Bridge of Allan Parish Church of Scotland

ANNUAL REPORT AND CONGREGATIONAL ACCOUNTS FOR THE YEAR ENDED 31st DECEMBER 2025

Congregation Number: 231389

Scottish Charity Number: SC015171

Trustees' Annual Report
Year ended 31 December 2025.

The trustees present the annual report and accounts for Bridge of Allan Parish Church of Scotland for the year ended 31 December 2025.

Reference and Administrative Information

Charity Name:	Bridge of Allan Parish Church of Scotland
Charity Registration Number:	SC015171
Congregation Reference Number:	231389
Contact Address:	Church Office 12 Keir Street Bridge of Allan FK9 4NW

Trustees:
ELDERS: Ron Cowan, Ann Donald, Claire Evans, Mark Evans, Mary Gairns, , Ian Lee, Marion Logan, Alasdair Mackie, Tori McCusker, Ian Neil, Elaine Richards-Forsyth, Elliot Stenhouse, Marilyn Stenhouse, Christina Paterson, Sheena Malcolm, Ally-Rose Ibarra, Rhiannon Spiers, Tommy Thomson, Duncan Thomson.

Elders who retired this year
July 25 - Lynda Stuart, Lesley Christie, Duncan Faichney, Yvonne McPherson & Nov 25 - Sandi Grieve

Board members:
No Congregational Board as we moved to the Unitary Constitution.

Minister:	Rev. Dan Harper, BSc BD (Hons), Rev. Lesley Stanley(OLM)
Session Clerk:	Louise Kentley
Church Treasurer:	Ian Neil
Independent Examiner:	Ewen Cameron FCCA, Cameron Accounting Ltd, 12 Woodlands Road, Lundin Links, Leven, Fife, KY8 6HG
Bankers:	Royal Bank of Scotland, Unit 22/23 Thistle Shopping Centre, Stirling, FK8 2EA

Trustees' Annual Report - Year ended 31 December 2025.

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of the Unitary of 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 Kirk Session undertakes to recruit new Elders as and when it deems fit.

Organisational Structure

The Kirk Session which also meets regularly during the period from September to June is responsible for all of Church life but delegates the day-to-day tasks to the relevant teams it has created for these tasks. The church has a Child Protection Officer, and regular Safeguarding training is undertaken by the Kirk Session .

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.

As a constituent member of the Church of Scotland, Bridge of Allan Parish Church is committed to its calling to serve Jesus Christ. Its mission statement reads: "We welcome everyone as we gather to worship God, serve Jesus Christ and share His love."

The congregation renew their commitment to their calling to be faithful to Jesus Christ and to ensure that spiritual care is given to those who live within the bounds of the parish and further afield. In so doing it is hoped that others may come to know the love of Jesus Christ in their lives and find this to be both life affirming and life transforming.

Throughout the year the congregation gather for worship, either in person or remotely, at 11 am on Sunday mornings, and at other times according to our own purposes. Everyone is welcome to join us for any of our services. After Sunday morning an invitation is usually extended to all to join in Coffee Fellowship, a time of informal gathering and chat over coffee, tea and biscuits. This year we also piloted a big singing and overtly inclusive evening service, Made Fabulous, which has been successful and we look to move this to monthly in 2026.

Objectives and Activities (cont.)

Throughout 2025, our Church has been served by Rev Dan Harper, and OLM. Rev Prof. Lesley Stanley as part of the Chaplaincy team at Stirling University.

Communion was celebrated quarterly, during morning worship, following the traditional practices of bread and wine being shared. The option to join the service 'virtually' was still available to those who prefer not to come out to a crowded place and a few of those joining online expressed gratitude feeling part of the church, 'virtually.' Extra services were held at Easter and Christmas. There are monthly services and Communion quarterly at two local care/sheltered housing complexes. This has led to requests from several parishioners to transfer to our church.

We continue to have a strong ecumenical relationship with the local Episcopal Church, holding informal joint services with St. Saviour's Episcopal Church throughout the year, as well as working together in Christian education and other appropriate areas through the year. Rev Dan Harper and Rev Lesley Stanley have worked closely with Rev Aaron Jackman-Moffat, who was appointed Rector of St Saviour's.

There is a shared service at the Cenotaph on Remembrance Sunday with St. Saviour's Church which is well attended by people from the congregation and wider Parish, including uniformed youth organisations. Many from the church and uniformed organisations attended.

The congregation is outward-looking and is committed to care for those less fortunate. Throughout the year the congregation supports the work of Start-Up Stirling. At Christmas gifts were collected for the Salvation Army, Women's Aid and HMP & YOI Stirling. The minister is a trustee of the Forth Valley Inclusion, who run the visitors' centres at HMP Stirling and HMP Glenochil.

Children are encouraged to know that they are an integral part of congregational life and provision is made for them whatever their age, including involvement in both serving and receiving Communion. The Sunday School join with the congregation for the first part of the service before leaving to do activities, stories, and games together. The Sunday School also enjoyed putting on their nativity in December.
.
The Christmas afternoon tea was a great success with about 120 in attendance. This included friends and family of the congregation, members of Logie Kirk, St.Saviours and the local care homes where we have been doing monthly services. The afternoon was well received and very much enjoyed by all who came along.

We have focused on building regular communication with the congregation and Wider community in 2025 with the reintroduction of a quarterly church magazine. The magazine is distributed physically, digitally on our website and via social media. We continue to grow our digital footprint via Social Media (Facebook & Instagram). Social media is updated regularly, and our Facebook page is used to stream the Sunday services. The church website now features a digital notice board, weekly Orders of Service to allow online parishioners to follow the service, and a digital community notice board for the hall users to advertise their classes and groups.

Objectives and Activities (cont.)

Bridge of Allan Guild Report 2025

The Guild meetings continued to take place in the Honeyman Hall fortnightly on a Thursday afternoon from the end of September to the end of March and was attended on average by around twenty-one members out of a total of thirty, a drop of five in our membership from last session.

During the summer break members had the opportunity to keep in touch at the annual summer meal.
The Convener, treasurer and Support Team remained the same as the previous year as, at the AGM, there were no nominations to take over these positions.

Meetings this session have been led by the Convener with bible readings and votes of thanks having been delivered mainly by willing participants. As is the usual practice, the Support Team drew up the varied programme for the session with a wide variety of speakers and activities.

Two successful fundraising evenings were held in aid of the Guild projects; a Silent Movies showing and a concert by the Caledonian Fiddle Orchestra raising £1,325 in total. This was sent to the four new Project Partners (launched in January 2025) two of which are Scottish based- 'Playful Beginnings' run by Crossreach and 'Bibles for Bairns' from the Scottish Bible Society. The third Project is based in Upper Egypt run by Release International 'Operation Hope' supporting persecuted Christians, and the fourth is 'Build my Church in Bulgaria' run by the small Scottish based Bear Necessities Charity.

Thanks to the support of members, friends and church congregation, we continue to make a difference to people across the world in monetary terms and also in prayer, much appreciated by our Project Partners.
(All monies go directly to the Project Partners thus eliminating any middle-management deductions etc)
Other donations to the value of £145 have been made to charities identified by speakers e.g. 'Playlist for Life' a charity for dementia sufferers, and to the Society of Friends of St Andrews and Tiberias in Jerusalem.
A donation of £200 was made to our own Bridge of Allan Parish Church.

£50 was paid by Bridge of Allan Parish Church Guild into the offering at the Guild Annual Gathering in Perth North Church as a contribution towards this important national event and also to the work of our brother and sister Guilds in Malawi where, at present, the focus of which is equipping a maternity hospital in Bandawe.

The Guild Church service in November was well supported, the focus of which was 'The Living Stones,' the second strand of the strategy 'Let us build a house.'

To round off the year, members came together for a special Christmas meal.

The success of our Guild is thanks to a team effort in making meetings interesting, enjoyable, and accessible. Members give assistance willingly and the input of our church admin assistant, Maria, is invaluable. Fellowship remains a fundamental part of the meetings and the friendships forged are appreciated by all.
Christina Paterson, Convener.

Thursday Afternoon Group

There were numerous meetings during the year, sometimes with guest speakers. The group made donations of £550 in 2025. These were made to Bravehound £50 and B of A Church £500.

Mary Gairns

Objectives and Activities (cont.)

Hall Letting: Weekly

The Church Halls continue to be well used with many diverse groups and activities, many are weekly, some all-year round, some during school term times. Rainbows, Brownies, Guides, Beavers, Scouts, Cubs, Squirrels, Taekwondo, Karate, School of Dance, Salsa Class, Sunday Night Group (12 step support group), Monday Night Group (12 step support group), Pilates, Yoga, Rock and Reel Dance Fitness, Country Dancing, one-to-one music lessons bi-weekly, Stirling Junior Gaelic Choir, Rock Choir, Art Class and a Philosophy group, Riverside Drama Club rehearsals, Mindfulness (Advance Practitioners), FV Sling Support Group (monthly), Glasgow Soundbath (meditation session, monthly).

Riverside Drama Club continues to use our facilities for rehearsals as well as using our Mezzanine area, as storage facilities which also led to a performance show taking place in springtime in 2025.

Hall Letting: Occasional Use

Many of the occasional lets are returning year on year. The Blood Transfusion Service and Vintage Craft Fayre (quarterly bookings), the Royal Scottish Opera Society, the SWI (Scottish Women's Institute), the Teacher's Association of Scotland and the World Textile Day (annual bookings), Gaelic Speakers Day (using all our halls), a Stirling Council initiative gathering Gaelic speakers from across Scotland, FV u3a Board, Stirling Pride, Family History Society, Antique Fayre, Royal Photography Society Scotland, Dunblane & Stirling Bee Keepers Association, Scottish Wild Land Group, General Trustees of the Church of Scotland. Some of these held meetings, others' gatherings, open days, with plans to return in the near future. 2025 also saw new users for: Book Fair (annual with request dates up to 2027).

We continue to have daily requests for hall lets for private birthday parties and family events, as well as one off booking from Clubs, organisations, and businesses whose normal premises are not large enough for annual parties or fun days/fundraising events, with confirmed bookings going well into 2026.

Regular Users – with a community and support remit

The "Streets ahead" initiative has continued to run weekly in the Honeyman Hall and Kitchen. The group meet twice a week, on Tuesday to use the kitchen to bake and on Thursdays to run a coffee morning. The group is made up of adults with additional support needs, and they are supported to run the coffee morning, gaining confidence, life skills and make friends in the community. This is a Stirling Council initiative and provides the local community with a place to go for tea, cake, and company once a week. The group are supported by a steady group of regular customers from the church membership and wider community.

The "Going Forward with Stroke" group meets weekly in the Chalmers Hall on Thursday afternoons. The group has run throughout 2025 growing steadily. The group is a place of support for those who have had a stroke and for their carers/spouses, running a wide range of activities and inviting guest speakers to entertain the members.

Tea's Company, a community initiative targeted at people who are affected by loneliness, disability, or dementia, were able to return to use the Honeyman Hall each week, to host their café, after a long break due to covid. Music, entertainment, and other activities, such as bingo and quizzes are provided free of charge to anyone who is looking for some company and a chat over tea and cake. The initiative is supported by the Bridge of Allan Community Council, in conjunction with the Church and the local Co-op and is hosted by a team of locally recruited volunteers.

Objectives and Activities (cont.)

Achievements and Performance

The Church and its halls seek to offer a warm welcome to one and all. The Church is the focal point of community life and is recognised within the community for the contribution it makes to the village.

Many one-off hall users commented on the facilities, and particularly on the Chalmers Hall and adjoining kitchen. The facilities are of a very good standard, and the kitchen is of adequate size for catering any size of gathering. The Chalmers Hall being of modern design is spacious, and bright. It is also worth noting that many of the one-off event organisers return year after year and compliment the facilities we have.

The number of regular, semi-regular and repeated annual bookings continued to increase in 2025. Repeat booking of regular and occasional users is a testament to the high standard of facilities we provide. In 2025 the Riverside Drama Group (who have weekly rehearsals in the Session room) held one performance week in the Honeyman Hall.

Correspondence for hall letting forms a large part of the day-to-day administration of the church office; dealing with new enquiries, existing lease holders, and maintaining the diary and financial records of invoicing and banking reconciliation, this will continue to be a required staffing resource in 2026.

It is estimated that we have over 1,000 people through our church building each week.

Financial Review 2025

The deficit for 2025 was £30,572. This was primarily attributable to exceptional repair and maintenance costs of £79.1k for the Chalmers Hall roof, partly offset by grants of £57.6k.

For comparison, the 2024 results were significantly affected by proceeds of £104,281 from the sale of investments. As this represented a one-off realisation of investment assets rather than income from the Church's ordinary activities, the reported surplus of £84,789 does not reflect the underlying operating position. Excluding the investment sale proceeds, 2024 would have recorded an underlying deficit of £19,492; the 2025 deficit therefore represents a deterioration of £11,080 compared with the adjusted 2024 result.

Total receipts

During the year, Underlying income, that is total income excluding the roof grants received in 2025 and the investment proceeds in 2024, increased by £17.1k (11.8%) to £161.3k (2024: £144.2k). Significantly, hall income rose by £8.8k to £59.6k. However, the Chalmers Hall is now 20 years old, and its increased use brings additional costs. In 2025, these included repairs of £13.3k, of which £12.6k related to the Chalmers Hall floor, gas and electricity of £19.2k, cleaning of £6.1k, insurance of £2.8k and other consumables of £0.37k. Other significant movements in income included a decrease in offerings of £6.9k and an increase in donations of £8.8k.

In addition:

- **Gift Aid tax received** fell by £4,560 (24.58%), mainly because four claim payments were received in 2025 compared with five in 2024.
- **Fundraising income** of £2,330 was generated from two social events, Spanish Night and the Teddy Bears' Picnic. These funds are restricted for ad hoc fabric expenditure.
- **Bank interest** increased by £2,868, from £1,286 in 2024 to £4,154 in 2025. In 2024, the Church also received dividend income of £3,388 from unit trusts that were realised in September 2024. Of the proceeds, £100,000 was placed in the Church of Scotland Deposit Fund in Edinburgh, generating interest of £3,098 included within bank interest in 2025.

Total payments

During the year, total payments were £249,550 (2024: £163,693) an increase of 52.4% / £85.9k. Much of this increase was the £79.1k on the roof repairs. Underlying payments were therefore £170.5k up from £163.7k an increase of £6.8k / 4.1%.

In addition:

- **Ministry & Mission** expenditure remained broadly stable, increasing by £566 (1.04%) from £54,628 in 2024 to £55,194 in 2025.
- **Fabric costs**, decreased by £4,661 (19%). Fabric costs included £6.2k for the sanctuary lift which, 88% of the cost was funded by a donation; annual maintenance charges of £4.7k; unforeseen repairs of £3.3k; ground-source heating repairs of £2.8k; renewal of the fire system at £1.5k; and grounds maintenance of £1.1k

Restricted funds summary

Restricted funds increased from £2,347 to £8,414 during 2025. Receipts totalled £17,429, expenditure was £11,362, and there were no transfers.

- Let's Build a House: The opening balance of £2,347 was fully spent, leaving no balance at year-end.
- Fabric Fund: Received £7,786 and spent £5,456, principally on the sanctuary lift. The closing balance of £2,330, raised through the Spanish Night and Teddy Bear's Picnic, is reserved for future ad-hoc fabric expenditure.
- Seeds for Growth: Received £9,643 and spent £3,559, leaving £6,084. This funding supports the *Blessed and Belting It* pilot, including equipment, musicians and related costs for the new worshipping community.

Overall, the £8,414 year-end restricted balance comprises £2,330 for fabric purposes and £6,084 for Seeds for Growth.

Unrestricted funds summary

Unrestricted funds decreased from £135,189 to £98,550 during 2025. Receipts totalled £201,549, expenditure was £238,188, and there were no transfers.

- Forward in Faith: Remained unchanged at £17,125.
- Guild: Receipts of £3,567 and expenditure of £3,603 reduced the balance from £293 to £257.
- TNG: Receipts of £264 and expenditure of £739 reduced the balance from £558 to £83.
- General Reserve: Receipts of £197,718 were exceeded by expenditure of £233,846, reducing the balance from £117,213 to £81,085.

Overall, the unrestricted funds recorded a net reduction of £36,639, principally reflecting expenditure exceeding receipts in the General Reserve.

Outlook for 2026

As with many older buildings, the Church faces continuing maintenance costs. Combined with the ongoing decline in offering income, these costs are expected to place further pressure on financial resources in 2026. Expenditure will continue to be monitored carefully and incurred only where necessary. The strong hall letting income demonstrates that the Church remains very well used; however, improving the level of offering income will be important to addressing the longer-term financial challenge.

Ian F Neil

Treasurer

Reserves Policy

It is the Trustees' policy to hold unrestricted funds of approximately six months normal expenditure.

At the year end the Church held unrestricted funds of £98,550 which is just over six months normal expenditure.

Statement of Trustees' Responsibilities

Charity law requires the trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- make judgments and estimates that are reasonable and prudent.
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operational existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,



Louise Kentley
Session Clerk

Oct 8, 2026

Date of signing

Independent Examiner's Report to the Trustees of Bridge of Allan 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 12-15.

Respective responsibilities of trustees and examiner
The charity 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 2006 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 2006 Accounts Regulations. 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
- 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.

Ewen Cameron

Oct 9, 2026

Ewen S. Cameron FCCA — Date of signing

12 Woodlands Road,
Lundin Links, Leven,
Fife, KY8 6HG

Bridge of Allan Parish Church of Scotland
Receipts and Payments Account
Year ended 31 December 2025

	Note	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Receipts					
Donations	3	75,778	7,786	83,564	84,369
Bank & Deposit Interest		4,154		4,154	1,286
		79,932	7,786	87,718	85,655
Rental of Premises		59,581		59,581	50,877
Grants		57,665		57,665	0
Church Organisations Income		3,831		3,831	3,282
Seeds For Growth Fund In		0	9,643	9,643	
Weddings & Funerals		540		540	940
Dividends		0		0	3,388
Other Income-		0	0	0	59
Sale of Investments		0	0	0	104,281
		121,617	9,643	131,260	162,827
Total Receipts		201,549	17,429	218,978	248,482
Payments					
Costs of Generating Funds	4	-41,763		-41,763	-29,254
Charitable Activities	5	-195,759	-11,362	-207,120	-133,772
Governance Costs	6	-667		-667	-667
Other Payments	7	0		0	0
Total Payments		-238,188	-11,362	-249,550	-163,693
Deficit(-) / Surplus for Year		-36,639	6,067	-30,572	84,789

Bridge of Allan Parish Church of Scotland
Statement of Balances
At 31 December 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances				
Bank & Deposit Balances b/f	135,189	2,347	137,536	52,747
Movement in year:	-36,639	6,067	-30,572	84,789
Bank & Deposit Balances c/f	98,550	8,414	106,964	137,536
Other Assets				
Fixed Asset	10,000	0	10,000	10,000
Gift Aid Tax Refund	3,227		3,227	3,461
Liabilities				
Professional Fees	700		700	700

Note

The Fixed Asset represents the Manse at 29 Keir Street, Bridge of Allan, which was purchased in 1966 for £10,000.
The title is held by the local Church Trustees on behalf of the Congregation
The asset is included at its hstoical cost. There is no recent valuation for this property.

For and on behalf of the Trustees of Bridge of Allan Parish Church

LAKentley Oct 8, 2026
Louise Kentley
Session Clerk

Ian F. Neil Oct 9, 2026
Ian F Neil
Treasurer

Bridge of Allan Parish Church of Scotland
Notes to the Accounts

1 Trustee Remuneration and Related Party Transactions

During the year the Minister, Rev Dan Harper, was paid £6,465 being reimbursment ot travel expenses, telephone and council tax.

2 Movements in Funds

	At 1 Jan 2025	Receipts	Payments	Transfers	At 31 Dec 2025
	£	£	£	£	£
Restricted Funds					
Lets Build a House	2,347		2,347	0	0
Fabric	0	7,786	5,456	0	2,330
Seeds For Growth	0	9,643	3,559	0	6,084
	2,347	17,429	11,362	0	8,414
Unrestricted Funds					
Designated (Forward in Faith)	17,125	0	0	0	17,125
Designated (Guild)	293	3,567	3,603	0	257
Designated (TNG)	558	264	739	0	83
General Reserve	117,213	197,718	233,846	0	81,085
	135,189	201,549	238,188	0	98,550
Total funds	137,536	218,978	249,550	0	106,964

Purpose of Restricted Funds

Fabric

i) £2,330 raised from two social events, Spanish Night and Teddy Bear's Picnic and its use to be restricted for ad-hoc Fabric spend.

ii) £5,456 donations for the purchase and installation of the Lift for the Sanctuary

Seeds For Growth

Grant application to support the 'Blessed and Belting It' pilot will provide essential equipment, musicians and other related costs for this new worshipping community andto benefit the wider church.

3 Analysis of Donations

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
	£	£	£	£
WFO Scheme (non Gift Aid)	10,107		10,107	11,316
Gift Aid Donations	43,081		43,081	45,545
Ordinary Offerings (Open Plate)	4,043		4,043	5,407
Offerings sub total	57,231	0	57,231	62,268
Tax Recovered on Gift Aid Donations	13,995		13,995	18,555
Other Offerings, Donations etc	4,552	7,786	12,338	3,546
	75,778	7,786	83,564	84,369

Bridge of Allan Parish Church of Scotland
Notes to the Accounts cont

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
4	**Analysis of Payments**				
	Costs of generating funds				
	Hall Expenses	41,763	0	41,763	29,061
	Offering Envelopes	0	0	0	193
		41,763	0	41,763	29,254
5	**Charitable activities**				
	Ministries & Mission allocation	55,194	0	55,194	54,628
	Presbytery Dues	2,472	0	2,472	2,438
	Minister's Expenses	6,465	0	6,465	5,984
	Pulpit Supply	974	0	974	476
	Staffing Costs	18,427	0	18,427	17,297
	Fabric Repairs & Maintenance	14,072	5,456	19,528	24,189
	Church Buildings Costs	86,370	2,347	88,717	14,757
	Manse Costs	2,559	0	2,559	6,121
	Church Office Expenses	2,935	0	2,935	2,970
	Sunday School	0	0	0	23
	Other Expenses	1,948	0	1,948	1,738
	Church Organisations Expenditure	4,342	0		3,151
	Seeds For Growth Fund Out	0	3,559	3,559	0
		195,759	11,362	202,778	133,772
6	**Governance costs**	667	0	667	667
7	**Other payments**				
	Purchase of Assets	0	0	0	0
	Purchase of Investments	0	0	0	0
		0	0	0	0
	Total Payments	238,188	11,362	249,550	163,693

The trustees consider there is only one charitable activity.

8 Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all Ministeries and stipends,employers contributions for national insurance, pension,housing and loan fund. Ministers stipends are paid in accordance with national 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 of service) is £39,856

		£ 2025 £	£ 2024 £
9	**Collections for Third Parties**		
	Guild Mission in Malawi	100	
	Strathcarron Hospice	148	
	Poppy Scotland	210	
	Church of Scotland Women's Guild	165	
		623	877

10 Contingent Liability

There will be additional expense held as a retention of £1,600 to complete the repair to the Chalmers Hall roof.

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025	2024
	£	£
CAPITAL ACCOUNT		
Stipend Endowment Fund	220,000	220,000