

The Church of Scotland
Rothiemurchus and Aviemore Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNTS

Congregation No: 362122

Charity No: SC003282

2020

Reference and Administrative Information

Charity Name: Rothiemurchus & Aviemore Church of Scotland
Charity Registration Number: SC003282
Congregation Reference No: 362122
Contact Address: The Church Treasurer
Lintrathen
7 Mitchell Road
Aviemore
PH22 1SH

Trustees Kirk Session

Rev C Finnie (Minister)
P Cruikshank
M Duncan
S Fraser
J Nethercott
B Paterson
J Rosenfield
M Stewart

Principal Office-bearers

Minister: Rev Charles Finnie
Session Clerk: Mark Duncan
Church Treasurer: Gavin Stewart

Independent Examiner:

Roy Alexander
Lochnagar
Main Street
Newtonmore
PH20 1DR

Bankers:

Bank of Scotland,
Main Road,
Aviemore
PH22 1RH

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 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. If no minister is in position the Presbytery select an Interim Moderator to fulfil this role.

Organisational Structure

The Kirk Session, meets a minimum of four times a year (more often if required and currently via Zoom), and is responsible for spiritual affairs within the church. Team ministry has been introduced with groups Adult Education, Pastoral Care, Communications, Worship and Children's' Ministry. These are led by members of the Kirk Session and members of the Congregation.

The Kirk Session is chaired by the minister and certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate.

The congregation has been linked with that of Alvie and Insh since 11 November 2007, i.e. the two congregations have one minister and have agreed to share the cost of the minister's expenses but remain otherwise independent.

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.

This year, due to COVID-19, all activities were cancelled in March. Since then, the minister has recorded and posted on-line messages every Sunday and restricted services started in September in the church conforming to Church of Scotland COVID-19 rules. The local Foodbank is still operating under social distancing from the Church Hall as is a Community Food table. An on-line Bible Study takes place on a Wednesday evening.

Under normal circumstances the following activities are undertaken: -

A service of worship is held in Aviemore on Sundays at 11.15am when, during School term, the Sunday School meet. After the Service tea and coffee is available in the hall and all worshippers are invited. Ladies Bible Study group meets every second Monday in different host's homes. Some members attend Bible Studies run by Insh and Alvie Church. The congregation support a non-denominational Tuesday Evening Fellowship meeting. This is held the Church Hall.

The Church Hall is utilised extensively by the local community. The following groups meet on a regular basis: -

- The Richmond Fellowship
- Aviemore Art Club
- SWI
- Community Café
- Badenoch & Strathspey Foodbank – this continues to use the Hall to support to local population
- Alcoholics Anonymous
- School Foodbank Sessions
- First Aid Training
- Brownies and Guides

Annual Remembrance Services are held in the church and at the war memorials in Aviemore and Glenmore. The local Brownie & Guide Thinking Day Services is held in Church every 2 years (rotates with Kingussie).

Communion is observed three times a year and wedding and funeral services are held as required.

Achievements and Performance

Sunday morning attendance varies in total from 20 to 100 and normally includes a number of visitors. Since restarting in September we have had up to 36 in attendance operating social distancing and following the CofS COVID-19 guidance.

Messy Church was held monthly with support from Alvie & Insh. Numbers attending, which include parents & children, range from 20 to 60. Due to the numbers attending it has been held in a local hall, but was cancelled after March

The Church normally helps run the Summer Sports Club along with Scripture Union which was held at the local primary school but was cancelled this year.

A Community Café established in 2012 was held every Wednesday up until March 2020 in the Church Hall supported by a team of volunteers. The café provided for residents and visitors and particularly encouraged and involved local residents who exist on the fringes of the community.

The Food Bank continues to operate from the Church.

The church hall rooms are made available for Community Food Table use which allows local residents to come-along and take food which has been donated,

Financial Review

Most of the income comes from the church members, adherents and visitors. The recovery of income tax through Gift Aid is important. A total of £3,163 was reclaimed in May 2020. We intend claiming it back every 12 months unless the financial position changes. At present we are in a position to claim back over £2750 for 2020.

Donations come from the use of the church for weddings and funerals (in 2020 this was £500), and from the hire of the Church Hall by some of the above educational and leisure organisations. Hall hire income totalled £1,537 however this has currently ceased due to the Hall not being used as it was prior to COVID-19 and we will continue to seek organisations and groups to use our facilities once things get back to normal. The Sunday School have two charities which are supported by donations.

With the Foodbank and Food Table operating from the Hall, we were able to claim £354 from Voluntary Action Badenoch & Strathspey towards the cost of COVID-19 related cleaning.

£5,880 was spent on manse maintenance – new fence, new shed and full central heating services – this was shared with Alvie & Insh.

£4,792 was received from the Consolidated Fabric Fund (Revenue) held by the General Trustees to pay for 2019 & 2020 Insurance and some shared Manse expenses (see above). This fund currently stands at **£34,100**.

Reserves Policy

It is the Trustees' policy to hold reserves in the Current Account at around six months' expenditure, and with unrestricted cash funds at the bank now standing at £6,737 this been maintained. In 2020 we did not invest with the Church of Scotland Investors. This Fund now contains £47,084 and includes the restricted funds listed below.

This year a surplus of £547 was achieved.

The Church also held £11,768 of restricted funds which have been provided for the purpose specified in Note 2.

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. These Trustees 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,

Mark Duncan

Session Clerk

Date

Rothiemurchus & Aviemore Church of Scotland SC003282
Independent Examiner's Report to the Trustees of Rothiemurchus &
Aviemore Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2020 which are set out on pages 8 to 12.

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, no matter has come to my attention 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
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name:

Address:

Date:

**Rothiemurchus and Aviemore Church of Scotland
Receipts and Payments Account
Year ended 31 December 2020**

		Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowm't Funds 2020 £	Funds 2020 £	Funds 2019 £
Receipts	Note					
Donations	3	12,929			12,929	15,201
Legacies						
Activities for Generating Funds						
Bank & Deposit interest			317		317	384
Investment Income		5			5	6
		<u>12,934</u>	<u>317</u>		<u>13,251</u>	<u>15,591</u>
Rental of premises		1,538			1,538	5,062
Sale of assets						
Sale of investments		0			0	0
Grant - VABS for COVID Cleaning		354			354	0
Receipts from General Trustees		4,792			4,792	5,167
Other Receipts		668			668	1,141
Total Receipts		<u>20,286</u>	<u>317</u>	<u>0</u>	<u>20,603</u>	<u>26,961</u>
Payments	4					
Costs of generating funds						
Charitable activities		20,056			20,056	26,392
Governance costs						
Other payments						
Total Payments		<u>20,056</u>	<u>0</u>	<u>0</u>	<u>20,056</u>	<u>26,392</u>
Excess of Receipts over Payments for the year before transfers		230	317	0	547	569
Transfers			0	0	0	0
Excess of Receipts over Payments for the year		<u>230</u>	<u>317</u>	<u>0</u>	<u>547</u>	<u>569</u>

Rothiemurchus and Aviemore Church of Scotland

Statement of Balances

At 31 December 2020

	Note	Unrestricted Funds £	Restricted Funds £	Endowm't Funds £	Total 2020 £	Total 2019 £
Bank and Deposit balances						
Bank & deposit balances B/F		41,506	11,768	0	53,274	52,706
Movement in year:						
Excess of Receipts over Payments for the year		230	317	0	547	569
Bank & deposit balances carried forward		<u>41,736</u>	<u>12,085</u>	<u>0</u>	<u>53,821</u>	<u>53,275</u>
Assets						
Recharge to Alvie Church		0			0	0
Tax recoverable on Gift Aid Donations		2,436			2,436	2,756
					<u>2,436</u>	<u>2,756</u>
Liabilities						
Collections for third Parties					<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session on / /2021

For and on behalf of the Kirk Session

Session Clerk

Treasurer

Rothiemurchus and Aviemore Church of Scotland

Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

Charles Finnie received £480 travelling expenses.

No other 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

	At 1 January 2020 £	Receipts £	Payments £	Transfers £	31-Dec 2020 £
Unrestricted funds					
General Fund	41,506	20,286	20,056	0	41,736
Restricted funds					
Restoration/Fabric Fund	11,768	317	0	0	12,085
	<u>53,274</u>	<u>20,603</u>	<u>20,056</u>	<u>0</u>	<u>53,821</u>

Restricted Funds

Restoration Fund: This is a fund to assist with renovation work to the Church.

Rothiemurchus and Aviemore Church of Scotland

Notes to the Accounts

	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Endowm't Funds 2020 £	Total 2020 £	Total 2019 £
3 Analysis of Donations					
Gift Aid Donations	7,125			7,125	6,023
Tax Recovered on Gift Aid Donations	3,164			3,164	2,629
Ordinary Offerings (Open Plate)	2,620			2,620	6,469
Other Offerings, Donations etc	21			21	80
	<u>12,929</u>	<u>0</u>	<u>0</u>	<u>12,929</u>	<u>15,201</u>
4 Analysis of Payments					
Costs of generating funds					
Investment Managers' fees	0			0	0
Offering envelopes	0			0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Charitable activities					
Ministries & Mission allocation	10,117			10,117	8,198
Presbytery dues	518			518	730
Minister's expenses	480			480	264
Pulpit supply	66			66	96
Vacancy Costs (Ministers move)	0			0	1,776
Fabric repairs & maintenance	230			230	36
New heaters for Hall	0			0	696
Church refurbishment	0			0	0
Council Tax	3,133			3,133	1,506
Heat & light	2,041			2,041	1,948
Insurance	1,118			1,118	1,328
Manse Maintenance	5,880			5,880	288
Manse Refurbishment	0			0	10,417
Church cleaning expenses	601			601	744
Messy Church	123			123	1,041
Printing, stationery and postage	9			9	114
Other expenses	287			287	521
Donation to Christian Aid	0			0	0
Donation to CrossReach	10			10	101
Donation to Hyderabad Orphanage	10			10	0
Sunday School Expenses	0			0	251
Recharge to Alvie Church	-4,568			-4,568	-3,664
	<u>20,056</u>	<u>0</u>	<u>0</u>	<u>20,056</u>	<u>26,392</u>
Governance costs					
Independent examiner's fees				0	0
Other payments					
Purchase of assets				0	0
Purchase of Investments				0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

Rothiemurchus and Aviemore Church of Scotland

Notes to the Accounts

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. 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 was £28,137 and the maximum stipend (in the 5th and subsequent years) £34,599.

	2020	2019
	£	£
6 Collections for third parties		
Sunday School projects	166	218
Badenoch & Strathspey Foodbank & Christmas Goodie Bags	3,433	0
Christian Aid	0	273
Blythswood Care - Hyderabad	29	0
Overseas Mission	195	150
Crossreach	323	181
	<u>4,146</u>	<u>822</u>

7 Heritable properties, consisting of church, hall, and manse are not recorded in the accounts. The title deeds are held by the General Trustees.

8 Restricted Donations, Donations were received for Sunday School Project, Crossreach and Christian Aid.

APPENDIX 1

FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2020	2019
	£	£
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>9,106</u>	<u>9,106</u>
Consolidated Fabric Fund - 7,264 shares		
Market Value of Balances at 31 December	<u>11,404</u>	<u>11,695</u>
G R Memorial Fund 11 Units	<u>55</u>	<u>55</u>
Market Value of Balance at 31 December	<u>140</u>	<u>138</u>
<u>REVENUE ACCOUNT</u>		
Consolidated Fabric Fund		
Credit Balance at 31 December	<u>35,325</u>	<u>39,599</u>