

DENNY OLD AND HAGGS UNITED CHURCH OF SCOTLAND

(formerly Denny Old Parish Church of Scotland)

RECEIPTS AND PAYMENTS ACCOUNTS 2025

Congregation No: 171179

Scottish Charity No: SCO16255

Receipts and Payments

Reference and Administrative Information

Charity Name: Denny Old and Haggs United Church of Scotland

Charity Registration Number: SCO16255

Congregation Reference No: 171179

Contact Address: 1 Allandale Cottages
Allandale
FK4 2HE

Kirk Session:

The following were appointed on 3 July 2025 to serve as Trustees of the charity during the year and to the date of this report: Rev. Raheel Arif, Marion Reid, Susan Storrar, Rosalind Bird, Billy Clunie, Elinor Clunie, Jean Duff, Lorna Duncan, John Fenney, Sharon Fenney, Ernest Firth, Irene Gardiner, Vivien Gillies, Netta Griffiths, Evelyn Hilson, Alan Hobbs, Mairi MacFarlane, Moira Martin, Carolyn Meek, Jean McCheyne, Ken McLean, Jean Proffit, Janet Rhodes, Brian Richmond, Carol Richmond, David Thomson, Jim Thomson, Eleanore Waddell, Beth Young, Moira Wilkie.

Alistair J Baird was appointed as a Trustee on 01 October 2025

During the year the following elders resigned: Charlotte Andrew on 20 August 2025, Linda Assur 3 July 2025, Liz Brown 7 May 2025, Jay Corkill 3 July 2025, Robert Kennedy 3 July 2025, Shona Laird 13 January 2025, Diana Martin 20 August 2025, Anne McCombe 13 January 2025, Margaret Rae 7 May 2025. Ernest Martin died 4 May 2025

Principal Office-bearers:

Minister Raheel Arif (from 1 July 2025)

Session Clerk: Marion Reid (from 1 July 2025)

Church Treasurer: Eleanore Waddell (to 20 August 2025)
Alistair J Baird (from 20 August 2025)

Independent Examiner:

Marion Campbell
8 Laurel Square
Banknock
FK4 1SW

Bankers:

The Royal Bank of Scotland,
Falkirk Newmarket Centre Branch
2 Newmarket Centre
Falkirk FK1 1JX

TSB plc
High Street/Cow Wynd Corner
Falkirk FK1 1EA

To assist with transition, we continued to operate both congregational Bank Accounts and we are now in the process of closing the TSB plc Account.

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 Deed of Constitution (Unitary Form), as laid out in the Basis of Union when Denny Old Parish Church (charity number SCO16255 united with Haggs Parish Church (charity number SCO14536).

Recruitment and Appointment of Trustees

The Members of the Kirk Session are the charity trustees. The Kirk Session members are the Elders of the church. They are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

Organisational Structure

Since 22/07/19 the congregation has worked under the Unitary Constitution of the Church of Scotland and comprises the Kirk Session, chaired by the Minister. The Session meets six times per year to discuss the spiritual matters relating to church and congregational life. The Kirk Session has responsibility for building maintenance and all financial matters, and has established teams, including finance and stewardship pastoral care, communication and youth, to manage the temporal aspects of church life.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

Services of Worship: Worship every Sunday, School services, weddings, baptisms, funerals, Remembrance Day services, Blue Christmas service, Easter & Christmas services. Once a month a service is held in Haggs Parish Church pending the sale of the building.

Youth Activities: Sunday Club, Bible Class, 1st Denny Girls' Brigade, 1st Haggs Boys' Brigade, Holiday Clubs.

Social Events: Church Fete, Coffee mornings, Pastoral, Care Group, Coffee & Chat Club, Lunch Box, Snowdrop Cafe and Christmas events.

Community Activities: Homestart Denny Mothers and Baby group, SMART Falkirk & Food Bank support. D&D Hearties, Denny Christmas Community event.

Enjoy-a-Ball, Falkirk Council, Yoga, Zumba & Pilates classes and a number of other community and church social events make use of our halls.

Trustees' Annual Report (cont)

Year ended 31 December 2025

Achievements and Performance

The year of 2025 was one of the union with Haggs Parish Church taking place. It has been a time of change, but we have been working hard to transition together. There is still work to do and the Church building at Haggs has still to be sold so there are still services held there midweek monthly. This has allowed us to have four scheduled communions in Denny, our main place of worship, and host communion at the Haggs midweek services. It has been good to work together but we are currently reviewing where we can improve our union.

Over the year, the IT team have upgraded the equipment further so that the quality of the service that is live streamed is high. The viewing figures are very good, and we know that the service is viewed internationally as well as locally, particularly by people unable to attend due to health issues who appreciate the opportunity to worship with the Church family. We are keen to support the people that cannot attend so we have continued to send out biscuits to every home within our membership list.

We have identified Mission as a priority during 2025. The Church supported the summer family holiday club, welcoming new people to the Church. The Girls' and Boys' Brigades operate well across the area – they are well staffed and encouraging young people to join in Christ centred activities. The Kirk Session is starting a Mission group to see where we can extend the outreach within our area. We hope that this renew and invigorate our work for Jesus Christ and God. We aim to keep Christ at the centre of the community, so the Lunchbox and Snowdrop cafés run weekly at very low prices, and the annual events are well supported. This year, as the first year together, we held a Christmas lunch for all the members. It was a thoroughly enjoyable event.

We continue to maintain our many buildings well, despite restrictions on spending. The bulk of the repairs have been keeping the buildings wind and watertight, focussing largely on the roof, windows and gutters. In our summer Presbytery inspection, there were some areas that we can look at improving. Looking to the future, we would like to expand our work to indoors to make the interior more welcoming.

Financial Review

This year we have been able to carry out several necessary repairs to the church roof and building in line with the restrictions imposed by the Church of Scotland. As a result of this and spending has increased over last year. Our Property Team continue to work hard to ensure the church remains wind and water proof.

The principal source of income is weekly offerings. 77 members give by Gift Aid and 57 members by standing order. A legacy of £20000 was received and has been designated for Fabric.

The annual Garden Fete and the weekly Lunch Box / Snowdrop Café continue to be significant sources of income and the efforts of all involved are greatly appreciated.

Commitment to the Church of Scotland continues to be met and will continue into the future. Our contribution to Giving to Grow this year was £43,401 (six months of the United Church and six months of Denny Old Parish Church.)

Reserves Policy

It is the Trustees' policy to hold reserves of approximately six months expenditure including designated funds. However given the union took place in July 2025 and continuing requirement to maintain two church buildings we shall continue to review and revisit this policy. It will be updated following the sale of Haggs Church building, with no definitive date known. At the year end the Church held unrestricted cash funds of £29496 of which £23571 had been designated for fabric fund.

The Church also held £2144 of restricted funds which have been provided for the purposes specified in Note 2.

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,

Marion Reid

M Reid
Session Clerk

Date7/6/26.....

Independent Examiner's Report to the Trustees of Denny Old and Hags United Church of Scotland
I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 1 to 6.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

An examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name *Marion A Campbell*

Marion Campbell

Address:

8 Laurel Square
Banknock
FK4 1SW

Date *31st May 2026.*

Denny Old and Haggs United Church of Scotland
Receipts and Payments Account
Year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
<u>Receipts</u>	Note					
Donations	3	52788			52788	37977
Activities for Generating Funds		17160			17160	16536
Legacy		20000			20000	0
Life & Work		257			257	-257
Charitable Activities			2899		2899	3504
Endowment Funds				0	0	2750
Bank & Deposit interest		424			424	647
		90629	2899	0	93528	61157
 Rental of premises (church hall)		 1842			 1842	 1534
<u>Total Receipts</u>		<u>92471</u>	<u>2899</u>	<u>0</u>	<u>95370</u>	<u>62691</u>
<u>Payments</u>	4					
Costs of generating funds		120			120	101
Charitable activities		77140	3247	5450	85837	78980
Governance costs					0	0
<u>Total Payments</u>		<u>77260</u>	<u>3247</u>	<u>5450</u>	<u>85957</u>	<u>79081</u>
 Excess of Receipts over Payments for the year before transfers		 15211	 -348	 -5450	 9413	 -16390
 Transfers						
Fabric Fund		0			0	0
Education Fund		0	0		0	0
Total Transfers		0	0		0	0
 Excess of Receipts over Payments for the year		 <u>15211</u>	 <u>-348</u>	 <u>-5450</u>	 <u>9413</u>	 <u>-16390</u>

Denny Old and Haggs United Church of Scotland
Statement of Balances
At 31 December 2025

	Unrestricted Funds 2025 Note £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
Bank & Deposit Balances					
Bank & deposit balances brought forward	8835	2492	5622	16949	33082
Movement in year:					
Excess of Receipts over Payments for the year	15211	-348	-5450	9413	-16133
Bank & deposit balances carried forward	<u>24046</u>	<u>2144</u>	<u>172</u>	<u>26362</u>	<u>16949</u>

Assets

Gift Aid Receivable	<u>7000</u>	<u></u>	<u></u>	<u>7000</u>	<u>5968</u>
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The accounts were approved by the Kirk Session on 28/01/25.
For and on behalf of the Kirk Session

<u>Marion Reid</u>	Marion Reid, Session Clerk
<u>Alistair Baird</u>	Alistair Baird, Treasurer

Denny Old and Haggs United Church of Scotland

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year 11 trustees received reimbursement of expenses incurred totalling £4,220.11. This includes the manse Council Tax and ministers 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. No remuneration was paid to any trustees.

2. Movements in Funds

	At 1 Jan				At 31 Dec
	2025	Receipts	Payments	Transfers	2025
	£	£	£	£	£
Unrestricted funds					
Designated Fabric Fund	3571	0	0	20000	23571
Life & Work	-257	257	0	0	0
General Fund	5521	92214	77260	-20000	475
	8835	92471	77260	0	24046
Restricted funds					
Musical Endowment Fund	894			0	894
J K Shanks Benevolent Fund	0			0	0
McWatt Memorial Fund	66		66	0	0
Flower Endowment Fund	448	116	50	0	514
Education Fund	224			0	224
Dennyloanhead Memorial Fund	245			0	245
Collington Memorial Fund	67		67	0	0
Guild	431	2550	2981	0	0
Sunday Club	117	233	83	0	267
	2492	2899	3247	0	2144
Endowment funds					
Benevolent Fund	172	0	0	0	172
Capital Funds	5450	0	5450	0	0
	5622	0	5450	0	172
Total funds	16949	95370	85957	0	26362

Purposes of Designated Funds

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

Purposes of Restricted Funds

Musical Endowment Fund: The Trustees have set aside funds for the purchase of music resources.

JK Shanks Benevolent Fund: This fund is administered by the minister of the congregation.

McWatt Memorial Fund: Funds Sunday Club awards, and was allocated in December 2025.

Flower Endowment Fund: This is a fund to provide flowers for display during services of worship.

Education Fund: This is a fund to provide education within the congregation.

Dennyloanhead Memorial Fund: This is a fund for the youth of the parish.

Collington Memorial Fund: This is a fund for the Sunday Club and was allocated in December 2025.

Guild: ceased during the year and the remaining funds of £414 were transferred to the Church.

Sunday Club: This fund is administered by the Sunday Club.

Purposes of Endowment Funds

Income from the Benevolent Fund is administered by the Kirk Session.

Income from the Capital Funds: Only the interest from these funds is to be used.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Total 2024 £
3. Analysis of Donations					
WFO Scheme (non Gift Aid)	7254			7254	9208
Gift Aid Donations	29869			29869	19870
Tax recovered on Gift Aid Donations	6933			6933	6385
Ordinary offerings (Open Plate)	2663			2663	889
Other offerings, donations, etc.	3715			3715	675
Congregational organisations	1416			1416	100
Weddings & funerals	938			938	850
	<u>52788</u>			<u>52788</u>	<u>37977</u>
4. Analysis of Other Income					
Regular fund raising events	17160			17160	16536
Interest from current account	424	0		424	647
Legacy	20000	0		20000	0
Life & Work	257			257	-257
Miscellaneous	5485			5485	2750
Flower Fund		116		116	105
Guild		2978		2978	3309
Sunday Club		134		134	90
Use of premises	1842			1842	1534
	<u>45168</u>	<u>3228</u>	<u>0</u>	<u>48396</u>	<u>24714</u>
5. Analysis of Payments					
Costs of generating funds					
Offering envelopes	120			120	101
	<u>120</u>	<u>0</u>	<u>0</u>	<u>120</u>	<u>101</u>
Charitable activities					
Giving to Grow allocation	43402			43402	32472
Presbytery dues	1029			1029	1007
Minister's expenses	1350			1350	1014
Pulpit supply	350			350	600
Other staffing costs	6265			6265	5900
Fabric repairs & maintenance	6492			6492	11038
Council Tax	1628			1628	1368
Heat and light	7957			7957	6170
Water Rates & Insurance	4010			4010	2851
Church cleaning materials	252			252	463
Organ & music	825			825	508
Printing, stationery and postage	1236			1236	981
Fabric Fund		0		0	7188
Life & Work	0			0	0
Flower Fund		50		50	30
Guild		0		0	3275
Sunday Club		134		134	112
Endowment funds		133		133	0
Other expenses	2343			2343	1253
	<u>77139</u>	<u>317</u>	<u>0</u>	<u>77456</u>	<u>76230</u>
Governance costs					
Independent examiner's fees				0	0
Total Payments	<u>77259</u>	<u>317</u>	<u>0</u>	<u>77576</u>	<u>76331</u>

6. Minister’s Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are 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
	£	£
Christian Aid	450	0
Falkirk Food Bank	451	
Strathcarron Hospice	73	0
	<u>974</u>	<u>0</u>

APPENDIX

**FUNDS HELD BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES
FOR THE BENEFIT OF THE CONGREGATION**

17119 Denny Old and Haggs United Church of Scotland

2025
£

CAPITAL ACCOUNT

Credit balances at 31 December	<u>58879.69</u>
Market value of balances at 31 December	<u>57670.93</u>

REVENUE ACCOUNT

Credit balance at 31 December	<u>7483.96</u>
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TEMPORARY ACCOUNT

Credit balance at 31 December	<u>-</u>
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Individual Fund

Purpose: Fabric

2025

EXPENDABLE

Credit balances at 31 December	<u>690.71</u>
Market value of balances at 31 December	<u>690.71</u>

PERMANENT ENDOWMENT

Credit balances at 31 December	<u>4987.66</u>
Market value of balances at 31 December	<u>4987.66</u>