

# Laggan and Newtonmore Church of Scotland

Scotland · Charity number SC005490

## Details

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Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1953-09-25
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address	Lochnagar Main Street Newtonmore Inverness-shire PH20 1DR
Website	<a href="http://www.stbrides-newtonmore.org.uk">www.stbrides-newtonmore.org.uk</a>

## Activities

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

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

**What the charity does:** Promote the words of Jesus Christ

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

**Objectives:** The advancement of religion.

## Geography

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

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£65,393	£98,209	-	0
2024-12-31	£221,504	£119,441	-	0
2023-12-31	£57,866	£56,934	-	3
2022-12-31	£43,946	£58,236	-	2
2021-12-31	£62,195	£49,241	-	0

**Laggan and Newtonmore Church of Scotland**

Scotland - Charity number SC005490

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# Accounts

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**LAGGAN AND NEWTONMORE  
CHURCH OF SCOTLAND**

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**TRUSTEES' REPORT AND ACCOUNTS  
for the year ended  
31<sup>st</sup> December 2025**

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**Charity Number SC005490**

**Congregational Number 362125**

**REFERENCE AND ADMINISTRATIVE INFORMATION**

**CHARITY NAME** - Laggan and Newtonmore Church of Scotland

**CHARITY NUMBER** - SC005490

**CONGREGATIONAL NUMBER-** 362125

**CONTACT ADDRESS** - Lochnagar  
Main Street  
Newtonmore  
Inverness-shire  
PH20 1DR

**TRUSTEES** - **KIRK SESSION**  
Mairi Brown (Session Clerk)  
Roy Alexander (Treasurer)  
Alison Armstrong  
Beth Alder  
George Alder  
Morag Barr  
Heather Bruce  
Lesley Gorman (Retired 13<sup>th</sup> January 2026)  
Graham Grant  
Ian Hall (Retired 31<sup>st</sup> August 2025)  
Phyllis Henderson  
Mary Kirk  
Campbell Slimon (Retired 2<sup>nd</sup> June 2025)  
Jean Slimon

**MINISTER**  
Rev Robert E Brookes

**INDEPENDENT EXAMINER** - Victoria Walsh CA  
The A9 Partnership Limited  
Abercorn School  
Newton  
Broxburn  
EH52 6PZ

**BANKERS** - Bank of Scotland  
The Direct Business (802260)  
PO Box 1000  
BX2 1LB

**LAGGAN AND NEWTONMORE CHURCH OF SCOTLAND  
TRUSTEES' ANNUAL REPORT  
for the year ended**

**31<sup>st</sup> DECEMBER 2025**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing Document**

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

**Recruitment and Appointment of Trustees**

Members of the Kirk Session are the charity Trustees. The Kirk Session members are the elders of the Church and are chosen from the membership as they have appropriate gifts and skills.

**Organisational Structure**

The Kirk Session meets at least once every two months and is responsible for all the affairs of the Church. The Kirk Session has a committee structure, and these committees include members from the congregation.

**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 internationally.

Our main objective is to sustain worship in our local communities and throughout the year in conjunction with our linked charge Kingussie Parish Charge we have been able to achieve this. Both congregations held a service every Sunday but when there are five Sundays in the month, there is a joint service alternating between the churches. In addition, fortnightly services have been held in Laggan Church in spite of the church no longer being part of the Church of Scotland.

Mission within our parishes continues to be a prime focus and in 2025 our minister Rev Robert Brookes has worked hard to expand our activities. In Newtonmore, we now have regular prayer meetings and Cosy Cafe fortnightly on a Wednesday morning to which the community is invited. Our Christmas card which advertised all our Christmas services was distributed by the Post Office throughout our parishes thanks to a grant from our Presbytery.

Regular services have resumed at the local care home in Newtonmore and also in the sheltered housing where several of our members and adherents reside. Regular contact is again being made with our local schools and on appropriate occasions, Newtonmore Primary School have services in our church.

Towards the end of the year the Newtonmore Village Hall was out of action and the church became a focal point for local meetings and for Newtonmore Indoor Bowling Club! The length of the church proved to be ideal for two bowling mats, and they have been able to continue their weekly activity. The Village Hall will be back up by April 2026 so we will lose the additional income that this has generated by its temporary closure.

## **ACHIEVEMENTS AND PERFORMANCE**

As indicated in the previous paragraphs church activity has increased considerably thanks to Rev Robert Brookes who looks upon himself as a minister for the community and he is very happy to get involved in activity outside the church where he feels the support he can give will be beneficial. Badenoch Shinty Memories is an active local organisation formed to help people with Alzheimer's and dementia, and our minister is a Trustee of this. It has an interesting programme of events and outings.

Between the two parishes there have been a large number of funerals, only some of which have been related to the congregations. Some of those who lost a loved one, now come to church or to our Cosy Cafe and it is good to be able to give support from our church family. During the year three retreats were held at Laggan Church, Insh Church and Dalarossie Church providing time for prayer and private thought.

The one disappointment of the year has been the inability to achieve a decision on the manse which has been available for occupation since January 2025. The Kirk Sessions of the two linked charges are very happy for our minister to continue to live in his own house which he has owned in Newtonmore for many years, and he has our full support. His house is only a couple of hundred yards from the manse. Unfortunately, the hierarchy of the Church of Scotland do not see this as a satisfactory option, albeit that renting out the manse would provide both congregations with welcome additional income! The accounts show what it has cost in 2025 from our hard-earned income, to have an empty manse! The fight continues and as yet there is no sign of a conclusion!

## **FINANCIAL REVIEW**

At the end of 2025, Laggan and Newtonmore Church of Scotland continued to be in a satisfactory financial position, unlike several other churches in the Church of Scotland and we have continued to satisfy our commitments. As anticipated, work on the manse was completed within budget. Our budget for 2025 included the cost of building work required on the church and an allowance for the upgrading of the church hall. Approval to carry out this work and for work required to upgrade Health and Safety was given by Presbytery in the summer but at the end of the year there was still work to do on the church buildings, and with the suspension of activity in the village hall, no progress was made towards the upgrading of the church hall, in respect of which an open meeting was recently held with the congregation.

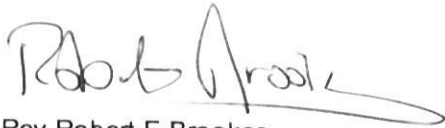
The cost of work completed to date has been met from the funds from the sale of Laggan Church and we will continue to access these monies for the further work until those funds have been fully used up. Since obtaining approval for our budgeted fabric work, we have established problems with the church bell tower and at the end of the year, various options for this work were being considered, as there is no easy access for work to be carried out. The church bell which has been out of action will now work but we dare not use it until work is carried out on the bell tower.

The accounts for the year show a surplus on Unrestricted Funds of £6,302 with an anticipated deficit on Restricted Funds of £39,118 following completion of work on the manse. Income has generally been fairly static, and in the coming months it will be necessary to attempt to increase the income as no real effort was made to do this in recent years with a vacancy and since Rev Robert Brookes became our minister there have been other priorities. At 31<sup>st</sup> December 2025 the congregation had Unrestricted Funds of £121,497 and Restricted Funds of £7,112.

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The members of the Kirk Session, who are the Trustees, must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of Laggan and Newtonmore Church of Scotland during the financial year. These Trustees are responsible for ensuring that proper accounting records are maintained in a manner that will on request reflect the financial position of the Church at any time. The Trustees must also ensure that the annual financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. The Trustees are also responsible for safeguarding the assets of the Church and therefore must take responsible steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf by

A handwritten signature in black ink, appearing to read 'Robert Brookes', with a long horizontal flourish extending to the right.

Rev Robert E Brookes  
Minister

10th March 2026

LAGGAN AND NEWTONMORE CHURCH OF SCOTLAND

RECEIPTS AND PAYMENTS ACCOUNT  
FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2025

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2025</u>	<u>2024</u>
<u>RECEIPTS</u>				
Donations				
Open plate	£ 6,008	£ -	£ 6,008	£ 5,561
WFO scheme	2,251	-	2,251	3,860
Gift aid	17,623	-	17,623	17,524
Income tax recovered	6,046	1,250	7,296	6,744
General Donations	<u>2,647</u>	<u>5,000</u>	<u>7,647</u>	<u>1,139</u>
	£34,575	£6,250	£40,825	£34,828
Fund raising events	1,561	-	1,561	935
Rental of premises	2,891	-	2,891	95
Marriages and funerals	960	-	960	880
Laggan toilet income	-	2,330	2,330	2,104
Investment income and interest	4,671	-	4,671	2,007
Transferred from Kingussie PC	-	-	-	180,000
Laggan Helping Hands	-	100	100	655
Grants	3,500	-	3,500	-
General Trustees	<u>8,555</u>	-	<u>8,555</u>	-
	£56,713	£8,680	£65,393	£221,504
<u>PAYMENTS</u>				
Charitable activities – note 3	50,411	47,798	98,209	119,441
Surplus/(Deficit) for the year	<u>£ 6,302</u>	<u>£(39,118)</u>	<u>£(32,816)</u>	<u>£102,063</u>

LAGGAN AND NEWTONMORE CHURCH OF SCOTLAND

STATEMENT OF BALANCES

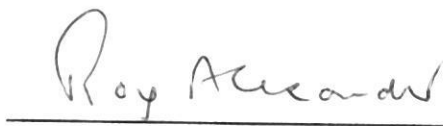
AS AT 31<sup>ST</sup> DECEMBER 2025

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Endowment Funds</u>	<u>2025</u>	<u>2024</u>
<u>Bank and Deposits</u>					
Balance as at 1.1.25	£115,195	£46,230	£ -	£161,425	£59,362
Movement in year					
Surplus/(Deficit) of Receipts over Payments for the year	6,302	(39,118)	-	(32,816)	102,063
Balance as at 31.12.25	<u>£121,497</u>	<u>£ 7,112</u>	<u>£ -</u>	<u>£128,609</u>	<u>£161,425</u>
<u>Investments</u>					
Balance as at 1.1.25 and 31.12.25	<u>£ -</u>	<u>£ -</u>	<u>£1,574</u>	<u>£1,574</u>	<u>£ 1,574</u>
<u>Total Assets</u>	<u>£121,497</u>	<u>£ 7,112</u>	<u>£1,574</u>	<u>£130,183</u>	<u>£162,999</u>

The accounts were approved by the Kirk Session on 10<sup>th</sup> March 2025 and signed on their behalf by

  
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Minister

  
\_\_\_\_\_

Church Treasurer

**LAGGAN AND NEWTONMORE CHURCH OF SCOTLAND**

**NOTES TO THE ACCOUNTS**

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

Rev Robert Brookes received £1,956 for travelling expenses in Laggan and Newtonmore.

No Trustee received any remuneration during the year.

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

**2. Movement in Funds**

	<b>As at 1.1.25</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Transfers</b>	<b>As at 31.12.25</b>
<u>Unrestricted Funds</u>					
General Fund	£115,195	£56,713	£50,411	£ -	£121,497
<u>Restricted Funds</u> (see note 6)					
Messy Church	564	-	-	-	564
Laggan Toilet	1,182	2,330	3,771	-	(259)
Manse Fund	44,027	-	44,027	-	-
Laggan Helping Hands	457	100	-	-	557
Hall Fund	-	6,250	-	-	6,250
<u>Endowment Funds</u>					
The Mackenzie Bequest	442	-	-	-	442
The Johnston Bequest	1,132	-	-	-	1,132
Total Funds	<u>£162,999</u>	<u>£65,393</u>	<u>£98,209</u>	<u>£ -</u>	<u>£130,183</u>

Purpose of Endowment Funds

Income from both endowment funds is to be used for general purposes.

The value of the Endowment Funds at 31<sup>st</sup> December 2025 was £2,003 (2024-£1,876).

### 3. Analysis of Payments

<u>Charitable Activities</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>2025</u>	<u>2024</u>
Ministries and Mission	£21,421	£ -	£21,421	£18,259
Presbytery dues	757	-	757	575
Travelling expenses	1,956	-	1,956	972
Locum and Pulpit supply	-	-	-	432
Other staffing costs	3,125	3,668	6,793	7,534
Fabric repairs and maintenance	10,445	-	10,445	13,015
Manse expense (note 7)	3,765	44,027	47,792	67,772
Other building costs	6,263	-	6,263	7,888
Church office expense	324	-	324	70
Other expenses	468	-	468	319
Induction expenses	-	-	-	1,197
Licences	423	-	423	430
Professional fees	-	103	103	386
Advertising	386	-	386	384
Stationery and Printing	817	-	817	208
Purchase of equipment	261	-	261	-
	<u>£50,411</u>	<u>£47,798</u>	<u>£98,209</u>	<u>£119,441</u>

### 4. Analysis of Net Assets between Funds

	<u>General</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>
Investments	£ -	£ -	£ 1,574	£ 1,574
Current Assets	121,497	7,112	-	128,609
Current Liabilities	-	-	-	-
Net Assets as at 31.12.25	<u>£121,497</u>	<u>£7,112</u>	<u>£1,574</u>	<u>£130,183</u>

### 5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund as part of their Ministries and Mission allocation. This fund bears the cost of all ministers' stipends, employer's national insurance and contributions to the pension and housing and loan funds. Ministers' stipends are paid in accordance with a national stipend scale which is related to years of service. For the year under review, the minimum stipend was £32,433 and the maximum, after five years service £39,856.

## 6. Restricted Funds

### (a) Messy Church

Balance as at 1.1.25	£ 564
Income	<u>      -</u>
Balance as at 31.12.25	<u>£ 564</u>

This fund can only be used for Messy Church.

### (b) Laggan Toilet

Balance as at 1.1.25		£1,182
Highland Council Comfort Scheme Donations - toilet		1,200
		<u>1,130</u>
		£3,512
Wages and materials	£3,668	
Professional fees (wages)	<u>103</u>	<u>3,771</u>
Balance as at 31.12.25		<u>£ (259)</u>

This deficit has since 31.12.25 been cleared by another Laggan organisation.

### (c) Manse Fund

Balance as at 1.1.25	£44,027
	<u>£44,027</u>
Repairs to manse and goods purchased	<u>44,027</u>
Balance as at 31.12.25	<u>£ -</u>

This fund was money set aside for the upgrading of the manse as agreed with Kingussie Parish Church.

### (d) Laggan Helping Hands

Balance as at 1.1.25	£457
Income	<u>100</u>
Balance as at 31.12.25	<u>£557</u>

This fund is held on behalf of Laggan Helping Hands and is not church funds.

### (e) Church Hall

Donation	£5,000
Gift Aid	<u>1,250</u>
Balance as at 31.12.25	<u>£6,250</u>

## 7. Manse Expenses

Gardening	£ 627
Heat and light	2,093
Insurance	233
Repairs	677
Broadband	144
Council tax	(9)
	<u>£3,765</u>

### Note

In this year Kingussie Parish Church were charged 50% of these costs with the exception of the cost of gas as in the year there was no usage quantified.

## APPENDIX

Fund held on behalf of the congregation  
by the Church of Scotland General Trustees

### CONSOLIDATED FABRIC FUND

	<u>2025</u>	<u>2024</u>
Capital account	£21,030	£ -
Revenue account	£ 584	-
Temporary account	£ -	<u>£29,585</u>

### Notes

1. The Temporary Account arose from the sale of Laggan Church in December 2024.
2. The remaining funds will be utilised on repairs to St Bride's Church having been designated for this purpose.

**INDEPENDENT EXAMINER'S REPORT  
TO THE TRUSTEES OF LAGGAN AND NEWTONMORE CHURCH OF SCOTLAND**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2025 which are set out on pages 5 to 10.

**Respective responsibilities of trustees and examiner**

The Charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

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. 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.

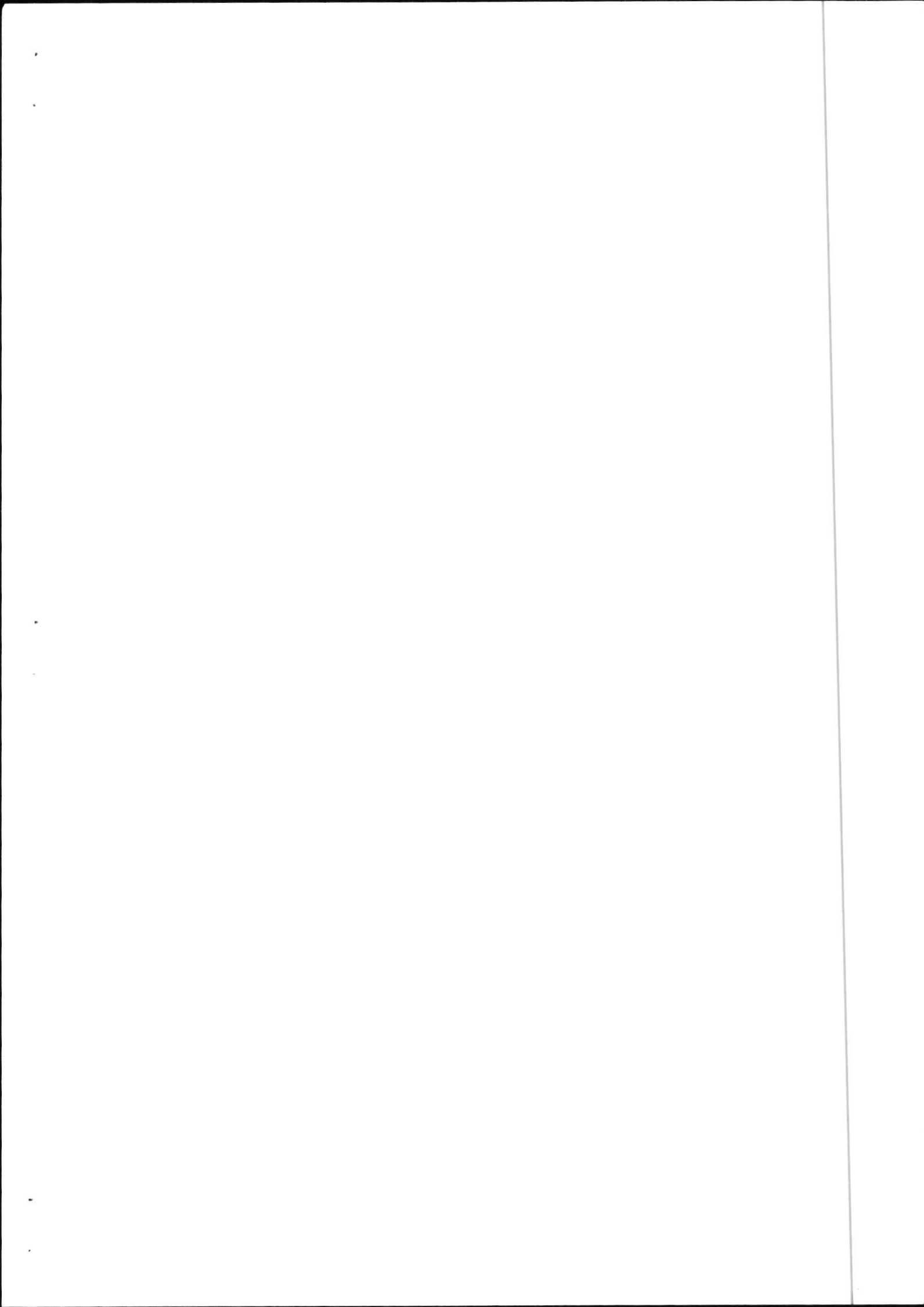
**Independent examiner's statement**

In the course of my examination of the accounts for the year ended 31st December 2025 no matter has come to my attention

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

*Victoria Walsh*  
Victoria Walsh CA  
The A9 Partnership Limited  
Abercorn School  
Newton  
Broxburn  
EH52 6PZ

24 March 2026



**Laggan and Newtonmore Church of Scotland**

Scotland - Charity number SC005490

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# Accounts

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**LAGGAN AND NEWTONMORE  
CHURCH OF SCOTLAND**

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**TRUSTEES' REPORT AND ACCOUNTS**

**for the year ended**

**31<sup>st</sup> December 2024**

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**Charity Number SC005490**

**Congregational Number 362125**

**REFERENCE AND ADMINISTRATIVE INFORMATION**

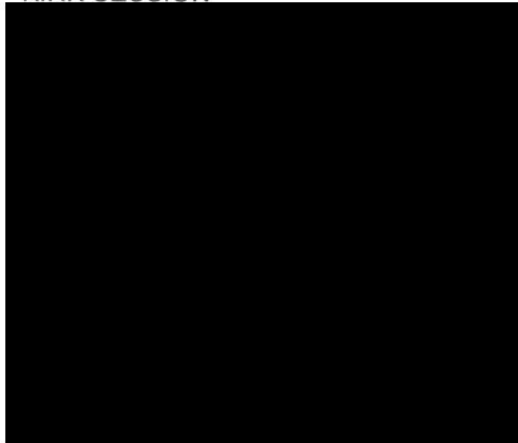
**CHARITY NAME** - Laggan and Newtonmore Church of Scotland

**CHARITY NUMBER** - SC005490

**CONGREGATIONAL NUMBER** - 362125

**CONTACT ADDRESS** - Lochnagar  
Main Street  
Newtonmore  
Inverness-shire  
PH20 1DR

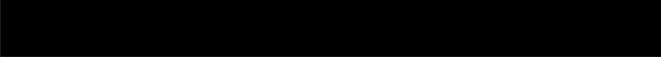
**TRUSTEES** - KIRK SESSION




INTERIM MODERATOR



MINISTER



**INDEPENDENT EXAMINER** -   
The A9 Partnership Limited  
Abercorn School  
Newton  
Broxburn  
EH52 6PZ

**BANKERS** - Bank of Scotland  
The Direct Business (802260)  
PO Box 1000  
BX2 1LB

**LAGGAN AND NEWTONMORE CHURCH OF SCOTLAND  
TRUSTEES' ANNUAL REPORT  
for the year ended**

**31<sup>st</sup> DECEMBER 2024**

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In conjunction with our linked charge Kingussie Parish Church, we have been able to have services every Sunday. Laggan and Newtonmore had joint services regularly but, on some Sundays, all three churches came together for a service. We were very fortunate to have [REDACTED] as our Interim Moderator, as she took many services, and she was supported by elders who also took regular services. Our Interim Moderator was extremely supportive during the last period of our vacancy and for this we express our grateful thanks.

During the year, following a period of uncertainty, we were given permission by Presbytery to call a new minister for Kingussie linked with Laggan and Newtonmore and this process was satisfactorily concluded on 19<sup>th</sup> October 2024 when the [REDACTED] [REDACTED] was inducted to be our new minister and after a period of three and a half years without a minister, we are looking forward to working with our new leader as we seek to develop 'mission' in our parish which covers Newtonmore, Laggan and Dalwhinnie.

Unfortunately, the Church of Scotland, in its review of church buildings, decided that Laggan Church itself should be sold, albeit against our will, and as part of the plan for Highlands and Hebrides Presbytery, the building ceased to be part of the Church of Scotland on 18<sup>th</sup> December 2024 when it was purchased by Laggan Church Partnership SCIO. Plans for the future of the building are still in their infancy, but the church will continue to be available for church services in the future as requested by the funders of the purchase.

## **ACHIEVEMENTS AND PERFORMANCE**

The potential arrival of a new minister meant that there had to be a church manse fit for purpose and ensuring this was the case, has been a major operation. The estimated cost of doing all the necessary work was £110,000 and while Laggan and Newtonmore did not have sufficient funds to do this, Kingussie Church did have available funds from the sale of their manse some years previously. As a result of this co-operation, the Kirk Sessions and the General Trustees agreed a deal whereby Kingussie purchased 40% of the manse and this transaction provided the necessary cash for the work which has recently been completed.

As anticipated with the arrival of a new minister, church activity has increased with the introduction a joint prayer meeting weekly, the formation of a book group, the formation of a joint discussion group and the provision of 'a cosy corner' every fortnight for the rest of the winter and our minister has been renewing church relationships with schools and care homes and furthering his interests in community affairs. New people are starting to attend church and the hope is that this will continue to happen. The local Girl Guides are now meeting in the church hall and once this space is upgraded, as currently planned, we hope that we will attract more activity to our church buildings.

## **FINANCIAL REVIEW**

Preparing a Financial Review for 2024 has not been straightforward due to the complexities of all the activity during the year. Leaving aside the upgrading of the manse and the funds received from Kingussie Parish Church, our operating deficit was £10,678 in a year in which we did not have a minister for the full period and our expenditure, due to the vacancy allowance and the absence of what will be regular ministerial costs, was low compared to what it will be going forward. There were some exceptional items of expenditure during the year, these being the repayment of a loan to the General Trustees incurred when storm damage was incurred at Laggan glebe a few years ago and repairs to the church and hall roofs which together totalled £10,925, basically the same as our deficit.

Laggan Church was sold during the year for £35,000 but after costs and the General Trustees recovering our share of the cost of the new fence at St Bride's, the General Trustees now hold a sum of £29,585 which the Kirk Session intends to use for further essential repairs to the church roof and the upgrading of the church hall as this money can only be spent on building expenditure. On the plus side, there will be no further expenditure on Laggan Church which in 2024 amounted to £2,871.

At 31<sup>st</sup> December 2024, excluding the funds held by the General Trustees, our funds amounted to £162,999 with further anticipated expenditure of approximately £44,027 to come on the manse in 2025. On paper thanks to the money received from Kingussie Parish Church, our finances are in a strong position, but as we incur additional Giving to Grow cost and additional ministerial expenses, the financial position will only continue to be bright if we generate sufficient income to pay our way, and given the age of our congregation, this will undoubtedly be a big challenge.

It is some time since finance has received an airing and reached the top of the agenda. It is the intention to have a special effort in 2025 to ensure the future for our congregation. In past years a budget has not been essential but in challenging times it is essential that one is prepared as a guide! Currently there are sufficient funds to meet our anticipated expenditure in 2025.

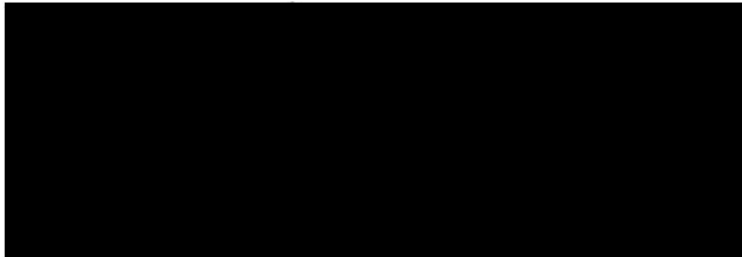
## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The members of the Kirk Session, who are the Trustees, must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of Laggan and Newtonmore Church of Scotland during the financial year. These Trustees are responsible for ensuring that proper accounting records are maintained in a manner that will on request reflect the financial position of the Church at any time. The Trustees must also ensure that the annual financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. The Trustees are also responsible for safeguarding the assets of the Church and therefore must take responsible steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf.

  
Minister

18<sup>th</sup> March 2025



**LAGGAN AND NEWTONMORE CHURCH OF SCOTLAND**

**RECEIPTS AND PAYMENTS ACCOUNT  
FOR THE YEAR ENDED 31<sup>ST</sup> DECEMBER 2024**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2024</u>	<u>2023</u>
<b><u>RECEIPTS</u></b>				
Donations				
Open plate	£ 5,561	£ -	£ 5,561	£ 4,125
WFO scheme	3,860	-	3,860	4,249
Gift aid	17,524	-	17,524	18,432
Income tax recovered	6,744	-	6,744	6,512
General Donations	<u>1,139</u>	<u>-</u>	<u>1,139</u>	<u>2,675</u>
	<u>£34,828</u>	<u>£ -</u>	<u>£34,828</u>	<u>£35,993</u>
Fund raising events	935	-	935	1,304
Legacies	-	-	-	17,550
Rental of premises	95	-	95	60
Marriages and funerals	880	-	880	740
Laggan toilet income	-	2,104	2,104	2,066
Investment income and interest	2,007	-	2,007	153
Transferred from Kingussie PC	70,000	110,000	180,000	-
Laggan Helping Hands	-	655	655	-
	<u>£108,745</u>	<u>£112,759</u>	<u>£221,504</u>	<u>£57,866</u>
<b><u>PAYMENTS</u></b>				
Charitable activities – note 3	49,423	70,018	119,441	£56,934
Surplus/(Deficit) for the year	<u>£59,322</u>	<u>£42,741</u>	<u>£102,063</u>	<u>£ 932</u>

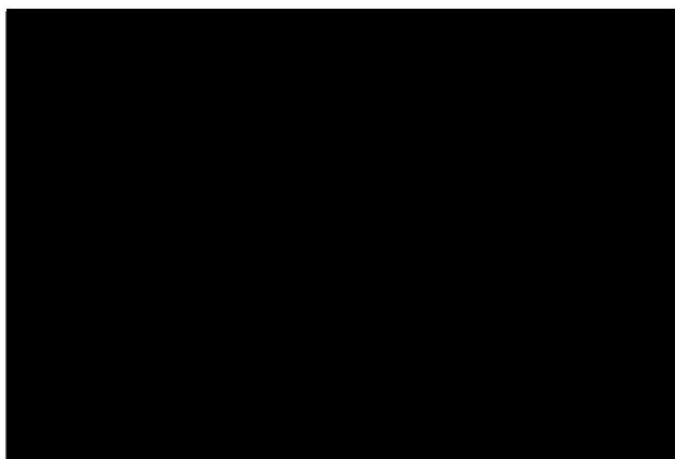
**LAGGAN AND NEWTONMORE CHURCH OF SCOTLAND**

**STATEMENT OF BALANCES**

**AS AT 31<sup>ST</sup> DECEMBER 2024**

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Endowment Funds</u>	<u>2024</u>	<u>2023</u>
<u>Bank and Deposits</u>					
Balance as at 1.1.24	£55,873	£3,489	£ -	£59,362	£58,430
Movement in year					
Surplus/(Deficit) of Receipts over Payments for the year	59,322	42,741	-	102,063	(932)
Balance as at 31.12.24	<u>£115,195</u>	<u>£46,230</u>	<u>£ -</u>	<u>£161,425</u>	<u>£59,362</u>
<u>Investments</u>					
Balance as at 1.1.24 and 31.12.24	<u>£ -</u>	<u>£ -</u>	<u>£1,574</u>	<u>£ 1,574</u>	<u>£ 1,574</u>
<u>Total Assets</u>	<u>£115,195</u>	<u>£46,230</u>	<u>£1,574</u>	<u>£162,999</u>	<u>£60,936</u>

The accounts were approved by the Kirk Session on 18 March 2025 and signed on their behalf by



Minister

Church Treasurer

## LAGGAN AND NEWTONMORE CHURCH OF SCOTLAND

### NOTES TO THE ACCOUNTS

#### 1. Trustees Remuneration and Related Party Transactions

██████████ received £876 for removal expenses to his new charge in Laggan and Newtonmore.

No Trustee received any remuneration during the year.

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

#### 2. Movement in Funds

	<b>As at 1.1.24</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Transfers</b>	<b>As at 31.12.24</b>
<u>Unrestricted Funds</u>					
General Fund	£55,873	£108,745	£49,423	£ -	£115,195
<u>Restricted Funds</u> (see note 6)					
Messy Church	564	-	-	-	564
Laggan Toilet	2,925	2,104	3,847	-	1,182
Manse Fund	-	110,000	65,973	-	44,027
Laggan Helping Hands	-	655	198	-	457
<u>Endowment Funds</u>					
The Mackenzie Bequest	442	-	-	-	442
The Johnston Bequest	1,132	-	-	-	1,132
Total Funds	<u>£60,936</u>	<u>£221,504</u>	<u>£119,441</u>	<u>£ -</u>	<u>£162,999</u>

#### Purpose of Endowment Funds

Income from both endowment funds is to be used for general purposes.

The value of the Endowment Funds at 31<sup>st</sup> December 2024 was £1,876 (2023-£1,746).

### 3. Analysis of Payments

	<u>Unrestricted</u>	<u>Restricted</u>	<u>2024</u>	<u>2023</u>
<u>Charitable Activities</u>				
Ministries and Mission	£18,259	£ -	£18,259	£16,115
Presbytery dues	575	-	575	250
Travelling expenses	972	-	972	595
Locum and Pulpit supply	432	-	432	4,657
Other staffing costs	3,880	3,654	7,534	6,436
Fabric repairs and maintenance	13,015	-	13,015	9,545
Manse expense	1,799	65,973	67,772	11,547
Other building costs	7,888	-	7,888	5,716
Church office expense	662	-	662	1,010
Other expenses	121	198	319	504
Induction expenses	1,197	-	1,197	-
Licences	430	-	430	235
Professional fees	193	193	386	324
	<u>£49,423</u>	<u>£70,018</u>	<u>£119,441</u>	<u>£56,934</u>

### 4. Analysis of Net Assets between Funds

	<u>General</u>	<u>Restricted</u>	<u>Endowment</u>	<u>Total</u>
Investments	£ -	£ -	£ 1,574	£ 1,574
Current Assets	115,195	46,230	-	161,425
Current Liabilities	-	-	-	-
Net Assets as at 31.12.24	<u>£115,195</u>	<u>£46,230</u>	<u>£1,574</u>	<u>£162,999</u>

### 5. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund as part of their Ministries and Mission allocation. This fund bears the cost of all ministers' stipends, employer's national insurance and contributions to the pension and housing and loan funds. Ministers' stipends are paid in accordance with a national stipend scale which is related to years of service. For the year under review, the minimum stipend was £31,642 and the maximum, after five years service £38,884.

## 6. Restricted Funds

### (a) Messy Church

Balance as at 1.1.24	£ 564
Income	<u>      -</u>
Balance as at 31.12.24	<u>£ 564</u>

This fund can only be used for Messy Church.

### (b) Laggan Toilet

Balance as at 1.1.24		£2,925
Highland Council Comfort Scheme		1,200
Donations - toilet		<u>   904</u>
		£5,029
Wages	£3,654	
Professional fees (wages)	<u>   193</u>	<u>   3,847</u>
Balance as at 31.12.24		<u>£1,182</u>

This fund can only be used for expenditure on Laggan public toilet.

### (c) Manse Fund

Balance as at 1.1.24	£	-
Transferred from Kingussie Parish Church		110,000
		<u>£110,000</u>
Repairs to manse and goods purchased		<u>   65,973</u>
Balance as at 31.12.24		<u>£44,027</u>

This fund is money set aside for the upgrading of the manse as agreed with Kingussie Parish Church.

### (d) Laggan Helping Hands

Balance as at 1.1.24		£	-
Income			655
Barbecue costs	£ 98		-
Donation	<u>   100</u>		<u>   198</u>
Balance as at 31.12.24			<u>£457</u>

This fund is held on behalf of Laggan Helping Hands and is not church funds.

## 7. Other Collections

Christian Aid	<u>£377</u>
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## 8. Manse Expenses

Gardening	£ 209
Heat and light	-
Insurance	190
Repairs	<u>1,400</u>
	<u>£1,799</u>

### Note

In this year Kingussie Parish Church contributed 50% to gardening, heat and light and insurance. There will be further recoveries in future years in respect of some of the above costs.

## APPENDIX

Fund held on behalf of the congregation  
by the Church of Scotland General Trustees

	<u>2024</u>	<u>2023</u>
Capital account	£ -	£ -
Revenue account	£ -	£ -
Temporary account	<u>£29,585.50</u>	£ -

Note – The Temporary Account arises from the sale of Laggan Church in December 2024.

**INDEPENDENT EXAMINER'S REPORT  
TO THE TRUSTEES OF LAGGAN AND NEWTONMORE CHURCH OF SCOTLAND**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2024 which are set out on pages 5 to 10.

**Respective responsibilities of trustees and examiner**

The Charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

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. 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 of the accounts for the year ended 31st December 2024 no matter has come to my attention

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



The A9 Partnership Limited  
Abercorn School  
Newton  
Broxburn  
EH52 6PZ

24 March 2025

