donated £100 to the Church funds for use of hall and facilities. The donations continue to be generous. A small group of volunteers set up the hall on Thursday evenings to help ease preparation time on Friday mornings. The group look forward to a fulfilling 2026 and hope to organise a trip to Byres Farm in the Spring.

1st Fochabers Guides

1st Fochabers Guides had a fun and successful 2025. Throughout the year the Guides completed skill builders, badges and meeting activities, including outdoor cooking nights, building dens in the woods and learning the art of pyrography. Two Guides achieved their Guide Silver Award. The first Fochabers Guides to reach this milestone. Four Guides achieved their bronze award. Adventures out with meeting nights included, the annual pantomime trip and, earlier in the year, six girls attended Moray GG County Camp, five of whom were first time campers! They all had an amazing time and learned great new camping skills. In April, the Leader and four Guides joined with Buckie Guides to take part in the first overseas trip of Fochabers Guides, travelling to Amsterdam to take part in a large-scale adventure game, meeting up with lots of other Guides along the way. The group have continued to engage with the local community by supporting Fochabers Gala Day, litter picking and attending Remembrance Day memorial service. In August, two of the Guides moved up to the next level of Guiding to become the first Rangers in Fochabers. This new Rangers Unit meets alongside the Guides. Girls across the community can now be part of Girl Guiding as Rainbows, Brownies, Guides and Rangers.

2nd Fochabers Brownies

2nd Fochabers Brownies had an exciting 2025 kicking off with their 30th birthday celebrations. It was a delight to welcome current and past members to the 'get together' sharing memories, stories and of course cake! The group enjoyed lots of exciting trips and outdoor adventures including Panto, litter pick, Pack holiday in Fyvie, sleep over at Bellie Church and helping at Fochabers Gala. The Brownies learnt about the stars, made haggis monsters, celebrated Thinking Day, made gifts, laughed with friends, supported Fochabers Food Stop and had a lot of fun. Over two hundred and twenty badges were awarded, six girls moved up to Guides and three made their promise. In addition, four gold, six silver and eight bronze awards were awarded. A busy year - with more adventures planned for 2026.

Bellie and Speymouth Guild

The Guild began a three-year theme – 'Let's Build a House' in 2024, with this second year's theme being 'Living Stones'. When planning the programme, the intention is to keep as much as possible to the theme and invite speakers who tie in with this theme. The group had around twenty to twenty-five members attending. Talks have included visitors from 'Boyndie Trust', 'Living Water Adopt-A-Child' as well as joining Moray Guilds Together Big Sing in December. Guild members meet monthly from September to April and are a friendly group. Over the Summer months, monthly outings to enjoy tea and cakes with plenty of time for chatting, take place in different locations. Financially the group is in a good position being able to commit funds to both second Bellie and Speymouth Church and to groups, both home and abroad through Guild Projects.

Ministry – *Rev E Enslin's Annual Report*

Introduction

This past year has been one of deep listening, steady presence, and shared discernment. It has been a year of getting to know one another more fully — learning stories, honouring histories, holding grief, and celebrating moments of joy. In many ways, it has been less about dramatic change and more about rooting: rooting ourselves more deeply in God, in this place, and in one another.

As minister, I have been continually reminded that the work of the church is not carried by one person, but by a community of people who show up faithfully, often quietly, and with great generosity of spirit. What follows is therefore not a record of "my work," but a reflection on the life and work of this congregation over the past year, and the privilege it has been to share in it.

Worship and the Spiritual Life of the Congregation

Worship has remained at the heart of our shared life. Throughout the year, we have gathered Sunday by Sunday to pray, to listen to Scripture, to sing, and to bring before God both our gratitude and our concerns. In a world that often feels overwhelming and unsettled, these moments of gathering have been important anchors.

Alongside regular Sunday worship, the rhythm of the church year has been marked through services for Advent, Christmas, Lent, Easter, and Remembrance. These seasons continue to offer opportunities to tell the story of faith in ways that are honest, accessible, and rooted in the realities of people's lives.

Particular care has been taken to ensure that worship remains welcoming and intergenerational. Messy Church, Young Church, and all-age elements within services have helped create spaces where children and families are not merely accommodated, but genuinely included. The Gathering for young families has continued to grow as a place of connection, worship, conversation, and mutual support, recognising the particular pressures and joys of family life at this stage.

Across all of this, the aim has been simple but intentional: that worship should be a place where people can come as they are, encounter the love of God, and feel that they belong.

Pastoral Care and Presence

Much of the most significant work of ministry takes place away from public view. Over the past year, pastoral care has been a central and often demanding part of congregational life. This has included walking alongside individuals and families through times of illness, bereavement, anxiety, and transition, as well as sharing moments of celebration and thanksgiving.

The number of funerals conducted during the year reflects both the age profile of our community and the trust placed in the church at times of loss. Each funeral represents not a statistic, but a story, a family, and a sacred responsibility. It continues to be a profound privilege to stand with people at these moments and to proclaim hope in the midst of grief.

Pastoral care has also included hospital visits, home visits, and many conversations that happen informally — in passing, over a cup of tea, or after a service. I am grateful to the elders and others within the congregation who quietly and faithfully share in this ministry of care, often knowing when to step forward and when simply to listen.

Community Engagement and Outreach

One of the great strengths of Bellie and Speymouth Parish Church is the way in which it is woven into the life of the wider community. Over the past year, the church has continued to be present beyond its walls through a variety of activities and partnerships.

Our ongoing relationships with local schools have been a particular joy, through assemblies, visits, and shared events. These moments not only introduce young people to the church, but also help them engage with stories of faith, kindness, and hope in ways that are appropriate and inclusive.

Events such as Messy Church, Cosy Café, and community services have continued to provide points of connection for people who may not otherwise cross the threshold of the church. Ecumenical cooperation — including shared services and local events — has also been an important expression of unity, reminding us that we are part of something larger than ourselves.

Throughout the year, the church has sought to be known not simply as a place where things happen, but as a presence that cares, listens, and responds.

Leadership, Governance, and Shared Ministry

Behind the visible life of the congregation lies a great deal of careful and faithful work. The Kirk Session and its committees have met regularly to oversee the spiritual and practical life of the church, often dealing with complex matters with patience and integrity.

I am deeply grateful to the elders, office-bearers, volunteers, and staff who give their time and energy so freely. From worship preparation to property matters, from finance to safeguarding, much of this work happens quietly and without fanfare, yet it is essential to the health and wellbeing of the congregation.

Beyond the parish, I have also been involved in Presbytery work and wider Church of Scotland responsibilities. While this inevitably takes time and energy, it also offers opportunities to bring learning and perspective back into congregational life, and to ensure that our local experience is connected to the wider church.

Challenges and Realities

It would not be honest to speak about the past year without acknowledging its challenges. Like many congregations, we are navigating changing patterns of church involvement, financial pressures, and the impact of wider social and political uncertainty. Fatigue — both personal and communal — is a real and understandable experience.

These realities are not signs of failure, but reflections of the context in which we are called to be the church today. Part of faithful ministry is learning to recognise our limits, to support one another, and to trust that God is at work even when progress feels slow or uncertain.

Looking Ahead

As we look towards the coming year, my hope is not that we simply do more, but that we continue to deepen what we are already doing. That we nurture relationships, support families, care well for one another, and remain attentive to where the Spirit may be leading. There is no single blueprint for the future of the church, but there is a shared calling to faithfulness, compassion, and hope. If we continue to walk together, to listen well, and to trust God with what we cannot control, I believe we will be given what we need for the journey ahead.

Conclusion

It remains a genuine privilege to serve as minister of Bellie and Speymouth Parish Church. I am thankful for the welcome extended to me and my family, for the trust placed in me, and for the many ways in which this congregation embodies grace, resilience, and care.

My prayer is that we may continue to be a people bound together not by uniformity, but by love — the love of God who calls us, holds us, and sends us out to serve.

Financial Review

The principal source of income continues to be regular offerings in the form of Gift Aid donations, Freewill Offering donations and Open Plate donations. Donations via bank transfer are encouraged and the congregation installed two card machines during the year to enable donations via credit and debit cards. Gift Aid donations continue to represent the majority of total donations, with a modest increase in 2025 from £32,008 to £33,531. Total donations increased from £58,353 to £63,901.

The tax recovered under the Gift Aid scheme in the from HM Revenue and Customs on donations to the General Fund increased from £10,241 to £12,260. Tax recoveries received at 31 December 2025 reflected all Gift Aid donations and donations eligible under the Gift Aid Small Donation Scheme up to October 2025.

Expenditure in the General Fund increased from £58,274 to £74,079 in 2025. This reflected the fact that a minister was in post for the full financial year.

In 2025, the congregation drew £918 from its revenue account within the Consolidated Fabric Fund (see Appendix), which can only be used for funding qualifying fabric expenditure. The capital account of the Consolidated Fabric Fund held on behalf of the congregation increased by the net proceeds of £93,607 from the sale of Speymouth Church. This is after the deduction of the legal and professional fees on the sale and the 15% levy to the Central Fabric Fund.

The overall financial performance for 2025 was a reduction of funds held locally, with a deficit on unrestricted funds of £41,802 and a deficit on restricted funds of £841. This compares with an overall surplus of £82,056 in 2024. However, this included the purchase of investments with the Church of Scotland Investors Trust costing £32,750 in the Roof Fund and costing £1,700 in the Organ Fund and anticipated property expenditure in the Special Reserve Fund.

An improvement in global financial markets saw an improvement in value of investments, which increased from £110,976 in 2024 to £152,830 in 2025. It is very pleasing to see these continue to exceed cost.

Reserves Policy

It is the Trustees' Policy to hold reserves of approximately three months expenditure including designated funds.

At the year end, the congregation held unrestricted funds of £86,740, of which £19,192 been designated for the Special Reserve Fund for unforeseen emergencies and building projects, £384 designated for the Roof Fund and £18,416 designated for the Mission Fund. The congregation also had restricted funds of £4,336 in locally held funds, which have been held for the purposes detailed in Note 2 of the Accounts.

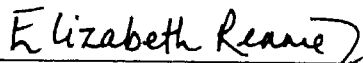
Statement of Trustees' Responsibilities

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 (as amended) 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 on behalf of the Kirk Session:



Rev Eduard Enslin
Minister



Mrs Elizabeth Rennie
Session Clerk

17 February 2026

**Bellie And Speymouth Parish Church of Scotland
SC005310**

**Independent Examiner's Report to the Trustees of Bellie And Speymouth Parish
Church of Scotland**

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 14 to 19.

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 Charities Accounts (Scotland) Regulations 2006 (as amended). 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 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.

Anne A. Laing

Date: 30 March 2026
Name: Anne A. Laing CA
Professional Qualification: Member of the Institute of Chartered Accountants of Scotland
Address: Lavona, Calcots, ELGIN IV30 8NB

Bellie And Speymouth Parish Church of Scotland
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Receipts	Note					
Donations	3	63,901	40	-	63,941	58,393
Legacies		2,000	-	-	2,000	68,304
Activities for Generating Funds		13,065	-	-	13,065	8,559
Bank and Deposit Interest		1,325	-	-	1,325	898
Investment income		1,225	484	-	1,709	1,727
		<u>81,516</u>	<u>524</u>	<u>-</u>	<u>82,040</u>	<u>137,881</u>
Use of premises		2,292	-	-	2,292	2,840
Other Receipts		1,673	-	-	1,673	2,059
Income received by Church Organisations		-	3,337	-	3,337	3,402
Miscellaneous Income		1,554	1,000	-	2,554	25
Receipts from General Trustees		918	-	-	918	-
Total Receipts		<u>87,953</u>	<u>4,861</u>	<u>-</u>	<u>92,814</u>	<u>146,207</u>
Payments	4					
Costs of generating funds		211	-	-	211	500
Charitable activities		97,009	3,687	-	100,696	63,551
Governance costs		100	-	-	100	100
Other payments		32,750	1,700	-	34,450	-
		<u>130,070</u>	<u>5,387</u>	<u>-</u>	<u>135,457</u>	<u>64,151</u>
Surplus/(Deficit) of receipts over payments before transfers		(42,117)	(526)	-	(42,643)	82,056
Transfers		315	(315)	-	-	-
Surplus/(Deficit) of receipts over payments for the year		<u>(41,802)</u>	<u>(841)</u>	<u>-</u>	<u>(42,643)</u>	<u>82,056</u>

Bellie And Speymouth Parish Church of Scotland
Statement of Balances
At 31 December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
Note	£	£	£	£	£
<u>Bank & Cash Balances</u>					
Bank & deposit balances brought forward	128,542	5,177	-	133,719	51,663
Movement in year:					
(Deficit)/Surplus of receipts over payments for the year	(41,802)	(841)	-	(42,643)	82,056
Bank & deposit balances carried forward	<u>86,740</u>	<u>4,336</u>	<u>-</u>	<u>91,076</u>	<u>133,719</u>
<u>Investments at market value</u>					
(cost £120,188)	7 <u>141,130</u>	<u>11,700</u>	<u>-</u>	<u>152,830</u>	<u>110,976</u>
<u>Assets</u>					
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<u>Liabilities</u>					
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

The accounts were accepted by the Kirk Session on 17 February 2026.

For and on behalf of the Kirk Session:

Elizabeth Reune Session Clerk
Christopher Campbell Treasurer

Bellie And Speymouth Parish Church of Scotland

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year, M Park received £2,639 for providing her services as a church organist during the year. This amount is the gross figure before deduction of tax.

Rev E Enslin received £1,417 in respect of ministerial travelling expenses.

Manse telephone and broadband costs totalled £340. In addition, the congregation is also responsible for settling the Council Tax liability and garden waste charges for the Manse and the amount paid during the year was £3,577.

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

There are no other charities or trusts under the control of some or all of the congregation's charity trustees.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	46,319	76,193	74,079	315	48,748
Special Reserve Fund	39,468	1,261	21,537	-	19,192
Roof Fund	32,755	379	32,750	-	384
Mission Fund	10,000	10,120	1,704	-	18,416
	128,542	87,953	130,070	315	86,740
Restricted funds					
Flower Fund	402	40	-	-	442
Organ Fund	730	1,484	1,700	-	514
Young Church Fund	887	490	1,179	500	698
Bellie Babes Fund	621	345	391	-	575
Guild Fund	1,301	1,240	1,337	(200)	1,004
Bellie Scottish Country Dance Class Fund	1,228	1,111	705	(540)	1,094
Knitting Group Fund	8	151	75	(75)	9
	5,177	4,861	5,387	(315)	4,336
Total funds	133,719	92,814	135,457	-	91,076

Purposes of Designated Funds

General Fund: This fund is for the every day running of the church, minister's expenses, heating, lighting, cleaning, insurance etc.

Special Reserve Fund: This fund is for unexpected expenditure and building projects.

Roof Fund: This fund is for the replacement of the roof in Bellie Church.

Mission Fund: This fund is for supporting the cost of mission projects.

Purposes of Restricted Funds

Flower Fund: This fund is for the purchase of flowers for the church buildings.

Organ Fund: This fund is for the upkeep of the organs and musical instruments, their future replacement and training organists.

Young Church Fund: This fund is for the every day running of the young church groups. A separate bank account, controlled by the Young Church leaders, is used for this fund.

Bellie Babes Fund: This fund is for the every day running of the Bellie Babes group. The group uses the Young Church bank account, but maintains separate accounts.

Guild Fund: This fund is for the day-to-day running of the Bellie and Speymouth Guild. A separate bank account, controlled by the Guild committee, is used for this fund.

Bellie Scottish Country Dance Class Fund: This fund is for the day-to-day running of the Bellie Scottish Country Dance Class. A separate bank account, controlled by the Bellie Scottish Country Dance Class committee, is used for this fund.

Knitting Group Fund: This fund is for the day-to-day running of the Knitting Group. The group does not currently hold a bank account and a cash balance is held by the Knitting Group committee.

3. Analysis of Donations

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
WFO Scheme (non Gift Aid)	6,892	-	-	6,892	5,211
Gift Aid Donations	33,531	-	-	33,531	32,008
Tax Recovered on Gift Aid Donations	12,260	-	-	12,260	10,241
Ordinary Offerings (Open Plate)	8,246	-	-	8,246	8,376
Pentecost/Thanksgiving Offerings	2,407	-	-	2,407	2,177
Other Offerings, Donations etc	565	40	-	605	380
	63,901	40	-	63,941	58,393

Bellie And Speymouth Parish Church of Scotland
Notes to the Accounts

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
4. Analysis of Payments					
Costs of generating funds					
Fundraising costs	115	-	-	115	500
Card machine charges	96	-	-	96	-
	<u>211</u>	<u>-</u>	<u>-</u>	<u>211</u>	<u>500</u>
Charitable activities					
National Stipend Fund	37,716	-	-	37,716	13,850
Presbytery dues	2,587	-	-	2,587	1,766
Ministerial travel expenses	1,417	-	-	1,417	591
Manse telephone and broadband	340	-	-	340	391
Pulpit supply	100	-	-	100	3,444
Organist salary	2,639	-	-	2,639	2,870
Employer's National Insurance	45	-	-	45	-
Organ supply	325	-	-	325	500
Fabric maintenance - Church and Halls	25,738	-	-	25,738	5,957
Gas - Bellie Church and Hall	1,840	-	-	1,840	1,352
Electricity - Church and Halls	2,843	-	-	2,843	2,228
Insurance - Church, Manse and Halls	4,287	-	-	4,287	5,028
Church Telephone and Broadband	365	-	-	365	393
Cleaning materials	12	-	-	12	39
External cleaners	2,467	-	-	2,467	1,362
Fabric maintenance - Manse	2,021	-	-	2,021	2,765
Council Tax Manse	3,577	-	-	3,577	1,001
Printing	1,365	-	-	1,365	1,734
Stationery/Copier paper	122	-	-	122	44
Fire Extinguishers/Clock service	417	-	-	417	568
Computer equipment and software	827	-	-	827	336
Life and Work Expenditure	172	-	-	172	336
Mission and Discipleship Team expenses	2,379	-	-	2,379	1,667
Eco Team expenses	100	-	-	100	50
Worship Team expenses	124	-	-	124	30
CD and website costs	230	-	-	230	-
Kitchen supplies	-	-	-	-	11
CCLI licence renewal	1,048	-	-	1,048	605
Vacancy expenses	-	-	-	-	3,664
Replacement of church microphones	-	-	-	-	4,841
Miscellaneous expenditure	358	-	-	358	1,326
Malawi mission costs	1,548	-	-	1,548	-
Young Church expenditure	-	1,179	-	1,179	782
Bellie Babes expenditure	-	391	-	391	1,212
Guild expenditure	-	1,337	-	1,337	1,742
Bellie Scottish Country Dance Class expenditure	-	705	-	705	611
Take Note expenditure	-	-	-	-	299
Knitting Group expenditure	-	75	-	75	156
	<u>97,009</u>	<u>3,687</u>	<u>-</u>	<u>100,696</u>	<u>63,551</u>
Governance costs					
Gift to Independent Examiner	100	-	-	100	100
	<u>100</u>	<u>-</u>	<u>-</u>	<u>100</u>	<u>100</u>
Other payments					
Purchase of Investments	32,750	1,700	-	34,450	-
	<u>32,750</u>	<u>1,700</u>	<u>-</u>	<u>34,450</u>	<u>-</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. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review, the minimum stipend was £32,433 and maximum stipend (in the fifth and subsequent years) was £39,856.

Bellie And Speymouth Parish Church of Scotland
Notes to the Accounts

		2025	2024
		£	£
6. Collections for Third Parties			
Aberlour Childcare Trust		829	-
Moray Fresh Start		1,940	-
Transform Trade		623	-
Christian Aid		-	1,083
Cross Reach		-	477
Social Bite		-	1,747
		<u>3,392</u>	<u>3,307</u>
7. Investments			
		2025	2024
		£	£
Unrestricted Funds			
<i>Church of Scotland Investors Trust - Growth Fund:</i>			
General purposes	Cost	<u>9,825</u>	<u>9,825</u>
	Market value at 31 December	<u>15,329</u>	<u>14,215</u>
<i>Church of Scotland Investors Trust - Deposit Fund:</i>			
Roof Fund	Cost	<u>72,750</u>	<u>40,000</u>
	Market value at 31 December	<u>79,567</u>	<u>43,887</u>
<i>Church of Scotland Investors Trust - Growth Fund:</i>			
Special Reserve Fund	Cost	<u>25,913</u>	<u>25,913</u>
	Market value at 31 December	<u>46,234</u>	<u>42,874</u>
<i>Total Unrestricted Funds</i>		<u>108,488</u>	<u>75,738</u>
	Market value at 31 December	<u>141,130</u>	<u>100,976</u>
Restricted Funds			
<i>Church of Scotland Investors Trust - Deposit Fund:</i>			
Organ Fund	Cost	<u>11,700</u>	<u>10,000</u>
	Market value at 31 December	<u>11,700</u>	<u>10,000</u>
<i>Total Restricted Funds</i>		<u>11,700</u>	<u>10,000</u>
	Market value at 31 December	<u>11,700</u>	<u>10,000</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025	2024
	£	£
<u>CONSOLIDATED FABRIC FUND</u>		
Credit Balances held at 31 December at cost	<u>103,150</u>	<u>9,543</u>
Market Value of Balances at 31 December	<u>108,254</u>	<u>13,972</u>

Note:

During the year, the net proceeds of £93,607 from the sale of Speymouth Church were credited to the Consolidated Fabric Fund. This is after the deduction of the legal and professional fees on the sale and the 15% levy to the Central Fabric Fund.

REVENUE ACCOUNT

	2025	2024
	£	£
Opening Balance	875	379
Interest	1,318	189
Dividends	341	340
Less: administration costs	(410)	(33)
Less: extracted for local purposes	<u>(918)</u>	<u>0</u>
Balance at 31 December	<u>1,206</u>	<u>875</u>

Bellie And Speymouth Parish Church Of Scotland

Scotland - Charity number SC005310

Accounts



Congregational Accounts
YEAR ENDED 31 DECEMBER 2024

Congregation No: 352059

Charity No: SC005310



**BELLIE AND SPEYMOOUTH PARISH CHURCH OF SCOTLAND
Annual Report 2024**

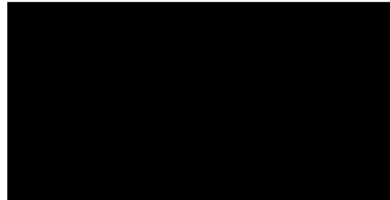
Reference and Administrative Information

Charity Name: Bellie And Speymouth Parish Church of Scotland

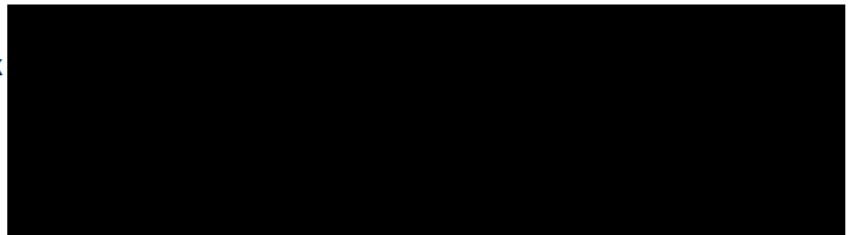
Charity Registration Number: SC005310

Congregation Reference Number: 352059

Contact Address:



Trustees (members of the Kirk Session):



Minister:



Interim Moderator:



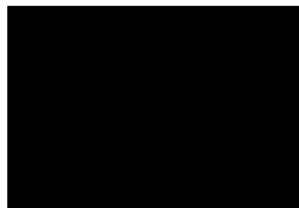
Session Clerk:



Church Treasurer:



Independent Examiner:



Bankers:

Bank of Scotland
90 High Street
Elgin
Moray IV30 1BJ

Bellie And Speymouth Parish Church of Scotland
Officials and Team Leaders

Minister:

Interim Moderator:

Session Clerk:

Deputy Session Clerk:

Church Treasurer:

ECO Team Leader:

Finance Team Leader:

Mission and Discipleship Team Leader:

Safeguarding Team Leader:

Pastoral Team Leader:

Property Team Leader:

Worship Team Leader:

Young Church Team Leader:

Kirk News Editor:

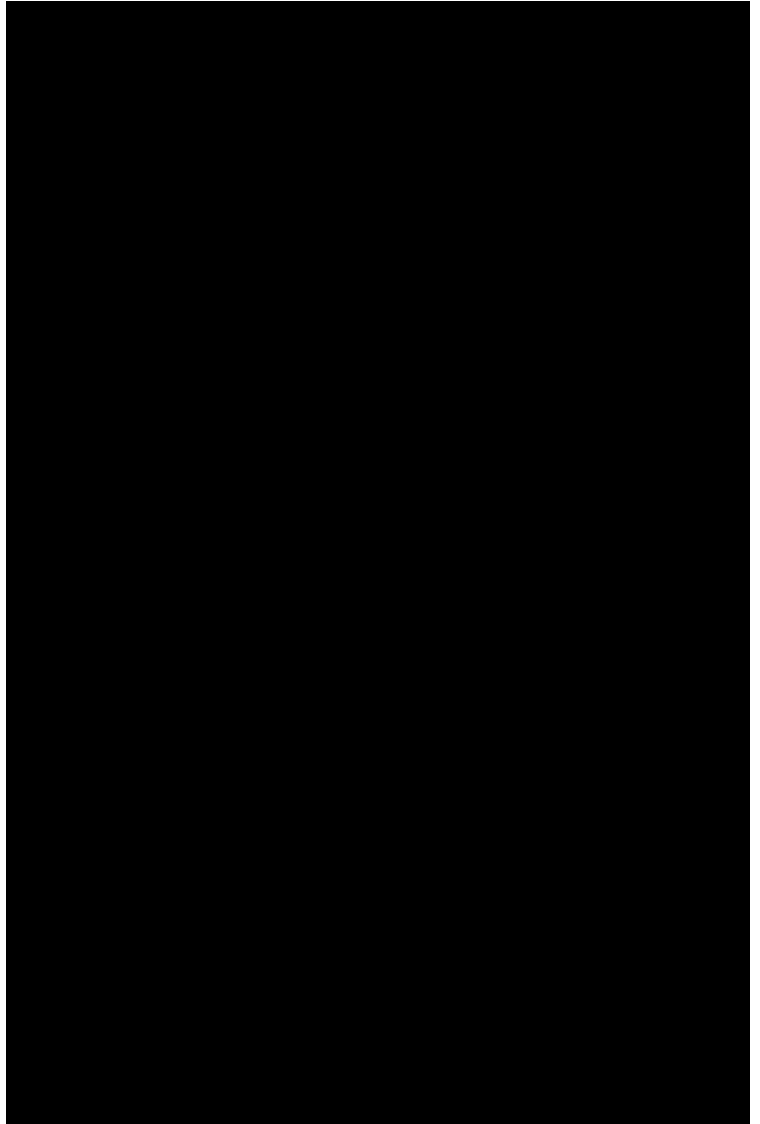
Presbytery Elder:

Disability Officer:

Data Protection Officer:

Food Hygiene Coordinator:

Safeguarding Coordinator:



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 (Unitary Form).

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the ruling elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is called by the congregation and inducted by Presbytery.

One of the Trustees, [REDACTED] is currently employed on a part-time basis as Organist and receives remuneration for her services.

Organisational Structure

The Kirk Session, which meets five times a year for ordinary business and at other times as necessary, is responsible for spiritual and temporal affairs within the church. Certain responsibilities are delegated to the Finance Team and the Property Team as appropriate.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Achievements and Performance

Under the direction of the Kirk Session, there are eight reporting teams:

ECO	to assist the congregation to make the link between environmental issues and our Christian faith
Finance	to exercise an overview of all financial matters and advise the Kirk Session on all Stewardship matters
Mission and Discipleship	to encourage the congregation to reach out in mission locally, nationally, and internationally
Pastoral	to ensure that all members of the congregation with pastoral needs are identified and nurtured
Property	to be responsible for the repair and maintenance of the church buildings and the Manse
Safeguarding	To comply with the Church of Scotland Safeguarding policy ensuring all those engaged in 'regulated work' within the Church are members of the PVG scheme.
Worship	to support the Minister in the development of worship, both within and out with the church buildings
Young Church	to co-ordinate and develop, along with the Minister, all aspects of Children's and young person's Christian education

The Minister has oversight of all aspects of worship, sacraments, and chaplaincy work. The Minister also retains responsibility for pastoral work as well as adult education, prayer, and study programmes.

ECO Team

This past year the Eco Team have continued with the usual recycling however they have discontinued collecting the bottle tops as the company used no longer takes them. The Team ran Picnic Pilgrimages this past year which were well supported, and the final meeting was a guided walk led by a local Outdoor Learning company, 'Wild Things'.

Team members arranged the making of 'Christmons' decorations for the Church Christmas tree which involved various groups and participants. The results were very successful and brought many people together in a joint activity.

Links with the Eco congregation network in Moray have been maintained.

Finance Team

The Finance Team is responsible for all routine accounting, payroll, and banking matters, submits Gift Aid claims to HM Revenue & Customs and advises the Kirk Session on Stewardship matters. The work of the team is shown in the Financial Review below.

Mission and Discipleship (MAD) Team

The Mission and Discipleship Team worked hard throughout 2024 organising regular and occasional events. These include the **Monday Cosy Café** which attracts some sixty to eighty regulars each week, the **School's Cosy Café** where at times over one hundred youngsters from the local High School come along to enjoy hot chocolate and toast.

Messy Church can see about one hundred folks enjoying the fun, food, Bible messages and Christian Fellowship on the first Sunday of each month. Other events include quarterly **Men's Breakfasts**, the annual **Sleep-out** to raise funds for the homeless. All of these are deliberately designed to show **God's Word in action** expanding the church family throughout the community.

Wednesday Prayer Group and Pyjama Prayers

Apart from 'weather' cancellations and the weeks around Christmas and New Year, the Wednesday Prayer Group (six to eleven folks) met in the Session Room at 8.00am every week again this year. The wider 'Pyjama' Group has grown to more than forty-eight other household members. God surprised the group with a swift answer to prayer concerning a new minister and the 'PJ Prayers' welcomed both Rev Eddie and his wife Carlien to the prayer ministry. Grateful thanks to ten 'members' who contributed material through the year! As ever, there was no shortage of 'fuel', personal, church and national and the group thank God for his company and concern and look forward to continuing to serve him and the church in 2025.

Bellie Scottish Country Dancing

The Scottish Country Dancing Class continue to meet weekly from the end of September until April and enjoy the friendship and fellowship shared through dancing together. Each week, the class opens with a few words of prayer before starting to dance, recognising the fact that the group is part of the Church Family at Bellie and Speymouth. Prayer offers an opportunity to think of others going through a difficult time but at the same time giving thanks for the joy shared in dancing together. Most nights there are two sets of eight dancing, and the group is grateful to be led by teacher, Dianna Baillie, whose patience with members is appreciated. A Day of 'Dance Around the World' took place on 23rd November 2024 with dancers from Auckland to Budapest, Cape Town to Duns participating in dances from all over the globe in celebration of 'Dance Around the World'. Unfortunately, Storm Bert impacted several events in the United Kingdom, including the local event. It is however great to see Scottish Country Dancing is enjoyed by so many all over the world.

Knitting Group

On average, eight ladies come along on the first Wednesday of each month to meet in the Session Room at Bellie and Speymouth Church. In addition to knitting, the group enjoy fellowship over a cup of tea. Experienced knitters and those keen to learn a new craft are always welcome.

The group is an 'industrious bunch' and happy to knit for themselves or to support anybody that requires help. Examples of the charities the group knit for are 'Step by Step', Fochabers Food Stop and the Ukraine Appeal. The group is happy to hear of any worthy charities or groups who might require support and Group leaders Jean Scott and Sybil Stuart are happy to act as points of contact.

Members give an offering at each meeting and, at the end of the year, the monies are shared between the Church and a charity. This year the chosen charity was the ASN Department of Milne's High School.

Property Team

The Property Team oversees the general maintenance of all Church buildings at Bellie and Speymouth including the Manse. Works carried out during 2024 included installation of Smoke Alarms and replacement of Fire Exit Doors in Bellie Church Hall. With the Church being in Vacancy during the first half of 2024, The Manse underwent inspection as part of Vacancy procedures.

Whilst in overall good condition, several improvements were undertaken in preparation for the arrival of a new Manse Family, including painting, installation of two extractor fans, purchase of a new cooker and continued monitoring to ensure success of repairs to the west attic ceiling and gable end window. Outdoor work was undertaken in the garden at Bellie to cut back overgrown bushes and trees and further quotes were approved to remove the large leylandii currently encroaching on the access pathway close to the Church Hall emergency exits.

Following the closure of Speymouth Church on 25th August 2024, and in line with procedures, the Property Team leader met with the Sanctuary Development Manager, from General Trustees who completed the Inventory of Ecclesiastical items in the Church and offered advice around procedures prior to the property going up for sale.

During 2024, Property Team members and church family volunteers used their skills to undertake many of the tasks.

Safeguarding Team

Bellie and Speymouth Church continues to comply with Safeguarding procedures. In October 2024, as instructed by Church of Scotland Safeguarding Service, a 'data cleanse' was undertaken to implement the Safeguarding Data Cleanse Project. This is essential in ensuring Safeguarding records are accurate, up-to-date and compliant with Disclosure (Scotland) Act 2020 ahead of its enforcement in April 2025. Only individuals actively performing "regulated work" are on register, for example - Sunday School teachers and Extra Care Pastoral visitors. For the purposes of the PVG scheme a Pastoral Care group is one which is formally set up by the Kirk Session. The Minister convenes this group which has four elders as visitors who work in pairs and have designated people to visit. There is no requirement for Bellie Babes helpers or Messy Church helpers to be included on register as the children attending are accompanied by parents or guardians. The previous Safeguarding register contained fifty-five names, this has now been reduced to fifteen. All elders are listed on the Trustees register.

Worship Team

Worship Team activities have continued throughout 2024. The team has conducted evening services at Milnescroft (Hanover Sheltered Housing complex) usually on the last Sunday of the month with Communion being celebrated every second month. These services have been well received with a good number of residents attending as well as church family members who prefer the shorter, seated service. During the period of Vacancy, Worship Team members led the end of month Sharing Services and helped at extra services such as Christmas and Easter. The local Primary School held three end of term Assemblies in the Church during 2024 and Worship Team members were very happy to contribute to and support these services.

Young Church Team

Following Family Worship, the Young Church Team feel blessed that Young Church sessions are well attended. During Lent, the youngsters provided Church Family with a posy of daffodils in gratitude for the "Mother Church." Prior to the Summer holidays, each family group received a copy of "Our Daily Bread" – a book of devotions to further support the young people on their faith journeys.

Within young church sessions (where a variety of resources are used) team leaders look forward to providing age-appropriate activities linked to [REDACTED] Sermon plans. Young Church Team are grateful for the financial support from Kirk Session which enables the continued sponsorship of Faith.

Bellie Babes

2024 was a productive year for Bellie Babes, with numbers continuing to grow and there are often up to thirty children attending along with their parent/carer.

The group enjoyed two outings to Byres Farm, in May and September. These were well attended. The Summer Term ended with a Teddy Bears Picnic. During the Summer break old toys were discarded and replaced with some new ones bought using funds. We also gifted a book to each child at the Christmas Party. Spiritually, a simple Christian song is included in the singing and action section. The group is pleased to report that more families are attending Messy Church, Young church and Cosy Café. As always, the 'Friends of Bellie Babes' volunteers are much valued.

1st Fochabers Guides

1st Fochabers Guide Unit is grateful for the use of the Church Hall facilities to hold their meetings. This has provided a warm, safe and welcoming environment. During 2024, Guides have been working on 'Skills for My Future' and have earned interest, skill builder and theme badges for this. A fund raising 'Bake Sale' was held in support of three Guides from the Unit who will be participating in an overseas trip to Amsterdam in April 2025. Members enjoyed visits to Aberdeen Science Centre and Pantomime in Inverness along with other Moray wide Guide Units. Guides attended the Remembrance Day Service in Bellie Church, followed by wreath laying at the War Memorial.

2nd Fochabers Brownies

Brownies continue to have fun in and out of the meeting place. During the last twelve months they have continued to follow the main Brownie Programme of achieving Skill Builders, Theme Awards, and Interest Badges, all of which help the girls to develop and challenge themselves. Activities have included learning about their local environment, including a visit to Gordon Castle and a talk on Bee keeping. Brownies attended the Remembrance Day Service in Bellie Church, followed by wreath laying at the War Memorial. Brownies joined with other units from across Moray to attend the Pantomime in Inverness.

Bellie and Speymouth Guild

The Guild began a three-year theme – ‘Let’s Build a House’, with this year’s theme being ‘Sure Foundations’. When planning the programme, the intention is to keep as much as possible to the theme and invite speakers who tie in with this theme. The group has twenty-nine members, some of them new to Guild. Over the last year, the group has sadly lost a couple of stalwart members, much missed by everyone. Guild members meet monthly from September to April and are a friendly group. Over the Summer months, monthly outings to enjoy tea and cakes with plenty of time for chatting, take place in different locations. Financially the group is in a good position being able to commit funds to both Bellie and Speymouth Church and to groups, both home and abroad through Guild Projects.

Ministry

Bellie and Speymouth Parish Church began 2024 as a Vacant Charge, following [REDACTED] demission of charge as Minister on 31 December 2023. Presbytery appointed [REDACTED] as Interim Moderator on 15 January 2024 and procedures as set out under the Vacancy Procedure Act (Act V111 2003) were followed to progress the Vacancy.

The Kirk Session did not appoint a locum minister, instead planned for Pulpit Supply, covering for up to two months in advance, with a team who were willing to provide Pulpit Supply on a regular basis. In addition, the Worship Team led Worship on the last Sunday of the month, always ensuring a suitably trained leader of worship was present.

As part of the Vacancy Procedure Act, the Kirk Session met with the Vacancy Advisory Committee, and afterwards arrangements for the formation of the Electoral Register were made, leading to the Appointment of a Nominating Committee. A subgroup of the Nominating Committee began work on producing a Parish Profile and the Inspection of the Manse took place to complete the Manse Schedule.

In addition, and following the outcomes of the Presbytery Mission Plan, Kirk Session met to consider a timeline for the Disposal of Speymouth Parish Church. After following the correct procedures, Sunday 25 August marked the final Service of Worship in Speymouth led by Interim Moderator, [REDACTED]. Over the weekend, the Church opened its doors offering worshippers past and present the opportunity to share in a display of memorabilia and to reminisce whilst enjoying tea and cakes.

On Sunday 4th August 2024, [REDACTED] preached as sole nominee in Bellie and Speymouth Parish Church with the congregational vote unanimous in support of his call. Presbytery then arranged for the Induction of [REDACTED] as Minister of Bellie and Speymouth Parish Church on Thursday 26th September 2024.

The Kirk Session and Congregation were delighted to welcome [REDACTED] to Bellie and Speymouth. They also extended grateful thanks to Interim Moderator [REDACTED], also to [REDACTED] for their support in offering Pulpit Supply throughout the vacancy.

Financial Review

The principal source of income continues to be regular offerings in the form of Gift Aid donations, Freewill Offering donations and Open Plate donations. Donations via bank transfer are encouraged. Gift Aid donations continue to represent the majority of total donations, with a modest decrease in 2024 from £32,073 to £32,008. Total donations in the General Fund increased from £56,930 to £58,353.

The tax recovered under the Gift Aid scheme from HM Revenue and Customs increased from £10,177 to £10,241. Tax recoveries received at 31 December 2024 reflected all Gift Aid donations and donations eligible under the Gift Aid Small Donation Scheme up to early October 2024.

Expenditure in the General Fund increased from £51,722 to £58,274 in 2024.

In 2024, the congregation did not draw down on its holding within the Consolidated Fabric Fund (see Appendix), which can only be used for funding qualifying fabric expenditure. Improved investment performance increased the market value of the funds held at the year end.

During the year, the congregation received a legacy of £68,304, on which there were no restrictions. £30,000 was allocated to the Roof Fund, £10,000 was allocated to the Mission Fund and the balance allocated to the Special Reserve Fund.

The overall financial performance for 2024 was an increase in funds held locally, with a surplus on unrestricted funds of £83,592 and a deficit on restricted funds of £1,536. This compares with an overall surplus of £6,803 in 2023.

An improvement in global financial markets saw an improvement in value of investments, which increased from £103,874 in 2023 to £110,976 in 2024. It is very pleasing to see these continue to exceed cost.

Reserves Policy

It is the Trustees' Policy to hold reserves of approximately three months expenditure including designated funds.

At the year end, the congregation held unrestricted funds of £128,542, of which, £39,468 been designated for the Special Reserve Fund, which is for unforeseen emergencies and building projects, a Roof Fund of £32,755 and a Mission Fund of £10,000. The congregation also had restricted funds of £5,177 in locally held funds, which have been held for the purposes detailed in Note 2 of the Accounts.

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 (as amended) 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 on behalf of the Kirk Session:



**Bellie And Speymouth Parish Church of Scotland
SC005310**

**Independent Examiner's Report to the Trustees of Bellie And Speymouth Parish
Church of Scotland**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 12 to 17.

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 Charities Accounts (Scotland) Regulations 2006 (as amended). 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 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.

Bellie And Speymouth Parish Church of Scotland
Receipts and Payments Account
Year ended 31 December 2024

		Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
	Note	£	£	£	£	£
<u>Receipts</u>						
Donations	3	58,353	40	-	58,393	56,930
Legacies		68,304	-	-	68,304	5,000
Activities for Generating Funds		7,604	955	-	8,559	7,111
Bank and Deposit Interest		898	-	-	898	252
Investment income		1,208	519	-	1,727	1,285
		<u>136,367</u>	<u>1,514</u>	-	<u>137,881</u>	<u>70,578</u>
Use of premises		2,840	-	-	2,840	2,231
Other Receipts		2,059	-	-	2,059	1,256
Income received by Church Organisations		-	3,402	-	3,402	6,843
Miscellaneous Income		25	-	-	25	1,770
<u>Total Receipts</u>		<u><u>141,291</u></u>	<u><u>4,916</u></u>	<u><u>-</u></u>	<u><u>146,207</u></u>	<u><u>82,678</u></u>
<u>Payments</u>						
Costs of generating funds	4	500	-	-	500	-
Charitable activities		57,674	5,877	-	63,551	65,775
Governance costs		100	-	-	100	100
Other payments		-	-	-	-	10,000
		<u>58,274</u>	<u>5,877</u>	-	<u>64,151</u>	<u>75,875</u>
<u>Total Payments</u>		<u><u>58,274</u></u>	<u><u>5,877</u></u>	<u><u>-</u></u>	<u><u>64,151</u></u>	<u><u>75,875</u></u>
Surplus/(Deficit) of receipts over payments before transfers		83,017	(961)	-	82,056	6,803
Transfers		575	(575)	-	-	-
Surplus/(Deficit) of receipts over payments for the year		<u><u>83,592</u></u>	<u><u>(1,536)</u></u>	<u><u>-</u></u>	<u><u>82,056</u></u>	<u><u>6,803</u></u>

Bellie And Speymouth Parish Church of Scotland
Statement of Balances
At 31 December 2024

	Unrestricted Funds 2024	Restricted Funds 2024	Endowment Funds 2024	Total 2024	Total 2023
Note	£	£	£	£	£
<u>Bank & Cash Balances</u>					
Bank & deposit balances brought forward	44,950	6,713	-	51,663	44,860
Movement in year:					
Suplus/(Deficit) of receipts over payments for the year	83,592	(1,536)	-	82,056	6,803
Bank & deposit balances carried forward	<u>128,542</u>	<u>5,177</u>	<u>-</u>	<u>133,719</u>	<u>51,663</u>
<u>Investments at market value</u>					
(cost £85,738)	<u>100,976</u>	<u>10,000</u>	<u>-</u>	<u>110,976</u>	<u>103,874</u>
	-	-	-	-	-
<u>Assets</u>					
	-	-	-	-	-
<u>Liabilities</u>					
	-	-	-	-	-

The accounts were accepted by the Kirk Session on 4 March 2025.

For and on behalf of the Kirk Session:

Bellie And Speymouth Parish Church of Scotland
Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year, ██████ received £2,870 for providing her services as a church organist during the year. This amount is the gross figure before deduction of tax.

Manse telephone and broadband costs totalled £391. In addition, the congregation is also responsible for settling the Council Tax liability for the Manse and the amount paid during the year was £1,001.

██████ received £320 in respect of travel expenses incurred before he demitted office on 31 December 2023.

██████ received £155 in respect of travelling expenses as Interim Moderator.

██████ relocation expenses of £3,174 were reimbursed and he also received £115 in respect of ministerial travelling expenses.

A leaving gift for ██████ was paid by a collection from members of the congregation. ██████

██████ also received gifts at ██████ induction service at a total cost of £332.

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

There are no other charities or trusts under the control of some or all of the congregation's charity trustees.

2. Movements in Funds

	At 1 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds					
General Fund	32,746	71,272	58,274	575	46,319
Special Reserve Fund	10,000	29,468	-	-	39,468
Roof Fund	2,204	30,551	-	-	32,755
Mission Fund	-	10,000	-	-	10,000
	44,950	141,291	58,274	575	128,542
Restricted funds					
Flower Fund	437	40	75	-	402
Organ Fund	211	519	-	-	730
Summer Worship Fund	-	955	1,000	45	-
Young Church Fund	935	234	782	500	887
Bellie Babes Fund	1,369	664	1,212	(200)	621
Guild Fund	2,189	1,154	1,742	(300)	1,301
Bellie Scottish Country Dance Class Fund	1,117	1,202	611	(480)	1,228
Take Note Fund	299	-	299	-	-
Knitting Group Fund	156	148	156	(140)	8
	6,713	4,916	5,877	(575)	5,177
Total funds	51,663	146,207	64,151	-	133,719

Purposes of Designated Funds

General Fund: This fund is for the every day running of the church, minister's expenses, heating, lighting, cleaning, insurance etc.

Special Reserve Fund: This fund is for unexpected expenditure and building projects.

Roof Fund: This fund is for the replacement of the roof in Bellie Church.

Mission Fund: This fund is for supporting the cost of mission projects.

Purposes of Restricted Funds

Flower Fund: This fund is for the purchase of flowers for the church buildings.

Organ Fund: This fund is for the upkeep of the organs and musical instruments, their future replacement and training organists.

Summer Worship Fund: This fund was used for the fundraising and expenditure for the costs of a Summer Worship service in 2024. It closed by the year end.

Young Church Fund: This fund is for the every day running of the young church groups. A separate bank account, controlled by the Young Church leaders, is used for this fund.

Bellie Babes Fund: This fund is for the every day running of the Bellie Babes group. The group uses the Young Church bank account, but maintains separate accounts.

Guild Fund: This fund is for the day-to-day running of the Bellie and Speymouth Guild. A separate bank account, controlled by the Guild committee, is used for this fund.

Bellie Scottish Country Dance Class Fund: This fund is for the day-to-day running of the Bellie Scottish County Dance Class. A separate bank account, controlled by the Bellie Scottish Country Dance Class committee, is used for this fund.

Take Note Fund: This fund was for the day-to-day running of the Take Note group for primary school age children. A separate bank account controlled by the Take Note committee (which closed during the year), was used for this fund.

Knitting Group Fund: This fund is for the day-to-day running of the Knitting Group. The group does not currently hold a bank account and a cash balance is held by the Knitting Group committee.

Bellie And Speymouth Parish Church of Scotland
Notes to the Accounts

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	5,211	-	-	5,211	5,495
Gift Aid Donations	32,008	-	-	32,008	32,073
Tax Recovered on Gift Aid Donations	10,241	-	-	10,241	10,177
Ordinary Offerings (Open Plate)	8,376	-	-	8,376	7,587
Pentecost/Thanksgiving Offerings	2,177	-	-	2,177	1,308
Other Offerings, Donations etc	340	40	-	380	290
	<u>58,353</u>	<u>40</u>	<u>-</u>	<u>58,393</u>	<u>56,930</u>
	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total 2024 £	Total 2023 £
4. Analysis of Payments					
Costs of generating funds					
Fundraising costs	500	-	-	500	-
	<u>500</u>	<u>-</u>	<u>-</u>	<u>500</u>	<u>-</u>
Charitable activities					
Ministries & Mission allocation	13,850	-	-	13,850	25,203
Presbytery dues	1,766	-	-	1,766	964
Ministerial travel expenses	591	-	-	591	720
Manse telephone and broadband	391	-	-	391	573
Pulpit supply	3,444	-	-	3,444	566
Organist salary	2,870	-	-	2,870	2,727
Organ supply	500	-	-	500	450
Fabric maintenance - Churches and Halls	5,957	-	-	5,957	12,373
Gas - Bellie Church and Hall	1,352	-	-	1,352	1,094
Electricity - Churches and Halls	2,228	-	-	2,228	1,796
Insurance - Churches, Manse and Halls	5,028	-	-	5,028	4,623
Office Telephone and Broadband	393	-	-	393	434
Cleaning materials	39	-	-	39	218
External cleaners	1,362	-	-	1,362	527
Fabric maintenance - Manse	2,765	-	-	2,765	843
Council Tax Manse	1,001	-	-	1,001	3,014
Printing	1,734	-	-	1,734	1,317
Stationery/Copier paper	44	-	-	44	7
Fire Extinguishers/Clock service	568	-	-	568	630
Computer equipment and software	336	-	-	336	213
Life and Work Expenditure	336	-	-	336	462
Mission and Discipleship Team expenses	1,667	-	-	1,667	1,431
Eco Team expenses	50	-	-	50	-
Website and multimedia expenses	-	-	-	-	29
Kitchen supplies	11	-	-	11	126
CCI Copy Licence renewal	605	-	-	605	667
Vacancy expenses	3,664	-	-	3,664	-
Replacement of church microphones	4,841	-	-	4,841	-
Miscellaneous expenditure	281	1,075	-	1,356	378
Young Church expenditure	-	782	-	782	989
Bellie Babes expenditure	-	1,212	-	1,212	495
Guild expenditure	-	1,742	-	1,742	950
Bellie Scottish Country Dance Class expenditure	-	611	-	611	843
Take Note expenditure	-	299	-	299	-
Knitting Group expenditure	-	156	-	156	-
Traidcraft expenditure	-	-	-	-	1,113
	<u>57,674</u>	<u>5,877</u>	<u>-</u>	<u>63,551</u>	<u>65,775</u>
Governance costs					
Gift to Independent Examiner	100	-	-	100	100
	<u>100</u>	<u>-</u>	<u>-</u>	<u>100</u>	<u>100</u>
Other payments					
Purchase of Investments	-	-	-	-	10,000
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>10,000</u>

Bellie And Speymouth Parish Church of Scotland
Notes to the Accounts

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. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review, the minimum stipend was £31,642 and maximum stipend (in the fifth and subsequent years) was £38,884.

6. Collections for Third Parties

	2024	2023
	£	£
Christian Aid	1,083	956
Cross Reach	477	-
Shelter	-	107
Social Bite	1,747	1,901
	<u>3,307</u>	<u>2,964</u>

7. Investments

Unrestricted Funds

Church of Scotland Investors Trust - Growth Fund:

General purposes	Cost	<u>9,825</u>	<u>9,825</u>
	Market value at 31 December	<u>14,215</u>	<u>12,989</u>

Church of Scotland Investors Trust - Deposit Fund:

Roof Fund	Cost	<u>40,000</u>	<u>40,000</u>
	Market value at 31 December	<u>43,887</u>	<u>41,707</u>

Church of Scotland Investors Trust - Growth Fund:

Special Reserve Fund	Cost	<u>25,913</u>	<u>25,913</u>
	Market value at 31 December	<u>42,874</u>	<u>39,178</u>

Total Unrestricted Funds

	Cost	<u>75,738</u>	<u>75,738</u>
	Market value at 31 December	<u>100,976</u>	<u>93,874</u>

Restricted Funds

Church of Scotland Investors Trust - Deposit Fund:

Organ Fund	Cost	<u>10,000</u>	<u>10,000</u>
	Market value at 31 December	<u>10,000</u>	<u>10,000</u>

Total Restricted Funds

	Cost	<u>10,000</u>	<u>10,000</u>
	Market value at 31 December	<u>10,000</u>	<u>10,000</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2024	2023
	£	£
<u>CONSOLIDATED FABRIC FUND</u>		
Credit Balances held at 31 December at cost	<u>9,543</u>	<u>9,543</u>
Market Value of Balances at 31 December	<u>13,972</u>	<u>13,312</u>

REVENUE ACCOUNT

	2024	2023
	£	£
Opening Balance	379	-
Interest	189	5
Dividends	340	374
Less: administration costs	(33)	
Less: extracted for local purposes	<u>-</u>	<u>-</u>
Balance at 31 December	<u>875</u>	<u>379</u>