

The Church of Scotland
Cowie & Plean Church of Scotland

RECEIPTS AND PAYMENTS ACCOUNTS

for the year ending 31 December 2025

Congregation No: 231402

Charity No: SC 016296

Reference and Administrative Information

Charity Name:	Cowie & Plean Church of Scotland
Charity Registration Number:	SC016296
Congregation Reference No:	231402
Contact Address:	5 Fincastle Place Cowie Stirling FK7 7DS

Trustees Session

Mrs M Brown	Mrs J Stevenson (Demitted 23/09/25)
Miss P McKenzie (Demitted 23/09/25)	Mr A Galloway
Mrs M Galloway	Mrs V Hutcheson
Mrs S Laird	Mrs A Penman
Mr E Feguson	Mrs E Bicknell
Reverend Alison Grainger	

Congregational Board

Mrs J Thomson (Demitted 13/05/25)

Principal Office-bearers

Minister:	Reverend Alison Granger
Session Clerk	Mrs A Penman
Deputy Session Clerk	Mrs V Hutchinson (Resigned 23/09/25))
Church Treasurer:	Mrs M Brown (Retired 28/01/25)
Church Treasurer:	Mrs E Bicknell (Appointed 28/01/25)
Property Convener	Mrs S Laird

Independent Examiner

Martin Dunsmore
60 Brookfield Place
Alva
FK12 5AT

Bankers

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

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is now administered in accordance with the terms of the Unitary Constitution. This was adopted on 13th May 2025 as we moved away from the previous Model 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. There have been major changes for the Trustees; having changed from the Model Deed of Constitution, to the Unitary Constitution, with the responsibilities of the Congregational Board being absorbed into the Kirk Session.

Organisational Structure

The Kirk Session which meets six times a year is responsible for spiritual affairs within the church. Certain responsibilities are delegated, by the Trustees, to the Finance Committee and the Property Committee as appropriate.

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.

2025 saw the completion of fencing around the car park and major emergency external repairs were carried out to a collapsed clay waste pipe. The possibility of removing the pipe organ, and utilising that space for storage purposes, is an ongoing project as we await the consent of The General Trustees regarding its removal. A further inspection of the organ requires to be carried out before they decide. It is hoped that a final decision on this will be reached soon. We hope to install a new ramp at the side entrance to the church in the coming year.

Trustees' Annual Report (cont)

Year ended 31 December 2025

Achievements and Performance

Worship is held at Plean every Sunday at 10 am and joint services are held regularly with our sister church at Fallin. The World Day of Prayer enabled a shared service with Fallin and with other churches in the greater Bannockburn area. Services were held during Holy Week and Christmas Advent Services were held in December. Bible study is held at Plean on Monday mornings and the Craft Group continue to meet on Monday afternoons.

Financial Review

The Principal source of income in the year was from congregational giving via FWO , Gift Aid, Open Plate and Donations, totalling £12,474. This was a decrease of approx 7.29% on the previous year and is due to a decrease in donations received. Gift Aid together with Gift Aid under the Small Donations Scheme will give rise to a tax reclaim of approx. £1,974. Shared expenses with Fallin will be on a 50:50 basis

Reserves Policy

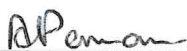
It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £17,594 of which £6,032 has been designated for fabric fund . The remaining balance of £11,562 represents more than 6 months expenditure. Funds in the amount of £3,550 have been claimed from the Consolidated Fabric Capital account in respect of emergency work undertaken in December 2025 and will be received early January 2026.

Trustees' Annual Report (cont)
Year ended 31 December 2025

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,



Session Clerk

Date : 20th January 2026

Independent Examiner's Report to the Trustees of Cowie & Plean Church of Scotland

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 06 to 11.

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:
 - 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.



Martin Dunsmore
60 Brookfield Place

Alva
FK12 5AT

Date: 5/3/26

Cowie & Plean Church of Scotland
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
<u>Receipts</u>	Note	£	£	£	£	£
Donations	3	12,474	-	-	12,474	13,455
Activities for Generating Funds		1,200	-	-	1,200	1,600
Bank & Deposit interest		261	-	-	261	501
		13,935	-	-	13,935	15,556
Rent of Rooms		255	-	-	255	200
Rent of Car Park		450	-	-	450	2,250
General Trustees		6,640	-	-	6,640	-
Weddings & Funerals etc			-	-	-	580
<u>Total Receipts</u>		<u>21,280</u>	<u>-</u>	<u>-</u>	<u>21,280</u>	<u>18,586</u>
<u>Payments</u>	4					
Costs of generating funds		95	-	-	95	140
Charitable activities		30,379	3,550	-	33,929	23,895
Governance costs		50	-	-	50	50
<u>Total Payments</u>		<u>30,524</u>	<u>3,550</u>	<u>-</u>	<u>34,074</u>	<u>24,085</u>
Excess of Receipts over Payments for the year before transfers		(9,244)	(3,550)	-	(12,794)	(5,499)
Transfers		-	-	-	-	-
Excess of Receipts over Payments for the year						
		<u>(9,244)</u>	<u>(3,550)</u>	<u>-</u>	<u>(12,794)</u>	<u>(5,499)</u>

Cowie & Plean Church of Scotland
Statement of Balances
At 31 December 2025

	Unrestricted	Restricted	Endowment		
	Funds	Funds	Funds	Total	Total
	2025	2025	2025	2025	2024
Note	£	£	£	£	£
<u>Bank & Deposit Balances</u>					
Bank & deposit balances	30,388	-	-	30,388	35,887
brought forward					
<u>Movement in year:</u>					
Excess of Receipts over Payments for the year	(9,244)	(3,550)	-	(12,794)	(5,499)
Bank & deposit balances					
carried forward	21,144	(3,550)	-	17,594	30,388
<u>Investments at market value</u>					
	-	-	-	-	-
<u>Assets</u>					
Gift Aid Receivable est	1,959	-	-	1,959	1,928
Consolidated Fabric Capital Account	-	3,550	-	3,550	-
E-on Next (Gas acc credit)	979	-	-	979	-
	2,938	3,550	-	6,488	1,928
<u>Liabilities</u>					
Giving to Grow 2024	-	-	-	-	1,705
	-	-	-	-	1,705

The accounts were approved by the Kirk Session and Financial Board on 20th January 2026 .

For and on behalf of the Kirk Session and Financial Board

A Pen non - Session Clerk

Elizabeth Bicknell Treasurer

Cowie & Plean Church of Scotland

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

There were no related party transactions during the year.

No trustee or a person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	7,105	8,483	(6,006)	-	9,582
General Fund	23,283	12,797	(24,518)	-	11,562
Total funds	<u>30,388</u>	<u>21,280</u>	<u>(30,524)</u>	<u>-</u>	<u>21,144</u>
 Restricted Funds					
General Trustees	<u>-</u>	<u>-</u>	<u>(3,550)</u>	<u>-</u>	<u>(3,550)</u>
	<u>-</u>	<u>-</u>	<u>(3,550)</u>	<u>-</u>	<u>(3,550)</u>
 Total Funds	<u><u>30,388</u></u>	<u><u>21,280</u></u>	<u><u>(34,074)</u></u>	<u><u>-</u></u>	<u><u>17,594</u></u>

NOTE

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	4,544	-	-	4,544	5,584
Gift Aid Donations	3,600	-	-	3,600	3,035
Tax Recovered on Gift Aid Donations	1,935	-	-	1,935	1,920
Ordinary Offerings (Open Plate)	1,167	-	-	1,167	475
Other Offerings, Donations etc	1,228	-	-	1,228	2,441
	<u>12,474</u>	<u>-</u>	<u>-</u>	<u>12,474</u>	<u>13,455</u>
4. Analysis of Payments					
Costs of generating funds					
Offering envelopes	95	-	-	95	140
	<u>95</u>	<u>-</u>	<u>-</u>	<u>95</u>	<u>140</u>
Charitable activities					
Giving To Grow	11,694	-	-	11,694	4,599
Presbytery dues	430	-	-	430	463
Interim Moderator Expenses	-	-	-	-	47
Locum Costs	-	-	-	-	527
Pulpit supply	200	-	-	200	688
Fabric repairs & maintenance	7,175	3,550	-	10,725	2,926
Heat and light	8,229	-	-	8,229	4,782
Insurance	2,308	-	-	2,308	2,167
CCLI	97	-	-	97	93
New Audio Visual Equipment	-	-	-	-	7,192
Equipment Maintenance	-	-	-	-	50
Printing, stationery and postage	10	-	-	10	-
Donation	-	-	-	-	50
Other expenses	236	-	-	236	311
	<u>30,379</u>	<u>3,550</u>	<u>-</u>	<u>33,929</u>	<u>23,895</u>
Governance costs					
Independent examiner's fees	50	-	-	50	50
Other payments					
Purchase of assets	-	-	-	-	-
Purchase of investments	-	-	-	-	-
	<u>30,524</u>	<u>3,550</u>	<u>-</u>	<u>34,074</u>	<u>24,085</u>

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 £32,433 and the maximum (in fifth and subsequent years) £39,856.

6. Collections for Third Parties

Strathcarron Hospice

2025	2024
£	£
400	390
<u>400</u>	<u>390</u>

APPENDIX

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

CONSOLIDATED FABRIC FUNDS

	2025	2024
	£	£
<u>CAPITAL ACCOUNT</u>		
Credit Balances held at 31 December at cost	<u>55,701</u>	<u>55,701</u>

INVESTMENTS

3922 units in Church Of Scotland Investors Trust Growth Fund (Cost £20,002)
1679 units in Church Of Scotland Investors Income Fund (Cost £19,997)

Market Value	<u>46,107</u>	<u>43,592</u>
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REVENUE ACCOUNT

Credit Balance at 31 December	<u>5,963</u>	<u>8,646</u>
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