

**SAUCHIE & COALSNAUGHTON PARISH
CHURCH OF SCOTLAND**

ANNUAL REPORT & ACCOUNTS

YEAR ENDED 31ST DECEMBER 2025

Congregation No. 231435
Scottish Charity No. SC018155

SAUCHIE & COALSNAUGHTON PARISH CHURCH

Scottish Charity Number SC018155

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for the year ended 31st December 2025

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SAUCHIE & COALSNAUGHTON PARISH CHURCH

Scottish Charity Number SC018155

Report of Trustees for the year ended 31st December 2025

Reference and Administrative Information

Charity Name: Sauchie & Coalsnaughton Parish Church
Charity Registration Number: SC018155
Congregation Reference Number: 231435
Contact Address: Church Office
Main Street
Sauchie FK10 3JX

Principal Office Bearers

Session Clerk: Mr Ronald Beveridge
Clerk to the Board: Mrs Shirley McCouat
Treasurer: Mr Derek Yule

Independent Examiner

Craig Dickson, BA CPFA
23 Neidpath Drive
Stenhousemuir FK5 4TH

Bankers

Bank of Scotland
21 Mar Street
Alloa FK10 1HR

SAUCHIE & COALSNAUGHTON PARISH CHURCH

Scottish Charity Number SC018155



Report of Trustees for the year ended 31st December 2025 (cont)

Trustees

Kirk Session

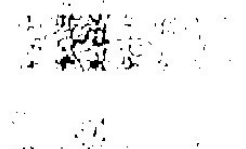
Mr Scott Cameron
Mrs Dorothy Dawson
Mr William Davidson
Mrs Anne Fowler *
Mr Louis Hansen
Miss Janette Lindsay
Mrs Shirley McCouat
Mr Gavin McDougall (from February 2025)
Mrs Janet Morrison
Mrs Fay Orr (until May 2025)
Mr Ian Orr
Mrs Isobel Pearson
Mr Eric Smith
Mrs Rhona Smith
Mrs Marion Thomson
Mrs Evelyn Todd
Mrs Catherine Wright
Rev Austin Wicks *



Congregational Board

Miss Agnes Archibald
Mr Ronald Beveridge
Mrs Edith Clark
Mrs Ellen Forbes
Mrs Ann Davidson
Mrs Doreen Gauld
Miss Suzanne McCouat
Mrs Elspeth Mockett
Mrs Rae Morrison
Mrs Lorraine Noble
Mrs Anne Waddell (from May 2025)

- Mrs Anne Fowler serves as Presbytery Elder to Perth Presbytery
- Rev Austin Wicks is also a Trustee of Clackmannan Parish Church through the linkage between the two churches and is a Trustee of Perth Presbytery.



SAUCHIE & COALSNAUGHTON PARISH CHURCH

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Report of Trustees for the year ended 31st December 2025 (cont)

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Model Deed of Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board 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 Congregational Board is appointed from within the Congregation, and members of the Congregation are invited to nominate individuals to become members of the Board who are believed to have the skills and commitment to contribute to the management affairs of the Church. Board Members are then 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.

Organisational Structure

The Congregational Board is chaired by the Minister and meets regularly during the year. Certain responsibilities are delegated to the Finance Committee and the Property Committee as appropriate. The Kirk Session is responsible for spiritual affairs within the Church.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in policy. 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.

Morning Worship has continued at 9.30 am to accommodate the requirements of our linkage with Clackmannan Parish Church. This allows the minister time to travel and to meet with parishioners from both churches after their morning services over tea and coffee. Several aspects of change in how we worship are afoot with new and innovative arrangements being explored: shorter evening services, Café Worship, reaching out to younger folks. Holy Communion Services are held in March, June, September, and December, and home communion is available to anyone unable to attend the Church. A Christmas Eve service was held at 6.30 and a joint service with Clackmannan Parish Church was scheduled for Sunday 4th January 2026 due to holiday arrangements.

There are several groups associated with the Church.

The Guild meets fortnightly on Mondays from October until May at 7.30pm in the Small Hall. Meetings are varied and include speakers, craft, musical and quiz evenings. Coffee mornings are held to raise funds for the Church and Guild Projects.

The Thursday Circle meets weekly every Thursday from October until May from 2-4 pm in the Large Hall. Every week there is entertainment that includes presentations, speakers, demonstrations, and musical performances. The meeting starts and finishes with a hymn and a prayer.

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Report of Trustees for the year ended 31st December 2025 (cont)

The Craft Group meets weekly on Tuesdays from October until May from 2-4pm in the Small Hall. Members work on their own craft projects or make knitted items such as hats, scarves, gloves and blanket squares that are given to charities such as Blythswood Care.

The Strollers meet every second Wednesday. Walks set off from the Church, or they travel by bus to another locus and walk from there, visiting a local café before undertaking their return journey.

The Badminton Club meet on Tuesdays at 7.30pm in the Large Hall.

Sunday at Noon meets on Sundays in the Large Hall at 12 for 12.30pm. This is an intergenerational gathering that follows Godly Play principles. Sunday at Noon no longer meets on the last Sunday of each month as we join the Family Café Worship at 5pm. The Sunday at Noon intergenerational group reports regularly to the Sauchie & Coalsnaughton Parish Church, Congregational Board and Kirk Session.

New forms of Worship. The Sunday Sermon is recorded with LIVE coverage on YouTube and with catch up viewing available. Café Worship has only recently started on the last Sunday of each calendar month at 5pm in the Church Hall, offering more informal engagement and learning for all.

Looking Back: We had a craft stall at the Autumn Fayre and created a 'forest of eyes' for the Halloween Boot and Treat event. A Family pizza and board games evening was enjoyed by all. A nativity drama at the All-Age service in December telling the story of Maci Mouse who thought she didn't have a gift to bring for the baby Jesus until she realised that the best gift of all was to give herself was most enjoyable.

Looking Forward: A new book gifted from Eric entitled 'In the beginning – a Bible for young people was well received'. Each story has an introduction followed by a Bible story written in a child friendly style. These stories can be used in many ways, read aloud by a storyteller or by taking turns to read or by acting out the story as it is written followed by discussion about the story and with an appropriate activity.

The Church was represented and laid wreaths at the Armistice Sunday services held in Sauchie and Coalsnaughton in November 2025.

Links with the local Primary Schools were enhanced following the induction of our new minister and this has resulted in several primary classes visiting the church and school services being held. A strong and joyous relationship ensues.

Achievements and Performance

Following the linkage with Clackmannan Parish Church in 2023, Presbytery granted permission to call a minister and an induction service took place for Pastor Austin Wicks on 7 March 2024. Austin has succeeded in establishing improved forms of worship whilst broadcasting his sermons on YouTube each week, and he and his wife Alicia have worked hard with full commitment since then. Feedback from the congregation reflects and encourages the stronger commitment necessary for the future.

Fundraising in 2025 included Tabletop Sales; Plant Sales; Coffee Mornings and a Garden Party. An Autumn Fayre was held in November and a Christmas Tree Festival in December. All these events were successful from a fundraising perspective but also contributed to our mission within our community by providing opportunities to belong and interact positively.

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Report of Trustees for the year ended 31st December 2025 (cont)

A healthy number of hall lets continued in 2025 and this provided much needed additional income. A big thanks goes to Catherine Wright, who has now retired, for her stalwart quality service in managing the hall letting process for many years. The Events Team warrants a vote of thanks for their good work and allied fund raising. Grant funding was secured, with conditions, from the Clackmannanshire and Stirling Environmental Trust in October 2025 for a project: Accessibility Ramp Renovation and Church Lighting Upgrade with match funding up to £5,787 in 2026 for access to the Church Hall and Internal Church lighting.

Another Boo-t or Treat event was held in October 2025 and attracted a healthy number of young people and was also attended by residents from local nursing homes.

The monthly Soup and Pancake Days proved very successful with neighbouring community groups attending and enjoying the fellowship. This is now a regular occurrence. This helps to strengthen our links with the community and provides fellowship in a warm space.

Our halls are available for let to the local community and a range of community activities take place each week. The **Sauchie Community Group** use our hall regularly for concerts, dances and other events.

Work to enhance the fabric of the Church, Halls and Manse continued throughout 2025 with a major refurbishment and replacement of the Hall Kitchen completed. Costs of the Manse are shared with Clackmannan Parish Church and further external work is required to the garage, garden and fences, with the repair and replacement of kitchen equipment also needed.

The Church supported Blythswood Care through its Shoe Box Appeal and Christmas gifts were donated to Homestart and Women's Aid. Special Retiral collections after services were donated to the Fabric Fund, Christian Aid, the Gate, World Mission, Strathcarron Hospice and CHAS.

Financial Review

The principal source of income is committed monthly and weekly Givings, including Gift Aid donations. These amounted to £25,427 in 2025, a reduction of £968 (4%) from the previous year. Tax recovered on Gift Aid donations and the Gift Aid Small Donations Scheme was £6,340, an increase of £81 (1%) on that recovered in the previous year. Unfortunately, core income is reducing markedly at a time when costs are continuing to increase.

Total Income for 2025 was £85,411, including £22,103 from the Consolidated Fabric Fund held by the Church of Scotland General Trustees to cover the cost of the new Hall Kitchen (see page 13). If this sum is excluded, Total Income was £63,308 compared to £64,751 in 2024.

Apart from Givings, the level of income from Fundraising and Church Organisations increased. These sources of income will continue to play a major part in meeting cost pressures. Bank and Investment Income reduced from 2024 due to the use of Reserves to manage the budget deficit and provide cashflow funding for the Hall Kitchen.

The total expenditure of £89,666 includes the replacement of the Hall Kitchen at a cost of £22,103. The remaining expenditure covers the running costs of the Church, in particular Giving to Grow allocation of £29,240. High Energy costs continue to place pressure on Church finances.

SAUCHIE & COALSNAUGHTON PARISH CHURCH

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Report of Trustees for the year ended 31st December 2025 (cont)

It was necessary to draw down reserves of £7,590 to offset the deficit on general expenditure to achieve financial balance. This continues the challenge from 2024 whereby the level of expenditure required to meet all financial commitments is well in excess of the level of Income. There is no immediate sign of this underlying deficit position changing, with Income requiring to increase by 13% to break even.

Each Charge is required by Presbytery to map out a five-year plan for expenditure and investment, and this will give an opportunity to deliver planned action as a priority to address this position.

Reserves Policy

The Church building is over 170 years old and, although it is in reasonable condition, the Trustees recognise that any maintenance work required could be very expensive. The Church has invested significantly over the years, with the substantial cost of replacing the Hall Kitchen reflected in these accounts. This cost was met from central funds held by the General Trustees to avoid any additional drawdown of Church cash reserves. These central funds are now virtually depleted.

The Church holds Investments, currently valued at £143,840, that can be utilised to cover maintenance work and non-planned major repairs to Church buildings.

It is the Trustees' policy to maintain an adequate level of cash reserves (amounting currently to £63,317) to support ongoing expenditure, as income levels are currently insufficient to meet all costs. This level of cash reserves is sufficient to meet a revenue deficit over the next five years based on current financial forecasts.

Statement of Trustees' Responsibilities

The members of the Kirk Session and Congregational Board 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 and Congregational Board 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 for Congregational Finance approved by the General Assembly of the Church of Scotland in 2007.

The Kirk Session and Congregational Board 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:



Ronald Beveridge
Session Clerk

Date: 25th February 2026

Independent Examiner's Report to the Trustees of Sauchie & Coalsnaughton Parish Church of Scotland

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

During 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.

Signature: Craig Dickson

Date: 9-3-26

Craig Dickson, BA, CPFA
23 Neidpath Drive
Stenhousemuir FK5 4TH

SAUCHIE & COALSNAUGHTON PARISH CHURCH

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RECEIPTS AND PAYMENTS ACCOUNTS for the year ended 31st December 2025

	Notes	Unrestricted Funds 2025 £	Designated Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Receipts						
Donations	3	35,356	4,183	0	39,539	38,884
Grants		0	0	0	0	0
Activities for Generating Funds		4,842	1,033	0	5,875	5,605
Bank & Deposit Interest		2,032	0	0	2,032	3,386
Investment Income		4,049	0	73	4,122	4,732
		46,279	5,216	73	51,568	52,607
Rental of Premises		10,210	0	0	10,210	10,628
Weddings & Funerals		1,480	0	0	1,480	1,140
Receipts from General Trustees		22,103	0	0	22,103	0
Other Receipts		50	0	0	50	376
Total Receipts		80,122	5,216	73	85,411	64,751
Payments	4					
Cost of Generating Funds		190	0	0	190	190
Charitable Activities		88,055	1,231	0	89,286	88,441
Governance Costs		190	0	0	190	180
Total Payments		88,435	1,231	0	89,666	88,811
Excess (Shortfall) of Receipts over Payments for the Year before Transfers		(8,313)	3,985	73	(4,255)	(24,060)
Transfers between Funds		1,950	(1,950)	0	0	0
Excess (Shortfall) of Receipts over Payments for the Year after Transfers		(6,363)	2,035	73	(4,255)	(24,060)

SAUCHIE & COALSNAUGHTON PARISH CHURCH

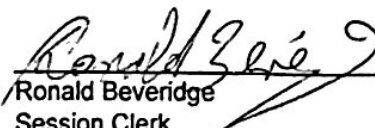
Scottish Charity Number SC018155

STATEMENT OF BALANCES as at 31st December 2025

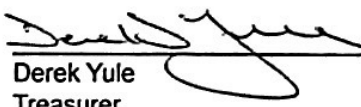
	Notes	Unrestricted Funds 2025 £	Designated Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances						
Brought forward	2	62,416	5,754	1,739	69,909	93,969
Movement in Year:						
Excess of Receipts over Payments	2	(6,363)	2,035	73	(4,255)	(24,060)
Bank & Deposit Balances						
Carried forward	2	56,053	7,789	1,812	65,654	69,909
 Investments at Market Value (cost £64,907, comprising Unrestricted £61,218; Endowments £3,689)		143,840	0	20,034	163,874	152,026
 Assets						
Gift Aid Receivable		1,572	0	0	1,572	1,582
 Liabilities						
HMRC PAYE		0	0	0	0	186

The Accounts were approved by the Kirk Session and Congregational Board on 25th February 2025

For and on behalf of the Kirk Session and Congregational Board


Ronald Beveridge
Session Clerk

Date: 25th February 2026


Derek Yule
Treasurer

Date: 25th February 2026

SAUCHIE & COALSNAUGHTON PARISH CHURCH

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NOTES TO THE ACCOUNTS

1. Trustee Remuneration and Related Party Transactions

During 2024 five Trustees received reimbursement of expenses incurred, and services provided: -

	£
Mr R Beveridge	79.20
Mr W Davidson	49.98
Mr L Hansen	1,821.10
Miss S McCouat	<u>560.00</u>
	<u>2,510.28</u>

In addition, the Rev A Wicks was reimbursed expenses of £932.01. The Church paid Council Tax (£2,810) and Broadband (£465) costs directly. All such ministerial expenses are shared equally with Clackmannan Parish Church.

2. Movement in Funds

	As at 1 st January 2025 £	Receipts £	Payments £	Transfers £	As at 31 st December 2025 £
Unrestricted Funds					
General Fund	4,840	75,195	(88,435)	33,240	24,840
Reserve Fund	37,777	4,312	0	(30,675)	11,414
Contingencies Fund	19,799	615	0	(615)	19,799
	<u>62,416</u>	<u>80,122</u>	<u>(88,435)</u>	<u>1,950</u>	<u>56,053</u>
Designated Funds					
Fabric Fund	1,052	1,475	0	0	2,527
Small Projects Fund	814	100	0	0	914
Sauchie Guild	747	1,625	(750)	(1,000)	622
Thursday Circle	879	1,475	(400)	(500)	1,454
Craft Group	0	88	0	(88)	0
Badminton Club	0	418	(56)	(362)	0
Young Church	251	35	(25)	0	261
Holiday Club	192	0	0	0	192
Choir	173	0	0	0	173
Boys' Brigade	1,646	0	0	0	1,646
	<u>5,754</u>	<u>5,216</u>	<u>(1,231)</u>	<u>(1,950)</u>	<u>7,789</u>
Endowment Funds					
Lady Erskine Bequest	1,739	73	0	0	1,812
	<u>69,909</u>	<u>85,411</u>	<u>(89,666)</u>	<u>0</u>	<u>65,654</u>

Unrestricted Funds represent general funds of the Church that can be used for any purpose.

Designated Funds are Unrestricted and represent funds held by the associated organisations listed and are used in the running of those organisations. Legacies, received in 2016 and 2018, were placed in a Designated Fabric Fund.

Restricted Funds are funds that are held for specific (restricted) purposes. The Church has no such funds.

SAUCHIE & COALSNAUGHTON PARISH CHURCH

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NOTES TO THE ACCOUNTS (cont)

Endowment Funds

Income from the Elizabeth Snaddon Bequest is allocated to the Reserve Fund as the Fund is not held by the Church itself. Income from the Lady Charlotte Erskine Bequest is used to support the Young Church when required.

3. Analysis of Donations

	Unrestricted Funds £	Designated Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
WFO Scheme (non-Gift Aid)	2,634	0	0	2,634	2,640
Gift Aid Donations	22,794	0	0	22,794	23,755
Tax Recovered on Gift Aid	6,340	0	0	6,340	6,259
Ordinary Offerings (Open Plate)	2,315	0	0	2,315	2,217
Other Offerings, Donations etc	1,273	4,183	0	5,456	4,013
	35,356	4,183	0	39,539	38,884

4. Analysis of Payments

	Unrestricted Funds £	Designated Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
Cost of Generating Funds					
WFO Envelopes	190	0	0	190	190
	190	0	0	190	190
Charitable Activities					
Giving to Grow Allocation	29,240	0	0	29,240	30,290
Minister's Expenses	160	0	0	160	0
Pulpit Supply	673	0	0	673	1,575
Organist, Cleaner & Finance	8,162	0	0	8,162	8,050
Manse Costs	3,650	0	0	3,650	3,553
Fabric Repairs & Maintenance	27,132	0	0	27,132	23,638
Heat and Light	11,165	0	0	11,165	11,670
Insurance	4,086	0	0	4,086	3,951
Printing, Stationery & Telephone	1,147	0	0	1,147	1,364
Presbytery Dues	1,148	0	0	1,148	1,192
Performing Rights Licence	701	0	0	701	672
Sundry Costs	791	1,231	0	2,022	2,486
	88,055	1,231	0	89,286	88,411
Governance Costs					
Independent Examiner's Fee	190	0	0	190	180
	190	0	0	190	180
Total Payments	88,435	1,231	0	89,666	88,811

SAUCHIE & COALSNAUGHTON PARISH CHURCH

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NOTES TO THE ACCOUNTS (cont)

5. Ministers' Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of 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, relating to years of service. In 2025 the minimum stipend was £32,433 and the maximum stipend in fifth and subsequent years of service was £39,856.

6. Collections for Third Parties

	2025 £	2024 £
Christian Aid	293	170
CHAS	186	113
Mission Partners	59	331
Strathcarron Hospice	89	347
The Gate Charity	75	364
DEC (Gaza)	0	153
	702	1,478

SAUCHIE & COALSNAUGHTON PARISH CHURCH

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APPENDIX

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

	£	2025 £	2024 £
Consolidated Fabric Fund			
Opening Balance	16,442		16,442
Realised Investment Gain	<u>8,019</u>		<u>0</u>
		24,461	<u>16,442</u>
Debits: Fabric Expenses			
- Hall Kitchen	<u>(22,103)</u>		<u>0</u>
		<u>22,103</u>	<u>0</u>
Balance held at 31 st December at cost		<u>2,358</u>	<u>16,442</u>
 Market Value of Balance at 31 st December		<u>3,107</u>	<u>25,818</u>
 Revenue Account			
Opening Balance		815	<u>0</u>
Income			
- Dividends	617		914
- Interest	46		39
- Manse Rent	<u>0</u>		<u>0</u>
		663	<u>953</u>
Expenditure			
- Administration Charge	<u>(320)</u>		<u>(138)</u>
		<u>(320)</u>	<u>(138)</u>
Closing Balance		<u>1,158</u>	<u>815</u>