

The Church of Scotland
Port of Menteith Church of Scotland

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

Congregation No: 231424

Charity No: SC 001864

Reference and Administrative Information

Charity Name: Port of Menteith Church of Scotland

Charity Registration Number: SC001864

Congregation Reference No: 231424

Contact Address: Mrs S Makgill-Crichton
Coldon
Port of Menteith
FK8 3RD

Trustees

Kirk Session Mr R Armstrong, Mr I Breakenridge, Mrs S Cooper,
Mr J Ingleby, Mrs S Makgill-Crichton,
Mrs M Martindale, Mr A Simpson, Mrs J Simpson.

Principal Office-bearers

Minister till July 2024 Rev Ellen Larson-Davidson

Interim Moderator from July 2024 Rev Iain Goring

Session Clerk Mrs S Makgill-Crichton

Church Treasurer: Mrs S Makgill-Crichton

Independent Examiner

Dr J L Bowie
Braehead, Main St
Gartmore, Stirling
FK8 3RW

Bankers

Bank of Scotland
Callander Branch
PO Box 1000
BX2 1LB

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution (Unitary Form).

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 is chaired by the Interim Moderator/ Minister and meets approximately six times a year. It is responsible for spiritual and temporal affairs within the church.

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.

The primary objective of Port of Menteith Church is to proclaim the Christian faith through worship and action in the community. Worship is conducted weekly in the church and is open to all.

In the first year of a new linkage with 3 other churches, we have been learning about each other to see how our charge can move forward. Our Minister has been on leave for 6 months and much of the work we hoped to cover has been held up while we manage our parishes on our own. We are hoping to be able to start our work together in the coming year.

Trustees' Annual Report (cont)

Year ended 31 December 2025

Achievements and Performance

Our plans have been a little changed with our Minister being on leave. We have formed a new group in our church to work more closely with the community, and several events have been held with children at the centre. These have been successful and we hope to work more on that this year. We have established a working relationship with the school and are waiting for our minister's return to be able to enhance that.

We are in discussions with our neighbouring hotel about ways to help our community with our joint resources. We hope this will enhance our community involvement.

Our open church during the summer is always popular and we plan to continue with this, as well as introduce some concerts this year too.

We have raised funds for both local and international charities throughout the year.

Financial Review

Our income has increased by a small increment, and this is due to some unexpected donations during the year. Our expenses have been large this year as we did some major maintenance on the roof. We have reduced our savings to pay for these repairs. The increase in Give to Grow once again will begin to make an impact on our savings

Reserves Policy

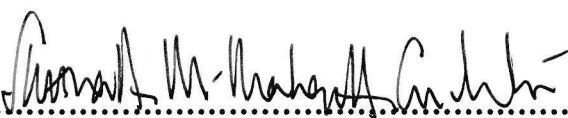
We are keeping our bank balance at just over £10,000 as this will be required to manage Give to Grow payments, as well as our usual annual expenditure. The increase of Give to Grow year on year will require us to be very vigilant in the coming years because at present it is more than 50% of our income.

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,



.....

Mrs Sheena Makgill-Crichton
Session Clerk

Date ...6th March 2026 .

Independent Examiner's Report to the Trustees of Port of Menteith Church

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 7 to 12.

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.

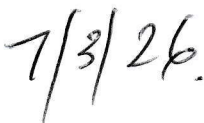
Name Dr J L Bowie

Signature



Address: Braehead, Main St,
Gartmore, Stirling
FK8 3RW

Date



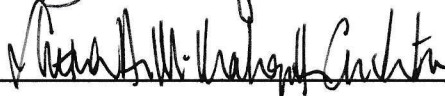
Port of Menteith Church							
Receipts and Payments Account							
Year ended 31 December 2025							
			Unrestricted	Restricted			
			Funds	Funds	Total	Total Funds	
			2025	2025	2025	2024	
Receipts	Note		£	£	£	£	
Donations	3.		14,216		14,216	16,019	
Activities for Generating Funds Open Ch			459		459	245	
Gross Trading Receipts	4.		3,822		3,822	2,120	
Bank & Deposit interest			1,252		1,252	1,523	
			19,749	0	19,749	19,907	
Reciept from LPWGS			1,332		1,332		
Receipts from General Trustees (Pulpit Supply)			1,161		1,161		
Receipts from Presbytery of Perth			305		305		
Total Receipts			22,547	0	22,547	19,907	
Payments	5.						
Costs of generating funds							
Charitable activities			29,348	0	29,348	20,103	
Governance costs							
Total Payments			29,348	0	29,348	20,103	
Excess of Receipts over Payments for the year before transfers							
			-6,801	0	-6,801	-196	
Transfers							
Excess of Receipts over Payments for the year			-6,801	0	-6,801	-196	

Port of Menteith Church
Statement of Balances
At 31 December 2024

	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2025	2025	2025	2024
				as restated
Note	£	£	£	£
<u>Bank & Deposit Balances</u>				
Bank & deposit balances brought forward	43,537		43,537	43,733
Movement in year:				
Excess of Receipts over Payments for the year	-6,801		-6,801	-196
Bank & deposit balances carried forward	<u>36,736</u>	<u></u>	<u>36,736</u>	<u>43,537</u>
<u>Assets</u>				
Gift Aid Receivable	<u>705</u>	<u></u>	<u>705</u>	<u>789</u>
	<u>705</u>	<u></u>	<u>705</u>	<u>789</u>
<u>Liabilities</u>				
	<u></u>	<u></u>	<u></u>	<u></u>
	<u></u>	<u></u>	<u></u>	<u></u>

The accounts were approved by the Kirk Session on 06/03/2026

For and on behalf of the Kirk Session

Elder

Treasurer

Port of Menteith Church

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year two trustees and one member of the congregation received a total of 6 items of expenses reimbursed, totaling £865.11

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds					
General Purposes Fund	30,610	1,252	-7,992		23,870
General Fund	12,928	21,295	-21,356		12,867
	<u>43,538</u>	<u>22,547</u>	<u>-29,348</u>	<u>0</u>	<u>36,737</u>
Restricted funds					
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Total funds	<u>43,538</u>	<u>22,547</u>	<u>-29,348</u>	<u> </u>	<u>36,737</u>

Purposes of Designated Funds

General Purposes Deposit Fund: set aside for the maintenance and work of the Church

Purposes of Restricted Funds

		Unrestricted	Restricted		
		Funds	Funds	Total	Total
		2025	2025	2025	2024
		£	£	£	£
3. Analysis of Donations					
	WFO Scheme (non Gift Aid)	1,980		1,980	1,675
	Gift Aid Donations	7,284		7,284	9,614
	Tax Recovered on Gift Aid Donations	2,217		2,217	2,605
	Ordinary Offerings (Open Plate)	1,482		1,482	621
	Other Offerings, Donations etc	1,253		1,253	1,504
		14,216		14,216	16,019
4. Analysis of Other Income					
	Weddings	1,850		1,850	1,575
	Funerals	435		435	545
	Other trading activities	1,537		1,537	
		3,822		3,822	2,120
5. Analysis of Payments					
Charitable activities					
	Giving to Grow	8,981		8,981	6,377
	Presbytery Dues	255		255	282
	Fabric Repairs & Maintenance	10,129		10,129	6,193
	Insurance	2,550		2,550	2,350
	Pulpit Supply	2,066		2,066	1,561
	Heat and Light	1,321		1,321	1,253
	Other Expenses				603
	Cleaning	650		650	600
	Other Building Costs - Manse	1,046		1,046	395
	Travel	479		479	349
	Printing, Stationary, Postage & Adm	129		129	140
	Accounting	479		479	
	NCT, SCT Poppy Wreath	193		193	
	Village Hall	115		115	
	T Towels	340		340	
	CCLI	97		97	
	Website	518		518	
		29,348		29,348	20,103

6. 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 stipend in 5th and subsequent years of service - £39,856.

	2025	2024
	£	£
7. Collections for Third Parties		
Erskine	242	
RABI	150	
Alzheimers	134	
Strathcarron	2,000	
Christian Aid	76	
Start Up Stirling		104
MSF		220
SSAFA		135
Simon Community		385
Waddell Lorry Appeal		221
	<u>2,602</u>	<u>1,065</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025	2024
	£	£
<u>Consolidated Fabric Fund Capital Account</u>		
Credit Balances held at 31st December at cost	<u>18,263</u>	<u>18,263</u>
Market Value of Balances at 31 December	<u>19,278</u>	<u>18,719</u>

<u>Consolidated Fabric Fund Revenue Account</u>		
Credit Balance at 31st December	<u>12,178</u>	<u>10,988</u>