

The Church of Scotland

**CARGILL-BURRELTON PARISH CHURCH OF
SCOTLAND**

TRUSTEES' REPORT

and

ACCOUNTS

2025

Scottish Charity Number: SC007283

Congregation Number: 281697

Reference and Administrative Information

Charity Name: Cargill-Burrelton Parish
Church of Scotland

Charity Registration Number: SC007283

Congregation Reference Number: 281697

Contact Address: Viewlands
Campmuir, Coupar Angus
Blairgowrie, PH13 9LN

Trustees

Minister Vacant

Kirk Session Members J. C. McNaughton, A. Riches, S. Christie,
D. Martin, A. Orr, I. Stevenson,
L. Mitchell, J. Baxter.

Kirk Session Clerk: J. McNaughton

Treasurer: A. Baxter

Independent Examiner J. Blackwell
2 Dunsinnan Road
Wolfhill
Perth
PH2 6TL

Bankers

Bank of Scotland
51 High Street
Blairgowrie PH10 6DA.

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

The 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.

The Kirk Session may delegate any aspect of its work to committees, except those which it is recommended be reserved for the Kirk Session alone. Committees may be appointed from members of the Kirk Session, and others, either from the congregation or outwith it as provided for in the Deed of Constitution. This gives an opportunity to involve people with special skills but also to spread involvement in the process of Church Governance.

Any committees appointed may be given decision making powers as described in the Deed of Constitution. The Act anent Care of Ecclesiastical Properties (Act IX 1979, as amended) requires that a Fabric Committee be appointed, but otherwise the number and composition of such committees is for the Kirk Session itself to determine. Committees might include "welcome, evangelism, outreach, community, education, communication, development, nurture, youth, membership, eldership, fellowship, hospitality, social, world, and fundraising" (Assembly Council report 2003). Pastoral and Finance Committees might also be considered.

Financial Security Document

The Kirk Session endorsed and adopted a Financial Security Document which set the instructions of the Kirk Session concerning the Prevention of Fraud. This Policy Document was reviewed on 20th January 2026 and is reviewed annually or whenever circumstance demand it.

Organisational Structure

The Unitary Board is chaired by the minister and meets 4 times a year, additional meetings held when necessary. Certain responsibilities are delegated to Finance Committee and Property Committee as appropriate. The Kirk Session is responsible for spiritual affairs within the church. The sacrament of Communion is celebrated three times a year, normally on the second Sundays in March and June, and the third Sunday in November.

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.

Activities and Achievements in 2025

The Congregational Roll as of 31st December 2025 contained 91 Members and 2 Adherents. 4 Baptisms and 5 Deaths.

Fund Raising

A Book Stall with Tombola was taken by the Church at the Burrelton Market on the Green in the Summer, another Tombola was held at the Christmas Market. The Charity Shop in Coupar Angus was leased for one week in October. Three Anagram Competitions were held throughout the year.

Donations received from a Christingle Service 2025 were held in Church Funds.

Retiring collection taken was for Poppy Scotland; CATH and Crossreach.

At Christmas, presents were collected and delivered to The Salvation Army Perth.

Guild

Numbers have fallen and we now have 13 members, nevertheless we supported two of the Guild projects. Members enjoyed a variety of speakers. A number of members attended the Guild Annual Gathering in Perth.

We held a successful Coffee Morning in March and in October we hosted a Harvest Supper both well attended by the Community with proceeds going to Erskine Hospital, R.N.L.I. (Anstruther) and our C-B Church.

YCDW

A successful Grant application to The Gannochy Trust provided funding towards the salary of our Youth & Community Development Support Worker (YCDW).

Community Hub

A dedicated team of 36 volunteers have continued to enthusiastically support our local Community via the various activities run by the Hub. A new Youth and Community Development Worker took up post in March 2025 however due to life changing injuries sustained in an accident in June was released from his contract in October 2025.

The Shepherds Hut

(Food Waste Reduction Initiative) is open on Tuesdays and Fridays and provides free groceries provided via Neighbourly and groceries at a much reduced price obtained from Fareshare. Everyone from within the Parish has access to this provision. Approx. 20 parishioners access the Hut on a Tuesday and 30 on a Friday.

Together Time

Provides the opportunity for a cup of tea/coffee and a chat on a Friday when the Shepherd's Hut is open.

The Community Cafe

(Tuesdays 12 noon to 1.30pm) is well supported by the local Community an average of 38 to 45 adults and 1 to 4 children attending weekly.

The annual two course Christmas Lunch and a Haggis Lunch have proved very successful with 50 people booking for each event. A Strawberry Tea was held in July 2025 with 70 people attending.

Busy Bees

(baby and toddler group) runs on two mornings a week with an average of 6-10 children attending with their carers.

Digital Drop-In

Suspended for now due to no YCDW.

Funding

We have been fortunate to have received Grants from the Gannochy Trust, Perth & Kinross Council's Warm Spaces Fund and donations from those attending the above activities. This has enabled the Hub to contribute to Church Hall energy costs, the ongoing maintenance of the Village Defibrillator and to the Youth & Community Development Worker's salary.

Trustees' Annual Report
Year ended 31 December 2025 Financial Review

The Church **General Fund**, which records unrestricted income and expenditure, ended the year with a balance of £19,674 an increase of £2,849. In 2025 we contributed £12,474 to Giving to Grow an increase of £4,910. **Members Offerings** which are the Cornerstone of Congregational income totalled £16,000 an increase of £1,417. This was an encouraging increase from previous years. **Fundraising events:-** Book & Tombola Stalls; Anagrams & Charity Shop totalled £3,039 an increase of £374.

In addition to the **General Fund** (which, in the terminology of charity accounting, is an **unrestricted fund**), the Church has three **designated funds** and two **restricted funds**

The **Reserve Fund** is a **designated fund** and is available to meet any type of congregational expenditure. At 31 December 2025 the balance of the Reserve Fund was £42,674.

The **Hall Fund** is a further **designated fund**. This fund is for renovations, additions or replacement of Congregational Halls. At 31 December 2025 the balance of this fund was £1,841.

The final **designated fund** is the **Guild Fund**, which had a balance of £778 at 31 December 2025.

The **Nancy Robertson Fabric Fund** is a **restricted fund** and may only be used for fabric purposes. No funds were drawn in 2025. At 31 December 2025 the balance of this Fund was £17,439.

The second **Restricted Fund** is the **Grant Account** mainly used for successful **Grant applications**. **Café and Shepherd Hut income** are also held in this account. Reference to the 2024 Financial Review no Designated Account has been opened for Café and Shepherds Hut income, also their income hasn't been transferred to General Church account. The balance is high due to a Grant received from Gannochy Trust for YCDW salary 2025/26 (£9,869) this position has been vacant since October however the Kirk Session is now actively looking to employ in 2026. Gannochy Trust will be notified of this and if necessary, funds will be returned. At 31 December 2025 the balance in the Grant account was £25,528. The HUT holds a float of £40.00.

In addition to funds held locally by our Treasurer, **The Church of Scotland General Trustees** (in Edinburgh) hold two funds on behalf of our Congregation. These funds, which are detailed on page 11, were established from the assets of the former Cargill Church and sale of the Manse at Burrelton.

The first fund is the **Consolidated Fabric Fund**.

The Capital is now at £373,010.

The accumulated **Revenue** balance at 31 December 2025 was £35,865. No funds from Revenue were transferred in 2025 to General Fund to meet Fabric Costs. This fund has increased considerably since the sale of the Manse in 2024 generating higher Receipts in Dividend & Interest.

The second fund held by the General Trustees is the **Wolfhill Endowment Fund**, the Trustees in Edinburgh have made changes to the structuring of this account with the Capital and Revenue being merged into a single Expendable account during 2024. At 31 December 2025 the balance was £13,305. No funds were transferred to meet YCDW salary as sufficient funds were held within the General & Grant accounts.

The independently examined Accounts for 2025 are found on pages 7 to 11 of this Report.

Reserves Policy

The Church has only one Reserve Fund. It is the policy of the Trustees to hold nine months' expenditure in reserve.

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 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,

Jean C. McNaughton (J C McNaughton)

Session Clerk 15th March 2026

Report of the Independent Examiner

Independent Examiner's Report to the Trustees of Cargill-Burrelton Parish Church of Scotland

I report on the accounts of the charity for the year ended 31st December 2025.

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.

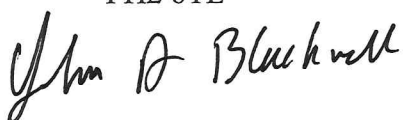
Independent examiner's statement

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: John Blackwell

Address: 2 Dunsinnan Road
Wolfhill
Perth
PH2 6TL



Date: 16th March 2026

CARGILL-BURRELTON PARISH CHURCH OF SCOTLAND

Scottish Charity Number : SC007283

Receipts and Payments Account

Year Ending 31 December 2025

		<u>Unrestricted Funds</u>		<u>Restricted Funds</u> *	<u>Total Funds</u>	<u>Total Funds</u>
		<u>General Fund</u>	<u>Designated Funds</u>			
	Note	2025 £	2025 £	2025 £	2025 £	2024 £
Offerings and Donations	4	21,172	-	5,812	26,984	24,741
Fundraising Activities		3,039	-	-	3,039	2,665
Bank and Deposit Interest		135	1,895	743 R	2,773	3,081
		-	-	-	-	-
		<u>24,346</u>	<u>1,895</u>	<u>6,555</u>	<u>32,796</u>	<u>30,487</u>
Use of Premises		1,659	-	-	1,659	1,211
Receipts from Collace		188	-	-	188	872
Weddings and Funerals		2,061	-	-	2,061	800
Miscellaneous		1,216	-	1,092	2,308	953
EDF Electricity Refund from Manse		-	-	-	-	226
Repairs to Manse		-	-	-	-	3,631
YCSW Gannochy Trust Salary		-	-	9,869 R	9,869	9,675
2024 Wolfhill YCSW 2024/ Pulpit Claim 2025		4,400	-	-	4,400	3,000
Guild Receipts		-	2,456	-	2,456	2,716
P& K Grants Warmspace		-	-	2,695 R	2,695	2,750
Shepherd's Hut Receipts & Quiz/Misc		-	-	9,607	9,607	8,552
Total Receipts		<u>33,870</u>	<u>4,351</u>	<u>29,818</u>	<u>68,039</u>	<u>64,873</u>
Charitable Activities	5	34,897	2,590	200	37,687	36,774
Paid from Reserve		-	-	-	-	-
Cost of Generating Funds	63	-	-	-	63	57
Café/Hut/Other Expenses		-	-	7,077	7,077	7,351
Restricted Payments		-	-	10,749 R	10,749	15,742
Total Payments		<u>34,960</u>	<u>2,590</u>	<u>18,026</u>	<u>55,576</u>	<u>59,924</u>
<u>Excess of Receipts over Payments, for Year before Transfer</u>		<u>(1,090)</u>	<u>1,761</u>	<u>11,792</u>	<u>12,463</u>	<u>4,949</u>
Transfers between Funds						
		-	-	-	-	-
Grants - General P&K Warmspace 2024/25		2,650	-	(2,650)	-	-
Grants-General Café Contribution to Electricity		1,289	-	(1,289)	-	-
Net Transfers		<u>3,939</u>	<u>-</u>	<u>(3,939)</u>	<u>-</u>	<u>-</u>
Excess of Receipts over Paymt's for Year		<u>2,849</u>	<u>1,761</u>	<u>7,853</u>	<u>12,463</u>	<u>4,949</u>

* Funds restricted by donor are indicated by 'R'

CARGILL-BURRELTON PARISH CHURCH OF SCOTLAND

Statement of Balances

At 31 December 2025

	<u>Unrestricted Funds</u>		<u>Restricted Funds</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>General Fund</u>	<u>Designated Funds</u>			
	2025 £	2025 £	2025 £	2025 £	2024 £
<u>Bank and Deposit Balances</u>					
Balances brought forward	16,825	43,532	35,114	95,471	90,522
<u>Movement in Year:-</u>					
Excess of Receipts over (Payments)	2,849	1,761	7,853	12,463	4,949
Balances carried forward	<u>19,674</u>	<u>45,293</u>	<u>42,967</u>	<u>107,934</u>	<u>95,471</u>
<i>Held thus:-</i>					
Bank Current Account	19,674	-	-	19,674	16,825
Guild Current Account	-	765	-	765	899
Cash Held by Guild	-	13	-	13	13
C of S Investors Trust Deposit Fund	-	44,515	17,439	61,954	59,316
Grant Account	-	-	25,528	25,528	18,418
	<u>19,674</u>	<u>45,293</u>	<u>42,967</u>	<u>107,934</u>	<u>95,471</u>
<u>Investments at Market Value</u>	<u>6,880</u>	<u>-</u>	<u>-</u>	<u>6,880</u>	<u>6,380</u>

1,000 units in the Growth Fund of the
Church of Scotland Investors Trust
(cost - £500)

The Accounts were approved by the Kirk Session on :

For and on behalf of the Kirk Session:

 15/3/26

(Rev. Jim Stewart) Interim Moderator

 15/3/26

(Anne Baxter) Treasurer

CARGILL-BURRELTON PARISH CHURCH OF SCOTLAND

Notes to 2025 Accounts

1 Trustee Remuneration and Expenses

Lynne Mitchell (Trustee) for her services as Church Organist received a salary of £2080..

The sum of £4400 was paid in respect of Pulpit Supply.

2 Movements in Funds

	At 1st January 2025	Receipts	Transfer between A/Cs	Payments	At 31st December 2025
	£	£	£	£	£
<u>Unrestricted Funds</u>					
<i>(a) General Fund</i>					
General Fund	16,825	33,870	-	34,960	15,735
Transfer Between A/C's			3,939		3,939
	<u>16,825</u>	<u>33,870</u>	<u>3,939</u>	<u>34,960</u>	<u>19,674</u>
<i>(b) Designated Funds</i>					
Reserve Fund	40,858	1,816	-	-	42,674
Hall Fund	1,762	79	-	-	1,841
Guild Fund	912	2,456	-	2,590	778
	<u>43,532</u>	<u>4,351</u>		<u>2,590</u>	<u>45,293</u>
Total Unrestricted Funds	<u>60,357</u>	<u>38,221</u>	<u>3,939</u>	<u>37,550</u>	<u>64,967</u>
<u>Restricted Funds</u>					
Nancy Robertson Fabric Fund	16,696	743	-	-	17,439
Grant /Café Account	18,418	29,075	-	18,026	25,528
Transfer Between A/C's			(3,939)	-	-
Total Restricted Funds	<u>35,114</u>	<u>29,818</u>	<u>(3,939)</u>	<u>18,026</u>	<u>42,967</u>
<u>Total Funds</u>	<u>95,471</u>	<u>68,039</u>	<u>-</u>	<u>55,576</u>	<u>107,934</u>

Purposes of Designated Funds

Reserve Fund: this fund is available for meeting any type of congregational expenditure.

Hall Fund: this fund is for renovations, additions or replacements of the congregation's Halls.

Guild Fund: this fund is for the activities of Cargill-Burrelton Church of Scotland Guild.

Purpose of Restricted Fund

Grant Account: This was opened 2018 for Grants received and retention of Café Funds

Café and Hut Funds (Designated) are held in this a/c.

Nancy Robertson Fabric Fund: this fund was established by testamentary settlement and its use is restricted to fabric expenditure.

3 Collections for Third Parties

	2025	2024
Scottish Poppy Appeal	132	53
CATH	115	
Crossreach	84	
Total	<u>331</u>	<u>53</u>

Notes to the 2025 Accounts
(Cont.)

	<u>Unrestricted Funds</u>		<u>Restricted Fund</u>	<u>Total Funds</u>	<u>Total Funds</u>
	<u>General Fund</u>	<u>Designated Funds</u>			
	2025 £	2025 £	2025 £	2025 £	2024 £
4 Analysis of Offerings and Donations					
Gift Aid Donations	13,578	-	-	13,578	12,723
Open Plate & Gift Aid Small Donations Scheme	3,022	-	5,812	8,834	6,564
Tax Recovered on Gift Aid Donations	4,114	-	-	4,114	4,839
Other Offerings and Donations	458	-	-	458	615
	<u>21,172</u>	<u>-</u>	<u>5,812</u>	<u>26,984</u>	<u>24,741</u>
5 Analysis of Payments					
<u>Charitable Activities</u>					
<u>(a) Payments</u>					
Giving to Grow	17,617	-	-	17,617	20,391
<u>Less: Stipend Endowment Allowance</u>	<u>(3,173)</u>	<u>-</u>	<u>-</u>	<u>(3,173)</u>	<u>(3,219)</u>
<u>Less: Allowances Presby, Glebe, Vacancy</u>	<u>(1,970)</u>	<u>-</u>	<u>-</u>	<u>(1,970)</u>	<u>(9,608)</u>
	12,474	-	-	12,474	7,564
Repairs to Manse	-	-	-	-	3,631
Manse Electricity	-	-	-	-	453
Minister Travel	259	-	-	259	-
Presbytery Dues	453	-	-	453	506
Pulpit Supply	4,400	-	-	4,400	3,118
Organist, Gardener, Cleaning, Payroll Services	4,745	-	-	4,745	4,669
Fabric Repairs and Maintenance	2,637	-	-	2,637	3,334
Heating and Lighting	5,864	-	-	5,864	4,433
Insurance	1,911	-	-	1,911	1,791
Architect Fee	-	-	-	-	1,716
Upkeep of Church Grounds	100	-	-	100	100
Printing, Stationery, Photocopying	-	-	-	-	-
Collace Link Share Ministers Travel	188	-	-	188	872
YCSW Salary & Pension	-	-	9,511	9,511	14,154
Grant Spends	-	-	1,237	1,237	1,588
Hub/Fareshare & Café Expenses	-	-	5,985	5,985	7,385
Misc /Other Expenses	1,866	-	1,093	2,959	1,126
Guild Payments	-	566	-	566	625
	<u>34,897</u>	<u>566</u>	<u>17,826</u>	<u>53,289</u>	<u>57,065</u>
<u>(b) Donations</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Guild and Other Projects	-	2,024	200	2,224	2,801
	<u>34,897</u>	<u>2,590</u>	<u>18,026</u>	<u>55,513</u>	<u>59,866</u>
<u>Cost of Generating Funds</u>					
Offering Envelopes	63	-	-	63	57
	<u>34,960</u>	<u>2,590</u>	<u>18,026</u>	<u>55,576</u>	<u>59,923</u>
6 Minister's Stipend					

Congregation do not pay directly for the stipend and related costs of their own ministers. All congregations contribute to the National Stipend Fund (as part of their Giving to Grow Contributions) which bears the costs of all ministers stipends and employers contributions for national insurance pensions and housing & loans fund. Ministers Stipends are paid in accordance with the National Stipend Scale which is related to years of service. For 2025 the minimum stipend was £32,433. Maximum Stipend in the 5th and subsequent years of service £39,856.

CARGILL-BURRELTON PARISH CHURCH OF SCOTLAND

Appendix to 2025 Accounts

FUNDS HELD FOR THE CONGREGATION BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

(1) CONSOLIDATED FABRIC FUND

	2025 £	2024 £
<u>i) Capital Account</u>		
Credit Balances at 31 December (at cost)	<u>373,010</u>	<u>373,010</u>
Market Value of balances at 31 December	<u>393,982</u>	<u>391,208</u>
<u>ii) Revenue Account</u>		
Balance at 1 January	18,488	4,339
Receipts		
Dividend received on Capital Account	15,346	6,509
Interest and Dividends Received	<u>2,350</u>	<u>8,066</u>
	17,696	14,575
Payments		
Support costs	(320)	(426)
	<u>17,376</u>	<u>14,149</u>
Excess Receipts		
	<u>35,864</u>	<u>18,488</u>
Balance at 31 December		

The Capital and Revenue Funds can be released to meet Congregational fabric expenditure, upon the production of vouchers to the General Trustees. Any release of money from the Capital Fund requires Presbytery approval.

(2) WOLFHILL ENDOWMENT FUND

Expendable Account

Credit Balances held at 31 December (at cost)	<u>13,506</u>	<u>12,510</u>
Market Value of balances at 31 December	<u>16,350</u>	<u>15,192</u>

The Wolfhill Endowment Fund is to provide transport hires for members in Wolfhill, travel expenses for Ministers or Locums of Cargill-Burrelton Parish Church, fabric expenditure and other agreed purposes.