

**BALFRON AND FINTRY
CHURCH OF SCOTLAND**

**Trustees' Report
&
RECEIPTS & PAYMENTS ACCOUNTS
for the year ended
31st December 2025.**

Congregation No: 28/1730

Charity No: SC012537

Reference and Administrative Information

Charity Name: Balfron and Fintry Church of Scotland
Charity Registration Number: SC012537
Congregation Reference No: 28/1730
Contact Address: Ian McVean
Helenslea
Balfron
G63 0TW

Trustees

Interim Moderator: Peter Murdoch till 25th Sept 2025
Minister :Rev Alex Smeed from 25th September 2025

Kirk Session

Angus Black	Elsie Andrews
Fiona Christie	Denver Chalmers
Meg Duckworth	Christopher Drapper
David Jamieson	Hugh Edmond
Pam Lightbody	Anne Lee
Ian McVean	John McLean
Helen Robb (Resigned 19 th February 2025)	Elizabeth Mottram
Rosie Walters	Margaret Strang (emeritus elder)
Anne Wright (Died 17 th July 2025)	Rae Wilson

Principal Office-bearers

Interim Moderator: Rev. Peter Murdoch
Minister: Rev Alex Smeed
Session Clerks: Ian McVean and Meg Duckworth
Church Treasurer: Deborah McLean

Independent Examiner

Martin Dunsmore
60 Brookfield Place
Alva
FK12 5AT

Bankers

Bank of Scotland
Milngavie Station Road Branch
PO Box 1000
BX2 1LB

Trustees' Annual Report

Year ended 31st December 2025

Structure, Governance and Management

Governing Document

The Church has been administered in accordance with the terms of the Unitary Constitution since 12th September 2024. Balforn and Fintry Church of Scotland is part of the Presbytery of Perth.

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, which meets at least six times a year, is responsible for all affairs within the church.

The vacancy of minister and recruitment freeze within the Church of Scotland has allowed the long-term engagement of non-stipendiary (unpaid) part-time ministry of Word and Sacrament and has allowed services to continue in conjunction with Ministerial and Reader supply. The Church has also benefited from the Teachings from Rev Peter Murdoch as Interim moderator and various ministers who kindly provided supply until September 2025 with the appointment of Rev Alex Smeed.

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.

During 2025 there was a morning service held in Balforn every Sunday at 11.15am and in Fintry at 09.30am until the linkage with Drymen and East Loch Lomond on 23 January 2025, whereby the services moved to Sunday service in Balforn with the 3rd Sunday of each month being held in

Fintry. Communion is celebrated on the first Sunday of each month in March, June, September and December. Special services are held on Good Friday and on the first Sunday in October is Harvest Thanksgiving, Christmas Watchnight and Christmas Day services were also held. Carol Service held in Fintry Church on Christmas Eve and Remembrance Services were held in both Balfon and Fintry Churches.

A Lunch Club is held weekly in both villages (except during the summer months) allowing outreach in the form of fellowship and food. Fintry has a weekly group who meet in the Sports Centre providing fellowships and conversations with non-church attendees. The Buildings of Balfon and Fintry Church at Balfon are used by a number of Church and Community Groups such as Tea and Tunes, Strathendrick Singers, Community Choirs, Slimming World, Armchair Yoga, Music for Under-fives etc.

Activities for younger members of the congregation are being supplied on an ad hoc basis by members of the congregation during the service.

Services of an ecumenical nature have taken place with support from Balfon Baptist Church, Balfon Catholic Church and support from the other churches in the area was seen at the Service of Induction held in Balfon Church in September which was also attended by many of the congregations and Presbytery members from around the Perth Presbytery.

Regular collections have been taken for Charities both Local and National which are noted in the Accounts. These are Cancer Research, Military Veterans, Preshal, Robin House, Erskine, Simon Community and Tearfund. As well as the physical supply of tinned goods to support charities in Stirling such as Start Up Stirling, The Balfon Phone Box (food project) facilitated through the church which we have not quantified in financial terms.

The Presbytery Mission plan has ordered the closure of the Category B Listed Building known as Fintry Kirk located in the village of Fintry and the building will be disposed of in 2026. The logistics of this mean that the review of services in this venue will be subject to further discussion and to comply with both the Insurance and Presbytery Mission plan this building will be kept “Wind and Watertight” until its final closure date with services being held beyond the end of 2025.

Following several appeals the Church of Scotland have held their position that the Fintry Kirk Building will be disposed of, however they held that if the building was purchased by a local group that it would be considered a suitable venue for services to be held. The process to purchase this within the community continues into 2026 with considerable support from the local community having been shown.

The Fintry Kirk Cemetery (Owned by Stirling Council) forms part of the grounds adjacent to the Kirk and would benefit from further upkeep, however the proposed plans of Presbytery Mission Plan would not justify the expense to the property that is to be listed for sale in 2025.

The Manse is situated in Balfon and Rev Smeed and his family have moved in following his appointment as Minister in September.

Prior to this the tenancy which was managed by Endrick Properties brought in a monthly rental amount which is shown in Appendix as 50 Fund as a merged amount after expenses.

Trustees' Annual Report

Year ended 31st December 2025

Achievements and Performance

Attendance at Sunday services has grown from the start of 2025 from around 25 at the start of year to around a regular number of 40 and has grown mainly since the appointment of Minister. At the close of every Sunday service the members and visitors are welcome in the church rooms for tea, coffee, biscuits and chat. The Rev Alex Smeed has conducted funeral services and Celebration of Life Services in both Churches and Services in the Crematorium.

The Pastoral Care Groups, while they are now able to visit members in their homes, have also worked hard to maintain contact through telephone calls and emails. This includes the work of the Bereavement Visitor who has continued sending cards to bereaved families on the first anniversary of their bereavement and a referral is being made to Rev Smeed to visit where requested and to signpost any potential needs.

Linkage with Drymen and East Loch Lomond

The linkage with Drymen and East Loch Lomond was established on 23 January 2025. Rev. Smeed was subsequently called on 25 September 2025 and accepted the charge. The Kirk Session records its sincere thanks to Rev. Peter Murdoch, who served as Interim Moderator and provided valuable guidance throughout this period of transition.

Financial Review

As stated last year the accounting treatments comply with the standard laid down by CoS and OSCR, the charity regulator in Scotland.

The deficit reflects exceptional transition costs associated with the Union, pulpit supply during vacancy, and preparatory works to the Manse prior to the minister's arrival. These costs are not expected to recur at the same level.

Financial Statements are in the form of Receipts and Payments format. Receipts of **£73,693** were received and **£99,612**. A withdrawal of £15,000 was taken from reserves, approved by Session.

The trustees recognise the deficit recorded in 2025 and are implementing measures including cost control, fundraising and stewardship initiatives to restore financial balance.

Drymen and East Loch Lomond have paid all invoices related to the Manse including Removal costs and Fabric expenses for 2025 for which we are truly grateful.

A Fundraising effort is expected to take place in 2026 to futureproof the Church and its members however the rise in numbers is expected to bring in additional income through the year and the legacy gift of £5,000 was gratefully received. The appointment of a Minister is expected to translate to a rise in attendance, and we are already seeing this in the weekly plate collection (The church plate received £7,381 over nine months without a minister, and £4,445 over three months with a minister)

Income is principally taken in Standing Orders and Plate Collection with the use of Free will offerings by envelope enabling a Gift Aid to reclaim to include the Small Donations Scheme.

Reserves Policy

Reserve balances held locally are managed by the Investors Trust on behalf of the Local Church. These comprise of:

Five **Deposit Funds** totalling £25,758.80 (Deposit Account, Bequest Fund, 1st Balfron Company Boys' Brigade Fund, and a General Congregational Purposes Fund).

Two **Growth Funds** with a combined market value of £144,170.40 (Bequest Fund and Kirk Session Fund).

One **Income Fund** totalling £2,437.46 (Kirk Endowment Fund).

In addition, the General Trustees hold two **Consolidated Fabric Funds** totalling £120,058. These consist of:

Capital Account with a current value of £104,916 (originating from Fintry Congregation)

Revenue Account of £15,142, (representing income received while the Manse was tenanted).

During the year, **£15,000** was withdrawn from the Revenue Account to meet costs associated with essential maintenance and preparation of the Manse for the arrival of a new minister and family and fabric expenses such as insurance.

The charity holds reserves to ensure continuity of worship, mission and essential operations during periods of income fluctuation and to meet unexpected property or maintenance costs. The Trustees review reserves annually and consider an appropriate level to be the equivalent of approximately 3–6 months of regular expenditure.

Statement of Trustees' Responsibilities

The members of the Kirk Session are the Trustees, must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of Balfron and Fintry Church during the financial year. The Trustees 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,

Jan A. R. McKeam
Session Clerk

Date *20/5/26*

Maureen Duth
Session Clerk

Date *20th May 2026*

**Independent Examiner's Report to the Trustees of Balfron and Fintry Parish
Church of Scotland
SC012537**

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

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.

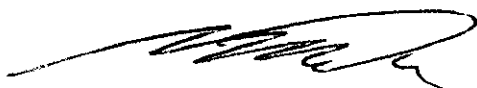
Basis of independent examiner's statement

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
Clackmannanshire
FK12 5AT

Date: 27th May 2026

Balfron and Fintry Church of Scotland**Receipts & Payments Account Year ended 31st December, 2025.**

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Fund 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>					
Donations (Note 3)	36,004	-	-	36,004	19,582
Bank & Deposit/Interest	-	-	128	128	51
Investment Income	2,922	-	1,006	3,375	385
Legacy	5,000	-	-	5,000	1,000
	<u>43,926</u>	<u>-</u>	<u>1,134</u>	<u>44,507</u>	<u>21,018</u>
<u>Other Receipts</u>					
General Trustees Transfer (insurance)-		20,120	-	20,120	1,280
Grants In	-	2,500	-	2,500	-
Misc.	210	-	-	210	1,433
Princeton University	58	-	-	58	-
Sunday School	0	-	-	-	-
Weddings/Hall Rental	5,745	-	-	5,745	240
Receipts Excluding Transfers	<u>49,939</u>	<u>22,620</u>	<u>1,134</u>	<u>73,693</u>	<u>23,971</u>
Transfer of Union	-	-	-	-	16,045
Transfer of Union Bequest Fund	-	-	-	-	9,943
<u>Total Receipts</u>	<u>49,939</u>	<u>22,620</u>	<u>1,134</u>	<u>73,693</u>	<u>49,959</u>
<u>Payments (Note 4)</u>					
Cost of generating funds	-	-	-	-	-
Charitable Activities	76,992	20,120	-	97,112	21,196
Grants Out	-	2,500	-	2,500	-
<u>Total Payments</u>	<u>76,992</u>	<u>22,620</u>	<u>-</u>	<u>99,612</u>	<u>21,196</u>
<u>Excess of Receipts over Payments</u>	<u>(27,053)</u>	<u>-</u>	<u>1,134</u>	<u>(25,919)</u>	<u>28,763</u>

Balfron and Fintry Church of Scotland
Statement of Balances at 31st December, 2025.

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total 2025 £	Total 2024 £
<u>Bank & Deposit Balances</u> <u>at 1.1.25</u>					
General Funds	53,253	-	-	53,253	33,538
Dunswater Endowment Bequest Fund -		-	2,790	2,790	2,662
*Bequest Fund (Deposit 3)		-	9,840	9,840	-
*1st Balfron Co Boys Brigade (Deposit 5)		-	360	360	-
**Deposit Account (Deposit Fund 2)		-	2,110	2,110	2,110
** General Congregational Purposes (Deposit Fund 6)-			12,442	12,442	12,192
Understatement of Insurance from 2024		-	-	-	1,280
TOTALS	<u>53,253</u>	<u>-</u>	<u>27,542</u>	<u>80,795</u>	<u>51,782</u>

Movement in Year:

Excess of Receipts over
Payments for the year

TOTALS	(27,053)	-	1,134	(25,919)	28,763
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Bank & Deposit Balances

At 31.12.25	<u>26,200</u>	-	<u>28,676</u>	<u>54,876</u>	<u>80,795</u>
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Investment at Market Value

Growth Kirk Session Fund (cost £250.33)	Market Value	£2,614	£2,424
Income Fund (cost £1,863.00)	Market Value	£2,437	£2,366
Bequest Fund (cost £82,954.00)	Market Value	£141,556	£128,182
*Funds Transferred at Union			
** Omitted in previous accounts			

The Accounts were approved by the joint Kirk Session
For and on behalf of the Kirk Session on: 20/05/26

Investment balances as stated in the Appendix are held by the Church of Scotland General Trustees and only income distributions are included in Receipts & Payments,
Reserve balances held locally are managed by the Investors Trust on behalf of the Local Church.

.....*Jan A.R. McVern*..... Session Clerk *John McLean*..... Trustee
.....*Robert Halliday*..... Session Clerk

Balfron and Fintry Church of Scotland

Notes to the Accounts

1. Trustee Remuneration & Related Party Transactions.

Trustees received reimbursement of expenses: David Jamieson as Beadle £2,800, his wife Linda Jamieson received payment of £1,200 for her services as cleaner.

Anne Lee, who is a trustee, received £3,850 to provide her services in her role as the organist which included an overpayment of £550 returned in Jan 2026

The minister Rev Smeed received travel expenses of £ 101, all other costs including manse expenses were paid by our linked church at Drymen.

2. Movement in Funds.

	At 1 January 2025	Receipts	Payments	Transfers	At 31 Dec. 2025
	£	£	£	£	£
Unrestricted Funds.					
General Fund	51,973	49,939	76,992	-	24,920
General Fund Misstatement 2024	1,280	-	-	-	1,280
Restricted Fund					
From General Trustees	-	20,120	20,120	-	-
Grants	-	2,500	2,500	-	-
Endowment					
The Dunwaters Trust	2,790	128	-	-	2,918
Bequest Deposit Account (d2)	2,110	-	-	-	2,110
*Bequest Fund (d3)	9,840	437	-	-	10,277
Central Funds (d4)	-	-	-	-	-
*1st Balfron Co Boys Brigade (d5)	360	16	-	-	376
General Congregational Purposes (d6)	12,442	553	-	-	12,995
Total Funds	<u>80,795</u>	<u>73,693</u>	<u>99,612</u>	<u>-</u>	<u>54,876</u>

Balfron and Fintry Church of Scotland Notes to the Accounts (cont.)

	Unrestricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
3. Analysis of Donations				
WFO Scheme (Non-Gift Aid)	2,895	-	2,895	-
Gift Aid Donations	17,953	-	17,953	7,391
Tax recovered on Gift Aid Don.	3,330	-	3,330	2,206
Ordinary Offerings (open plate)	11,826	-	11,826	9,985
	<u>36,004</u>	<u>-</u>	<u>36,004</u>	<u>19,582</u>
4. Analysis of Payments				
	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
Cost of Generating Funds				
Offering Envelopes	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Charitable Activities				
Giving to Grow	37,961	-	37,961	7,247
Presbytery Dues	878	-	878	450
Ministers Expenses	101	-	101	242
Pulpit Supply and Locum Expenses	10,802	-	10,802	190
Fabric Repair and Maintenance	4,882	14,202	19,084	2,577
Council Tax	-	798	798	-
Heat & Light	11,496	-	11,496	1,597
Insurance	-	5,120	5,120	2,586
Relief Organist	3,937	-	3,937	987
Printing Stationery & Postage	78	-	78	359
Cleaning Duties	2,400	-	2,400	800
Charities	332	-	332	-
Misc Expenses	1,325	-	1,456	1,949
Beadle	2,800	-	2,800	932
Grants paid out to RVS Lunch Club	<u>-</u>	<u>2,500</u>	<u>2,500</u>	<u>-</u>
TOTALS	<u>76,992</u>	<u>22,620</u>	<u>99,612</u>	<u>19,916</u>

Balfron and Fintry Church of Scotland
Notes to the Accounts (Cont.)

5. Minister's Stipends

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

6. Collections for Third Parties

	2025	2024
	£	£
Alzheimer Scotland	-	354
Christian Aid	377	335
CHAS	-	467
Embrace the Middle East	-	90
Erskine Hospital	238	110
Preshal Trust	100	-
Robin House	210	107
Sight Scotland Veterans	-	1,201
Strathcarron Hospice	-	781
Tearfund	535	-
	<u>1,460</u>	<u>3,110</u>

APPENDIX**Balfron and Fintry Church of Scotland No: 281730****OSCR Charity No: SC012537****FUNDS HELD ON BEHALF OF THE CONGREGATION BY THE
CHURCH OF SCOTLAND GENERAL TRUSTEES****Consolidated Fabric Fund**

<u>CAPITAL ACCOUNT</u>	2025	2024
	£	£
Credit balance held at 31 st December at cost	<u>68,374</u>	<u>68,374</u>
Market value at 31 st December	<u>104,916</u>	<u>100,083</u>
<u>REVENUE ACCOUNT (50 Consol Fabric Fund - Capital)</u>		
Credit balance held at 31 st December 2025	<u>15,142</u>	<u>28,251</u>
TEMPORARY ACCOUNT		
Credit Balance at 31 st December 2024	(741)	0