

Dollar Parish Church of Scotland

Trustees' Annual Report and Congregational accounts for the year ended 31 December 2025

**Congregation No: 231405
Scottish Charity No: SC 009713**

**Dollar Parish Church of Scotland
Congregational accounts for the year ended 31 December 2025**

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Dollar Parish Church of Scotland

Trustees' Report

Year ended 31 December 2025

The Trustees present their annual report and financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the accounting policies set out on page 16 of 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. These accounts have been prepared on an accruals basis.

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.

During 2025 Dollar Parish Church was in a linkage with Muckhart Parish Church. One Minister serves both parishes although we are currently in a vacancy and have an Interim Moderator and Locum Minister.

At the end of 2025 the Church had 188 members compared with the previous year total of 184. The majority of the loss of members has been attributable to death or moving out of the area but this has been more than balanced by 8 new members joining. The annual report of the Session Clerk and reports of the committees and organisations within our Church family appear below and provide details and a flavour of our Church life.

Normally, regular services of worship take place in the church every Sunday at 11am. Two morning house groups, open to non-members of the Church, meet fortnightly for bible study and fellowship.

On 1 January 2026, Dollar Parish Church entered into a union with Muckhart Parish Church to form East Hillfoots Church of Scotland. On the same date, the new united church entered into a deferred union with Tillicoultry Parish Church to take effect on 1 January 2028.

Achievements and Performance

Session Clerk Report

The year has continued to be an encouraging one for our Church, with strong attendance on Sunday mornings, commitment to a wide range of activities for all ages and support for important initiatives beyond our community. In this we are grateful for the guidance and support of our Interim Moderator, Rev Philip Hacking and the Kirk Session who have met regularly to oversee the work and governance of the Church. We have enjoyed and been challenged by the ministry of Rev Philip Hacking on Sunday mornings and have been strengthened by his pastoral care.

Our activities are well established and regular, seeking to share God's Love with all and endeavouring to offer 'something for everyone' – please do read the reports below that show the reality of this. We are grateful for the truly remarkable commitment of many Church volunteers who make these activities happen and encouraged that we can reach out to all ages across our community. These activities make a difference, bringing renewed faith, blessing and support to many. We also recognise the needs of the wider world, committing financial and individual support, to local, national and international initiatives.

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This is the last Session Clerk's report for Dollar Parish Church. As we transition to become East Hillfoots Church of Scotland in union with Muckhart, and prepare for a deferred union with Tillicoultry, we do so with confidence in God's blessing and anticipation for what lies ahead. We also look forward to calling a new minister to lead us in this next chapter.

Thank you all for your vibrant witness and commitment. Let us continue to work together in faith as we embrace the future of East Hillfoots Church of Scotland.

Muriel Simpson

Session Clerk, Dollar Parish Church

Lent and Advent Reflections

Our *Lent and Advent Reflections* have brought together Muckhart Parish, Tillicoultry Parish, St James – Dollar and Dollar Parish to consider the significance and meaning of Easter and of Christmas in today's world. We share experience, learn from each other and grow in faith. We meet in the coffee area of Dollar Parish Church – over four Thursday evenings in Lent and four Thursday evenings in Advent – for opening prayer before moving into small groups.

Our Lent Reflections 2025 focussed on the themes of wilderness, city, the Cross and Resurrection with our Advent Reflections 2025 reflecting on Hope, Joy, Love and Peace, themes we unpack from Scripture. Notes made from our Reflections were made into an A5 leaflet and circulated to those attending, to some in our parishes who can't come out in the evening, and 'advertised' and made available in our churches. A thank you to those from our Churches who lead our Reflections

Book Group

The Church Book Group is a new initiative which was advertised in the autumn and quickly attracted eleven members. The first meeting was in November and we plan to meet in the houses of members on the last Thursday of every month. Books are borrowed from the public library in Alloa where knowledgeable, friendly staff provided us with an extensive list of titles which they store for the use of book groups in the area. Our first meeting went well with lively, stimulating discussion and we look forward to reading a wide variety of books and sharing our ideas and opinions.

Burnside Garden

The Burnside Garden continues to grow and develop, a valued feature of Dollar life hosting both Church and Community events. Developments this year include clearing the north end of the bank and planting with bulbs and shrubs. New bulbs have also been planted in borders around the inside and outside of the walls. Young Church planted and tended sunflowers beside the north wall, resulting in a spectacular late summer and early autumn display - the most photographed part of the garden. A church lunch was held in the autumn to support the Garden, raising a generous sum for new planting, mulch and a garden shed.

The garden was prepared for its part in the Dollar Community Keep Scotland Beautiful entry. At the National Awards 2025 the community entry was awarded the *Best Small Town* trophy and *Gold Certificate* together with the *Community Horticultural Award* and *Young People Award*. It was a fantastic outcome for the community, Young Church and the Church volunteers who support and work in our garden.

A huge thank you to all who have contributed over the year by providing plants, labouring and giving encouragement in saying what the garden means to them.

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Burnside Service

The Burnside Service has now been meeting for 4 years once a month on the 3rd Thursday in the Burnside Hall. It starts at 10.30am and is a short informal service of worship followed by refreshments. There is a welcoming atmosphere and those attending are encouraged and enjoy being able to worship and meet. The feedback is very positive. We are joined by some members from St James the Episcopal Church.

In 2025 there were 4 people on the rota leading the services. They were Hector Brodie, Cathy Gladwin, Anne Paterson and Rev Philip Hacking. Thanks to all of them for leading the services and to Ann Cowie and Sheenagh Cook for playing the piano each month.

Choir

Our SATB choir continues to meet for rehearsals on Sunday mornings at 9.30. When numbers allow we offer introits and/or anthems at morning services of worship as well as at prominent dates in the Church calendar. During the year we participated in ten morning services as well leading the Church's annual service of Lessons and Carols on 21 December. We currently have twenty regular singers from DPC. The choir was augmented ably by members from Muckhart and St James at our joint service on 30 March, and also at the Lessons and Carols service where we had a choir of thirty. During the months of July and August when the choir takes a summer break, soloists from our number sang in the 'Worship Through Music' part of services at both Dollar and Muckhart. This venture was organised by our organist Lynne Hope. Towards the end of the year our long standing accompanist, Ann Cowie, decided it was time for her to retire from her role. Her position was quickly filled by Judith Pritchard who had recently joined our congregation. We are most grateful to Ann for over ten years of dedicated service and to Judith who stepped up at short notice. Our repertoire consists mainly of four part contemporary Christian music with piano accompaniment. I am delighted to report that during the past year our numbers increased and we now have singers whose ages range from eighteen to eighty-nine!

Concerts

Dollar Parish Church has been fortunate over the past year to be able to host some concerts by various different organisations and organisers showing a variety of musical talents. Stuart Kelly returned to entertain us with his Spanish Guitar music, and we hosted the local choir Hillfoot Harmony for the first time: they were performing the premier of a piece especially written for them. Easter and Harvest saw organ concerts by Lynne Hope and Tony Baldwin when the audience had the opportunity to see the beautiful flower displays. Mavy Gustav Williamson curated four concerts demonstrating the breadth of musical talent in the area. From six year olds to 80 year olds playing instruments as diverse as clarinets to bagpipes! What has been good to see is the development of the confidence in the youngest performers. We even had a world premiere of a piece written by a 7 year old regular pianist!

Thanks have to go to all for their donations towards Dollar Parish Church.

Community Café

It was our 3rd full year of Community Café, meeting weekly, but for a first time we chose to take a summer holiday in the month of July to give our volunteers a break. We continue to get good numbers attending, with a core group of regulars who always enjoy the event and bring some extra brightness to our proceedings. Two extra fundraisers for church funds brought crowds of about 100 persons each time (in January we had a Scottish theme, and later a Christmas Café). We also repeated a fundraiser for Macmillan

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Cancer Support raising £667 for the charity. Our strong connection with a local children's Nursery continues and the youngsters contribute to our musical entertainment at big events, plus visiting café usually twice a month during term time. They are a very happy crowd, one child meeting with his great-grandfather at our event. Other families attend with generations too. We also have a very willing accordionist attending about once a month and he provides enjoyable background music while folk chat. We also distributed feedback forms during this year to try to identify ways in which we might improve our service to the community. As a result of feedback, we made changes to our table layout which has proved popular. Few suggestions were made on the forms so we must be doing something right!

Christian Aid

For several years our Church communities in Dollar and Muckhart have been supporting the work of Christian Aid Scotland. As in previous years we organised a coffee morning during the week of Christian Aid and have given out envelopes in all three Churches. Members from all the Churches were involved in the planning of the event and helped supply baking and volunteers for serving on the day. The event was a collaborative effort, and we are grateful to everyone who contributed and donated to this important cause. The fantastic amount of £2843 was raised.

Easter Journey

Easter Journey is an interactive journey through the Easter story with pupils from both our local primary schools. The event is held in the Church over 3 mornings in March. We were very grateful to Gordon Roy from Scripture Union for leading the events and bringing all the props and to 11 church volunteers who came along to help in the running of the mornings. In 2025 we welcomed 82 pupils from classes over 3 mornings from Strathdevon Primary and Dollar Academy. The activities are varied and include drama, group discussion, video, art and sampling a Passover Meal.

The sessions are great fun for the pupils and volunteers and are much part of the Curriculum for Excellence – Religious and Moral Education.

Flower Group

The ladies of the group have continued to provide weekly displays of flowers on the font for all to enjoy during our weekly Sunday service throughout the year.

Thereafter, our role of spiritual love and support from the church continues through delivery of the flowers to members of the congregation, community or to friends of our church members who had a neighbour needing a kind gesture to lift their spirits or celebrate a special occasion.

We have reached out through our Sunday flowers, delivering over one hundred tributes and additionally more than thirty from our Easter and Harvest displays, spreading joy and love amongst members of Dollar and St James's church.

To recognise Jesus's love for the wonderful ladies of Dollar and St James's church, at our joint Mothering Sunday service, 75 primula plants were handed out by members of Young Church.

We celebrated special birthdays of several older members and a couple of special anniversaries, by presenting cards and plants

Eight cards of condolence were delivered in 2025.

Posies were handed out in our two baptism services, as well as two services welcoming new members.

At the end of 2025 Liz Noble retired from the group, leaving us with 15 ladies to cover 52 Sundays.

The rota for 2026 is up and running and Sandra proposes to organise an evening of flower demonstrations, which might encourage new members to join our group.

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House Groups

Our Wednesday bible study group runs every two weeks in the home of one of the group. We have enjoyed various studies and have been studying the book "Women of the New Testament". We meet at 10 am and enjoy refreshments and a chat. We open our study with prayer and usually finish about 12 midday. We have approximately seven ladies who attend from different church backgrounds. This gives a good mix to our group. Our Friday bible study is on alternative weeks to the Wednesday bible study and takes place in each other's homes. This also starts at 10 am with refreshments and a chat. We have been studying "Walking with Biblical Women of Courage" by Fiona Stratta. Again we open in prayer and find this helps us as we begin our study.

Love in a box



In November we started collecting donations for the Love in a Box charity. We have supported this charity for a few years now. It is based in Clackmannanshire and is run by volunteers. Its aim is to ensure that all children receive Christmas presents. It works closely with all agencies in the local community including Education, Social Work, Health and voluntary organisations. We would like to extend thanks to all members of our congregation who generously donated boxes filled with games, clothing, books and also gave donations of money. Your kindness will have made a real difference in the lives of local children, bringing joy and comfort to those who need it most. Your thoughtful contributions are a testament to the caring spirit of our community. Thank you for your continued support and for helping us make a positive impact.

Badminton group

The group continues to maintain on average 12 members every Monday morning but are very pleased to welcome anyone who fancies a bit of exercise. The "Girls" are also willing to support the church in any fundraising it does. We also enjoy fellowship over tea coffee and biscuits. Although we are all advancing in age, we manage our games along with laughter.

Prayer Group

The group meets once a month on the first Thursday from 1.45-2.45pm in the home of Muriel Simpson. We are a small group of women who get together to pray for the ongoing mission of the Church, our community and the world. New members are always welcome to join us.

Pastoral Care Teas

These teas originated under the premise of providing a platform for those who been bereaved, whether recently or years ago, to give support to each other in an informal supportive setting. While the majority of those who attend know each other through the church or the community café not everyone knows who has suffered a loss or not. Three afternoon teas took place in March, June and October. The first two in the church as previous meetings but the growth of popularity meant a move to the Burnside Hall

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was required. In both venues the attendees appreciated the set up (table cloths, china) and the home-made food, as well as the opportunity to speak to friends and members of the church they've not had a chance to get to know in depth. They arrived promptly and didn't leave until the official end time, most with a take home plate of cakes.

Sing & Soup

Sign & Soup continues to provide home-made soup and home-made bread, on the last Wednesday of the month. In January our theme was Burns & Other Scottish Writers. We were lucky to be visited by three Dollar Academy Junior School pupils, (finalists in the Burns Competition), who gave us their recitations of three very different Burns poems. Other themes took us on "Holiday", we celebrated "Colours and Flowers", climbed "mountains" and forded "rivers", celebrated "Happiness" and the end of World War 2

Young Church

Our Young Church is a small vibrant part of our Church community. We welcome children of all ages from babies to teens. We seek to have a friendly, busy, and relaxed atmosphere where the children learn more about Jesus, while having fun. In the hall we have our own programme of worship where we seek to nurture and help the children learn about the Christian Faith. Recently we have been using the back of the Church as it has been a smaller group of children. Our programmes have games, crafts, and stories. Sometimes we meet for activities outside in the Burnside Garden. We always have a drink and snacks. There is also a designated creche area in the hall.

We also enjoyed planting sunflower seeds in March and then planting them out in May. We water and look after them, watching them grow in the Burnside Garden. Thanks to Jane Bowen for organising this.

On a Sunday afternoon in May, we all greatly enjoyed a sports afternoon in Mill Green organised by the dads. It was great fun. It was also good to welcome some Church members to the event too. For 9 weeks last summer we had a break from our usual programme. Activities were provided at the back of the church.

At the end of October, we all organised a fundraising event for the Burnside Garden. All the children and adults thoroughly enjoyed preparing for and working together to make it happen. There was a great turn out of folk from Church; we managed to raise £1100 which was brilliant.

In November we had a fun family event in the Burnside Hall called Messy Christmas. We were very grateful to Gordon Roy from Scripture Union for leading the event. We were also very grateful to Alex, Elinor, Hannah and Tatiana for taking part in the drama. Thanks too to the parents for providing a delicious lunch.

For Christmas 2025 we rehearsed and then presented our Christmas Nativity called "It begins in Bethlehem"; it included all the children and their parents. We also greatly appreciated the great support of Stephen Lambert who was our narrator.

It has been a good and busy year though our numbers have reduced as a few families have now moved on. Please pray that more families will come and join us.



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Mission and service

Mission and Service promotes a programme of ecumenical activities shared by our neighbouring Church of Scotland and Scottish Episcopal congregations providing opportunities for joint worship services, bible studies and fellowship. The annual World Day of Prayer Service was hosted by St James Episcopal Church in early March using material prepared by Christian women of the Cook Islands in the South Pacific raising £250 for WDP funds and participants included Tillicoultry Parish Church members. Ecumenical Lenten Studies were organised by St James focussing on "Mountain Top Encounters with God" whilst the Parish Church Lent Reflections Group studied "From Wilderness to Resurrection". Support was given to Holy Week Hillfoot Churches worship at Dollar Parish Church, St James Maundy Service and Good Friday at Muckhart with Dollar Parish Church open for prayer. We celebrated Pentecost with an open air picnic in Burnside Gardens and over 40 people enjoyed our Harvest Supper in October. The Memorial Garden Remembrance Service was well attended by uniformed organisations and a variety of Christmas events, including "Promise of Advent" Reflections, were well advertised by leaflet distribution, full page listings and reports in Dollar News. Monthly Retiring Collections are organised supporting a selection of charities covering medical research, life saving and world disaster appeals with attractive Christian message posters supplied for Wayside Pulpit.

Fabric committee

There has been little progress with the accessible toilets because of the cost of drainage which was lately estimated to be much higher than initially proposed. Water ingress repair to the roof above the organ loft was completed in June 2025. Annual certification and maintenance schedules are up to date.

Finance Committee

The Finance Committee continued to plan for and support the financial resources necessary for the Church's witness by regularly monitoring, and reporting to the Kirk Session on, the Church's finances. A particular focus towards the end of the year was planning for, and implementing, the necessary changes on the financial front flowing from the Union of Dollar and Muckhart Parish Churches at the end of the year.

Financial Review

The outturn in 2025 was an excess of expenditure over income of £6,242 prior to the revaluation of investments. Income for the year totalled £124,672 compared to £121,569 in 2024. Offerings were increased reflecting the results of the 2024 Stewardship campaign and totalled £67,972 which represents an increase of £7,152 or 11.7% on 2024. Of this total, £53,296 was paid under gift aid from a total of 74 regular donors. Other sources of income included donations to the Community Café held every Friday and also income from a coffee morning held in the year. The regular letting of the hall totalled £9,230 which represents a reduction on the previous year total of £10,445. We also benefited from donations given at organ recitals and concerts held in the Church which totalled £1,716. Investment income is also lower this year due to a reduction in interest being earned on deposits. During the year, £6,312 was drawn down from the Consolidated Revenue account held by the Church of Scotland General Trustees to fund the preparatory work on installation of an accessible toilet in the Church and also repairs to the Church organ.

Expenditure in the year totalled £130,916 (2024-£116,774). The major item of expenditure was the Giving to Grow contribution to the Church of Scotland which was £57,747 for the year. Fabric maintenance costs of £17,733 were also incurred in the year across the three Church buildings (Church, Burnside Hall and Manse) as were professional fees

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of £2,790 incurred on preparatory work for an accessible toilet in the Church. Salaries were higher than 2024 (£17,821 compared to £16,990) as there were no vacancies during the year and there were increases in both the Scottish Real Living Wage rate and the Scottish Federation of Organist's recommended rates.

During part of the year the Manse was let out to private tenants and the rental income credited to the Consolidated Revenue account held with the Church of Scotland general Trustees. This account has been used to meet fabric expenses incurred during the year.

Cash balances at year end totalled £25,793 and £107,940 was held on deposit. The latter includes the 2022 legacy fund (£57,715) being held on deposit pending Kirk session decisions on the future use of these funds. The only restriction on that legacy was that it was used solely for Dollar Parish Church.

Investment Policy and Performance

The Finance Committee is tasked with monitoring and reporting on various investment matters and providing guidance to the Kirk Session. One of its responsibilities is to invest funds surplus to those required to meet the reserves policy. The structure of the investment portfolio aims to best meet the need for safety with the timescale within which those funds are likely to be required.

Use is made of the three funds provided by the Church of Scotland Investors Trust (COSIT) which have been designed with different aims. These are simple to access and are actively managed by Fund Managers on behalf of the Trustees of COSIT to whom quarterly reports are provided by the Fund Managers. A mix of medium and long term investments is held within the COSIT Income and Growth Funds respectively to obtain a reasonably secure yield over an appropriate length of time. An analysis of the investments currently held on the Church's Balance Sheet and within the Consolidated Fabric Fund is provided at Note 10 and in the Appendix to the accounts. The market value of Balance Sheet investments increased by £10,106 and an unchanged portfolio yielded similar levels of dividend income compared to prior year.

Risk Management

The Trustees recognise that they are responsible for understanding and assessing potential risks to the Church and for identifying the ways to minimise those risks. The principal risks facing the charity are:

1. Financial risks:

- A declining membership leading to falling income
- Large unexpected costs, particularly in relation to the Church buildings

2. Health and Safety risks within and around the Church buildings.

3. Safeguarding risks when dealing with vulnerable adults and children

4. Data protection

Finance, Fabric, Health and Safety, Safeguarding and Data Protection are standing items on the Kirk Session Agenda.

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Financial risks are mitigated by setting annual budgets for Church activities and regular monitoring of income and expenditure by the Finance Committee and Kirk Session. During the year a Stewardship campaign was undertaken resulting in additional regular income. We are also working to increase church membership and are pleased to report we have a number of young families attending our services.

The Church has appointed a Health and Safety Officer and the Fabric Committee monitors and commissions required maintenance of buildings, prioritising any Health and Safety risks.

A Safeguarding Officer has been appointed and church volunteers are given safeguarding training where required

Our Data Protection Officer undertakes an Annual Audit of databases, email lists, spreadsheets, paper documents and other lists of personal information.

Reserves Policy

The Trustees have considered the reserves required and have taken into account the charity's current and future liabilities. It is the Trustees' policy to hold cash reserves of at least three months expenditure. The balance of cash and deposits needs to be available to meet large, unexpected fabric maintenance or other costs. At the year end the Church held unrestricted reserves of £296,715 but the Trustees are aware that funds will be required for ongoing maintenance for the Burnside Hall and the other Church buildings, accessible toilet facilities and any further upgrade work on the Church buildings to improve accessibility which may be required in the shorter term. The church also held £4,113 of restricted funds which have been provided for the purposes specified in Note 15.

Structure, Governance and Management

The Church is a registered charity, number SC 009713, which operates under a *Quoad Omnia* constitution and is subject to the Acts and Regulations of the General Assembly of the Church of Scotland. 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 congregation 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. The Kirk Session, which is responsible for both the temporal and spiritual affairs within the Church, meets 5 or 6 times a year. Certain responsibilities are delegated to the Finance Committee and the Fabric Committee. These committees have formal remits set by the Kirk Session.

Dollar Parish Church of Scotland
Trustees' Report
Year ended 31 December 2025

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,

Neil Duthie
Session Clerk

Date : 12 April 2026

Dollar Parish Church of Scotland
Year ended 31 December 2025
Reference and Administrative Information

Charity No: SC 009713

Trustees

Mr John Anderson (from 1 January 2026)
Mrs Margaret Baird (until 31 December 2025)
Mrs Catherine Brodie (until 31 December 2025)
Dr Hector Brodie
Mrs Sybil Clark (until 31 December 2025)
Mr Neil Duthie (from 1 January 2026)
Mrs Susan Duthie (from 1 January 2026)
Mrs Catherine Gladwin (until 31 December 2025)
Rev Philip Hacking
Mrs Elizabeth Hendry (Resigned 27 January 2025)
Mr J. Boyd Houston (until 31 December 2025)
Mr Stephen Lambert

Mrs Alison Mann (from 1 January 2026)
Mr Graham Pearson (Resigned 27 January 2025)
Mrs Cathy Pringle (until 31 December 2025)
Dr G. Neil Rodger (until 31 December 2025)
Mr George Russell
Mrs Pamela Russell (until 31 December 2025)
Prof. Ian Simpson
Mrs Muriel Simpson
Mr Neil Upham (until 31 December 2025)

Principal Office-bearers

Interim Moderator: Rev Philip Hacking
Session Clerk: Mrs Muriel Simpson (until 31 December 2025)
Session Clerk: Mr Neil Duthie (from 1 January 2026)
Church Treasurer: Mrs Dorothy Carson

Principal Office

Church address:
Bridge Street
Dollar FK14 7DF

Independent Examiner: Graeme Deans, Chartered Accountant

All correspondence should be addressed to:
Session Clerk
East Manse
Yetts o'Muckhart
FK14 7JT

Bankers: Virgin Money, Stirling Branch

Dollar Parish Church of Scotland
Independent Examiner's Report to the Trustees of Dollar Parish Church
Year ended 31 December 2025

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 1 to 26.

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 (as amended).

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 (as amended). 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 (as amended), and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations (as amended) 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: Graeme Deans

Professional Qualification/Professional Body: Institute of the Chartered Accountants of Scotland

Address: Drummond Laurie Chartered Accountants, Unit 5, Gateway Business Park, Beancross Road, Grangemouth FK3 8WX

Date: 20 April 2026

Dollar Parish Church of Scotland
Statement of Financial Activities
Year ended 31 December 2025

		Unrestricted	Restricted	Endowment		Unrestricted	Restricted	Endowment	
	Note	Funds	Funds	Funds	Total	Funds	Funds	Funds	Total
		2025	2025	2025	2025	2024	2024	2024	2024
		£	£	£	£	£	£	£	£
Income and endowments from:	Note								
Donations and legacies	1	93,164	1,737	0	94,901	85,103	775	0	85,878
Charitable activities	2	1,175	0	0	1,175	1,124	0	0	1,124
Other trading activities	3	9,230	0	0	9,230	10,445	0	0	10,445
Investments	4	9,373	65	137	9,575	10,222	72	137	10,431
Other	5	9,793	0	0	9,793	13,691	0	0	13,691
Total income		122,735	1,802	137	124,674	120,585	847	137	121,569
Expenditure on:	6								
Raising funds		0	0	0	0	0	0	0	0
Charitable activities		130,037	879	0	130,916	116,032	742	0	116,774
Other									
Total expenditure		130,037	879	0	130,916	116,032	742	0	116,774
Net income/(expenditure) before gains and losses on investments		(7,302)	923	137	(6,242)	4,553	105	137	4,795
Net gains/(losses) on investments		10,030		76	10,106	10,113		23	10,136
Net income/(expenditure)		2,728	923	213	3,864	14,665	105	159	14,930
Transfers between Funds			137	(137)	0		137	(137)	0
Net movement in funds		2,727	1,060	76	3,864	14,665	242	22	14,930
Reconciliation of funds:									
Total funds brought forward		293,987	3,053	2,541	299,581	279,322	2,811	2,518	284,651
Total funds carried forward		296,715	4,113	2,617	303,445	293,987	3,053	2,541	299,581

Dollar Parish Church of Scotland
Balance Sheet at 31 December 2025

		Unrestricted Funds	Restricted Funds	Endowment Funds	Total Funds	Total Funds
		2025	2025	2025	2025	2024
	Note	£	£	£	£	£
Fixed Assets:						
Tangible assets	9	4,951			4,951	2,705
Investments	10	161,984		2,608	164,592	154,486
Total Fixed Assets		166,935	0	2,608	169,543	157,191
Current Assets						
Debtors	11	8,480			8,480	7,674
COSIT deposit funds		106,423	1,517		107,940	113,014
Cash at bank and in hand		23,188	2,596	9	25,793	27,014
Total Current Assets		138,091	4,113	9	142,213	147,702
Liabilities						
Creditors falling due within one year	12	8,311			8,311	5,313
Net Current Assets		129,780	4,113	9	133,902	142,389
Creditors falling due after more than one year						
Net Assets		296,715	4,113	2,617	303,445	299,581
The funds of the charity:						
Endowment funds	15			2,617	2,617	2,541
Restricted income funds			4,113		4,113	3,053
Unrestricted income funds		296,715			296,715	293,987
Total charity funds		296,715	4,113	2,617	303,445	299,581

The accounts were approved by the trustees on 17 March 2026 and signed on their behalf by:

Neil Duthie	12/4/26	Session Clerk
Dorothy Carson	12/4/26	Treasurer

Dollar Parish Church of Scotland

Year ended 31 December 2025

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 financial statements have been prepared 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) effective from 1 January 2019 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)

Fund accounting

Funds are classified as either restricted funds, endowment 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.

Endowment funds are funds which have been given on the condition that the original capital sum is not reduced, but the income therefrom is used for the purpose defined in accordance with the 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.

Going concern

The Trustees consider that there are no material uncertainties about the ability of the charity to continue for the foreseeable future and therefore has adopted the going concern basis in preparing these financial statements.

Recognition of Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS102) the general volunteer time of congregation members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised as expenditure in the period of receipt.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Recognition and allocation of expenditure

Expenditure is included in the Statement of Financial Activities on an accruals basis and is recognised when there is a legal or constructive obligation to pay for expenditure.

Dollar Parish Church of Scotland

Year ended 31 December 2025

Fixed Assets

The charity has the right to occupy and use for its charitable objects certain tangible fixed assets, including the Church, halls and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets. Expenditure incurred on the repair and maintenance of these assets is charged as resources expended in the Statement of Financial Activities in the period in which the liability arises.

All tangible fixed assets costing in excess of £300 having a value to the charity greater than one year, other than those acquired for specific purposes, are capitalised. Depreciation is provided on a straight-line basis to write off the cost or initial value, less residual value, of tangible fixed assets over their estimated useful lives:

Fixtures, fittings and office equipment	4 years
Motor vehicles	4 years

Investments

Fixed asset investments are stated at market value at the balance sheet date. Unrealised gains and losses represent the difference between the market value at the beginning and end of the financial year or, if purchased in the year, the difference between cost and market value at the end of the year. Realised gains and losses represent the difference between the proceeds on disposal and the market value at the start of the year or cost if purchased in the year.

Taxation

Dollar 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 resources expended therefore include irrecoverable input VAT.

Cash and cash equivalents

Cash and cash equivalents include cash in hand and deposits held with the Church of Scotland Investors Trust.

Debtors

Debtors are recognised at the settlement amount due after any discounts offered. Prepayments are valued at the amount prepaid net of any discounts due.

Creditors

Creditors are normally recognised at their settlement amount after allowing for any discounts due.

Dollar Parish Church of Scotland

Year ended 31 December 2025

	Unrestricted		Restricted	Endowment		Unrestricted		Restricted	Endowment	
	Funds		Funds	Funds	Total	Funds		Funds	Funds	Total
	2025		2025	2025	2025	2024		2024	2024	2024
	£	£	£	£	£	£	£	£	£	£
1. Donations and Legacies										
Offerings	67,972				67,972	60,820				60,820
Tax recovered on Gift Aid	17,580				17,580	14,515				14,515
Legacies	0				0	2,000				2,000
Contributions from Church organisations	1,178				1,178	520				520
Other	6,434		1,737		8,171	7,248	775			8,023
	93,164		1,737	0	94,901	85,103	775	0		85,878
2. Income from charitable activities										
Weddings and funerals	1,175				1,175	700				700
Coffee mornings etc	0			0	0	424			0	424
Concerts					0					0
	1,175		0	0	1,175	1,124	0	0		1,124
3. Income from other trading activities										
Rent received from hall lets	9,230				9,230	10,445				10,445
	9,230		0	0	9,230	10,445	0	0		10,445
4. Investment Income										
Dividends received	4,496		0	137	4,634	4,496	0		137	4,634
Deposit interest	4,877		65		4,941	5,726	72			5,798
	9,373		65	137	9,575	10,222	72		137	10,433
5. Other income										
Receipts from General Trustees	6,312				6,312	12,389				12,389
Grants received	3,396				3,396	1,300				1,300
Other	85				85	2				2
	9,793		0	0	9,793	13,691	0	0	0	13,691

Dollar Parish Church of Scotland
Year ended 31 December 2025

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Unrestricted Funds 2024	Restricted Funds 2024	Total 2024
6. Analysis of expenditure						
Raising Funds						
Investment Manager's Fees	0	0	0	0	0	0
Offering Envelopes	0	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Charitable Activities						
Giving to grow	57,747		57,747	41,009		41,009
Mission and service			0			0
Presbytery Dues	1,275		1,275	1,319		1,319
Minister's Expenses	43		43	516		516
Pulpit Supply and Locum cost	866		866	12,243		12,243
Other salary costs	17,821		17,821	16,990		16,990
Fabric Repairs -Church	15,927		15,927	7,340		7,340
Fabric Repairs -Hall	1,656		1,656	986		986
Fabric Repairs -Manse	150		150	479		479
Council Tax	429		429	0		0
Other Buildings Costs	15,011		15,011	15,315		15,315
Professional fees	2,790		2,790	9,192		9,192
Church Office Expenses	127		127	148		148
Publicity and website expenses	862		862	342		342
Organ & Music	8,946		8,946	1,691		1,691
Depreciation	1,268		1,268	1,053		1,053
Governance costs	900		900	900		900
Profit/(loss) on disposal of assets	177		177			
Equipment	0		0	2,604		2,604
Other expenses	4,043	879	4,922	3,906	742	4,648
	<u>130,037</u>	<u>879</u>	<u>130,916</u>	<u>116,032</u>	<u>742</u>	<u>116,775</u>
Total	<u>130,037</u>	<u>879</u>	<u>130,916</u>	<u>116,032</u>	<u>742</u>	<u>116,775</u>

Dollar Parish Church of Scotland

Year ended 31 December 2025

	2025	2024
	£	£
7 Staff costs and numbers		
Salaries and wages	17,821	16,990
Social security costs	‘	‘
	<u>17,821</u>	<u>16,990</u>

The average number of employees during the year was as follows:

	2025	2024
	Number	Number
Ministerial support	0	0
Administration	1	1
Music staff	1	1
Premises maintenance	2	2
	<u>4</u>	<u>4</u>

No employee had employee benefits in excess of £50,000 (2024 nil).

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 the 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.

8. Trustee Remuneration and Related Party transactions

During the year 6 trustees received reimbursement of expenses incurred totalling £2,949. Mrs Catherine Gladwin, a Trustee, received £6,296 for providing her service as Beadle.

During the year a total of £20,380 was donated to the congregation by trustees.

Dollar Parish Church of Scotland
Year ended 31 December 2025

9 Tangible Fixed Assets

	Office Equipment £
Cost	
At 1 January 2025	34,950
Additions	3,691
Disposals	(568)
At 31 December 2025	<u>38,073</u>
Accumulated Depreciation	
At 1 January 2025	32,245
Charge for year	1,268
Eliminated on Disposals	(390)
At 31 December 2025	<u>33,122</u>
Net Book Value	
At 31 December 2025	<u><u>4,951</u></u>
At 31 December 2024	<u><u>2,705</u></u>

	Office Equipment £
Cost	
At 1 January 2024	38,920
Additions	2,379
Disposals	(6,349)
At 31 December 2024	<u>34,950</u>
Accumulated Depreciation	
At 1 January 2024	37,541
Charge for year	1,053
Eliminated on Disposals	(6,349)
At 31 December 2024	<u>32,245</u>
Net Book Value	
At 31 December 2024	<u><u>2,705</u></u>
At 31 December 2023	<u><u>1,379</u></u>

Dollar Parish Church of Scotland
Year ended 31 December 2025

10	Investments	2025	2024
		£	£
	Market value at 31 December 2024	154,486	144,351
	Additions	0	0
	Unrealised gain / (loss) on investments	10,106	10,135
	Market value at 31 December 2025	<u>164,592</u>	<u>154,486</u>
	Investments at cost	<u>91,110</u>	<u>91,110</u>

The following investments are held:

- a) 17,750 units Church of Scotland Investors Trust Growth Fund invested as follows:
700 units for general purposes
300 units for stipend purposes
16,750 units for fabric purposes
- b) 3,729 units Church of Scotland Investors Trust Income Fund. 229 units of the Income Fund are held for the Jim Mitchell Endowment Flower Fund.

11. Debtors

	2025	2024
	£	£
Gift Aid Tax Refund Due	5,133	4,370
Use of premises	1,810	2,090
Due from linked parishes	0	1,214
Other	1,537	0
	<u>8,480</u>	<u>7,674</u>

Dollar Parish Church of Scotland
Year ended 31 December 2025

12. Creditors

	2025	2024
	£	£
Accruals	2,864	4,358
Due to linked parish	238	0
Other	5,209	955
	<u>8,311</u>	<u>5,313</u>

13 Analysis of Net Assets Among Funds

	General	Designated	Restricted	Endowment	Total
	£	£	£		
Fixed Assets	4,951				4,951
Investments	161,984			2608	164,592
Current Assets	138,091	0	4,113	9	142,213
Current Liabilities	(8,311)				(8,311)
					<u>0</u>
Net assets at 31 Dec 2025	<u>296,715</u>	<u>0</u>	<u>4,113</u>	<u>2,617</u>	<u>303,445</u>

	General	Designated	Restricted	Endowment	Total
	£	£	£	£	
Fixed Assets	2,705				2,705
Investments	151,954			2533	154,487
Current Assets	144,641	0	3,053	8	147,702
Current Liabilities	(5,313)				(5,313)
					<u>0</u>
Net assets at 31 Dec 2024	<u>293,987</u>	<u>0</u>	<u>3,053</u>	<u>2,541</u>	<u>299,581</u>

Dollar Parish Church of Scotland

Year ended 31 December 2025

14. 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.

15 Movements in Funds

	At 1 January 2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 December 2025 £
Endowment funds					
Jim Mitchell	2,541	213		(137)	2,617
	2,541	213	0	(137)	2,617
Restricted funds					
Haig Bequest	1,452	65			1,517
Flower Fund	1,179	592	(633)	137	1,275
Boys Brigade	291				291
Sunday School	0				0
Holiday Club	53				53
Burnside Garden		1,145	(246)		899
Baby & Toddler Group	78				78
	3,053	1,802	(879)	137	4,113
Unrestricted funds					
Designated Fabric Fund	0				0
General Fund	293,987	132,764	(130,037)	0	296,715
	293,987	132,764	(130,037)	0	296,715
Total funds	299,581	134,779	(130,916)	(0)	303,445

	At 1 January 2024 £	Incoming Resources £	Outgoing Resources £	At Transfers £	31 December 2024 £
Endowment funds					
Jim Mitchell	2,518	160		(137)	2,541
	2,518	160	0	(137)	2,541
Restricted funds					
Haig Bequest	1,380	72			1,452
Flower Fund	882	775	(615)	137	1,179
Boys Brigade	291				291
Sunday School	127		(127)		0
Holiday Club	53				53
Burnside Garden					
Baby & Toddler Group	78				78
	2,811	847	(742)	137	3,053
Unrestricted funds					
Designated Fabric Fund	0				0
General Fund	279,322	130,698	(116,033)	0	293,987
	279,322	130,698	(116,033)	0	293,987
Total funds	284,651	131,704	(116,776)	0	299,581

Dollar Parish Church of Scotland

Year ended 31 December 2025

Purposes of Endowment Funds

The investment income from the fund is applied to the Flower Fund (see below)

Purposes of Designated Funds

Fabric Fund: The Trustees may decide to set aside funds for the maintenance of the church property.

Purpose of Restricted Funds

Flower Fund: Donations from members and others to provide flowers to decorate the church for services

Haig Bequest: Legacy for the benefit of persons whom the Minister regards as being in need of financial support

Boys Brigade: The residual funds of the Dollar Company Boys Brigade left in the care of the Kirk Session

Sunday School: Donations to further the work of the Young Church

Holiday Club: Funds available to help run summer activities for children using Scripture Union material

Baby & Toddler Group: This group is no longer regarded as a church organization and their funds will be returned

Dollar Parish Church of Scotland
Year ended 31 December 2025

16 . Reconciliation of net movement in funds to net cash flow from operating activities

	2025	2024
	£	£
Net movement in funds	3,864	14,930
Add back depreciation charge	1,445	1,053
Deduct interest income	(9,574)	(10,431)
Deduct gains/ add back losses on investments	(10,106)	(10,135)
Decrease (Increase) in debtors	(806)	(2,204)
Increase (Decrease) in creditors	2,998	639
Net cash generated in operating activities	(12,355)	(6,148)

17 . Collections for third parties

	2025	2024
Retiring offerings:	£	£
Poppy Scotland	271	189
Scottish Bible Society	119	292
Horseback UK	147	
Vine Trust	405	
Prison Fellowship Appeal	406	
Age Scotland	87	
Bethany Christian Trust		184
Crossreach		239
Church Mission Society		123
Christian Aid Middle East Appeal		133
	1436	1160

Dollar Parish 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
<u>CAPITAL ACCOUNT</u>	£	£
Credit Balances held at 31 December at cost	174,244	174,244
Market Value of Balances at 31 December	200,576	191,086
<u>REVENUE ACCOUNT</u>		
Credit Balance at 31 December	<u>55,599</u>	<u>44,604</u>

Notes:

The balances on this account represent the residual proceeds of sales a few years ago of the former dwelling house at 2 Manse Road and the Old Schoolhouse at 4 East Burnside, Dollar. The capital account is fully invested. In 2016 £54,960 was invested in 12,000 units of the COSIT Growth Fund with the aim of achieving growth in capital over the longer term. A further £116,600 was utilised in purchasing 10,000 units in the COSIT Income Fund with the intention of providing a secure income over the longer term to the Revenue account.

Rental income from letting of the Manse is credited to the above Revenue account.