

The Church of Scotland
Kingussie Parish Church

FOR THE YEAR ENDED 31ST DECEMBER 2025
RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 362118

Charity No: SC 021546

Reference and Administrative Information

Charity Name: Kingussie Parish Church
Charity Registration Number: SC021546
Congregation Reference No: 362118
Contact Address: c/o Treasurer
Mr Peter Cooper
102 High Street
Kingussie
PH21 1HY

Trustees - Kirk Session

Mrs G Howarth	A F Simpson
P Mackay	R Stirling
Mrs E Mackay	Mrs M Brown (from April 2025)
A Peebles (resigned April 2025)	Ms J Renton (from April 2025)
Mrs J Simpson	Mrs Shelagh Stirling (from April 2025)
	Rev. R Brookes Brookes

Principal Office-bearers

Minister: Rev Robert Brookes

Session Clerk: Mrs M Brown

Church Treasurer: Pete Cooper, 102 High Street, Kingussie PH21 1HY

Independent Examiner

Roy Alexander
Lochnagar
Main Street
Newtonmore
PH20 1DR

Bankers

Bank of Scotland, 2-6 Eastgate, Highland, Inverness, IV2 3NA

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) and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland.

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. Elders are Ordained into the Eldership for life. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

The Kirk Session, comprising of all elders, meets six times a year is responsible for spiritual affairs within the church as well as the financial and property matters. Our meetings can be held in person or via Zoom depending on the current epidemic situation. Elders are members of sub-committees (teams) pertaining to the work of the Kirk Session. Members and adherents of the congregation serve on these committees either through volunteering because of an interest in that area or by being co-opted. The teams are:

- Finance - looking after the finances, preparing accounts and budgets.
- Social and Fundraising - social activities and local fundraising for the church and its activities.
- Property - all property matters relating to the church.
- Mission & Pastoral Care - covering world church issues, twinning, HIV programme and Fairtrade, Babies & Toddlers, Monday Lunch, plus any other forms of outreach.

Trustees' Annual Report (cont)

Year ended 31 December 2025

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.

Trustees' Annual Report (cont)

Year ended 31 December 2025

Achievements and Performance

Under the leadership of our minister, Rev Robert Brookes church life has become much more dynamic. The church now has presence in both our secondary school with our minister taking a religious education group and with visits to and end of term services for, our local primary in our church. Our local care home appreciates their dedicated services. Church attendances are continuing to grow not only on a Sunday but also at midweek services and services out with Kingussie, at Insh Village Church. Our Community Café/Warm Space initiative numbers continue to grow, both from the general public and the local high school. The jackets and shoes project continues. Mums and Tots numbers also continue to increase with mums, grannies and carers forming friendships. Two Retreat Days were led by our minister. External fund raising took place at Kingussie Food on Film Festival. Our community continues to turn to our church for funerals and other family events and appreciates the work of our minister and presence of church elders. Services at Christmas and Easter prove popular and was the visit of the Moderators of the General Assembly and of Presbytery. By holding joint services and social events positivity and hope for the future continues within our congregation and within that of our sister church, Laggan and Newtonmore.

Financial Review

There has been a significant increase in Unrestricted receipts in 2025 arising from significant one off donations. In 2024 unrestricted receipts amounted to £20,786, in 2025 this amounted to £41,326. There was also a significant increase in grants received for Restricted purposes (Warm Space) up from £7,000 in 2024 to £14,000 in 2025. While these receipts were very welcome they do "cover" a general diminution in the unrestricted resources of the church. Without these one off receipts donations and other activities generated £23,826 compared with £20,786 in 2024. Again a welcome increase, however the costs of the church are increasing with unrestricted payments increasing by £4979 in 2025 (£33,300 in 2025, £28,321 in 2024). In response to this the Session has reinstated a Finance committee and a system of budget setting and monitoring through this group. Restricted funds remain buoyant mainly due to the success of grant applications and donations specifically for these activities.

Trustees' Annual Report (cont)

Year ended 31 December 2025

Reserves Policy

The charity trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds and endeavour to monitor this regularly. At the year end the Church held unrestricted cash funds of £82845 Six months payments in 2026 is expected to be to around £20000

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 Board 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 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 by the Trustees and signed on their behalf,

Gillian Howarth

Session Clerk: Mairi Brown *pp.*

Date:

13th September 2026

Independent Examiner's Report to the Trustees of Kingussie Parish Church

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 8 -12 plus appendix.

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

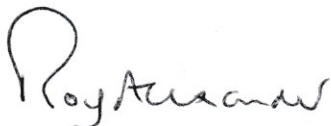
An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual 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, 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.

Name: Roy Alexander



Address: Lochnagar, Main Street, Newtonmore, PH20 1DR

Date: 14th September 2026

Kingussie Parish Church
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	Note					
Donations	4	41326	1959		43285	24081
Legacies						
Activities for Generating Funds						
Investment income		2776			2776	13790
		<u>44102</u>	<u>1959</u>	<u> </u>	<u>46061</u>	<u>37871</u>
Rental of premises						
Sale of assets						
Grants			14000		14000	7000
Receipts from General Trustees						
Other Receipts						
<u>Total Receipts</u>		<u><u>44102</u></u>	<u><u>15959</u></u>	<u><u>0</u></u>	<u><u>60061</u></u>	<u><u>44871</u></u>
<u>Payments</u>						
Charitable activities	5	33300	4511		37811	217107
<u>Total Payments</u>		<u><u>33300</u></u>	<u><u>4511</u></u>	<u><u>0</u></u>	<u><u>37811</u></u>	<u><u>217107</u></u>
Excess of Receipts over Payments for the year before transfers		10802	11448	0	22250	-172236
Excess of Receipts over Payments for the year		<u><u>10802</u></u>	<u><u>11448</u></u>	<u><u>0</u></u>	<u><u>22250</u></u>	<u><u>-172236</u></u>

Kingussie Parish Church
Statement of Balances
At 31 December 2025

	Unrestricted Funds 2025 Note £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>					
Deposit Balances	48105	11135		59240	59240
Bank Balances	37326	24366		61692	39442
	<u>85431</u>	<u>35501</u>		<u>120932</u>	<u>98682</u>
Movement in year:					
Excess of Receipts over Payments for the year	10802	11448		22250	7764
Deposit Balances	0	0		0	-172236
	<u>10802</u>	<u>11448</u>	<u>0</u>	<u>22250</u>	<u>-164472</u>
<u>Investments at market value</u>					
Church of Scotland Investors Trust - Growth Fd £6.88	1238			1238	1148
Church of Scotland Investors Trust - Income Fd £11.39	4669			4669	4534
	<u>5907</u>	<u>0</u>		<u>5907</u>	<u>5682</u>
<u>Assets</u>					
Refund of shared costs received 2026	<u>901</u>			<u>901</u>	<u>0</u>
<u>Liabilities</u>					

The accounts were approved by the Kirk Session on
For and on behalf of the Kirk Session

Gillian Howarth pp Mairi Brown Session Clerk
W. H. H. H. Treasurer

Kingussie Parish Church

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

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.

Rev Robert Brookes received £1,956 for travelling expenses in Kingussie

2. 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 - £ 32433; Maximum Stipend in 5th and subsequent years of service - £39,856

3. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Fund	72143	44102	33300		82945
	<u>72143</u>	<u>44102</u>	<u>33300</u>	<u>0</u>	<u>82945</u>
Restricted funds					
Session Benevolent Fund	2152				2152
Organ Restoration Fund	10158	976			11134
Warm Places	14230	14983	4511		24702
	<u>26540</u>	<u>15959</u>	<u>4511</u>	<u>0</u>	<u>37988</u>
Total funds	<u>98683</u>	<u>60061</u>	<u>37811</u>	<u>0</u>	<u>120933</u>

Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
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4. Analysis of Donations

WFO Scheme (non Gift Aid)	0		0	0
Gift Aid Donations	7483		7483	8029
Tax Recovered on Gift Aid Donations	2310		2310	2062
Ordinary Offerings (Open Plate)	5229		5229	2528
Other Offerings, Donations etc	26304	1959	28263	11462
	<u>41326</u>	<u>1959</u>	<u>43285</u>	<u>24081</u>

5 Analysis of Payments

Costs of generating funds	Unrestricted	Restricted	Endowment	Total 2025	Total 2024
Charitable activities					
Giving to grow	9774			9774	7139
Locum Costs				0	1200
Interim Moderator Expenses				0	720
Removal and Induction Costs				0	1195
Advertising	828			828	619
Presbytery Dues	894			894	0
Warm Spaces		4511		4511	7546
Fabric repairs & maintenance	1628			1628	4084
Organ Costs	790			790	1240
Heat and light	6407			6407	5754
Insurance	2800			2800	2200
Cleaning expenses	638			638	931
Organists fees	2130			2130	2380
Manse Purchase				0	180000
Other expenses	7411			7411	2099
	<u>33300</u>	<u>4511</u>	<u>0</u>	<u>37811</u>	<u>217107</u>
 Other Expenses Include	2025				
Shared costs	2976				
Defibrillator	1620				
Mother and Toddler costs	295				
Other	<u>2520</u>				
	7411				

Purpose of Restricted Funds

Session Benevolent Fund: For administration by the Kirk Session

Organ Restoration Fund: The Trustees are raising funds towards major restoration of the organ.

Warm Places Fund: To provide a warm place for people during the cost of living increases.

Purposes of Endowment Funds

Mary Stewart Bequest - Income for General Fund and Session Benevolent administration

G R Mackenzie Memorial Fund - Income to be used towards Stipend

The Grant Cruickshank Bequest - Income for Session Benevolent administration

The Macrae Bequest - Income to be used towards Stipend

The Macpherson Bequest - Income for General Fund purposes

The Mackintosh Bequest - Income for General Fund purposes

Mrs Spalding Executry - Income for Session Benevolent administration

C of S Investors Trust Growth Fund £100 - Income for General Fund purposes

C of S Investors Trust Deposit Fund £500 - Income for General Fund purposes

C of S Investors Trust Deposit Fund £300 - Income for Session Benevolent administration

C of S Investors Trust Deposit Fund £11135 - Income for Organ Restoration

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025 £	2024 £
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>2,086.47</u>	<u>2,086.47</u>
Market Value of Balances at 31 December	<u>5,907.00</u>	<u>5,683.00</u>