

**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**

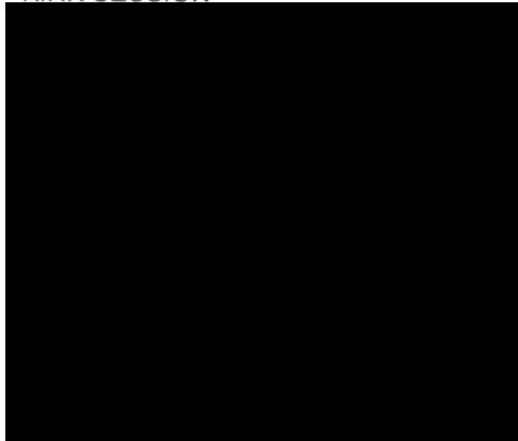
**CHARITY NAME** - Laggan and Newtonmore Church of Scotland

**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**

**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.

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.

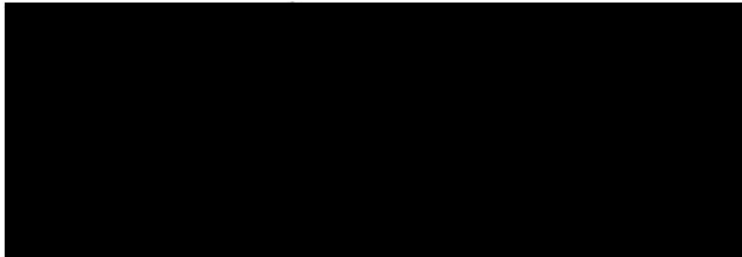
### **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

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

18th 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>
<u>RECEIPTS</u>				
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>
	£34,828	£ -	£34,828	£35,993
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>
 <u>PAYMENTS</u>				
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>

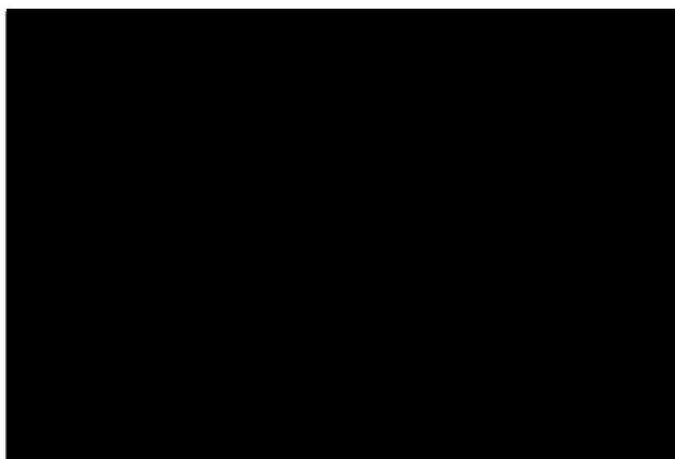
# LAGGAN AND NEWTONMORE CHURCH OF SCOTLAND

## 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

	As at 1.1.24	Incoming Resources	Outgoing Resources	Transfers	As at 31.12.24
<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.

[REDACTED]  
[REDACTED]  
The A9 Partnership Limited  
Abercorn School  
Newton  
Broxburn  
EH52 6PZ

24 March 2025

