

The Church of Scotland
Balquhiddar Parish Church

Receipts and Payments Accounts
Year ended 31st December 2025

Congregation No: 231391

Charity No : SCO 12316

Reference and Administration Information

Charity Name: Balquhidder Parish Church

Charity Registration No.: SCO 12316

Congregation Reference No: 231391

Contact Address: The Old Schoolhouse, Balquhidder, FK19 8NY

Trustees: Ms Gill Allan

Mrs Eleanor Bell

Mrs Jennifer Deacon

Mr Paul Hicks

Mr Charles Hunter

Mrs Erica Mackenzie

The Lady Maida MacLaren

Miss Pauline Perkins

Mrs Elisabeth Stoddart

Princial Office Bearers:

Minister : Rev.Jeff McCormick

Session Clerk: The Lady Maida MacLaren

Treasurer : Mr Charles Hunter

Beadle: Mrs Erica Mackenzie

Independent Examiner: Mr David Black

The Old Manse, Balquhidder, FK19 8NY

Bankers : Royal Bank of Scotland, Stirling.

Trustees Annual Report

Year ended 31st 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 met 3 times during the 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. 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.

Services are held each Sunday at 11.30. Our Minister is with us on the third Sunday of each month when we celebrate Communion. One Sunday per month is referred to as Café Church, and takes the form of a more informal meeting, with tea, coffee and snacks available. This has proven to be appealing and has brought about many stimulating discussions across a range of topics. The other Sunday Services are taken by volunteers from the Worship Group drawn from Elders.

Trustees' Annual Report(Cont)

Year ended 31 December 2025

Achievements and Performance

It was a great pleasure to welcome the Rev.Jeff McCormick as the Minister of the linked Charges of Callander,Balquidder and Killin and Ardeonaig in April.A very happy occasion followed by a wonderful fellowship in the Church Hall.

Since then we have had a very enjoyable meeting of the 3 Kirk Sessions in Balquidder.

Further events are being planned by a small Steering Group representing each Congregation,

It has been heartening to see a steady group of worshippers each week throughout the past year.Attendances over the year average out at 16.We tend to get more in the way of visitors over the summer months, but no matter when they come visitors are made most welcome and entertained afterwards over a cup of tea..We have had younger adults with young families come back so that was very encouraging.We have to thank those who take services for the time spent on their preparation and delivery.A Planning Group assist with the filling of the diary and the variety and contrast of styles is appreciated by the Congregation.

We are very fortunate to have a couple of excellent pianists in Lis Stoddart and Paul Hicks .They take turns to play for us and we really do enjoy their musical talent.

The Bible Study Group continues to meet weekly.

A Bothy or Soup Club was started in the Autumn and is open to all men.It has been successful in bringing many men over the threshold of the Kirk...some for the first time.Donations are split between the Church and other Charities .

Plans are afoot to set up a Monthly Prayer Group early in the New Year.

Thanks are also due to those who look after the Fabric of the Kirk.

Erica Mackenzie runs Weddings and Funerals using all her Stage Management skills.

She always ensures a smooth delivery with a human touch.

Following the sudden death of Rosemary Whittemore the Cleaning has been taken on by Anita Jacob.Fiona Leishman continues to present us with wonderful floral decoration to suit the seasons.

Thanks are due to Clan Maclaren who paid for extensive repairs to the ruined Old Kirk over the summer.

Trustees' Annual Report(Cont)

Year Ended 31st 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.

Maida MacLaren.

Rev. Jeff McCormick

Session Clerk.

Minister

M. MacLaren

Rev. Jeff McCormick

15 MARCH 2026

Independent Examiner's Report to the Trustees of Balquhiddar Parish Church

I report on the accounts of the charity for the year ended 31st December 2025 which are set out in pagesto

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 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 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 opinion in 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 been not been met.

Name DAVID BLACK

Address THE OLD MANSE
BALQUHIDDER

Date. FK19 8NY
15/03/26

Islethorpe Parish Church
Receipts and Payments Account
for ended 31 December 2025

		Unrestricted	Restricted	Endowment		
		Funds	Funds	Funds	Total	Total
		2025	2025	2025	2025	2024
		£	£	£	£	£
Receipts						
Donations	3	19440			19440	15977
Legacies					0	0
Activities for Generating Funds					0	0
Bank & Deposit Interest		927			927	1054
Investment Income		249			249	237
		<u>20616</u>	<u>0</u>		<u>20616</u>	<u>17268</u>
Rental of premises					0	0
Sale of assets					0	0
Sale of investments					0	0
Grants					0	0
Stipend Refund		0			0	0
Gift Aid Refund					0	0
Receipts from General Trustees					0	0
Friends of Epiphany		0			0	447
Transfer of Union Balance					0	0
Other Receipts Income	4	<u>1150</u>			<u>1150</u>	<u>650</u>
		<u>1150</u>			<u>1150</u>	<u>3</u>
Receipts from Restricted Funds		<u>21766</u>	<u>0</u>		<u>21766</u>	<u>17271</u>
			70		70	77
Total Receipts	2	<u>21766</u>	<u>70</u>		<u>21836</u>	<u>17348</u>
Payments	5					
Costs of generating funds						
Charitable activities		18089			18089	16741
Major Repairs Church						0
Major Repairs Manse						0
Governance costs					0	0
		<u>18089</u>	<u>0</u>		<u>18089</u>	<u>16741</u>
Surplus of Receipts over Payments for the year		<u>3677</u>	<u>70</u>		<u>3747</u>	<u>687</u>

Edinburgh Parish Church
Statement of Balance
At 31 December 2025

	Unrestricted Funds	Restricted Funds	Parish Funds	Liability Funds	Reserve Funds	Total	Total
	2025	2025	2025	2025	2025	2025	2024
Note	£	£	£	£	£	£	£
Bank & Deposit Balances							
Bank & deposit balances brought forward	3000	1500	3100	20000	3000	43500	43500
Movement in year:							
Excess of Receipts over Payments for the year	-3079	70	-910	7306	70	3797	807
Bank & deposit balances carried forward	<u>3000</u>	<u>1600</u>	<u>2251</u>	<u>30000</u>	<u>3070</u>	<u>45021</u>	<u>45171</u>
Investments at market value held by Church of Scotland Investment Trust	2025	2025				2025	2024
Growth Fund General Purpose	9632					9632	8802
Dedicated Public Fund	3110					3110	2970
General Fund	3621					3621	3467
Sanctuary Chapel Fund		213				213	204
Peace/Capex Fund		1425				1425	1360
	<u>16383</u>	<u>1638</u>	<u>2251</u>	<u>30000</u>	<u>3070</u>	<u>49002</u>	<u>49003</u>
Assets							
GR Aid Tax Relief	4423					4423	4423
Liabilities							
Cost of repairs not yet billed	0	0				0	0

The accounts were approved by the Kirk Session and Financial Board on 11/03/26

For and on behalf of the Kirk Session and Financial Board

M. Macdonald Session Clerk

Rev. Ross M. S. MINISTER

15 March 2026

Redeemer Parish Church

Statement of Accounts

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year the Minister received expenses payments of £1522

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					
Fabric Funds	3888	19465	8780	13764	2819
Liquidity Funds	3162	539	8449	-7080	2251
Friends Funds	28989	832	0	-6764	34105
	<u>3886</u>	<u>898</u>	<u>880</u>	<u>0</u>	<u>3876</u>
	<u>43774</u>	<u>21705</u>	<u>18009</u>	<u>0</u>	<u>47451</u>
Restricted Funds					
Sanctuary Carpet	204	9			213
Piano/Organ	1364	61			1425
	<u>1508</u>	<u>70</u>	<u>0</u>	<u>0</u>	<u>1638</u>
Endowment Funds					
Bequests					
Legacies					
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total funds	<u>45342</u>	<u>21836</u>	<u>18009</u>	<u>0</u>	<u>49080</u>

Purposes of Designated Funds

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

Purposes of Restricted Funds

Sanctuary Carpet: this is a fund to assist with maintaining the carpet in the sanctuary

Piano/Organ: this fund assist with the maintenance of the Church Piano/Organ

Purposes of Endowment Funds

We do not currently have any Bequests

We do not currently have any Legacies

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non Gilt Aid)					
Gilt Aid Donations	5342			5342	5372
Tax Recovered on Gilt Aid Donations	4423			4423	0
Ordinary Offerings (Open Plate)	755			755	1035
Other Offerings, Donations etc	<u>8920</u>	<u>0</u>	<u>0</u>	<u>8920</u>	<u>9570</u>
	<u>19440</u>	<u>0</u>	<u>0</u>	<u>19440</u>	<u>15977</u>
4. Analysis of Other Income					
Wedding/Reveries	1150				650
Utility Refunds/Insurance Claims					
	<u>1150</u>	<u>0</u>	<u>0</u>	<u>1150</u>	<u>650</u>
5. Analysis of Payments					
Costs of generating funds					
Investment Managers' Fees					

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Analysis of Donations					
WFO Scheme (non G&A Aid)					
G&A Aid Donations	5342			5342	5372
Tax Recovered on G&A Aid Donations	4423			4423	0
Ordinary Offerings (Open Plate)	755			755	1035
Other Offerings, Donations etc	8920			8920	9370
	<u>19440</u>	<u>0</u>	<u>0</u>	<u>19440</u>	<u>15977</u>
Analysis of Other Income					
Wedding/Pantries	1150				650
Utility Refund/Insurance Claim	<u>1150</u>				<u>650</u>
Analysis of Payments					
Costs of generating funds					
Investment Managers' fees					
Offering overviews	<u>0</u>				<u>0</u>
Charitable activities					
Minister's A. Mission allocation	1188				0
Presbytery dues	388				743
Giving to Grow	4076				3779
Minister's expenses	1522				476
Ministerial Assistance	0				0
Pulpit supply	174				0
Other staffing costs	0				0
Fabric repairs & maintenance	1753				1106
Council Tax	0				0
Heat and light	1588				1273
Insurance	1812				1806
Other building costs	3387				6351
Church office expenses	0				100
Organs & music	200				
Printing, stationery and postage	846				
Other expenses	1155				1107
	<u>18089</u>				<u>16741</u>
Governance costs					
Independent examiner's fees	0				0
Other payments					
Purchase of assets	0				0
Purchase of investments	<u>0</u>				<u>0</u>
	<u>0</u>				<u>0</u>
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

	2025 £	2024 £
Collections for Third Parties		
	0	0
	<u>0</u>	<u>0</u>
	<u>0</u>	<u>0</u>

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025	2024
	£	£
CONSOLIDATED FABRIC FUND CAPITAL ACCOUNT ITEMS		
Net Balances held at 31 December at cost	24423	24423
Market Value of Balances at 31 December	37476	35750
CONSOLIDATED FABRIC FUND REVENUE ACCOUNT		
Net Balance at 31 December	33983	31281