

The Church of Scotland

**Buchlyvie and Gartmore
Church of Scotland**

**Receipts and Payments Accounts
2025**

Charity No. SC000833

Congregation No. 281725

Reference & Administrative Information

Charity name: Buchlyvie and Gartmore Church of Scotland

Charity Registration number: **SC000833**

Congregation reference number: **281725**

Contact address: Mr William Keeping
35 Culbowie Crescent
Buchlyvie
Stirling FK8 3NH

Registered Address: Sealladh Breagha
Gartmore
Stirling. FK8 3RP

Trustees:

Kirk Session members

Rev. Stuart Sharp (till 1 Sept. 2025)

Rev. Barry Hughes (from 4 Sept. 2025)

Ms J Billett (Session Clerk)

Ms.J Yates (till 1 Sept. 2025)

Mr W Keeping

Mrs M Sparkes

Mrs L. Thomson

Mrs S. McLean

Mrs L Nicolson

Mr J Poulter

Mrs P. Cumming

Mrs.M.Penman

Mrs D. Pirie

Ms C Irvine

Mr N W Orr

Mrs S Walker

Principal Office Bearers

Minister

vacant

Interim Moderator

Rev. Barry Hughes

Session Clerk

Ms Janet Billett

Church Treasurer

Mr William Keeping

Independent Examiner:

Adam Urquhart, Faliskeour, Balfron Station, Glasgow, G63 0QY

Bankers

Bank of Scotland, PO Box 1000, BX2 1LB

Charity No. SC 000833

Buchlyvie and Gartmore Church of Scotland
SC 000833

Independent Examiner's Report to the Trustees of Buchlyvie and Gartmore Church of Scotland

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 7-11.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of 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:
 - i. to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - ii. 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: Adam Urquhart

Address: Faliskeour, Balfron Station, Glasgow, G63 0QY

Date:

Adam Urquhart 10/11/26

Trustees' Annual Report ended 31 December 2025

Structure, Governance and Management Governing Document

The Church is administered in accordance with the terms of the Deed of Constitution.

The Church currently follows the Unitary Constitution.

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 the Presbytery.

Organisational Structure

The Kirk Session is responsible for spiritual and temporal affairs within the Church. The Kirk Session is chaired by the minister and meets 4 times in a year. Certain responsibilities are delegated to four working groups: Property and Finance, Worship, Mission and Pastoral Care, and ECO-Congregation, who report back at Kirk Session meetings.

The Church is currently in vacancy. Rev. Stuart Sharp was appointed as interim moderator on 11 September 2023, and stood down at the beginning of September 2025 to take up a new post. Rev. Barry was appointed as interim moderator on 4 September 2025.

Ms Janet Billett was elected as Session Clerk of the united church from 1 July 2024.

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 territorial ministry. It works together with the Faith Communities in Scotland and beyond.

Worship – We follow the Christian year and celebrate the major festivals i.e. Advent, Christmas, Lent, Easter and Pentecost. We celebrate the sacrament formally four times a year and from time to time in an informal manner. Sunday services and some funerals continued to be made available online through livestream and uploaded recordings throughout the year for anyone to view.

Additional forms of worship previously used, such as evening services and Café Church are temporarily on hold, while in vacancy.

Local Churches Together – Buchlyvie and Gartmore have now united. We continue to participate in the Carse walks involving a number of neighbouring churches. Now we

have united, we look forward to further collaboration with neighbouring churches, as outlined in the Presbytery Plan.

There are a number of congregational organisations, which were active in 2025. A brief description of each is given below.

A Wednesday Fellowship Group meets regularly on a Wednesday morning.

A Bible Study Group meets periodically to study and discuss books of the bible.

The lunch club has continued, bringing the community together at least once a month. A number of members of the congregation participate in local community activities such as the Buchlyvie Community Hub and Gartmore Christmas village fayre.

The Church's Eco Congregation activities have continued.

Financial Review

In the following financial statement, prior year figures relate to just Buchlyvie for the first half of 2024 and the united churches for the second half of 2024.

Following the union last year, there were still multiple bank accounts at the end of 2024. These have been rationalised and the excess funds from the consolidation (£45,000) invested with the Church of Scotland Investors Trust.

The extensive preparatory work including obtaining of appropriate slates for the approved project of the replacement of Gartmore Church roof started, so advance payments totally £42,000 have been made to cover this work, using money approved for use from General Trustee investments. The replacement work and remaining payments (around £57,000) are expected to complete in 2026.

Excluding the purchase of investments we again show a deficit for the year. Although the total deficit in the operating accounts shown is over £50,000, once the purchase of investments is excluded from the calculations, the net deficit is £5,603.

Following on from the architectural review in 2023, discussions on Buchlyvie Church building continue locally and with Perth Presbytery and the Church of Scotland.

In addition, accounts held by the Church of Scotland Trustees reflect the transfer of balances held on behalf of Gartmore, resulting in a net increase in value of over £60,000. Again, once the purchase of investments is excluded, the net increase in value is £16,407.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. At the year end the Church held unrestricted cash funds of £27,685, of which £9,141 is for general use.

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,

Janet Billett

Session Clerk



Date

25.02.26.

BUCHLYVIE AND GARTMORE CHURCH OF SCOTLAND 281725

RECEIPTS AND PAYMENTS ACCOUNT

Year ended 31 December 2025

Receipts	Note 3	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
Donations		25,954		25,954	19,989
Legacies			353	353	0
Activities for generating funds		1,583		1,583	1,558
Bank & Deposit interest		977		977	430
Investment income		3,392	644	4,036	1,077
Total		31,906	997	32,903	23,054
Designated Funds					
Rental of premises		40		40	530
Sale of Assets and goods		211		211	70
Sale of Investments					
Grants			100	100	1,500
Receipts from General Trustees		2,367	42,000	44,367	
Other Receipts					
VAT reclaimed on building work					
Transfer of Union balances (2024)					179,684
Total Receipts		34,524	43,097	77,621	204,838
Payments	Note 4				
Costs of generating funds		517		517	304
Charitable activities		39,832	42,875	82,707	29,894
Purchase of investments		45,000		45,000	
Governance costs				0	0
Total Payments		85,349	42,875	128,224	183,888
Excess of Receipts over Payments for the year before transfers		-50,825	222	-50,603	20,950
Transfers	Note 5			0	0
Excess of Receipts over Payments for the year		-50,825	222	-50,603	20,950

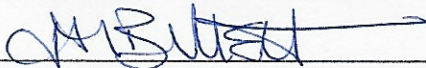
BUCHLYVIE AND GARTMORE CHURCH OF SCOTLAND 281725
STATEMENT OF BALANCES
Year ended 31 December 2025

	Note 2	Unrestricted Funds <u>2025</u>	Restricted Funds <u>2025</u>	Total <u>2025</u>	Total <u>2024</u>
Bank & Deposit Balances					
Bank & Deposit balances brought forward		78,510	3,960	82,470	61,520
Movement in year:					
Excess of Receipts over payments for the year		-50,825	222	-50,603	20,950
Total		<u>27,685</u>	<u>4,182</u>	<u>31,867</u>	<u>82,470</u>
	Notes 8/9				
Investments at market value		<u>192,949</u>	<u>32,845</u>	<u>225,794</u>	<u>164,387</u>
Assets					
Gift Aid receivable (second half of year)		1500		1500	1000
Total		<u>1500</u>		<u>1500</u>	<u>1000</u>
Liabilities					
Cost of repair not yet billed					

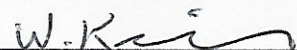
The accounts were approved by the Kirk Session

on 25 / 02 / 2026

For and on behalf of the Kirk Session



Session Clerk



Treasurer

BUCHLYVIE AND GARTMORE CHURCH OF SCOTLAND 281725

Notes to the Accounts Year ended 31 December 2025

1 Trustees Remuneration and Related Party Transactions

Mrs Sheena McLean who was a member of the Kirk Session received £750 for providing her services as organist during the year.

The wife of John Poulter, the latter being a member of the Kirk Session, received £1,100 for providing her services as organist during the year.

No other trustee received expenses.

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.

Movements in Funds

	At 1st January				At 31 December
	<u>2025</u>	Receipts	Payments	Transfers	<u>2025</u>
2 Unrestricted Funds		<u>2025</u>	<u>2025</u>	<u>2025</u>	
Designated Fabric Fund	8,800	2,367	2,640		8,527
Designated Sunday School Fund	396	0	0		396
Designated Fellowship Group *	5,356			-5356 *	0
Reserved Fund (TCoSIT)	9,620		0		9,620
General Fund	54,338	32,157	82,709	5356	9,141
	<u>78,510</u>	<u>34,524</u>	<u>85,349</u>	<u>0</u>	<u>27,685</u>
Restricted Funds					
Fabric restricted to Buchlyvie	300	0	300		0
Fabric restricted to Gartmore	1,490	42,321	42,145		1,666
Buchlyvie Cares	8	453	430		31
Walter Keir Fund	2,162	323	0		2,485
	<u>3,960</u>	<u>43,098</u>	<u>42,875</u>	<u>0</u>	<u>4,182</u>
Total Funds	<u>82,470</u>	<u>77,622</u>	<u>128,224</u>	<u>0</u>	<u>31,867</u>

Purposes of Designated Funds

Designated Fabric Fund. The trustees have set aside funds for the maintenance of Church property.

Sunday School Fund. The Trustees have set aside funds for the use of the Sunday School (cunder 18's church)

Fellowship Group Fund *. The Trustees have set aside funds for use by the Fellowship Group. The money in this fund has been transferred to general funds on the undersanding that approved requests from the fellowship group will be met with money from the general or fabric fund.

Reserved Fund (TCoSIT). The Trustees have created this fund to ensure that reserve funds are available to meet unforeseen expenditure or current deficit, as well as to eam interest on funds in excess of those required on current account.

Purpose of Restricted Funds

Fabric restricted to Buchlyvie - For use only in Buchlyvie

Fabric restricted to Gartmore - For use only in Gartmore. The income from the Cayzer legacy, which is added to this account, is to be used only to fund church maintenance.

Buchlyvie Cares - For Community relief only.

Walter Keir Fund - Income from the Walter Keir legacy is only to be used to provide bursaries to students beyond day school level who reside within 2 miles of the centre of Gartmore. Income is held in a current account.

	Unrestricted Funds <u>2025</u>	Restricted Funds <u>2025</u>	Total <u>2025</u>	Total <u>2024</u>
3 Analysis of Donations				
FWO Scheme (non Gift Aid)	2,006		2,006	1,611
Gift Aid Donations	12,545		12,545	8,580
Tax Recovered on Gift Aid Donations	3,766		3,766	4,113
Ordinary Offerings (Open Plate)	3,824		3,824	2,932
Funerals and weddings	195		195	200
Other Offerings: Wed gp, Retiring Coll, Session rm, Donations	3,618		3,618	2,553
Total	25,954	0	25,954	19,989
Legacies		353	353	0
Fundraising	1,583		1,583	1,558
Interest (from TCoSIT Deposit)	977		977	430
Investment Income (from TCoSIT investments)	3,392	644	4,036	1,077
	31,906	997	32,903	23,054
Other Receipts				
Rental - receipts - Use of premises - Session room and Church hire	40		40	530
Sale of assets and goods				
Sale of goods from manse	50		50	70
Sale of fairtrade goods	161		161	0
Grant				
Grant from Buchyvie bulletin for community care		100	100	0
Grants - grant from FEL for "Greening Buchlyvie"	0		0	1,500
Sale of investments				
Transfer from General Trustees - ongoing fabric	2,367		2,367	0
Transfer from General Trustees - Replacement of Gartmore church roof		42,000	42,000	0
Union balance transfer				179,684
	34,524	43,097	77,621	204,838

	Unrestricted Funds <u>2025</u>	Restricted Funds <u>2025</u>	Total <u>2025</u>	Total <u>2024</u>
4 Analysis of Payments				
Costs of generating funds				
Offering envelopes	87		87	210
Premises hire	63		63	63
Catering costs	7		7	31
Fairtrade Goods purchase	360		360	
	517		517	304
Charitable activities				
Ministries & Mission Allocation	22,640		22,640	9,856
Presbytery dues	733		733	501
Minister's expenses	117		117	419
Pulpit supply	1,893		1,893	4,640
Other staffing costs (Organists)	2,930		2,930	1,850
Gartmore Church roof		42,000	42,000	
Fabric repairs & Maintenance	2,057	445	2,502	5,791
Heat and light	2,383		2,383	1,093
Insurance	3,303		3,303	2,351
Manse repairs and maintenance	2,882		2,882	1,166
CCLI licenses	527		527	517
Printing, stationery and postage	0		0	12
Community relief		430	430	1,512
Miscellaneous	368		368	187
Total	39,832	42,875	82,707	24,860
Purchase of Investments				
Purchase of investments with COSIT	45,000		45,000	0
Governance costs	0		0	

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
5 Analysis of Transfers				
None	0	0	0	
6 Minister's Stipend	All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers stipends and employers contributions for national insurance, pension, housing and loan fund. Minister's 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 fifth and subsequent years) £39,856			
7 Collections for third parties			2025	2024
Farm Africa			250	212
CHAS			150	118
Christian Aid				1,100
UNICEF (jars of grace)			111	
Transform Trade			299	
Poppy Scotland			31	
Strathcarron			815	289
			1,406	1,507
8 Unrestricted investments	No. of Units	Cost	Value at 31/12/2025	Value at 31/12/2024
		£.	£.	£.
Ministerial support fund	488	1,727	3,357	3,113
TCoSIT Growth Fund	20,504	90,798	168,760	130,816
TCoSIT Income Fund	1,829	19,991	20,832	0
	22,821	112,516	192,949	133,929
9 Restricted Investments				
Walter Keir bursary	2,393	9,777	16,464	15,267
Fabric / Cayzer legacy	2,381	10,000	16,381	15,191
	4,774	19,777	32,845	30,458

BUCHLYVIE AND GARTMORE CHURCH OF SCOTLAND 281725

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

Year ended 31 December 2025

	<u>2025</u>	<u>2024</u>
CAPITAL ACCOUNT		
Credit balances held at 31st December at cost	<u>105,709</u>	<u>136,771</u>
Market value of balances at 31st December		
	<u>184,760 *</u>	<u>212,777</u>
REVENUE ACCOUNT		
Credit balance at 31st December	57,047	52,089
Total Funds held by Church of Scotland	<u>241,807</u>	<u>264,866</u>

Note * Reflects £42,000 transfer to local funds as payment towards new roof for Gartmore Church