

# Boat Of Garten, Carrbridge And Kincardine Parish Church Of Scotland

Scotland · Charity number SC008346

## Details

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Status	Active
Legal form	Unincorporated association
Part of	The Church of Scotland (SC011353)
Registered	1958-12-12
Register	<a href="#">View on the OSCR register</a>

## Contact

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**Address** 9 The Village  
Fenwick  
Berwick-upon-Tweed  
Northumberland  
TD15 2PQ

## Activities

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

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

**What the charity does:** The Church of Scotland exists to glorify God and to work for the advancement of Christ's kingdom throughout the world. Boat of Garten and Carrbridge Parish Church exists to follow that example in and around the two villages and their communities.

**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	£0	£0	-	0
2024-12-31	£36,432	£40,413	-	0
2023-12-31	£35,030	£31,810	-	0
2022-12-31	£37,755	£42,997	-	0
2021-12-31	£39,944	£34,646	-	0

**Boat Of Garten, Carrbridge And Kincardine Parish Church Of Scotland**

Scotland - Charity number SC008346

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# Accounts

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# **The Church of Scotland**

**Boat of Garten and Carrbridge  
Parish Church**

**Receipts and Payments Accounts  
2024**

**Congregation No: 362124**

**Charity No: SC008346**

## Reference and Administrative Information 2024

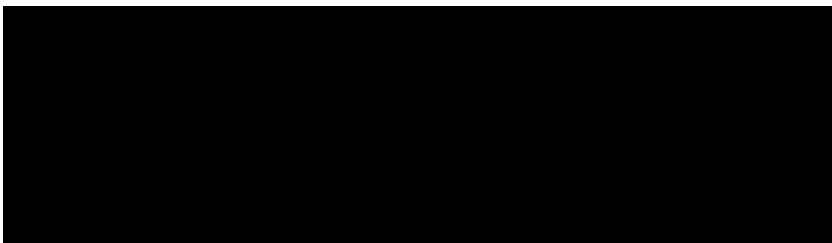
**Charity Name:** Boat of Garten and Carrbridge Church of Scotland

**Charity Registration Number:** SC008346

**Congregation Reference Number:** 362124

**Accounts Contact Address:** 9 The Village, Fenwick, Berwick-upon-Tweed, TD15 2PQ

### Kirk Session (Trustees)



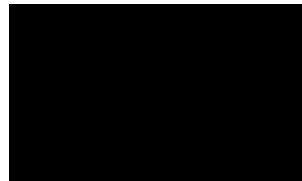
### Principal Office Bearers

Minister

Session Clerk

Deputy Session Clerk

Treasurer and Gift Aid Secretary



### Independent Examiner



### Bankers

Bank of Scotland plc

PO Box 1000

BX2 1LB

## **Trustees Annual Report**

### **Year ended 31 December 2024**

#### **Governing Document**

The Church was 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 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 elected by the congregations and inducted by the presbytery.

#### **Organisational Structure**

The Kirk Session, which meets as called by the Minister, is responsible for the oversight of all spiritual, financial and other affairs within the Church, much of the work being delegated to various sub-groups. A sub-group comprises at least one Kirk Session member together with members of the congregations who are believed to have the necessary skills and commitment to contribute to the affairs of the Church. Congregational members who are office bearers, such as the Treasurer, are appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting. We have been so fortunate to retain the services of our Treasurer, ██████████, even though he no longer lives locally.

#### **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 in Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

#### **Achievements and Performance**

In both of our churches, we have much to be thankful for: we continue to offer weekly worship, live-streamed Bible studies, Guild meetings and talks, Chat and Play, Burns Night, Easter lochside service and Easter treasure hunt, Remembrance Sunday services, Remembering services, Christingle service, community carol singing on Christmas Eve which, this year, filled our church. In addition, we hold services in care homes and carry out hospital visits, we hosted two Boys Brigade Companies, a wedding (with more booked for next year) and end of term school services. Both churches are well integrated into their communities and schools. However, we must now take account of the age profile of our congregations and do whatever we can to attract newer and younger members. Since Covid, our Unitary Constitution structure has not been functioning as it once did and that has had a further impact on the work of our church. In the past year, our congregational roll has decreased which does affect our income and places a further burden on our volunteers. Our Kirk Session is smaller in number than it has ever been and, of course, we are still seeking a new Treasurer. Thank goodness we still have ██████████ acting as our Treasurer, albeit from 200 miles away.

## **Trustees Annual Report (Cont'd)**

### **Year ended 31 December 2024**

#### **Reserves Policy**

It is the Trustees' policy to hold reserves of approximately 6 months expenditure in designated funds. At present, £26,000 is held for this purpose and is deposited in The Church of Scotland Growth Fund.

#### **Financial Review**

##### **Investments**

In addition to the 6 months reserve fund, a total of £46,981 is held on deposit in The Church of Scotland Income Fund to further increase investment income. A further £1.51 remains on deposit with the Church of Scotland Investors Trust.

##### **Stewardship**

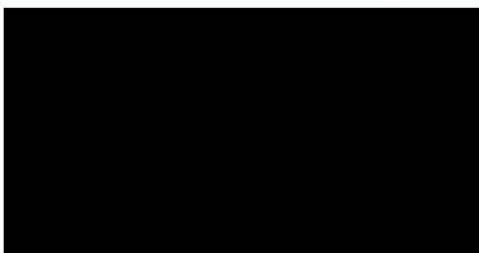
The Church recorded a deficit of £3,981 for the financial year 2024. Whilst not ideal, this is understandable considering outgoings of £1,500 from 2023 were effected in 2024. In addition, almost £3,000 was spent on a hymnal system for playing hymn tunes at Boat of Garten. If these items are excluded, the Church recorded a small surplus of around £500, a satisfactory result. Total planned giving remained stable at £18,670 and there was a significant increase in other donations and donations for weddings and funerals giving a total of almost £2,300 for the year. Unfortunately, income from the rental of premises, at £400, was substantially down on 2023.

On the payments side, total payments were 27% higher than 2023, a rise of £8,600. Around £3,000 of this is due to the hymnal, £2,610 due to the increased cost of electricity and £3,145 due to increased contributions to Giving to Grow at the Church of Scotland.

#### **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 must be available for inspection on request and which 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 Investments (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Congregational Finance Regulations (Regulations II 2016) approved by The General Assembly of the Church of Scotland in May 2016. 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 by the Trustees and signed on their behalf:**



## **Independent Examiner's Report to the Trustees of Boat of Garten and Carrbridge Parish Church.**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 6 to 11.

### **Respective responsibilities of Trustees and Examiner.**

The Charity's Trustees are responsible for the preparation of the account 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, consequently I do not express an audit opinion on the view given by the accounts.

### **Independent Examiner's Statement.**

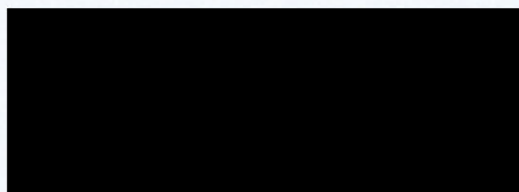
In the course of my examination of the accounts for the year ended 31 December 2024, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect:
  - a. 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.
  - b. The accounts do not accord with these records.
  - c. The Statement of Accounts does 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.

Name:

Address:

Signature:



Date:

26/02/25

**Boat of Garten and Carrbridge Parish Church**  
**Receipts and Payments Account**  
**Year Ended 31 December 2024**

	<b>Unrestricted Funds 2024 £</b>	<b>Total 2023 £</b>
<b>Receipts</b> (See note 3, page9)		
Donations	31,852	30,513
Bank & Deposit Interest	0	0
Investment Income	3,287	2,786
Investments Realised	0	0
Incoming Resources from Charitable Activities	0	0
Weddings & Funerals	1,064	420
Collections	(171)	248
	<hr/> 36,032	<hr/> 33,967
Rental of Premises	400	1,063
	<hr/>	<hr/>
<b>Total Receipts</b>	<b>36,432</b>	<b>35,030</b>
	<hr/>	<hr/>
<b>Payments</b> (See note 4, page 10)		
Cost of Generating Funds	0	0
Charitable Activities	40,413	31,810
Governance Costs	0	0
	<hr/>	<hr/>
<b>Total Payments</b>	<b>40,413</b>	<b>31,810</b>
	<hr/>	<hr/>
<b>Excess of Receipts over Payments for the year before transfers</b>	<b>(3,981)</b>	<b>3,220</b>

**Boat of Garten and Carrbridge Parish Church**

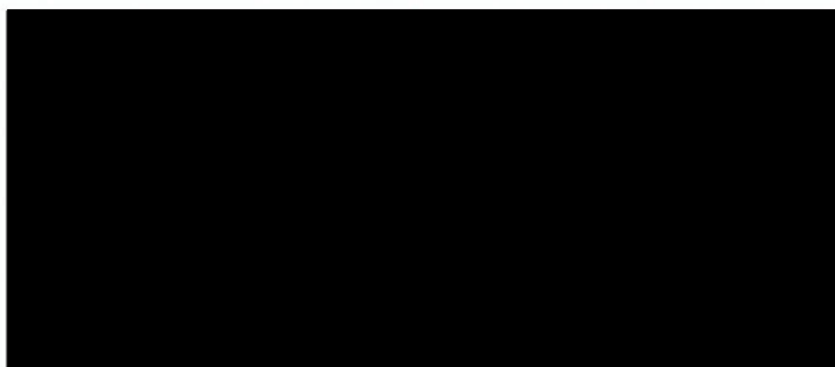
**Statement of Balances**

**At 31 December 2024**

	<b>Unrestricted Funds 2024 £</b>	<b>Total 2023 £</b>
<b>Bank &amp; Deposit Balances</b>		
Bank & Deposit Balances brought forward	11,771	8,551
<b>Movement in the year:</b>		
Excess of Receipts over Payments	(3,981)	3,220
Investments Purchased	0	0
	<hr/>	<hr/>
Bank & Deposit Balances carried forward	7,790	11,771
<b>Investments</b>		
Church of Scotland Investors Trust	1	1
Church of Scotland Income Fund	46,981	46,981
Church of Scotland Growth Fund	26,000	26,000
	<hr/>	<hr/>
	72,982	72,982
	<hr/>	<hr/>
<b>Total Assets</b>	<b>80,772</b>	<b>84,753</b>
	<hr/>	<hr/>
<b>Liabilities</b>	<b>0</b>	<b>0</b>
	<hr/>	<hr/>

The accounts were approved by the Kirk Session on 25 February 2025

For and on behalf of the Kirk Session



**Boat of Garten and Carrbridge Parish Church**

**Receipts and Payments Account**

**Year Ended 31 December 2024**

**Notes to the Accounts**

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

During the year, no Trustee received any remuneration.

The following expenses were paid on behalf of the Minister: Travel Expenses £1,332.96, Council Tax £1,844.78, Telephone £649.20.

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

**2. Movements in Funds:**

	At 31 Dec 2023	Receipts	Payments	Transfers	At 31 Dec 2024
<b>Unrestricted Funds</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Fabric Fund Account	6,939	3,385		(7,000)	3,324
General Fund Account	4,832	33,047	(40,413)	7,000	4,466
Church of Scotland Investors Trust	1				1
Church of Scotland Income Fund	46,981				46,981
Church of Scotland Growth Fund	26,000				26,000
<b>Total Funds</b>	<b>84,753</b>	<b>36,432</b>	<b>(40,413)</b>	<b>0</b>	<b>80,772</b>

**Purpose of Designated Funds:**

**Fabric Fund:**

The Trustees have set aside funds for the maintenance of Church property.

**Church of Scotland Investor Trust:**

Primarily reserved for the payment of unforeseen urgent expenditure.

**Church of Scotland Income Fund:**

To provide a better rate of return; income to be used for fabric repairs.

Valuation at 31 December 2024: £45,036.32 (2023: £44,629.12)

**Church of Scotland Growth Fund:**

Fund set aside as a six-month emergency reserve.

Valuation at 31 December 2024: £39,875.00 (2023: £36,437.50)

**Boat of Garten and Carrbridge Parish Church**

**Receipts and Payments Account**

**Year Ended 31 December 2024**

**Notes to the Accounts (cont'd)**

**3. Analysis of Receipts:**

	<b>Unrestricted Funds 2024 £</b>	<b>Total 2023 £</b>
Gift Aid	15,002	14,624
Free Will Offering	3,668	4,060
Open Plate	6,673	6,520
Tax Recovered	5,272	5,281
Other Offerings, Donations etc	1,237	28
	<hr/>	
	31,852	30,513
	<hr/>	
Donations: Weddings/Funerals	1,064	420
Bank Interest	0	0
Deposit Fund Interest	0	0
Income Fund Interest	2443	2036
Growth fund Interest	844	750
Rental of Premises	400	1063
Carrbridge Guild	0	0
Collections	(171)	248
Investments Realised	0	0
	<hr/>	
	4,580	4,517
	<hr/>	
<b>Total Receipts</b>	<b>36,432</b>	<b>35,030</b>

**Boat of Garten and Carrbridge Parish Church**  
**Receipts and Payments Account**  
**Year Ended 31 December 2024**

**Notes to the Accounts (cont'd)**

**4. Analysis of Payments**

	<b>Unrestricted Funds 2024 £</b>	<b>Total 2023 £</b>
<b>Cost of Generating Funds</b>		
Offering Envelopes	0	0
	0	0
<b>Charitable Activities</b>		
Cleaning Costs	1,820	2,220
Rates & Water	0	0
Insurance	2,380	2,573
Light & Heat	6,301	3,691
Telephone	1,119	897
Postage & Stationery	62	30
Advertising	0	0
Giving to Grow 2024	20,726	17,581
Presbytery Dues	486	250
Minister's Expenses	1,333	1,397
Locum Costs	0	0
Manse Expenses	2,614	1,966
Organ Supply	0	0
Pulpit Supply	0	0
Music	3,025	0
Fabric Repairs & Maintenance	191	486
Repairs & Renewals	0	0
Upkeep of Church Grounds	39	0
Carrbridge Guild	0	0
Charitable Donations	0	0
Miscellaneous	317	719
Professional Fees	0	0
	40,413	31,810
<b>Governance Costs</b>		
Independent Examiner Fee	0	0
<b>Other Payments</b>		
Purchase of Income Fund Units	0	0
	0	0
<b>Total Payments</b>	<b>40,413</b>	<b>31,810</b>

**Boat of Garten and Carrbridge Parish Church**

**Receipts and Payments Account**

**Year Ended 31 December 2024**

**Notes to the Accounts (cont'd)**

**Ministers Stipend**

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all Ministers' Stipends and Employer's contributions for National Insurance, pension, and the housing and loan fund.

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

**Collections for Third Parties**

Throughout the year, numerous collections have been taken for a variety of third parties including Christian Aid, Scottish Poppy Appeal 2024 and Alzheimers Scotland (Badaguish). In addition, shoeboxes were collected for Blythswood Shoebox Appeal and continued support of local food banks.

**APPENDIX**

**FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES  
FOR THE BENEFIT OF THE CONGREGATION**

**362124 Boat of Garten & Carrbridge**

***Consolidated Fabric Fund***

<b>CAPITAL ACCOUNT</b>	<b>2024</b>
	<b>£</b>
Credit balances held at 31 December at cost	<b><u>32,760.66</u></b>
Market value of balances held at 31 December	<b><u>32,760.66</u></b>
<b>REVENUE ACCOUNT</b>	
Credit balance at 31 December	<b><u>1,191.73</u></b>
<b>TEMPORARY ACCOUNT</b>	
Credit balance at 31 December	-