

The Church of Scotland
CAMELON PARISH CHURCH

Report and Financial Statements
For the Year Ended
31 December 2025

Congregation No: 22/1340

Scottish Charity No: SC 014816

Camelon Parish Church, Church of Scotland

**Report and Financial Statements
For the Year Ended 31 December 2025**

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Camelon Parish Church, Church of Scotland

Trustees' Annual Report

For the year ended 31 December 2025

The trustees present their annual report and financial statements of Camelon Parish Church, Church of Scotland (hereinafter referred to as Camelon Parish Church or the Church) for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland effective from 1 January 2019.

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. In line with the current restructuring of parishes nationwide, Camelon Parish is currently exploring the potential opportunity for a union with two other local congregations which it is hoped would kick-start a process of renewal and growth to create a future-ready Church in the area.

Historically, Camelon Parish Church was itself formed following a union in December 2003 of two local Churches these being, Camelon Irving and Camelon St John's, and is the legal inheritor of the assets and liabilities of these two former parishes. The Church continues to endeavour to reach people with the Gospel of Jesus Christ within the church and the community at large through a wide variety of events.

Regular worship takes place each week on Sunday mornings at 11.00am. During the summer months, (July and August) worship is less formal, with the objective of encouraging greater interactivity and active participation by the congregation. Whilst there is currently no permanent minister in post, the Interim Moderator draws up a rota to cover the leading of worship within Camelon Parish. This rota consists of ordained ministers, those from the Readership, and suitably qualified Local Worship Leaders.

In 2024, Forth Valley and Clydesdale Presbytery's Mission Plan recognised both the need to retain a physical worship centre within the parish, but also that the congregation required time to explore opportunities for greater collaboration with other local churches. In January 2025, Camelon Parish Church was encouraged to apply for a Transitional Minister. Such appointments are typically made for three-to-five years, to assist congregations in identifying their path to a sustainable future. Ultimately, whilst that application was unsuccessful, the consultation undertaken beforehand provided a clear understanding of current local needs, as viewed by others working within the community and informed our thinking on how to best support our community and serve the Lord.

Any disappointment at the outcome of the application process was short lived. In February 2025 the congregation was allowed by Presbytery to call a Minister on a seven-year reviewable tenure, with the proviso that should a vacancy arise in a neighbouring congregation during that period, it would trigger new discussions about a potential union. However, the Church of Scotland's vacancy procedure cannot commence with an in-situ tenant in the manse as was the case for Camelon Parish. Given the tenant's failure to vacate the property within the agreed notice period, it was necessary to commence eviction proceedings via the First-Tier Tribunal. With this process still ongoing in early February 2026, Presbytery's Planning & Implementation Committee met once again with the Kirk Session to propose a potential union between three congregations in Camelon, Bonnybridge and Dunipace. Exploratory discussions are now underway.

Although technically not Church organisations, strong relationships have developed with our Guide, Brownie and Rainbow groups which use our halls and are led by Church members. This provides a great link with the community and numbers are healthy, particularly among the older age group. These strong relationships extended to participation in several Church services during the year, notably including a "Greatest Showman Musical" themed nativity service which was exceptionally well received by all.

The Tuesday Fellowship continues to grow in numbers and deliver a varied programme of events. Strong ties have developed with residents from the Kinnaird Manor Care Home, some of whom attend Fellowship meetings. Occasional short services are held in Kinnaird Manor led by Church members.

Camelon Parish Church, Church of Scotland

Trustees' Annual Report (cont.)

In March, the congregation held a hugely successful Mad Hatter's Afternoon Tea. The Brown Street hall was completely transformed for the event, which was as visually spectacular and hugely enjoyable for the many who attended.

Our halls also continue to be used on a regular basis by Falkirk Opera, Falkirk Philatelic club and the Freedom of Mind Community Choir. The choir engages regularly with the Church and its Fellowship group due to cross-over in the respective memberships. Enquiries from other community groups are currently challenging to convert into regular bookings given the uncertainty surrounding the precise timing of our property consolidation plans.

Members of the congregation continue to donate many food items to the Falkirk Foodbank, of which we are a founding and partner Church, and several members and Elders take a leading part in the running of the Foodbank.

Achievements and Performance

We continue to live stream our Sunday worship as an alternative for those unable to attend due to illness, immobility or other unavoidable commitments that preclude physical attendance. We have also noted that some viewers replay the service even though they participated in person. The spiritual and wellbeing needs of the congregation and community remains a key focus of our church, although it can be challenging to resource a regular visiting schedule for all the vulnerable members in the congregation.

As no-permanent appointments to Camelon Parish Church's Ministry team were made during the year and with no suitable locum available, worship continued to be conducted by a rota of individuals providing pulpit supply.

The Falkirk Foodbank continued to deal with high volumes of referrals and donations during 2025, providing those in need not only with food, but also essential items of furniture and other household goods as they became available.

Whilst a period of growth and renewal is required to ensure the congregation's long-term sustainability, with or without a future union, its short-term financial position continued to be supported during the year by the operation of the Charity Shop, hall lets and rental income from our two manse, one for the full year and the other for six months. The Trustees are therefore satisfied that our reserves are sufficient to support the on-going work of the Church and we continue to meet all our contractual and charitable obligations as we look forward to a period of greater certainty and new mission focused activities.

Worship

Worship within the Church can be described as slightly non-traditional and a bit different from that which might be expected. We have no organist and use a digital hymnal to provide accompaniment for praise. We continue to make use of technology in worship through multi-media systems with words, images and themes being projected. This is now an established feature of our worship programme. The use of a higher quality projector continues to greatly enhance the viewing quality of the slides and video clips used.

Communion is celebrated four times a year, with the addition of the sacrament on the evening of Maundy Thursday and Easter Sunday. When ordained ministry is not available these events continue with an Agape Supper. Two services are regularly held on evenings during Holy Week, those being Maundy Thursday and Good Friday, when the norm is for a Tenebrae service to be held. Easter Sunday begins with a short early service in celebration of the Risen Christ, followed by a special Easter breakfast bridging the early morning service and the 11 o'clock family service.

Special services are also scheduled over the Advent period and Christmas, including a Bereavement service on the first Sunday in December, a family, nativity service on the fourth Sunday in advent, usually planned and performed by our youth organisations and children from the church. On Christmas Eve, a Watchnight service with a prelude of Carol singing takes place. Our younger members and their peers also greatly enjoyed a highly successful breakfast with Santa.

Camelon Parish Church, Church of Scotland

Trustees' Annual Report (cont.)

Achievements and Performance (cont.)

The Harvest Thanksgiving service once again proved to be both popular and practical. The congregation, which included our Guides, Brownies and Rainbows, donated an entire van-load of foodstuffs to the Falkirk Foodbank.

The Remembrance Day service took place within the church as always, with reverence to those lost during conflicts. As in previous years a representative of Camelon Parish Church was invited to lead worship at the War Memorial at Lock 16 in Camelon on the afternoon of Remembrance Sunday.

Community Charity Shop

Despite a general downturn in retail trading in Camelon Mainstreet over recent years, exacerbated in 2025 by prolonged roadworks which made accessing shops more challenging, the Camelon Parish Church Community Charity Shop continues to act as major link between the church and the local community, albeit with slightly reduced opening hours. Members of the community continue to support this venture both by donations of merchandise and volunteering to help staff it. It is clear from community feedback that the charity shop has created a unique role for Camelon Parish church within the local community and continues to be greatly appreciated.

Church building programme

Ever since its establishment in 2003, Camelon Parish Church has sought to create a physical worship centre in keeping with its community focused mission in the area. Over the years, various plans have been developed, adapted and ultimately frustrated by events, however the current Presbytery Mission Plan provides welcome clarity and direction. The Dorrator Road Church and hall complex is currently in the process of being sold. One of the congregation's two manses is also due to be sold in 2026. It is envisaged that the net sale proceeds from both properties, supplemented by additional congregational, national church and grant funding, will be committed to the redevelopment of the Brown Street Hall site. The site was the subject of an architect led feasibility study in autumn 2025 which recommended a new build, rather than refurbishment, solution. Whilst these latest plans are yet to be fully developed and approved by the relevant parties, the Kirk Session does not consider the current discussions about a union to be an impediment to progress.

Other significant property issues encountered during 2025 included the closure of the Dorrator Road Church and hall complex for several weeks due to storm damage and the removal of the conservatory at the manse in MacIntosh Place, following subsidence. Both issues were fully rectified following successful insurance claims.

Organisational development

The various aspects of church life are dealt with by three teams, each comprised of both Elders and Members of the congregation. They are Compliance; Church & Community; and Ministry. These teams are tasked with the work of integrating ideas and suggestions (gleaned from the 'Path of Renewal' project training) into church life and moving the church towards a more missional approach to ministry. It is both our hope and our intention that the additional stability and fresh perspectives provided by a new Minister will provide additional support for these groups, enabling and equipping each of them to achieve their objectives, and by doing so, ultimately reinvigorate church life.

Principal risks and mitigation

After nearly eight years without a Minister, six years without an Assistant Minister and almost five years of uncertainty surrounding the eventual outcome of the Presbytery Planning process, the principal risks for Camelon Parish Church relate to the negative consequences of expending too much time and energy on inward-looking processes rather than mission and outreach activity.

That these risks have not manifested themselves as fatigue or disillusionment is remarkable and a testament to the spiritual and practical leadership provided by our Interim Moderator (until 25th April 2026), Rev. Dr. Jean Gallacher. The resolve of the Kirk Session in advocating for the retention of a Church of Scotland presence in the community has been an important mitigating factor, as has the patience and resilience of the congregation.

Camelon Parish Church, Church of Scotland

Trustees' Annual Report (cont.)

Achievements and Performance (cont.)

The congregation's financial position has been supported in recent years by rental, hall let and charity shop income, however membership growth and renewal is required to deliver a sustainable future for the Church in Camelon. That in turn requires the swift resolution of key process and organisational issues, to allow us to refocus outwards.

Financial Review

Income and expenditure is set out in the Statement of Financial Activities (the SOFA) on page 9 and the accompanying notes to the accounts. The principal source of income is via Weekly Freewill Offering envelopes and Monthly Standing orders.

Total income decreased slightly in 2025 to £75,686 (2024: £77,242), of which income from grants and donations amounted to £32,357, an increase on 2024 (£26,667 - see note 2 on page 12) mainly due to contributions from the General Trustees towards pulpit supply costs (£4,500) and a legacy received during the year (£2,000). Levels of regular giving and associated gift aid were broadly in line with the previous year. The church's community charity shop achieved gross takings of £17,780 in the year (2024: £22,013). Good use was made of Gift Aid, and tax reclaimed from HMRC equated to around 4% of total income.

Income from Hall Lets dropped to £1,977 (2024: £4,128). The Lionthorn Manse had a tenant until July 2025, while Cotland Drive manse was let out for the full year – the overall rental income was slightly down on 2024.

Payments for Giving to Grow were £28,103 (2024: £21,204). Costs associated with the charity shop amounted to £12,116, including rent and utilities. There was an increase in overall expenditure to £84,883 (2024: £69,196), with most of the increase attributable to rising utilities costs as well as professional fees connected to property and the uplift in Giving to Grow contributions.

There was a gain recognised on property of £18,569 arising from a cash settlement from the insurers in respect of subsidence which resulted in the requirement to remove a conservatory at the Lionthorn manse. The settlement was in excess of the costs of the removal. Any resultant change in underlying value is not reflected in the accounts as no formal revaluation could take place while the works were ongoing. As the manse is due to be sold in the near future, any further gain or loss on disposal will be recognised in the 2026 accounts.

The general fund had an operating deficit of £23,989 in the year before transfers. A transfer of £20,000 has been made from the charity shop fund to the general fund. The fund balance is £4,710 at the year end.

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 free unrestricted funds of £115,876 (excluding fixed assets), which represents around 16 months' budgeted expenditure. £460,000 is held in designated capital funds in relation to property, as per Note 11. The Church also held £10,346 of restricted funds which have been provided for the purposes specified in Note 11. The trustees are satisfied with the level of reserves held.

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. When there is one in post, the minister is a member of the Kirk Session, being elected by the congregation and inducted by Presbytery in terms of the prevailing law and procedures of the Church of Scotland. During vacancy, Interim Moderators are put in place and also act as trustees during their term of appointment. Details of all those holding positions as trustees and other office bearers are on page 6.

Camelon Parish Church, Church of Scotland

Trustees' Annual Report (cont.)

Structure, Governance and Management (cont.)

Organisational Structure

The Kirk Session meets at least 6 times per year and is responsible for the oversight of all the affairs of the church both spiritual and secular. The Kirk Session is chaired by the moderator, who is the Minister or Interim Moderator. The work of the Kirk Session is remitted to the three Groups mentioned in the Organisational Development section above.

The Kirk Session calls additional meetings as necessary for the induction of new Elders, the introduction of new communicants to the Church and any other necessary business.

Reference & Administrative Information

Charity Name: Camelon Parish Church, Church of Scotland
(known as Camelon Parish Church)

Charity Registration Number: SC 014816

Congregation Reference No: 22/1340

Contact Address: Church Office
Dorrator Road
Camelon
FK1 4BN

Charity Trustees

The list of all trustees who served at any time during the year and up to the date of signing the accounts is as below:

Rev Dr Jean Gallacher (until 25 April 2026)
Rev Ronald Matandakufa (from 26 April 2026)
Mr Alastair Blackstock
Mrs Sheena Brown
Mr Jim Couper
Mrs Janet Crawford
Mr Mark Crawford
Mr Neil Fotheringham

Mrs Joyce Goldie
Mrs Janice Guthrie
Mrs Alexis Hearsum
Mr Andrew Kilpatrick (Elder Emeritus* from 26 June 2025)
Mrs Donna Kilpatrick (Elder Emeritus* from 1 May 2025)
Mrs Linda Travers

* the status of Elder Emeritus allows Elders to remain ordained while no longer taking on the role and responsibilities of being a charity trustee.

Principal Office-bearers:

Minister: vacant
Interim Moderator: Rev Ronald Matandakufa (from 26 April 2026)
Rev Dr Jean Gallacher (until 25 April 2026)
Session Clerk: Mrs Joyce Goldie
Church Treasurer: Mr Mark Crawford

Independent Examiner

Paul M Clelland CA
Paul Clelland Accountancy
74 Norse Road
Glasgow
G14 9EF

Bankers

Virgin Money
1 Bank Street
Falkirk
FK1 1NB

Camelon Parish Church, Church of Scotland

Trustees' Annual Report (cont.)

Trustees' Responsibilities in Relation to the Financial Statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which show a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the method and principles in the applicable Charities SORP;
- make judgements 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;
- 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 adequate accounting records that are sufficient to show and explain the charity's transactions and 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 (as amended). 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information on the congregation's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf

J Goldie
Session Clerk

Joyce Goldie

Date... 30/4/26

Report of the Independent Examiner To the Trustees of Camelon Parish Church, Church of Scotland

I report on the financial statements of the charity for the year ended 31 December 2025 which are set out on pages 9 to 19.

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) (a) to (c) 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, other than disclosed below,

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 8 of the 2006 Accounts Regulationshave 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.

Signed.....

Date: 30th April 2026

Paul M Clelland CA

Member of the Institute of Chartered Accountants of Scotland

Paul Clelland Accountancy
74 Norse Road
Glasgow
G14 9EF

Camelon Parish Church, Church of Scotland

Statement of Financial Activities

For the Year Ended 31 December 2025

	Note	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Income from:		£	£	£	£
Grants & donations	2	32,297	60	32,357	26,667
Charitable activities:					
Activities & outings		603	-	603	-
Other trading activities:					
Charity shop takings		17,780	-	17,780	22,013
Other trading activities	3	24,147	-	24,147	27,668
Investments					
Bank interest	4	799	-	799	894
Total income		75,626	60	75,686	77,242
Expenditure on:					
Fundraising trading: charity shop		12,116	-	12,116	10,459
Other costs of raising funds		186	-	186	181
Premises costs		25,096	-	25,096	20,109
Local staffing costs		8,062	-	8,062	8,175
National Ministry and Mission & Wider Work		28,923	-	28,923	22,149
Other local costs		9,600	-	9,600	7,348
Governance costs		900	-	900	875
Total expenditure	5	84,883	-	84,883	69,296
Net (expenditure) / income for year		(9,257)	60	(9,197)	7,946
Transfers between funds	11	-	-	-	-
Gain on disposal of fixed assets	7	18,569	-	18,569	-
Net movement in funds		9,312	60	9,372	7,946
Funds reconciliation					
Total funds brought forward		567,042	10,286	577,328	569,382
Total funds carried forward		576,354	10,346	586,700	577,328

Comparative figures analysed by type of fund are provided in note 15 on page 18.

The above statement includes all gains and losses recognised during the year.

The notes on pages 11 to 19 form part of these financial statements.

Camelon Parish Church, Church of Scotland

Statement of Financial Position at 31st December 2025

	Note	2025 £	2024 £
Fixed Assets			
Tangible assets	7	460,000	460,000
Current Assets			
Debtors	8	4,625	5,849
Cash at bank and in hand	9	124,765	113,381
		<u>129,390</u>	<u>119,230</u>
Creditors:			
Amounts falling due within one year	10	<u>2,690</u>	<u>1,902</u>
Net Current Assets		<u>126,700</u>	<u>117,328</u>
Total Assets less Current Liabilities		<u>586,700</u>	<u>577,328</u>
Total Net Assets		<u>586,700</u>	<u>577,328</u>
Funds:			
Unrestricted funds:			
General fund	11	4,710	8,699
Fixed asset fund	11	-	-
Designated funds	11	<u>571,644</u>	<u>558,343</u>
Total unrestricted funds		<u>576,354</u>	<u>567,042</u>
Restricted funds	11	<u>10,346</u>	<u>10,286</u>
Total Funds		<u>586,700</u>	<u>577,328</u>

The financial statements on pages 9 to 19 were approved by the Trustees on 30 April 2026 and are signed on their behalf by:

Mark Crawford
Trustee

[Signature]
30/4/26

Joyce Goldie
Session Clerk

[Signature]

Date:

Date: 30/4/26

The notes on pages 11 to 19 form part of these financial statements.

Camelon Parish Church, Church of Scotland

Notes to the Accounts

For the Year Ended 31 December 2025

1. Accounting Policies

The principal accounting policies, which have been applied consistently in the current and preceding year in dealing with items which are considered material to the accounts, are set out below.

Basis of Preparation

The accounts have been prepared under the historical cost convention, modified to reflect the inclusion of heritable property at market value, and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity constitutes a public benefit entity as defined by FRS102.

The accounts are prepared on the going concern basis. The trustees have considered whether there are any material uncertainties regarding the charity's ability to continue in operation for the foreseeable future, and are content that it is appropriate to report on this basis.

Funds

Funds are classified as either restricted funds or unrestricted funds, defined as follows:

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

Income

All donations and gifts are included within income under either unrestricted or restricted funds according to the terms under which the donation is made and when the amount can be quantified with reasonable certainty. Donations and gifts in kind are brought into the accounts at their market value to the charity.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis. The charity has opted not to report on the activity basis. Expenditure is instead reported by cost type.

Taxation

Camelon Parish Church is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and expenditure therefore includes irrecoverable input VAT where appropriate.

Tangible Fixed Assets and Depreciation

The charity has the right to occupy and use for its charitable objects a manse at Cotland Drive, vested in the Church of Scotland General Trustees. No consideration is payable for the use of this manse. Expenditure incurred on the repair and maintenance of this manse is charged as resources expended in the statement of financial activities in the period in which the liability arises.

Camelon Parish Church, Church of Scotland

Notes to the Accounts (continued)

1. Accounting Policies (continued)

Tangible Fixed Assets and Depreciation (continued)

Tangible fixed assets costing in excess of £1,000 are stated at cost less accumulated depreciation, which is provided to write off the cost of the assets over their estimated useful lives as shown below:

Furniture & equipment	3 years
Fixtures & fittings (church)	10 years

Freehold Property

Freehold property is stated at cost, as amended to reflect current market valuation. Valuations are carried out every five years. Depreciation is provided on freehold property at 2% on cost, in order to write the assets down to their residual value over their estimated useful life. However, it is the view of the Trustees that the estimated residual value of the Lionthorn manse is not materially different from its cost or carrying value, and accordingly no depreciation has been charged on this property. Further, it is the view of the trustees that the value of the properties at Dorrator Road and Brown Street is in the main a reflection of the value of the underlying land. Therefore, in line with the requirements of FRS102, no depreciation is charged on these properties.

2. Grants & donations

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Offerings				
Offerings - WFO & Standing Order	19,528	-	19,528	20,365
Gift Aid tax recovered	3,091	-	3,091	3,729
Ordinary offerings - open plate	890	-	890	336
Donations to flower fund	-	60	60	40
Other donations	4,500	-	4,500	-
Collections received by church organisations	1,253	-	1,253	1,451
Donations for weddings & funerals	300	-	300	-
Legacies	2,000	-	2,000	-
Endowment income	735	-	735	746
Total grants & donations	32,297	60	32,357	26,667

3. Other trading activities

Use of premises - hall lets	1,977	-	1,977	4,128
Use of premises - manse rent	22,170	-	22,170	23,540
	24,147	-	24,147	27,668

4. Investment income

	£	£	£	£
Deposit interest - Fabric fund	583	-	583	652
Deposit interest - New Church Building fund	216	-	216	242
	799	-	799	894

Camelon Parish Church, Church of Scotland

Notes to the Accounts (continued)

5. Expenditure

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Raising funds				
Fundraising trading: charity shop	12,116	-	12,116	10,459
Fundraising administration	186	-	186	181
	<u>12,302</u>	<u>-</u>	<u>12,302</u>	<u>10,640</u>
Premises costs				
Fabric maintenance	8,211	-	8,211	10,271
Council tax	23	-	23	-
Gas, electricity & water rates	13,167	-	13,167	6,216
Insurance	3,551	-	3,551	3,364
Cleaning	144	-	144	258
	<u>25,096</u>	<u>-</u>	<u>25,096</u>	<u>20,109</u>
Local staffing costs				
Pulpit supply	4,500	-	4,500	4,700
Other staffing costs	3,562	-	3,562	3,475
	<u>8,062</u>	<u>-</u>	<u>8,062</u>	<u>8,175</u>
National Ministry and Mission & Wider Work				
Giving to Grow allocation	28,103	-	28,103	21,204
Presbytery Dues	820	-	820	945
	<u>28,923</u>	<u>-</u>	<u>28,923</u>	<u>22,149</u>
Other local costs				
Activities & outings	1,370	-	1,370	1,211
Office costs	989	-	989	1,035
Equipment	-	-	-	170
Professional fees	4,103	-	4,103	2,985
Organ & music costs	719	-	719	429
Capitation & subscription fees	1,593	-	1,593	-
Miscellaneous expenses	826	-	826	1,518
	<u>9,600</u>	<u>-</u>	<u>9,600</u>	<u>7,348</u>
Governance costs				
Independent Examiner's fee	900	-	900	875
Total expenditure	<u>84,883</u>	<u>-</u>	<u>84,883</u>	<u>69,296</u>
Expenditure above includes the following:			2025 £	2024 £
Operating lease payments for property			8,740	7,975

Staff costs included above relate to individuals paid on a self-employed basis to carry out administrative and maintenance tasks on behalf of the church. The church has no employees.

Camelon Parish Church, Church of Scotland

Notes to the Accounts (continued)

6. Transactions with Trustees and Related Parties

During the year, the following transactions with trustees and connected persons took place:

- Janice Guthrie, a trustee, was paid £700 (2024: £1,900) for providing pulpit supply;
- no payments were made to any other trustees or connected persons in the current or previous year;
- donations totalling £5,940 (2024: £6,300) were received from trustees during the year.

All Church of Scotland congregations contribute to the National Stipend Fund, which bears the cost of all ministers' stipends and employer's contributions for national insurance, pension and Housing & 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 was £32,433 and the maximum stipend (in the 5th and subsequent years of service) was £39,856.

7. Tangible Fixed Assets

	Heritable property £	Office equipment £	Total £
Cost / net realisable value:			
At 1 January and 31 December 2025	460,000	1,020	461,020
Depreciation:			
At 1 January and 31 December 2025	-	1,020	1,020
Net Book Value:			
At 31 December 2025	460,000	-	460,000
At 31 December 2024	460,000	-	460,000

Heritable properties included above consist of the Lionthorn Manse, the church and hall at Dorrator Road and the hall at Brown Street. The properties were revalued during 2020. They are stated here at net realisable value, calculated as formal capital valuation less £10,000 estimated disposal cost per property.

There was a gain recognised on property of £18,569 arising from a cash settlement from the insurers in respect of subsidence which resulted in the requirement to remove a conservatory at the Lionthorn manse. The settlement was in excess of the costs of the removal. Any resultant change in underlying value is not reflected above as no formal revaluation could take place while the works were ongoing. As the manse is due to be sold in the near future, any further gain or loss on disposal will be recognised in the 2026 accounts.

8. Debtors

Amounts falling due within one year:

Gift aid recoverable

Accrued income

Prepayments and other debtors

	2025 £	2024 £
Gift aid recoverable	3,083	986
Accrued income	700	3,577
Prepayments and other debtors	842	1,286
	<u>4,625</u>	<u>5,849</u>

Camelon Parish Church, Church of Scotland

Notes to the Accounts (continued)

9. Cash & bank

	2025	2024
	£	£
Balances on deposit with CoS Investors Trust	18,795	17,995
Bank balances	105,542	89,837
Cash in hand	428	5,549
	<u>124,765</u>	<u>113,381</u>

10. Creditors

Amounts falling due within one year:

	£	£
Accruals and other creditors	2,690	1,902
	<u>2,690</u>	<u>1,902</u>

11. Movement in Funds

	Note	At 01/01/25 £	Income £	Expen- diture £	Transfers & Gains £	At 31/12/25 £
Restricted funds:						
Flower fund	(a)	298	60	-	-	358
Baird Trust	(b)	9,988	-	-	-	9,988
Total restricted funds		<u>10,286</u>	<u>60</u>	<u>-</u>	<u>-</u>	<u>10,346</u>
Unrestricted funds:						
Designated funds:						
Fabric	(c)	26,612	22,753	(12,191)	18,569	55,743
Charity Shop	(d)	68,570	17,780	(13,709)	(20,000)	52,641
New Church Building Fund	(e)	438	216	-	-	654
Replacement of office equipment	(f)	288	-	-	-	288
Lionthorn Manse capital fund	(g)	210,000	-	-	-	210,000
Church Property fund	(h)	250,000	-	-	-	250,000
Allsorts	(i)	1,515	-	-	-	1,515
Tuesday Fellowship	(j)	495	1,253	(1,370)	-	378
M Logan Memorial fund	(k)	400	-	-	-	400
Garden fund	(l)	25	-	-	-	25
Fixed asset fund	(m)	-	-	-	-	-
Total designated funds:		<u>558,343</u>	<u>42,002</u>	<u>(27,270)</u>	<u>(1,431)</u>	<u>571,644</u>
General fund		8,699	33,624	(57,613)	20,000	4,710
Total unrestricted funds		<u>567,042</u>	<u>75,626</u>	<u>(84,883)</u>	<u>18,569</u>	<u>576,354</u>
Total funds		<u>577,328</u>	<u>75,686</u>	<u>(84,883)</u>	<u>18,569</u>	<u>586,700</u>

Notes:

See next page.

Camelon Parish Church, Church of Scotland

Notes to the Accounts (continued)

11. Movement in Funds (cont.)

Notes:

Purposes of Restricted Funds:

Donations to restricted funds are applied as noted below:

- (a) Flower fund: this is a fund to provide flowers for display during services of worship.
- (b) Baird Trust: this fund is available to be used for the relief of the poor of Camelon Parish at the discretion of the minister.

Purposes of Designated Funds:

Funds set aside by the trustees for specific purposes are detailed below:

- (c) Fabric Fund: The Trustees have set aside funds for the maintenance of the church property.
- (d) Charity Shop: The church operates a charity shop. Net proceeds from trading are available to support outreach into the local community, assist local community groups and for the general work of the church.
- (e) New Church Building Fund: This fund is to assist with the cost of building a new Church on the former St. John's Church site (as per Presbytery Plan).
- (f) Fund for Replacement of Office Equipment: The Trustees occasionally set aside funds to replace larger items of equipment.
- (g) Lionthorn Manse Capital Fund: This capital fund reflects the carrying value of the Lionthorn Manse.
- (h) Church Property Fund: This capital fund reflects the carrying value of the church properties at Dorrator Road and Brown Street.
- (i) Allsorts Fund: The Allsorts is the "Mothers and Toddlers" group and contributes to Church funds.
- (j) Tuesday Fellowship Fund: The Tuesday Fellowship hosts speakers and entertainers and has trips to the theatre and places of interest, and contributes to the Church.
- (k) M Logan Memorial Fund: This fund was established from a legacy, to be used to support young people taking part in church activities. Support is granted at the discretion of the minister.
- (l) Garden Fund: A small donation was designated for the purposes of establishing a community gardening project in the parish.
- (m) The fixed asset fund corresponds to the net book value of fixed assets other than heritable properties. Annual depreciation is charged to the fund and the cost of fixed assets purchased is transferred into the fund.

Transfers are made between funds to transfer contributions between designated funds, church organisations, the general fund and the charity shop.

12. Analysis of Net Assets between Funds

	Unrestricted Funds		Restricted	Total
	General	Designated	Funds	Funds
	£	£	£	£
Tangible fixed assets	-	460,000	-	460,000
Debtors	4,276	349	-	4,625
Cash on deposit, at bank & in hand	2,937	111,482	10,346	124,765
Creditors due within one year	(2,503)	(187)	-	(2,690)
Net assets at 31 December 2025	4,710	571,644	10,346	586,700

Camelon Parish Church, Church of Scotland

Notes to the Accounts (continued)

13. Volunteers

In common with all congregations of the Church of Scotland the congregation benefits from the contribution made by volunteers who give their time and talents willingly for the benefit of the Church. The areas of congregational life which rely on the contribution of volunteers are many and varied and much of the activity would be unable to continue were it not for the commitment shown.

14. Operating Lease Commitment

At 31 December the charity had future minimum payments in respect of an operating lease for the rental of property as follows:

	2025	2024
Payable:	£	£
In less than one year	8,740	8,740
Between 2 and 5 years	21,850	30,590
	<u>30,590</u>	<u>39,330</u>

Camelon Parish Church, Church of Scotland

Notes to the Accounts (continued)

15. Statement of Financial Activities - Prior Year

	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£
Income from:			
Grants & donations	26,627	40	26,667
Other trading activities:			
Charity shop takings	22,013	-	22,013
Other trading activities	27,668	-	27,668
Investments			
Bank interest	894	-	894
Total income	77,202	40	77,242
Expenditure on:			
Fundraising trading: charity shop	10,459	-	10,459
Other costs of raising funds	181	-	181
Premises costs	20,109	-	20,109
Local staffing costs	8,175	-	8,175
National Ministry and Mission & Wider Work	22,149	-	22,149
Other local costs	7,348	-	7,348
Governance costs	875	-	875
Total expenditure	69,296	-	69,296
Net income / (expenditure) for year	7,906	40	7,946
Transfers between funds	-	-	-
Net movement in funds	7,906	40	7,946
Funds reconciliation			
Total funds brought forward	559,136	10,246	569,382
Total funds carried forward	567,042	10,286	577,328

Camelon Parish Church, Church of Scotland

Notes to the Accounts (continued)

16. Movement in Funds - Prior Year

	Note	At 01/01/24 £	Income & Gains £	Expen- diture £	Transfers £	At 31/12/24 £
Restricted funds:						
Flower fund		258	40	-	-	298
Baird Trust		9,988	-	-	-	9,988
Total restricted funds		<u>10,246</u>	<u>40</u>	<u>-</u>	<u>-</u>	<u>10,286</u>
Unrestricted funds:						
Designated funds:						
Fabric		15,349	24,192	(12,929)	-	26,612
Charity Shop		77,633	22,013	(10,459)	(20,617)	68,570
New Church Building Fund		196	242	-	-	438
Replacement of office equipment		288	-	-	-	288
Lionthorn Manse capital fund		210,000	-	-	-	210,000
Church Property fund		250,000	-	-	-	250,000
Allsorts		1,515	-	-	-	1,515
Tuesday Fellowship		255	1,451	(1,211)	-	495
M Logan Memorial fund		400	-	-	-	400
Garden fund		25	-	-	-	25
Fixed asset fund		-	-	-	-	-
Total designated funds:		<u>555,661</u>	<u>47,898</u>	<u>(24,599)</u>	<u>(20,617)</u>	<u>558,343</u>
General fund		3,475	29,304	(44,697)	20,617	8,699
Total unrestricted funds		<u>559,136</u>	<u>77,202</u>	<u>(69,296)</u>	<u>-</u>	<u>567,042</u>
Total funds		<u>569,382</u>	<u>77,242</u>	<u>(69,296)</u>	<u>-</u>	<u>577,328</u>

17. Analysis of Net Assets between Funds - Prior Year

	Unrestricted Funds		Restricted Funds	Total Funds
	General	Designated	Funds	Funds
	£	£	£	£
Tangible fixed assets	-	460,000	-	460,000
Debtors	2,454	3,395	-	5,849
Cash on deposit, at bank & in hand	7,960	95,135	10,286	113,381
Creditors due within one year	(1,715)	(187)	-	(1,902)
Net assets at 31 December 2024	<u>8,699</u>	<u>558,343</u>	<u>10,286</u>	<u>577,328</u>

Funds held on behalf of the congregation by the Church of Scotland General Trustees

	2025	2024
Capital	£	£
Credit balances held at 31 December at cost	45,981	45,981
Market Value of balances at 31 December	53,844	50,911
Revenue		
Credit balance held at 31 December	8,740	7,133
Temporary funds at 31 December (debit balance)	(5,087)	-

The following pages are provided for information only and do not form part of the financial statements

Camelon Parish Church, Church of Scotland

Year ended 31 December 2025

Appendix

Funds held on behalf of the congregation by the Church of Scotland General Trustees

	2025 £	2024 £
Capital		
Credit balances held at 31 December at cost	<u>42,981</u>	<u>42,981</u>
Market Value of balances at 31 December	<u>53,844</u>	<u>50,911</u>
Revenue		
Credit balance held at 31 December	<u>8,740</u>	<u>7,133</u>
Temporary funds at 31 December (debit balance)	<u>(2,067)</u>	<u>-</u>