Alvie and Insh Church of Scotland

Year End

31 December 2025

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 362111

Charity No: SC000043

Reference and Administrative Information

Charity Name:	Alvie and Insh Church of Scotland
Charity Registration Number:	SC000043
Congregation Reference No:	362111
Contact Address:	The Treasurer 1 Croftside Aviemore PH22 1QJ

Trustees
Kirk Session
Mr Paul Bayton
Ms Sandra Murray
Mrs Wilma Grierson-Resigned 19/1/26
Mrs Lynne Finnie
Mr David Hull
Mr Neil Maciver
Rev Charles Finnie

Principal Office-bearers

Minister:	Rev Charles Finnie
Session Clerk	Mr Paul Bayton
Church Treasurer:	Mr Neil Maciver

Independent Examiner
Mr Roy Alexander
Lochnagar
Main Street
Newtonmore PH20 1DR

Bankers
Bank of Scotland, (Online Banking)
Grampian Road- closed May 2024
Aviemore, PH22 1RH

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.

Recruitment and Appointment of Trustees

Alvie and Insh has a Unitary constitution, the members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen prayerfully by the members of the Kirk Session 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 congregation and inducted by Presbytery. The parish minister is Rev. Charles Finnie.

Organisational Structure

The Kirk Session assumes responsibility for both the practical and spiritual affairs of the church. The Kirk Session ensures that appropriate measures are in place to ensure the Health and Safety of members and others using our premises and are also responsible for ensuring appropriate safeguarding arrangements are in place.

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.

Achievements and Performance

We have met through the year in person and have maintained our online capacity for those unable to join in person. Our Insh church building has been used for specific services during the year, with in person services held in the church hall as it has more flexibility and has better facilities.

Our three home groups, in Kingussie, Kincraig and Aviemore have continued and in addition to bible study and prayer have been considering what mission they should undertake with a number of initiatives in Kincraig and the surrounding parish.

The Church encourages its members to be involved in all kinds of activities in the community and within the life of the wider Church of Scotland. The church is available for Christian weddings and funerals. Members of the congregation are involved in the work of the wider Church as well as representing the parish within the local Presbytery.

Alvie & Insh Church members are involved personally in local community initiatives, including Kincraig Cares and OneKingussie. The use of church premises for, amongst others, the Kincraig Under 5's playgroup (Wild Willows) and the Storylands sessions has continued. We have been involved in less formal community celebrations of Christmas with the Advent windows. Publication of a topical and community based magazine, 'Crosscurrents', has continued. The growth of the Friday morning community cafe, and integration of toddlers has seen further growth providing many opportunities for connection and conversation. Kincraig Friday Fun for Primary age children continues with good relationships with parents making connection into other events.

Our linked parishes (Alvie and Insh linked with Rothiemurchus and Aviemore) continue to enjoy a positive relationship, with the introduction of some joint services and worship times during the year.

The Church, through its members, encourages contact with, and supports the work of a variety of organisations including SU Scotland, Abernethy, the Cairngorms Christian Centre in Kincraig and New Destiny (Brazil), and work of Biblica in Iraq.

We note that we have been required by the General Trustees to sell, lease or otherwise dispose of Insh Church by the end of 2026. Work continues to make this possible.

Financial Review

The Trustees are pleased to acknowledge all the giving of the membership of the church and its visitors. The income of Alvie & Insh is primarily made up of donations and where applicable Gift Aid collection as well as from occasional bequests.
The Trustees also acknowledge the generous free giving of time in many ways by many of the church membership who, in their turn, see the exercise of these practical and spiritual gifts as well as their financial giving as being part of their commitment to God.
Specific funds held are 'Designated Fabric Fund' and 'Consolidated Fabric Fund' both of which are held centrally on the congregation's behalf and are for specific use for fabric. A modest income is generated from the local playgroup , and the 'Storeylands sessions' for the hire of the church halls.
The 'Designated Fabric Fund' has increased annually by interest and by rental of the Manse.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end of the year the Church held unrestricted cash funds of £43,897. The Church held £71,238 of restricted funds made up of; £8,098 of investments at market value and £43,731 in the Consolidated Fabric Fund – Revenue and £19,409 in the Consolidated Fabric Fund - Capital.

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 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,

Paul Bayton

Session Clerk P Bayton **Date** 8/3/26

Alvie and Insh Church of Scotland

SC 000043

Report of the Independent Examiner

Respective responsibilities of trustees and examiner

The charity trustees consider that an independent examination is needed under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005. It is my responsibility to examine the accounts 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 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 seeking 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 of the statement of account for the year ended 31 December 2025, pages 7 - 12, 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 those records
   - the statement of account 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.

Roy Alexander

Mr Roy Alexander

Lochnagar
Main Street
Newtonmore PH20 1DR

Date 26/3/26

Alvie and Insh Church of Scotland

Receipts and Payments Account

Year ended 31 December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
Receipts		£	£	£	£	£
Weekly Freewill Offering	3	23429	0	0	23429	17573
Gift Aid Tax Recovered	3	3951	0	0	3951	8269
Ordinary Offerings (open plate)	3	1382	0	0	1382	1128
Other Offerings, Donations, Bequests	3	275	0	0	275	534
		29037	0	0	29037	27504
Rental of premises		7580	0	0	7580	5942
Income from Investments		0	0	199	199	199
Weddings and Funerals		600	0	0	600	700
Receipts from General Trustees Fabric fund Reclaim		14624	0	0	14624	17476
Other Receipts		349	0	0	349	0
Total Receipts		52190	0	199	52389	51821
Payments						
Costs of generating funds	4	0	0	0	0	0
Charitable activities	4	44945	0	0	44945	48971
Governance costs	4	0	0	0	0	0
Total Payments		44945	0	0	44945	48971
Excess of Receipts over Payments for the year before transfers		7245	0	199	7444	2850
Transfers		199	0	-199	0	0
Excess of Receipts over Payments		7444	0	0	7444	2850

Alvie and Insh Church of Scotland

Statement of Balances

At 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances						
General Fund	2	36453	0	0	36453	33603
Short Term Deposit Fabric	2	0	0	0	0	0
Movement in year:						
Excess of Short Term Deposit Fabric for the year	2	0	0	0	0	0
Excess of Receipts over Payments for the year	2	7444	0	0	7444	2850
carried forward		43897	0	0	43897	36453
NOTE: designated funds of £11,002 in bank account assigned to minister's travel.						
Investments at market value						
Church of Scotland Investors Trust - Growth Fund						
Mable Ferguson Bequest (Cost of 1000 shares £500)		0	0	6880	6880	6380
Church of Scotland Investors Trust - Income Fund						
General Purposes (1982 Bequest:Cost- 100 shares £573)		0	0	1139	1139	1106
Ross MacKenzie Memorial (Cost of 7 shares £35)		0	0	79	79	77
		0	0	8098	8098	7563
Assets						
		0	0	0	0	

The accounts were approved by the Kirk Session on .

For and on behalf of the Kirk Session

D Boyd . **Session Clerk** 8/3/26 .

Treasurer

Alvie and Insh Church of Scotland

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year the Rev Charles Finnie was paid £480 in relation to travel expenses. This was from designated minister travel funds held.

Aviemore Church received £1662 in respect of our half of the council tax for manse occupied by Rev Charles Finnie.No other trustee received any other remuneration during the year.

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

2. Movements in Funds

	At 1 Jan 2025	Receipts	Payments	Transfers	At 31 Dec 2025
	£	£	£	£	£
Unrestricted funds					
General Fund	36453	52389	44945	0	43897
	36453	52389	44945	0	43897
Endowment funds					
1982 Bequest Fund (At Cost)	573	60	0	-60	573
Mable Ferguson Bequest Fund (At Cost)	500	135	0	-135	500
Ross MacKenzie Bequest Fund (At Cost)	35	4	0	-4	35
	1108	199	0	-199	1108

Purposes of Unrestricted Funds

General Fund: This fund is for the general income and expenditure of the church.

Purposes of Endowment Funds

Income from the 1982 Bequest Fund is to be used to provide income to the church.

Income from the Mable Ferguson Bequest Fund is to be used to provide income to the church.

Income from the Ross MacKenzie Bequest Fund is to be used to provide income to the church.

	note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations						
Weekly Freewill Offering		23429	0	0	23429	17573
Tax Recovered on Gift Aid Donations		3951	0	0	3951	8269
Ordinary Offerings (Open Plate)		1382	0	0	1382	1128
Trust & Foundations		0	0	0	0	0
Other Offerings, Donations, Bequests		275	0	0	275	534
		29037	0	0	29037	27504
4. Analysis of Payments						
Costs of generating funds						
Investment Managers' fees		0	0	0	0	0
Offering envelopes		0	0	0	0	0
		0	0	0	0	0
Charitable activities						
Ministries & Mission allocation	5	20163	0	0	20163	22107
Presbytery dues		652	0	0	652	474
Aviemore Manse Expenses		2960	0	0	2960	1927
Ministers Expenses	1	480	0	0	480	480
Kincraig Manse Expenses		1099	0	0	1099	11601
Parish Outreach/Holiday Club		0	0	0	0	0
Crosscurrents Magazine		1069	0	0	1069	332
Fabric repairs & maintenance -Hall		3855	0	0	3855	3550
Fabric repairs & maintenance-church		5019	0	0	5019	1162
Heat and light: Churches & Hall		5768	0	0	5768	4224
Donations	7	200	0	0	200	688
Insurance		1562	0	0	1562	1496
Messy church		0	0	0	0	0
Music		332	0	0	332	223
Computers software & maintenance		515	0	0	515	147
Hall Expenses		409	0	0	409	0
Flowers		38	0	0	38	0
Equipment Expenses		475	0	0	475	525
Church Expenses		0	0	0	0	0
Recharge to Christian Centre		0	0	0	0	0
Admin/Advertising		0	0	0	0	0
Sundries		349	0	0	349	35
Recharge to Aviemore church		0	0	0	0	0
		44945	0	0	44945	48971
Governance costs						
Independent examiner's fees		0	0	0	0	0
Other payments						
Purchase of assets		0	0	0	0	0
Purchase of investments		0	0	0	0	0
		0	0	0	0	0

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. Minister's stipends are paid in accordance with the national stipend scale, which is related to years of service, with a minimum stipend of £32,433 and a maximum stipend of £39,856 in the 5th and subsequent years of service.

6. Collections for Third Parties

	2025	2024
	£	£
Kiwoko Hospital Uganda	0	348
	0	348

7. Donations

	2025	2024
	£	£
World day of Prayer	100	100
Kiwoko		588
Refuel	100	
	200	688

Appendix

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

	2025 £	2024 £
Capital Account		
Consolidated Fabric Fund Capital at cost	19,409	19,409
Consolidated Fabric Fund Capital at Market value	22,712	22,275
Revenue Account		
Consolidated Fabric Fund Revenue	43,731	46972

Heritable properties, consisting of the Church, Hall and Manse
are not recorded in the accounts.
The title deeds are held by the Church of Scotland General Trustees.

Alvie and Insh Church of Scotland

Receipts and Payments Account

Year Ender 31 December 2025

	Budget 2026	Actual 2025	Actual 2024
Receipts	£	£	£
Weekly Freewill Offering	22000	23429	17573
Gift Aid Tax Recovered	4000	3951	8269
Ordinary Offerings (open plate)	1500	1382	1128
Other Offerings, Donations, Bequests,	200	275	534
	27700	29037	27504
Rental of premises	6500	7580	5942
Income from Investments	200	199	199
Weddings and Funerals	1000	600	700
Other Receipts (Fabric fund claim)	8000	14973	17476
Total Receipts	43400	52389	51821
Expenditure			
Ministries & Mission allocation	23156	20163	22107
Presbytery dues	800	652	474
Manse expenses Aviemore	2000	2960	1927
Minister's expenses	500	480	480
Manse expenses Kincraig (see notes)	2000	1099	11601
Parish Outreach	500	0	0
Crosscurrents Magazine	900	1069	332
Donations	500	200	688
Fabric repairs & maintenance	4000	8874	4712
Heat and light: Churches and Hall	4500	5768	4224
Youth Work	300	0	0
Insurance	1500	1562	1496
Messy church	200	0	0
Music	300	332	223
Equipment	200	475	525
Hall Expenses	200	408	0
Flowers	100	38	0
Computers software & maintenance	350	515	147
Courses and Training	200	0	0
Catering	100	0	0
Admin Expenses	200	0	0
Misc Expenses	200	349	35
Recharge to Christian Centre	0	0	0
	42706	44944	48971
Surplus/Deficit	694	7445	2850