

The Church of Scotland

**Boat of Garten and Carrbridge
Parish Church**

**Receipts and Payments Accounts
2025**

Congregation No: 362124

Charity No: SC008346

Reference and Administrative Information 2025

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)

Helen Banks

Gus Carnegie

James Dunbar

Pamela Macgillivray

Helen Walker

Gloria Bruce

Audrey Cruickshank

Anne Goodall

Olga Taylor

Tim Walker

Principal Office Bearers

Minister

Session Clerk

Deputy Session Clerk

Treasurer and Gift Aid Secretary

Rev Graham Atkinson

Mr Gus Carnegie

Mr John Dickson

Independent Examiner

Mike Joy

Dunskeig, Boat of Garten, PH24 3BU

Bankers

Bank of Scotland plc

PO Box 1000

BX2 1LB

Trustees Annual Report

Year ended 31 December 2025

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, John Dickson, 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, again filled our church. In addition. We also held 9 services in care homes and carried out hospital visits, celebrated 3 weddings (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. To this end planning has started for a Hope Explored series of interactive meetings aimed at bringing the message of hope and salvation to a wider audience with the possibility of an Alpha course to follow

It has also, however, been a year of considerable change. In June our Session Clerk Tim Walker indicated his wish to take a well deserved retirement from a post he had held for some 20 years. It hardly needs saying that both congregations are deeply grateful to him (and Helen) for the immense amount energy and work they put into the post over so many years. As a result it was decided that

Trustees Annual Report (Cont'd)

Year ended 31 December 2025

the post of acting session clerk should be split between Gus Carnegie in Carrbridge and James Dunbar in St Columba's with a suitable division of labour.

Equally it has been a year when both churches have had to review how and when services are delivered. The pattern of our Minister leading worship on alternative Sundays has not changed but the difficulty of finding worship leaders willing to take services on the in-between Sundays in both churches has required the introduction of a new diet of Joint services. Wherever possible these joint services alternate between the 2 churches.

We continue to be deeply grateful to John Dickson for doing our accounts and still hope to be able to find his replacement.

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 surplus of £2,867 for the financial year 2025. Total receipts were slightly up at £36,840 as a result of a grant of £500 received from the Highland Presbytery. Total planned giving fell by £966 to £17,704 but was more than made up by increases in open plate collections, tax recovered and other offerings and donation. Donations for weddings and funerals also increased to £1,230.

Total payments were £6,440 lower than 2024, the most significant savings being in the cost of electricity (£1,590 lower), a reduction in the Giving to Grow contribution (£2,039 lower) and Music, which was £2,872 lower as a result of the purchase of the hymnal in 2024.

Statement of Trustees Responsibilities

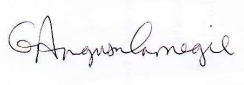
The members of the Kirk Session must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records which must be available for inspection 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

Trustees Annual Report (Cont'd)

Year ended 31 December 2025

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:



Gus Carnegie
Carrbridge Church



James Dunbar
Boat of Garten Church

Acting Joint Session Clerks

24 February 2026

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

I report on the accounts of the charity for the year ended 31 December 2023 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 2023, 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: Mike Joy
Address: Dunskeig, Boat of Garten, PH24 3BU

Signature:



Date: 28.02.26

Boat of Garten and Carrbridge Parish Church**Receipts and Payments Account****Year Ended 31 December 2025**

	Unrestricted Funds 2025 £	Total 2024 £
Receipts (See note 3, page9)		
Donations	32,053	31,852
Bank & Deposit Interest	0	0
Investment Income	3,287	3,287
Investments Realised	0	0
Incoming Resources from Charitable Activities	0	0
Weddings & Funerals	1,230	1,064
Collections	(330)	(171)
	36,240	36,032
Rental of Premises	100	400
Grant Received	500	
Total Receipts	36,840	36,432
Payments (See note 4, page 10)		
Cost of Generating Funds	0	0
Charitable Activities	33,973	40,413
Governance Costs	0	0
Total Payments	33,973	40,413
Excess of Receipts over Payments for the year before transfers	2,867	(3,981)

Boat of Garten and Carrbridge Parish Church

Statement of Balances

At 31 December 2025

	Unrestricted Funds 2025 £	Total 2024 £
Bank & Deposit Balances		
Bank & Deposit Balances brought forward	7,790	11,771
Movement in the year:		
Excess of Receipts over Payments	2,867	(3,981)
Investments Purchased	0	0
Bank & Deposit Balances carried forward	10,657	7,790
Investments		
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
	72,982	72,982
Total Assets	83,639	80,772
Liabilities	0	0

The accounts were approved by the Kirk Session on 24 February 2026

For and on behalf of the Kirk Session

Session Clerk



Treasurer

Boat of Garten and Carrbridge Parish Church

Receipts and Payments Account

Year Ended 31 December 2025

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 £1,589.02, Council Tax £1,967.60, 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 2024	Receipts	Payments	Transfers	At 31 Dec 2025
Unrestricted Funds	£	£	£	£	£
Fabric Fund Account	3,324	3,637	(30)	(350)	6,581
General Fund Account	4,466	33,203	(33,943)	350	4,076
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
Total Funds	80,772	36,840	(33,973)	0	83,639

Note: The cash balance of the General Fund Account at 31 December 2025 was £4,073. The difference of £3.00 is an accumulation of rounding errors.

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 2025: £46,380.08 (2024: £45,036.32)
Church of Scotland Growth Fund:	Fund set aside as a six-month emergency reserve. Valuation at 31 December 2025: £43,000.00 (2024: £39,875.00)

Boat of Garten and Carrbridge Parish Church

Receipts and Payments Account

Year Ended 31 December 2025

Notes to the Accounts (cont'd)

3. Analysis of Receipts:

	Unrestricted Funds 2025 £	Total 2024 £
Gift Aid	14,234	15,002
Free Will Offering	3,470	3,668
Open Plate	6,836	6,673
Tax Recovered	5,417	5,272
Other Offerings, Donations etc	2,096	1,237
	32,053	31,852
Donations: Weddings/Funerals	1,230	1,064
Bank Interest	0	0
Deposit Fund Interest	0	0
Income Fund Interest	2443	2443
Growth fund Interest	844	844
Rental of Premises	100	400
Carrbridge Guild	0	0
Collections	(330)	(171)
Investments Realised	0	0
Grant Received	500	0
	4,787	4,580
Total Receipts	36,840	36,432

Boat of Garten and Carrbridge Parish Church

Receipts and Payments Account

Year Ended 31 December 2025

Notes to the Accounts (cont'd)

4. Analysis of Payments

	Unrestricted Funds 2025 £	Total 2024 £
Cost of Generating Funds		
Offering Envelopes	0	0
	0	0
Charitable Activities		
Cleaning Costs	1,318	1,820
Rates & Water	0	0
Insurance	2,598	2,380
Light & Heat	4,710	6,301
Telephone	1,151	1,119
Postage & Stationery	0	62
Advertising	0	0
Giving to Grow 2025	18,687	20,726
Presbytery Dues	666	486
Minister's Expenses	1,589	1,333
Locum Costs	0	0
Manse Expenses	2,421	2,614
Organ Supply	0	0
Pulpit Supply	0	0
Music	153	3,025
Fabric Repairs & Maintenance	177	191
Repairs & Renewals	0	0
Upkeep of Church Grounds	0	39
Carrbridge Guild	0	0
Charitable Donations	0	0
Miscellaneous	503	317
Professional Fees	0	0
	33,973	40,413
Governance Costs		
Independent Examiner Fee	0	0
Other Payments		
Purchase of Income Fund Units	0	0
	0	0
Total Payments	33,973	40,413

Boat of Garten and Carrbridge Parish Church

Receipts and Payments Account

Year Ended 31 December 2025

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 £32,433 and the Maximum Stipend (in the fifth and subsequent years of service) was £39,856.

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 CRY (Cardiac Risk in the Young). 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

CAPITAL ACCOUNT	2025 £
Credit balances held at 31 December at cost	<u>32,760.66</u>
Market value of balances held at 31 December	<u>32,760.66</u>
 REVENUE ACCOUNT	
Credit balance at 31 December	<u>2,258.14</u>
 TEMPORARY ACCOUNT	
Credit balance at 31 December	-