

**The Church of Scotland**

**Callander Kirk**

**Congregational Accounts and Annual Report**

**For the Year Ended 31st December 2025**

**Congregation No: 231439**

**Charity No: SC000396**

## Reference and Administrative Information 2025

Charity Name: Callander Kirk Church of Scotland  
Charity Registration Number: SC000396  
Congregation Reference No: 231439  
Contact Address: Callander Kirk Office  
South Church Street  
Callander  
FK17 8BN

Minister: Reverend Jeff McCormick  
Session Clerk: vacant  
Church Treasurer: Fiona Murphy

### Trustees

Gill Alexander	Sheila Morrison
Linda Cantlay	Anita Murray
Sarah Gold	Rob Rawson
Sue Hewitt	Ann Ross
Rev Jeff McCormick	Ray Sly
Anne McLachlan	Dakem Tenzing-Jenkins
Mairi Menzies	Margaret Warnock
Margaret Milligan	

### Independent Examiner

Isla Routledge

### Bankers

Royal Bank of Scotland,  
Unit 22/23 Thistle Shopping Centre  
Stirling  
FK8 2EA

Co-operative Bank  
PO Box 250  
Delf House  
Southway  
Skelmersdale  
WN8 6WT

## **Structure, Governance and Management**

### **Governing Document**

The Church is administered in accordance with the terms of the Unitary 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.

### **Organisational Structure**

The Kirk Session, which meets 10 times during the year is responsible for spiritual affairs within the church. There are a number of committees to oversee various aspects of church life who report back to the Kirk Session on a regular basis. These include groups focusing on strategy, worship, nurture and mission.

### **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.

### **Callander Kirk Church of Scotland's Vision Statement is -**

*To be a flourishing, Gospel-centred church that, through discipleship,  
seeks to follow where God leads*

## **Activities, Achievements and Performance**

To achieve these objectives Callander Kirk has a wide and varied programme including:

Weekly Sunday morning worship services are held and are followed by a time of fellowship. Communion is celebrated monthly

Seasonal Services are held at Christmas, Easter and Remembrance Day

Bible study group and house group

Online monthly prayer meeting

Guild

Tea-pot Café held weekly where Kirk and Community come together

A weekly Scripture Union group is held at McLaren High School

Weekly youth group

Monthly Music & Memories meeting - with familiar songs, a friendly blether and a cuppa. All are welcome including those living with dementia and their carers.

Junior Choir - regularly participates in worship services

### **Other activities:**

Under the Presbytery Mission Plan, Callander Kirk, as of 1st January 2025 is now linked with the churches at Killin & Ardeonaig, and Balquhidder. When the minister is at the other charges members of the church lead the service

A pastoral care team offer support through illness and bereavement, distribute copies of the weekly service to those who can no longer attend in person and bless others through distribution of the church flowers

Prayer Co-ordinator assists the Congregation with its prayer Ministry, producing a monthly prayer diary and coordinating the monthly online prayer times

'Just Praying' booklets were given out as part of the Easter Mission to encourage prayer

We also provide prayer & financial support for our overseas partners, the Waddells, raising money towards the purchase of a truck as well as providing knitted garments for new babies

As a response to the cost of living crisis a table was set up outside the hall where donations of food and surplus garden produce can be accessed by members of the community

Tearfund Big Quiz night is organised annually to raise money for Tearfund

Harvest festival home baking - a fundraising event for Start up Stirling

Start Up Stirling and Citizen Advice Bureau meet weekly in the kirk hall, providing support and advice to the community

We are a signed up member of Eco-Congregations Scotland

We work with other Christians in Callander to distribute Easter and Christmas cards and gifts to residents, and are involved in the setting up of an SU group in Callander Primary School

## Financial Review

The Accounts have been prepared on a Receipts and Payments basis. Unrestricted funds show a surplus of £2,727. However it must be noted that £59,524 was drawn from that held by the General Trustees from the sale of the manse, to enable maintenance work to be carried out on the Kirk roof and the stonework, as well as paying for the building feasibility studies. The restricted funds have a deficit of £8241, while the endowment funds have a £704 surplus.

It is the Trustees' policy to hold reserves, including designated funds, of approximately six months expenditure. At the end of 2025, reserves held met this criteria.

The Church also held £49,445 of restricted funds which have been provided for the purposes specified in Note 2.

## Trustees Contributions

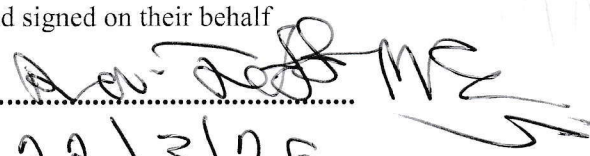
Over the course of the financial year voluntary donations received from the Trustees amounted to £8,080

## 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

Rev J McCormick

.....  .....

Date

..... 22/3/25 .....

## **Independent Examiner's Report to the Trustees of Callander Kirk, Church of Scotland**

I report on the accounts of Callander Kirk church of Scotland for the year ended 31 December 2025 which are set out on pages 7 to 14.

### **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:
  - a. to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
  - b. 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.

Signed: 

Date: 25/4/26

Name: Isla Routledge

Address: 3 Dunvegan Drive  
Stirling  
FK9 5HG

**Callander Kirk Congregation Accounts**  
**For the year ended 31st December 2025**  
**Receipts and Payments Account**

	Unrestricted Funds 2025 £	restricted funds 2025 £	Endowment funds 2025 £	Total 2025 £	Total 2024 £
<b><u>Receipts - see note 3</u></b>					
Donations	43,884	645	0	44,529	51,189
Tax recovered on gift aid donations	10,002	0	0	10,002	11,173
Legacies	0	0	0	0	7,000
Activities for Generating Funds	48	9,000	0	9,048	10,058
Investment Income	3,360	103	1,040	4,503	4,526
Charitable Activities	1,950	940	0	2,890	1,445
CKYPT reimbursement	0	3,645	0	3,645	1,334
Grants	0	500	0	500	500
Other Receipts	53	3,654	0	3,707	8,014
Transfer from funds held by General Trustee	59,524	0	0	59,524	0
<b>Total Receipts</b>	<b>118,821</b>	<b>18,487</b>	<b>1,040</b>	<b>138,348</b>	<b>95,239</b>
<b><u>Payments - see note 4</u></b>					
Costs of generating funds	68	0	0	68	117
Charitable activities	116,806	25,948	336	143,090	89,232
Governance costs	0	0	0	0	0
<b>Total Payments</b>	<b>116,874</b>	<b>25,948</b>	<b>336</b>	<b>143,158</b>	<b>89,349</b>
Excess of Receipts over Payments for the year before transfers	1,947	-7,461	704	-4,810	5,890
<b>Transfers</b>	<b>780</b>	<b>-780</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Excess of Receipts over Payments for the year</b>	<b>2,727</b>	<b>-8,241</b>	<b>704</b>	<b>-4,810</b>	<b>5,890</b>

**Callander Kirk Congregation Accounts**  
**Statement of Balances**  
**as at 31st December 2025**

	Unrestricted Funds 2025 £	restricted funds 2025 £	Endowment funds 2025 £	Total 2025 £	Total 2024 £
<b><u>Bank &amp; Deposit Balances</u></b>					
Bank & deposit balances brought forward	89,939	57,686	5,008	152,633	146,743
<b><u>Movement in year:</u></b>					
Excess of Receipts over Payments	2,727	-8,241	704	-4,810	5,890
Bank & deposit balances carried forward	92,666	49,445	5,712	147,823	152,633
<b><u>Investments at market value</u></b>					
General Fund	34,117			34,117	31,910
Trossachs Graveyard Fund		1,298		1,298	1,261
Wilson Fund			18,577	18,577	18,039
	34,117	1,298	18,577	53,993	51,210
<b><u>Assets</u></b>					
Gift Aid Receivable				2,200	2,000
Debtors Kirk hall				133	420
<b><u>Liabilities</u></b>					
Cost of repair not yet billed				0	496
Giving to Grow contributions from previous years				0	7,283

The accounts were approved by the Kirk Session on MARCH 22ND 2026.

And signed on their behalf by

Trustee Rev J McCormick Rev J McCormick

Trustee Anita Murray Anita Murray

## Callander Kirk Church of Scotland

### Notes to the Accounts for the year ended 31 December 2025

#### 1. Trustee Remuneration and Related Party Transactions

During the year one trustee received reimbursement of expenses incurred totalling £3958. In addition the following was given to members of the Kirk Session for providing services during the year.

	2025	2024
	£	£
R Rawson	600	500
A Murray	4,999	3,569
S Gold	0	270
	<u>5,599</u>	<u>4,339</u>

#### 2. Movements in Funds

	At 1 Jan				At 31 Dec
	2025	Receipts	Payments	Transfers	2025
	£	£	£	£	£
<b>Unrestricted funds</b>					
General Fund	54,216	118,821	116,874	780	56,943
Designated Manse Fund	35,723	0	0	0	35,723
	<u>89,939</u>	<u>118,821</u>	<u>116,874</u>	<u>780</u>	<u>92,666</u>
<b>Restricted funds</b>					
Callander Kirk Hall	3,594	10,145	10,549		3,190
Callander Kirk maintenance	5,339	0	5,339		0
Manse Fund	18,750	0	0		18,750
Trossachs fund - restricted	1,835	0	1,155	-680	0
Trossachs legacy - Dickson	22,717	0	2,131		20,586
Trossachs Graveyard	3,042	103	0		3,145
Guild Fund	887	940	450	-100	1,277
Callander Kirk Youth Fund	0	3,645	3,645		0
Thursday Club	964			-964	0
Other restricted	558	3,654	2,679	964	2,497
	<u>57,686</u>	<u>18,487</u>	<u>25,948</u>	<u>-780</u>	<u>49,445</u>
<b>Endowment funds</b>					
McAdam Bequest	1,488	17	0	0	1,505
Wilson Bequest	3,520	1,023	336	0	4,207
	<u>5,008</u>	<u>1,040</u>	<u>336</u>	<u>0</u>	<u>5,712</u>
	<u>152,633</u>	<u>138,348</u>	<u>143,158</u>	<u>0</u>	<u>147,823</u>

## **Callander Kirk Church of Scotland**

### **Notes to the Accounts for the year ended 31 December 2025 contd**

#### **Purposes of Restricted Funds**

##### **Callander Kirk Hall**

This was set-up in 1992 to administer Callander Kirk Hall which is used by the Church and local community of Callander

##### **Callander Kirk Maintenance**

Two legacies had been received which were to be used for the maintenance of Callander Kirk - all now used

##### **Restricted Trossachs**

Funds are raised to help for the upkeep, maintenance and purposes of Trossachs church- all now used

##### **Restricted Trossachs - Dickson legacy Fund**

A legacy was received which is to be used for the maintenance and upkeep of Trossachs church

##### **Trossachs Graveyard Fund**

This fund was set-up to pay for any damage to the boundary wall of the graveyard which was being eroded away by cattle in the adjoining field

##### **Guild**

Funds are raised by the Guild Members and are used as they see fit

##### **Callander Kirk Youth Fund**

There is a separate Youth Trust (SC036576) which covers the costs of a youth worker

##### **Thursday Club**

The Thursday club is no longer in operation but the former members decided that they wanted the balance in the fund to be put towards refurbishing the hall.

##### **Other Restricted funds**

Occasionally small amounts are given for a specific purpose and they are collectively included here

This includes money donated for flowers, for the Christmas and Easter missions, for the hall refurbishment and for the audio system

#### **Purpose of Unrestricted Funds**

##### **Designated Manse Fund**

A legacy received in 2021 was used to create this fund to help towards the purchase of a manse

#### **Purposes of Endowment Funds**

##### **McAdam Bequest**

This was set up in 1983 and is to be used solely for the upkeep of the family grave. This is to be managed by the Kirk Session

##### **Wilson Bequest**

This bequest was set-up in the early 1960s by an elder Mr Walter Wilson and his wife Elizabeth of St Kessog's Church, Callander. It is to be used to help to provide assistance to members of the Church at Christmas - now known as "The Wilson Parcels"

**Callander Kirk Church of Scotland**

**Notes to the Accounts for the year ended 31 December 2025 contd**

3. Analysis of Receipts	Unrestricted	Restricted	Endowment	Total	Total
	Funds	Funds	Funds	2025	2024
	2025	2025	2025	2025	2024
	£	£	£	£	£
Ordinary Offerings (Open Plate)	9,021	0	0	9,021	11,316
Standing orders & envelope giving	34,415	0	0	34,415	37,340
Tax Recovered on Gift Aid Donations	10,002	0	0	10,002	11,173
Legacies	0	0	0	0	7,000
Other Donations	448	645	0	1,093	2,533
Hall Rent	0	9,000	0	9,000	8,052
Grants	0	500	0	500	500
CKYPCT - youth worker wages reimbursem	0	3,645	0	3,645	1,334
Income from weddings & funerals	1,950	0	0	1,950	1,445
Fundraising	0	0	0	0	1,897
Guild income	0	940	0	940	1,074
Life & Work & Bible notes	48	0	0	48	109
Miscellaneous	53	0	0	53	578
Hall refurbishment donations	0	2,250	0	2,250	0
Mission donations	0	250	0	250	0
Insurance claim	0	1,154	0	1,154	6,362
Interest and Dividend	3,360	103	1,040	4,503	4,526
Transfer from funds held by General Trustee	59,524	0	0	59,524	0
<b>Total income</b>	<b>118,821</b>	<b>18,487</b>	<b>1,040</b>	<b>138,348</b>	<b>95,239</b>

4. Analysis of Payments	Unrestricted	Restricted	Endowment	Total 2025 £	Total 2024 £
	Funds	Funds	Funds		
	2025	2025	2025		
	£	£	£		
<b>Costs of generating funds</b>					
Investment Managers' fees	0	0	0	0	0
Offering envelopes	68	0	0	68	117
	<u>68</u>	<u>0</u>	<u>0</u>	<u>68</u>	<u>117</u>
<b>Charitable activities</b>					
Giving to Grow allocation	47,222	0	0	47,222	39,642
Presbytery dues	1,152	0	0	1,152	1,196
Minister's expenses	1,915	0	0	1,915	4,945
Pulpit supply	400	0	0	400	500
Staffing costs	3,749	4,904	0	8,653	9,479
CKYPCT - youth worker wages	0	3,645	0	3,645	1,334
Fabric repairs & maintenance	35,478	6,417	0	41,895	4,732
Architect & Building Surveys	9,959	0	0	9,959	0
Repairs covered by insurance claim	0	0	0	0	6,740
Insurance	3,076	2,980	0	6,056	5,758
Manse costs	8,626	0	0	8,626	1,683
Utilities	3,390	4,873	0	8,263	8,910
Equipment	0	0	0	0	142
Church office expenses	681	0	0	681	819
Music licences & organ costs	619	0	0	619	849
Life & Work & Bible notes	25	0	0	25	239
Guild expenses	0	450	0	450	1,019
Other restricted expenditure	0	2,679	0	2,679	
Other expenses	514	0	336	850	2,579
	<u>116,806</u>	<u>25,948</u>	<u>336</u>	<u>143,090</u>	<u>90,566</u>
<b>Governance costs</b>					
Independent examiner's fees	0	0	0	0	0
<b>Other payments</b>					
Purchase of assets	0	0	0	0	0
Purchase of investments	0	0	0	0	0
<b>Total payments</b>	<u>116,874</u>	<u>25,948</u>	<u>336</u>	<u>143,158</u>	<u>90,683</u>

## Callander Kirk Church of Scotland

### Notes to the Accounts for the year ended 31 December 2025 contd

#### 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 2025 the minimum Stipend is £32,433 and the maximum stipend (after 5 years and subsequent years of service is £39,856)

#### 6. Details of other separately registered charities under the control of some of the congregation's trustees

Callander Kirk Youth Project Charitable Trust (SCO36576)

#### 7. Collections for Third Parties

	2025	2024
	£	£
Royal British Legion Scotland (Erskine)	371	467
Start Up Stirling	280	240
Waddells	0	784
	<hr/>	<hr/>
	651	1,491
	<hr/>	<hr/>

## APPENDIX

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

	2025 £	2024 £
<b><u>Consolidated fabric revenue fund</u></b>		
Credit Balance at 31 December	<u>5,968</u>	<u>27,838</u>
<b><u>Consolidated fabric capital fund</u></b>		
Balance at 31 December	<u>259,367</u>	<u>283,955</u>

The manse was sold in September 2019 and the balance of the sale price, less legal & other associated costs including some rental costs, is held by the General Trustees on behalf of the

During 2025 £59,524 was transferred from the Consolidated fabric fund to Callander Kirk to cover the cost of the maintenance work carried out on the roof and stonework as well as the cost of the feasibility study including architect's fees.