

**ARDOCH and BLACKFORD PARISH,
CHURCH OF SCOTLAND**

Trustees' Annual Report and Accounts

Year ended 31 December 2025

Ardoch and Blackford Parish, Church of Scotland

Charity No: SC000139

Congregation No: 281731

Reference and administrative information

Charity Name: Ardoch and Blackford Parish, Church of Scotland
Charity Registration No: SC00139
Congregation Reference No: 281731
Contact Address: C/o 24 Greenhaugh Court, Braco Dunblane FK15 9PS

Trustees:	Rev. Mairi Perkins	Mr. Robert G. Aitken
	Mr. Frederick Ayre	Mrs. Jeannette Barr
	Mr. Stuart Brannen	Mrs. Jacqui Crawford
	Mrs. Susan G Crorie	Mr. James Dawson(resigned 23/6/25)
	Mrs. Ann J Gordon	Mr. James Lawrie (resigned 23/6/25)
	Mr. Alexander R. Marshall	Mrs. Heather McDonald
	Mrs. Barbara McLaren	Mrs Thelma McNaught
	Mr. Andrew Muir	Miss. Elizabeth Paterson
	Mrs. Laura Peacock	Mr. Charles W, Robertson
	Mr. Gordon Roy	Mrs. Shona Stewart
	Mr. Peter R. Scott	Mr Andrew Sinclair (appointed 1/7/25)
	Mrs Christine Souter	Mr Bruce Tarbet

Principal Office-bearers

Moderator.	Rev. Mairi Perkins
Session Clerk:	Mr. Alexander R. Marshall
Deputy Session Clerk:	Mr. Charles W. Robertson
Church Treasurer:	Mr. Andrew Muir (resigned 30/4/26)
	Mr. Andrew Sinclair (appointment 1/5/26)

Independent Examiner: Mr Paul MacLaine
20 Gentle Croft
Braco
FK15 9PN

Bankers: Bank of Scotland
Direct Business
P O Box 1000
BX2 1LB

Ardoch and Blackford Parish, Church of Scotland
Registered Charity Number SC000139
Trustees Annual Report
Year Ended 31st December 2025

Structure, Governance and Management - Governing Document

Ardoch and Blackford Parish Church is administered in accordance with a Unitary Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session, treasurer and pending treasurer are the Charity Trustees. All trustees have been registered with OSCR in compliance with legal requirements. 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 to undertake these duties. 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 responsible for all spiritual, financial and practical affairs within the church. It met formally on 14 occasions during 2025 and keeps accurate minutes of these meetings. As set out in the Perth Presbytery Mission Plan, Ardoch Parish Church and Blackford Parish Church became a union from 1st January 2025.

The oldest records, minute books, baptismal register, financial records and other papers of the legacy Ardoch Parish Church and legacy Blackford Parish Church are stored in the National Archives in Edinburgh showing how successive generations of elders in the Kirk Session have administered the affairs of the congregation. Records and financial statements have been inspected annually by higher courts of the church.

Objectives

The Church of Scotland is Trinitarian in doctrine, reformed in tradition and Presbyterian in polity. As a national church it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every Parish in Scotland through a territorial ministry. It co-operates with other churches in various ecumenical bodies in Scotland and beyond.

Ministry.

The Rev Mairi Perkins has been Minister of the charge of the previous Ardoch Parish Church and Blackford Parish Church since March 2016 and since 1st January 2025 the now United charge of Ardoch and Blackford Parish Church. The appointment was made on a 70% full-time equivalent basis.

Church Membership

The united Communion Roll stood at 201 members and 10 adherents as of 31st December 2025. We welcomed 3 new members during the year and continue to be encouraged by the regular attendance and active involvement of several people not on the Communion Roll.

Ardoch and Blackford Parish, Church of Scotland
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Property

In line with the Perth Presbytery Mission Plan, both Ardoch and Blackford church buildings remain open for worship and other requirements. Regular maintenance and upkeep of the buildings is carried out during the year. All legally required inspections and checks are properly documented. The Kirk Session agreed for both buildings to be enrolled in the Presbytery pilot property maintenance scheme for twice annual inspections. During 2025 the Kirk Session agreed for the purchase of the new manse and the sale of the previous manse.

Financial Review

Income continues to be a balance of Sunday morning offerings, investments and other regular giving through banks, fundraising events and grant applications.

There was a deficit in the year of £9668.

The main reduction in investments was due to financing of the new manse with the new manse being bought for £429000 and the old manse sold for £363828

Reserves Policy

It is the policy of the Trustees to hold reserves of approximately six months' expenditure including designated funds. At the end of the year the church held unrestricted cash funds of £37501.

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 Regulation 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,

Alexander R. Marshall



Session Clerk

Date 12/7/2026

ARDOCH AND BLACKFORD PARISH CHURCH of SCOTLAND

TRUSTEES ANNUAL REPORT – Year Ended 31 December 2025 (continued)

Independent Examiner's Report to the Trustees of Ardoch Parish Church of Scotland.

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 5 to 10.

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 Account 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 proper understanding of the accounts to be reached.

Name: Mr Paul MacLaine

Address: 20 Gentle Croft
Braco
FK15 9PN

Date: 10/6/26

ARDOCH AND BLACKFORD PARISH CHURCH of SCOTLAND
Year Ended 31 December 2025
RECEIPTS and PAYMENTS ACCOUNT

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Total
	Note	2025 £	2025 £	2025 £	2025 £	2024 £
Receipts						
Donations	4	33363	0	0	33363	31903
Fund Raising Events		5813	0	0	5813	2425
Community Lunch			1400		1400	
Music Club			907		907	
Bank & Deposit Interest		214	0	0	214	170
Investment Income		10385	0	0	10385	10180
		49775	2307	0	52082	44678
 Sale of Investments		15012	0	0	15012	10000
Foundation Scotland			1915		1915	
Perth Council			3383	0	3383	0
Gift Aid		7252	0	0	7252	0
		72039	7605	0	79644	54678
 Payments						
Cost of Generating Funds			0	0	0	0
Investment Management			0	0	0	0
Charitable Activities	5	89312	0	0	89312	60877
Donations			0	0	0	0
Net Purchase/Sale of Investments			0	0	0	0
		89312	0	0	89312	60877
 Excess of Payments over Receipts		-9668		0	-9668	-6199
 Excess of Receipts over Payments		0	0	0	0	
 Excess of Payments over Receipts for the year		-9668	0	0	-9688	-6199

ARDOCH AND BLACKFORD PARISH CHURCH of SCOTLAND
Year Ended 31 December 2025
STATEMENT OF BALANCES

	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Endowment</u> <u>Funds</u>	<u>Designated</u> <u>Funds</u>	<u>Total</u> <u>2025</u>	<u>Total</u> <u>2024</u>
	£	£	£	£	£	£
<u>Bank, Deposit and Cash Balances</u>						
Brought forward	13971	101	21		14093	20292
Transfer of Union Balance	14121	1440			15561	
Excess of Payments over						
Receipts for the year.	-9668				-9668	-6199
Bank Deposit and Cash Balances	<u>18424</u>	<u>1541</u>	<u>21</u>	<u>0</u>	<u>19986</u>	<u>14093</u>

Investments (at Value)						
Rathbones (At Cost £152275)	86429	27702	2216	105267	221614	278126
COS Growth Funds Transfer of Union Balance	2690				2690	
COS Income Funds Transfer of Union Balance	7460				7460	
COS Income Funds	27256				27256	26466
Net Assets as at 31 December 2025	<u>123835</u>	<u>27702</u>	<u>2216</u>	<u>105267</u>	<u>259020</u>	<u>304592</u>

Investment Income Charges of £3000.00 per annum paid from fund capital

Assets

Gift Aid 5116

The accounts were approved by the Kirk Session on the 29 April 2026
For and on behalf of the Kirk Session




Session Clerk

Church Treasurer

ARDOCH AND BLACKFORD PARISH CHURCH of SCOTLAND
Year Ended 31 December 2025
Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions.

There was no trustees remuneration

Payments in respect of Manse Council Tax, Repairs, Telephone, mileage allowance and expenses were made for the Minister which amounted to £8876.00

2. Minister's Stipend.

All Church of Scotland congregations contribute to the National Stipend Fund which bears the cost of all stipends and employer's contributions for national insurance, pension and housing and loan fund. Minister's stipends are paid in accordance with the national stipend scale, which is related to years of service.

The minimum figure is £32433 and then for 5th and subsequent years £39856

3. Movements in Funds

	As At 1 Jan 2025		Receipts	Payments	Transfers	At 31 Dec. 2025
	£	£	£	£	£	£
Unrestricted Funds						
Designated Hot Chocolate Teen Group	126	0	0	0	0	126
Designated Sunday School Fund	28	0	0	0	0	28
General Fund	19499	77123	86883	0	0	9739
Guild Bank	1381		90			1291
COS Deposit Accounts	<u>7180</u>	<u>214</u>				<u>7394</u>
	<u>28214</u>	<u>77337</u>	<u>86973</u>	<u>0</u>		<u>18578</u>
Restricted Funds						
Foundation Scotland- Music Club	77	907	0	0	0	984
Foundation Scotland- Internet Costs	384		384	0	0	0
Foundation Scotland and PKC Community Work	<u>979</u>	<u>1400</u>	<u>1955</u>	<u>0</u>		<u>424</u>
	<u>29654</u>	<u>79644</u>	<u>89312</u>	<u>0</u>		<u>19986</u>

4 Analysis of Donations

	Unrestricted Funds	Restricted Funds	Endowmen Funds	Total 2025	Total 2024
	£	£	£	£	£
Offerings	22939	0	0	22939	18296
Special Collections	2072	0	0	2072	1265
Member/Non-Member donations	300	0	0	300	5512
Makaton Grant		2500		2500	0
Hall Charge	5252			5252	0
PKC Warm Hub			0	0	1805
Ardoch Church of Scotland Guild	<u>300</u>	<u>0</u>	<u>0</u>	<u>300</u>	<u>200</u>
	<u>30863</u>	<u>2500</u>	<u>0</u>	<u>33363</u>	<u>31903</u>

ARDOCH AND BLACKFORD PARISH CHURCH of SCOTLAND
Year Ended 31 December 2025
Notes to the Accounts

5 Analysis of Payments

	Unrestricted Funds	Restricted Funds	Endowment Total Funds	Total 2025	Total 2024
	£	£	£	£	£
Charitable Activities					
Ministries & Mission Allocation	38,600	0	0	38,600	25,549
Presbytery dues	938	0	0	938	652
Publications	311	0	0	311	
Ministers Travel	2,730	0	0	2,730	2,069
Pulpit Supply	610	0	0	610	777
Retiring Offerings	2,172	0	0	2,172	1,156
Scripture Union Donation	500	0	0	500	0
Cleaning	2,552	0	0	2,552	1,829
Electricity & Fuel Oil	8,321	0	0	8,321	5,851
Insurance	4,149	0	0	4,149	2,349
Organ	1,295	0	0	1,295	1,749
Printing, Stationery & Postage	824	0	0	824	237
Makaton Training	2,708			2,708	0
Guild Movement	90	0	0	90	426
Ardoch Church SCD Group	0	0	0	0	401
Church Sound System	534	0	0	534	469
Broadband/Web Site	1,086	384	0	1,470	603
Ordinary Repairs & Maintenance	9,369	0	0	9,369	8,374
Bank Charge	68	0	0	68	0
Gifts	124	0	0	124	0
Manse Repairs & Maintenance	3,779	0	0	3,779	4,078
Manse Council Tax	4,901	0	0	4,901	1,961
Manse Telephone	1,312	0	0	1,312	768
Domain	0	0	0	0	121
Community Work	0	1,955	0	1,955	1,458
	<u>86,973</u>	<u>2,339</u>	<u>0</u>	<u>89,312</u>	<u>60,877</u>

ARDOCH AND BLACKFORD PARISH CHURCH of SCOTLAND
Year Ended 31 December 2025
Notes to the Accounts

6 Purpose of Endowment Funds

- Patrick Gardiner
 - For Ministry and General Schemes
- Nita Falconer - Stewart
 - For benevolent purposes
- Falconer - Stewart
 - For the poor of Ardoch Parish
- Margaret Finlayson or Robertson
 - For Fabric and Manse Funds

Purpose of Restricted Funds

- Ardoch Church Choir & Singing Group
 - To provide 'music and song' for the Church and Community
- Ardoch Parish Church Community Fund
 - To provide for members of the local community in need and financial assistance when considered appropriate by the Kirk Session, to local charitable organisations providing welfare services within the Parish

Purpose of Designated Funds

- Fabric Fund (designated)
 - To provide for the maintenance of, and ordinary and extraordinary repairs to, the Church and ancillary buildings
- Manse Fund (designated)
 - To provide for the maintenance of, and ordinary repairs to, the Manse
- Church Hall Fund (designated)
 - To provide for improvements to the Church Hall
- Youth Work Fund (designated)
 - To provide personal development opportunities for the young people of the local community
- Ardoch Church of Scotland Guild (designated)
 - To meet the objectives of the National body and develop the local branch
- Anna Dawson Youth Fund (designated)
 - To encourage the involvement of young people in the activities of the Church

7 Special Collections Disbursed as Donations	£	
Chas		74
Poppy Scotland		167
Christian Aid		940
Red Cross		165
Action for Homeless		138
World Day of Prayer		139
Scottish Bible Society		94
Blythswood		160
DEC Appeal		120
Crossreach		<u>175</u>
		<u>2172</u>

ARDOCH AND BLACKFORD PARISH CHURCH of SCOTLAND
Year Ended 31 December 2025

APPENDIX

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

	<u>2025</u>	<u>2024</u>
<u>CAPITAL ACCOUNT</u>		
Credit Balance held at 31 December 2025 at cost	<u>0</u>	<u>26442</u>
Market Value of Balances at 31 December 2025	<u>0</u>	<u>38708</u>
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December 2025	<u>3378</u>	<u>2087</u>
<u>TEMPORARY ACCOUNT</u>		
Credit Balance at 31 December 2025	<u>56665</u>	<u>0</u>