

*Scottish Charity No.SCO44664*

# **Stirling Free Church of Scotland**

**Trustees' Report and Financial Statements**  
*For the Year Ended 31 December 2025*

# Stirling Free Church of Scotland

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# **Stirling Free Church of Scotland**

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## **Church Information**

### **Trustees**

A list of active Trustees during 2025 is provided in the Trustees' Report on Page 2.

### **Address**

c/o 89 Benview  
Bannockburn  
Stirling  
FK7 0HJ

### **Bankers**

Bank of Scotland  
PO Box 1000  
BX2 1LB

### **Solicitors**

Simpson & Marwick WS  
Albany House  
58 Albany Street  
Edinburgh  
EH1 3QR

### **Independent Examiner**

K Campbell CA  
60 Dowanside Road  
Glasgow  
G12 9DA

# Stirling Free Church of Scotland

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## **Report of the Trustees**

The Trustees are pleased to present their report together with the financial statements of the church for the year ended 31 December 2025.

## **Status of Charity and Governing Document**

Stirling Free Church of Scotland is established by Constitution. It is a registered Scottish Charity (No. SCO44664).

## **Aims and Affiliation**

The Free Church of Scotland currently has around 100 congregations in Scotland, as well as two in London and five in North America, and sister Churches founded by mission work in India, Peru and South Africa. The Church also has a full-time degree awarding college in the heart of Edinburgh for the training of Ministers and other Christian workers and sustains an extensive Missionary programme relative to the size of the church.

Dating from 1843 but with its roots in the Reformation, it owes its distinctive title to its historical struggle to remain 'free' from state interference in its internal affairs. It has close and active relations with many other Reformed churches of Jesus Christ throughout the world and stands firmly in the tradition which accepts the Bible in its entirety as the Word of God and, therefore, derives its forms of teaching, worship, ministry and government from it. The main emphasis of our worship is the preaching of the gospel - the good news of a free and sovereign salvation through Jesus Christ alone.

The Free Church of Scotland is a Presbyterian church adhering in its worship and doctrine to the position of the Church of Scotland at the Reformation. There is an explanatory document which explains the origins of the Church and which gives the historical background to the Church coming into being in 1843 and lists documents in which is embodied its constitution.

Stirling Free Church of Scotland is a congregation of the national Free Church of Scotland working towards the common aims set out above. The congregation is within the Glasgow Presbytery.

## **Trustees and Office Bearers**

The congregation is governed and administered by elected office bearers (all volunteers). The Kirk Session has responsibility for spiritual oversight.

The Trustees who served during the year were as follows:

### **Congregational Trustees**

Elders: J Greer, R Allan, P Mahato,

Deacons: R Allan, J Greer, P Mahato,

# Stirling Free Church of Scotland

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## Report of the Trustees

### Appointment of Charity Trustees

*The Kirk Session exercises its discretion in determining the most appropriate method of electing new Trustees (Deacons). Any election process must involve the communicant membership of the congregation. There is no fixed term for Trusteeship. Prior to their appointment, new Trustees would have served the Church for some time in various roles and would be familiar with the Church's values, its aims and objectives as well as its day-to-day operations. As part of their induction programme, new Trustees are required to understand their statutory responsibilities as well as the responsibilities of their office within the congregation as deacon.*

### Congregational status:

Since May 2019, the congregation is a fully sanctioned charge and has been vacant since October 2024, with Rev Allan Shearer from Dunblane being our Interim Moderator.

### Overview of 2025:

Stirling Free Church continued to meet for regular worship on Sundays in Bannockburn High School. This arrangement improved in the course of the second half of the year when the Council agreed to grant access to the building during the October, Christmas and Easter school holidays. The location within the school moved to the lighter and more pleasing social area, which proved to be a better location. During the summer of 2025 the congregation was forced to meet at the vacant manse, which although not ideal, was a time of great blessing. During the late Spring we had a resident supply preacher when the Rev Marlin Harris from Mercer University in the USA, along with his wife and children based themselves at the Manse and provided preaching cover to the congregation for 6 weeks. This was much appreciated by us all, and we wish them much blessing as they are now back in the states. We then had a few weeks of having Mr Chris Lamont preach for us, and this was again much appreciated by the congregation. Chris and his family also had a great time with the Stirling folks, and we wish him well as he enters his final year of Ministry training at ETS in the Autumn of 2026.

The lack of a centre of operations for the congregation has proved to be a continual challenge. Arrangements for Sundays have been adequate, but a permanent home for the congregation is still needed. Informal meetings were arranged for fellowship. the congregation saw some new people integrate to be part of the fellowship, and coming into membership. There are a very healthy number of children in the congregation, which is a wonderful blessing, and makes our time together entertaining and exciting. We must continue to pray for them as they and the parents face many pressures in seeking to raise them in a Godly manner. The students' "church search" visit from the University of Stirling did not result in any new students attending. The celebration of the Lord's Supper was held very regularly during the year, on a monthly basis as much as possible.

**Leadership** consists of 3 Elders who also perform the role of Deacons and are ably assisted by a willing and able team who continue to take care of technical aspects. The music team provided good direction of the singing of praise in services. Volunteers served in childcare, children's Christian education, and fellowship times. The congregation is also blessed with faithful folks who take part, ranging from the welcome at the door to help in the services. A vacancy committee has been meeting throughout the year, to help in the finding of a new Minister for Stirling Free Church.

**House groups:** Groups continued to meet; each one led by an elder. Each group reported good attendance and strong fellowship. A variety of study materials is used, appropriate to the interest of each group.

Overall, the Church is growing, and there is an obvious family feel to the congregation, with people looking out for each other and inviting friends and neighbours to our services. So, our prayer is that we may continue in the Spirit of Unity, new people will continue to come and join us, and that we see lives changed as the direct result of the Gospel being preached and being part of a caring Fellowship.

## **Reserves**

### ***Results for the year***

As a result of the surplus for the year of £20,587 the church held funds amounting to £160,787 at the year end. This consisted of a General Fund amounting to £132,645, a fund restricted to salary costs of the youth ministry work of £752, a hardship fund of £9,630 a fund for the Interim Minister costs of £204 and a fund restricted to property of £17,556.

The trustees are satisfied with the level of reserves retained by the charity.

### **On behalf of the Trustees**

*James Greer*

**Mr James Greer**

*Trustee*

Dated: *15<sup>th</sup> August 2026*

# Stirling Free Church of Scotland

## Report of the Independent Examiners to the Trustees *for the year ended 31 December 2025*

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I report on the accounts of the church for the year ended 31 December 2025 which are set out on pages 6 to 8.

### **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.

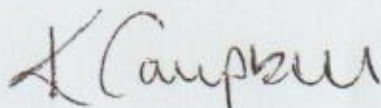
### **Basis of independent examiners statement**

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 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 Examiners 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: K Campbell

Qualification: CA

Address: 60 Dowanside Road, Glasgow

Date: 10 August 2026

**Stirling Free Church**  
**Statement of Financial Activities**  
**For Year Ended 31st December 2025**

|                                                      | 2025<br>Unrestricted<br>£ | 2025<br>Restricted<br>£ | 2025<br>Total<br>£ | 2024<br>Total<br>£ |
|------------------------------------------------------|---------------------------|-------------------------|--------------------|--------------------|
| <b>Incoming resources from Charitable Activities</b> |                           |                         |                    |                    |
| Other Income                                         | 609                       | 0                       | 609                | 0                  |
| Weekly donations                                     | 1,135                     | 0                       | 1,135              | 2,137              |
| SO Donations                                         | 44,794                    | 240                     | 45,034             | 39,911             |
| Gift Aid Received                                    | 21,739                    | 0                       | 21,739             | 0                  |
| <b>Incoming resources from Generated Funds</b>       |                           |                         |                    |                    |
| Bank Interest received                               | 0                         | 0                       | 0                  | 0                  |
| <b>Total Incoming Resources</b>                      | <b>68,277</b>             | <b>240</b>              | <b>68,517</b>      | <b>42,048</b>      |
| <b>Resources Expended</b>                            |                           |                         |                    |                    |
| <b>Charitable Activities</b>                         |                           |                         |                    |                    |
| Funds remitted to denomination                       | 29,112                    | 0                       | 29,112             | 20,181             |
| Other Ministry salary                                | 0                         | 0                       | 0                  | 0                  |
| Ministry Costs                                       | 0                         | 0                       | 0                  | 3,119              |
| Pulpit Supply                                        | 2,675                     | 0                       | 2,675              | 1,100              |
| Rent Expenses                                        | 4,514                     | 0                       | 4,514              | 7,063              |
| Evangelism                                           | 350                       | 0                       | 350                | 305                |
| Property (Manse)                                     | 10,097                    | 0                       | 10,097             | 11,847             |
| Other Expenses                                       | 1,182                     |                         | 1,182              | 1,321              |
| <b>Total Resources expended</b>                      | <b>47,930</b>             | <b>0</b>                | <b>47,930</b>      | <b>44,936</b>      |
| <b>Net Incoming / (Outgoing) Resources</b>           | <b>20,347</b>             | <b>240</b>              | <b>20,587</b>      | <b>-2,888</b>      |
| Gross transfers between funds                        | 0                         | 0                       | 0                  | 0                  |
| Other recognised gains /(losses)                     | 0                         | 0                       | 0                  | 0                  |
| <b>Net movement in funds</b>                         | <b>20,347</b>             | <b>240</b>              | <b>20,587</b>      | <b>-2,888</b>      |
| <b>Funds</b>                                         |                           |                         |                    |                    |
| <b>Total Funds Brought Forward</b>                   | <b>112,298</b>            | <b>27,902</b>           | <b>140,200</b>     | <b>143,088</b>     |
| <b>Total Funds Carried Forward</b>                   | <b>132,645</b>            | <b>28,142</b>           | <b>160,787</b>     | <b>140,200</b>     |

**Stirling Free Church of Scotland**  
**Statement of Balances**  
**As at 31 Dec 2025**

|                                     | <u>31-Dec-25</u>      | <u>31-Dec-24</u>      |
|-------------------------------------|-----------------------|-----------------------|
|                                     | £                     | £                     |
| <b><u>Fixed Assets</u></b>          | <b><u>212,000</u></b> | <b><u>212,000</u></b> |
| <b><u>Current Assets</u></b>        |                       |                       |
| Bank balance brought forward        | 30,165                | 50,725                |
| Movement in period                  | 9,803                 | -20,560               |
| Bank balance carried forward        | <u>39,968</u>         | <u>30,165</u>         |
| <b><u>Current Liabilities</u></b>   |                       |                       |
| Accruals                            | 0                     | 1,600                 |
| <b><u>Long term Liabilities</u></b> |                       |                       |
| Stewardship Mortgage                | 91,181                | 10,0365               |
| <b><u>Total Net Assets</u></b>      | <b><u>160,787</u></b> | <b><u>140,200</u></b> |

**Represented by:**

**Reserves**

|                                     |                |                |
|-------------------------------------|----------------|----------------|
| General Unrestricted Funds          | 132,645        | 112,298        |
| Restricted Funds - Interim Minister | 204            | 204            |
| Restricted Funds - Building Fund    | 17,556         | 17,556         |
| Restricted Funds - Hardship         | 9,630          | 9,390          |
| Restricted Funds - Youth Work       | 752            | 752            |
|                                     | <u>160,787</u> | <u>140,200</u> |

Approved by the Trustees and signed on their behalf

James Greer

Mr J Greer, Trustee

Rory Allan

Mr R Allan, Trustee

Date: 15<sup>th</sup> August 2026

# Stirling Free Church of Scotland

## Notes to the Financial Statements for the year ended 31 December 2025

### 1. Accounting Policies

#### *Accounting Convention*

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities Accounts (Scotland) Regulations 2006.

#### *Basis of financial statements*

The financial statements have been prepared on an accruals basis.

#### **Statement of Financial Activity**

For the purpose of the Statement of Financial Activity as shown on page 6, funds are defined as follows:

**Unrestricted** funds comprise grants and other income received for the objects of the church without further specified purpose and are available as general funds.

**Designated** funds represent unrestricted funds which have been earmarked by the Trustees for particular purposes.

**Restricted** funds comprise income which has been received for the objects of the church and specified for a restricted purpose within these objects by the donor.