

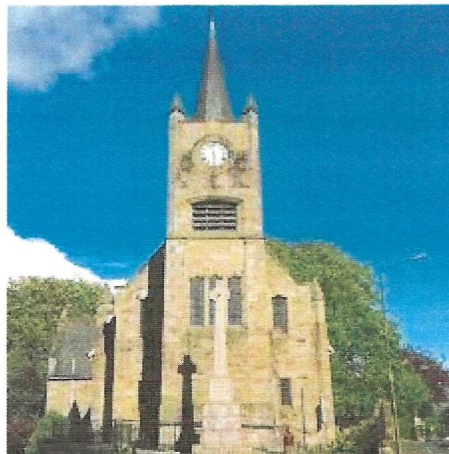
Cambusbarron Parish Church of Scotland

The Bruce Memorial

Receipts and Payments Accounts

Congregation No: 231400

Charity No: SC 001913



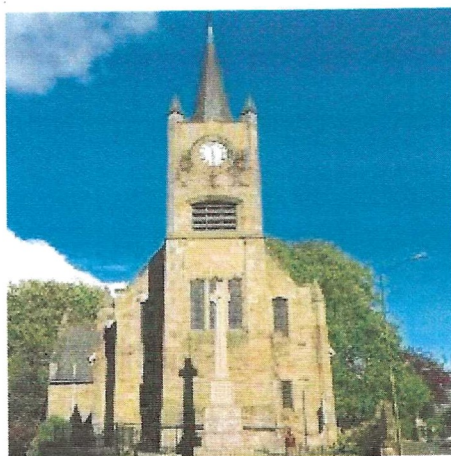
Cambusbarron Parish Church of Scotland

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Congregation No: 231400

Charity No: SC 001913



Reference and Administrative Information

Charity Name: Cambusbarron Parish Church of Scotland Bruce Memorial

Charity Registration Number: SC001913

Congregation Reference No: 231400

Contact Address: Bob Anderson, 32 Bobbin Wynd, Cambusbarron, Stirling
FK7 9LZ

Trustees

Elders	Elders
Bob Anderson	Robert Jeffrey (Resigned 16 th April 2025)
Kathryn Anderson (Ordination 1 st June 2025)	Jeanette McIntyre
James Davidson	Graham Nash
Kathleen Davidson	Pauline Perry
Christine Donald	Alan Prentice
Graeme Fotheringham	Janet Strang (24 th January 2025)
Matthew Gibb	Helen Walker
Charmaine Gordon	Allan Webster
Tom Hunter (Ordination 1 st June 2025)	Sheila Webster
Ann Jeffrey (Resigned 16 th April 2025)	

Principal Office-bearers

Minister: Rev Graham P Nash
14 Woodside Court
Stirling, FK7 9PH

Session Clerk: Pauline Perry

Church Treasurer: Bob Anderson

Independent Examiner

Susan Stevenson Gilogley, 9 Eccles Court, Stirling, FK7 9AT

Bankers

Bank of Scotland, Stirling Port Street Branch, PO BOX 1000, BX2 1LB

Sort Code: 80-91-29

Account No: 00166062

Structure, Governance and Management

Governing Document

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

Recruitment and Appointment of Trustees

The Kirk Session are the charity trustees since adoption of the Unitary Constitution. 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 Session now has sole responsibility for all matters since adoption of the Unitary Constitution.

Statement of Trustees Responsibilities

The members of the Kirk Session prepare financial statements that 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 reflect the financial position of the church at that time. This is 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 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.

Organisational Structure

The Kirk Session meets at least seven times a year and 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 polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. It is the national Church and 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 mission of Cambusbarron Parish Church is to take the Good News of Jesus Christ to the whole of our community and to serve the village of Cambusbarron and its people.

This objective is achieved through a wide range of activities including weekly services of public worship and Bible teaching, regular times for prayer, a variety of courses on different aspects of faith and life, activities for children, young people and families, pastoral care of the elderly and the housebound, support for those in hospital for the bereaved, opportunities for friendship and fellowship at the monthly lunches and coffee mornings, chaplaincy in the local primary school and the provision of the Church Hall for a variety of different community groups.

Achievements and Performance

Every Sunday morning, we met to worship God in song and prayer; to hear God's Word read and preached and to reflect on its significance in our lives; and to witness to our community of the saving power of the gospel of Jesus Christ.

Our sermon series in 2025 included:

'Worship & the Glory of God' based on John Risbridger's book 'The Message of Worship'.

'Follow Me' from Mark's gospel looking at our discipleship and stepping out in faith.

'Jesus: Through The Eyes of Those Who Knew Him Best'.

We also worked through part of the Westminster Confession of Faith.

Our sung worship was led by our organist and on a few occasions by a small group of musicians and singers. Our excellent AV system allowed us to include short videos and other music as appropriate. Members of the congregation contributed to worship in a variety of ways including reading the Bible and leading prayers. Our Session Clerk completed her training and was approved by Perth Presbytery as a worship leader. Our services were livestreamed on YouTube with an average of 50 views and audio CDs were delivered to members of the congregation who are unable to attend.

We held special services at different times during the year including Holy Week and Easter, Harvest, Remembrance, Bible Sunday and Advent and Christmas. It was a joy to welcome a mixture of people of different ages into membership, by profession of faith or by transfer, including two baptisms by immersion. Our mission partners Keith and Ida Waddell visited us during their furlough in December.

Christian discipleship was inspired in various ways. Prayer was encouraged through the monthly PrayerNet. In the spring, we showed the second season of 'The Chosen' in the Church Hall on Sunday evenings. During Lent, many of the congregation read 'Rich Wounds: The Countless Treasures of the Life, Death and Triumph of Jesus' by David Mathis. During Advent, we read a devotional book entitled 'Let Earth Receive Her King' by Alistair Begg. Towards the end of the year, we restarted our Prayer Gathering.

A small number of children attended our Sunday School and enjoyed the activities. A good number of young people attended services and helped with the AV and livestream.

Teen Church met fortnightly on Sunday evenings with up to eight teenagers attending.

Our CambusBairns group for pre-school children and their parents/carers grew with an average of 25 people attending each Wednesday morning. A small team led the Scripture Union group in Cambusbarron Primary School and the minister helped to facilitate the end of term services in the church at Easter, Harvest and Christmas.

Around 40 people from the congregation and community were part of the Oasis Group led by Angela Samson, our Wellbeing Coordinator. They enjoyed the wonderfully varied programme on Tuesday mornings with guest speakers and occasional outings.

The Hub Drop-In on Wednesdays is appreciated by a small group who enjoy meeting for friendship and to play games. In the autumn, we introduced a Bible reading, hymn and prayer each week, led by the minister.

We sought to provide pastoral care to a growing number of older people and bereavement support to families at the time of a funeral.

Our Knit and Natter group, Men's Walking Group and Ukulele Group met regularly throughout the year and were greatly enjoyed by those attending.

We supported community events including the Cambusbarron Gala Day by providing teas in the Church Hall.

Our services and other activities were publicised in posters and flyers, on social media and our website, and in the Stirling Observer as well as in Steeple News, our attractive church magazine. Our Christmas flyer was delivered to the whole parish.

We had monthly collections of food for Start Up Stirling, and supported Christian Aid, the Scottish Bible Society, Blythswood Care Shoebox Appeal, Poppy Scotland, CHAS and Toybox.

Financial Review

Main Donation income during 2025 was £78,318 against £81,036 the previous year, a reduction of £2,718 or 3.35%. In 2024 £3,300 had been provided by the congregation specifically for replacement of the windows in the manse and factoring this in gives only a minor decrease. Open Plate showed a slight uplift of £237 to £7,083. The main donations through bank standing orders and Free Will Offering revealed a reduction of £2,410 or 4.35% and it is hoped this trend can be reversed into 2026. We benefited in 2025 from generous individual Donations. Total Receipts for the year are £722 ahead of last year at £95,041.

Total Payments for 2025 stand at £107,812 some £4,414 ahead of 2024. As in 2024 the main factor in our expenditure was the cost of maintaining our property with £17,595 spent on updating the manse bathroom and additional property expenses for painting the vestibule and sanding of the hall floor. Savings have been made in the cost of Heat and Light and we benefited further from a refund of payments made for gas in previous years. Almost every aspect of our expenditure has increased over the last 12 months and this is likely to continue during 2026. Our Reserves have again been called upon to fund our cash flow and with the addition of interest these now stand at £79,064 against £89,446 at the end of 2024. The deficit for the year reached £12,771.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately three months expenditure. At the year end the Church held unrestricted cash funds in the bank of £9,714 which covers some of the Reserves Policy and additional funds are also held in an Instant Access account with the General Trustees as mentioned in the Financial Report.

**Cambusbarron Parish Church of Scotland Bruce Memorial
Notes to the Accounts**

Year Ended 31 December 2025

Approved by the Trustees and signed on their behalf,

Signature 

**Pauline Perry
Session Clerk**

Date 26/1/26

Independent Examiner's Report to the Trustees of Cambusbarron Parish Church of Scotland Bruce Memorial

I report on the accounts of the charity for the year ended 31 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 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

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:

SUSAN STEVENSON GILGOLLEY (S. Gilgoley)

Address:

9 ECCLES COURT, STIRLING, FK7 9AT

Date:

10 MARCH 2026

Cambusbarron Parish Church of Scotland Bruce Memorial
Receipts and Payments Account
Year ended 31 December 2025

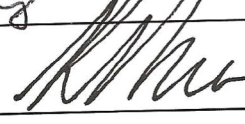
		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	Note					
Donations	3	78,318			78,318	81,036
Legacies		2,000			2,000	
Bank & Deposit interest		3,619			3,619	4601
		<u>83,937</u>			<u>83,937</u>	<u>85,637</u>
Rental of Premises		0			0	100
Weddings and Funerals		2,350			2,350	3300
Oasis Group		3,411			3,411	2578
Hub		784			784	1177
Other Receipts		1,337			1,337	1527
Refund of Gas Payments		3,222			3,222	
<u>Total Receipts</u>		<u>95,041</u>			<u>95,041</u>	<u>94,319</u>
<u>Payments</u>	4					
Costs of generating funds		122			122	94
Charitable activities		107,415			107,415	103,029
Governance costs		275			275	275
<u>Total Payments</u>		<u>107,812</u>			<u>107,812</u>	<u>103,398</u>
Excess of Receipts over Payments for the year before transfers		-12,771			-12,771	-9,079
Transfers						
Excess of Receipts over Payments for the year		<u>-12,771</u>			<u>-12,771</u>	<u>-9,079</u>

Cambusbarron Parish Church Bruce Memorial
Statement of Balances
At 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 20025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u>						
Bank & deposit balances brought forward		101,551			101,551	110,630
<u>Movement in year:</u>						
Excess of Receipts over Payments for the year		-12771			-12771	-9,079
Bank & deposit balances carried forward		<u>88,780</u>	<u>0</u>	<u></u>	<u>88,780</u>	<u>101,551</u>
<u>Investments at market value</u>		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<u>Assets</u>						
Gift Aid Receivable		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<u>Liabilities</u>						
Cost of repair not yet billed		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session on . 26/1/26

For and on behalf of the Kirk Session

	Session Clerk
	Treasurer

Cambusbarron Parish Church Bruce Memorial

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the course of the year Rev Graham Nash, Minister of the Church received reimbursement of travel and Council Tax amounting to £4,407.

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					
General Fund	15,806	91,422	-107,812	14,000	13,416
Reserve Fund	85,745	3,619		-14,000	75,364
	<u>101,551</u>	<u>95,041</u>	<u>-107,812</u>	<u>0</u>	<u>88,780</u>
Restricted funds					
General Fund	0				
	<u>0</u>				
Total funds	<u>101,551</u>	<u>95,041</u>	<u>-107,812</u>	<u>0</u>	<u>88,780</u>

Purposes of Restricted Funds

There were no restricted funds during the year.

Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
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3. Analysis of Donations

Bank Mandates & FWO	52,979		52,979	55,389
Tax Recovered on Gift Aid Donations	13,913		13,913	15,192
Ordinary Offerings (Open Plate)	7,083		7,083	6,846
Other Offerings, Donations etc	4,343		4,343	5,609
	<u>78,318</u>	<u>0</u>	<u>78,318</u>	<u>83,036</u>

4. Analysis of Payments

Costs of generating funds

Offering envelopes	122		122	116
	<u>122</u>		<u>122</u>	<u>116</u>

Charitable activities

Bibles and Hymn Books				200
Property Expenses	17,595		17,595	16,779
Children and Youth Activities	114		114	178
Cleaning and Supplies	4,267		4,267	2,482
Community Worker - Salary	6,924		6,924	6,872
Community Worker - Tax & NI	1,515		1,515	1,361
Compassion UK	434		434	372
Council Tax	3,411		3,411	3,182
Garden	0		0	34
Heat and Light	10,565		10,565	8,059
Insurance	2,597		2,597	2,394
Life and Work	168		168	168
Ministers Travel Expenses	996		996	1,200
Giving to Grow	46,105		46,105	46,652
Music Licence	1,230		1,230	1,188
Presbytery Dues	1,386		1,386	1,435
Phones	1,836		1,836	2,011
Stationery and Printing	2,913		2,913	2,381
Professional Service Fees	781		781	781
Pulpit Supply	658		658	441
Website, Computer and IT	849		849	686
Oasis Group	2,678		2,678	2,020
Bank Charges	43		43	0
Hub	0		0	2,110
After Church Teas	350		350	43
	<u>107,415</u>	<u>0</u>	<u>107,415</u>	<u>103,029</u>

Governance costs

Independent examiner's fees	275		275	275
	<u>275</u>		<u>275</u>	<u>275</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 stipend (in the tenth and subsequent years) £39,856.

6. Collections for Third Parties

	2025	2024
	£	£
Christian Aid		100
Mwandi	1930	731
Mary's Meals		431
Poppy Scotland	226	223
	<u>2,156</u>	<u>1,485</u>