



**Dunbarney and Forgandenny Parish Church
(Church of Scotland)**

**Congregational Reports and
Accrued Accounts
for
Year end 31 December 2025**

Congregational Number: 281651

Scottish Charity Number: SC009638

**DUNBARNEY AND FORGANDENNY PARISH CHURCH
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2025**

The trustees present the annual report and accounts for Dunbarney and Forgandenny Parish Church for the year ended 31 December 2025.

Reference and Administrative Information

The accounts have been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Charity Name: Dunbarney and Forgandenny Parish Church
(Church of Scotland)

Charity Registration Number: SC009638

Congregation Reference Number: 281651

Contact Address: 2 Scott Way
Bridge of Earn
Perth
PH2 9QZ

Trustees

Within the Church of Scotland, the persons having the general control and management of the administration of the Church are the members of the Kirk Session. The members during the year were:-

Session

G Bell	M Bell	J Blair (retired 02/03/26)	
E Dalgetty	D Dewar	L Dow (retired 07/05/25)	
A Fulton	J S Fulton	A Grimmond	A Hunter
H Jackson (ordained 14/12/25)		J Johnston	A Jolliffe
E A Larg	C Macdonald	L Majcher (admitted 14/12/25)	
W McCullough	E Mackinnon	W Nicol	S Prior
W J Prior	A Pritchard	J Sloan	C Stewart (ordained 14/12/25)
S Thomson	A Wilson		

Church Treasurer: Alison F Jolliffe
Session Clerk: Elizabeth A Larg
Minister: Allan J Wilson

Independent Examiner

Suzanne Kerr FCCA
TC Group
4 Albert Place
Perth PH2 8JE

Bankers

Bank of Scotland
10-16 King Edward Street
Perth
PH1 5UT

DUNBARNEY AND FORGANDENNY PARISH CHURCH 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).

Recruitment and Appointment of Trustees

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

Organisational Structure

The Kirk Session meets six times a year and is responsible for both spiritual and temporal matters within the church.

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.

Achievements and Performance

We held in person worship every Sunday, with services held at 11am in Dunbarney and Forgandenny on alternate weeks, unless we were holding a joint service, which would take place at 10.30am in one of the churches from across the whole Lower Earn network. Joint services enjoyed in 2025 included outdoor worship in Aberdalgie garden in June; the James Island Choir from America at Dunbarney in September; the Big Sing in Dunning in December, all followed by food and fellowship. It has been agreed by all three Kirk Sessions that in 2026 and going forward there will be a joint act of worship at one of the churches in the network on the first Sunday of each month. The Lower Earn network is made up of 3 linked charges, each with their own church buildings: Dunbarney & Forgandenny, Aberdalgie & Forteviot, and Kirk of St Bride Abernethy. Dunning is also part of the network and is due to become a Local Mission Church, with the support of Dunbarney & Forgandenny's Kirk Session providing oversight.

Services were streamed from both Sanctuaries for those unable to attend in person, there is also a telephone service allowing people without internet connection to have access to services too. There were regular school assemblies at Forgandenny and Dunbarney Primaries with those at the end of each term held in their local Sanctuary with many parents and carers present. Four Communion services were held throughout the year on the first Sundays in March, June, September and December as well as the usual celebrations at Easter, Harvest Thanksgiving, Remembrance (with Uniformed Organisations) and Christmas. Also events like the 8.30am breakfast service at Easter.

DUNBARNEY AND FORGANDENNY PARISH CHURCH TRUSTEES' ANNUAL REPORT YEAR ENDED 31 DECEMBER 2025

Achievements and Performance cont'd

The successful Advent Trail held throughout December finished in a packed Dunbarney Church on Christmas Eve at 4pm, this was very well attended by families from the local community.

Church organisations continue to flourish with three keep fit sessions on a Monday, monthly soup lunches, the Banner Group on a Tuesday afternoon, the Women's group once a month, a Youth Drop In for p7 to S3 on a Wednesday evening, Chatterbox for the under threes, the Keep Fit and Cosy Spaces with lunch every Friday and the Dandelion Group on the first Saturday morning each month. These are all well attended by church members and people from the local community. The church hall at Dunbarney is well booked up every week with those and other events such as Yoga, Pilates, RVS Lunch Club, Carpet Bowls, Bridge Club, Earn Singers, meetings, celebrations and funeral teas.

Warm Spaces funding from the National Lottery's Community Fund has allowed Dunbarney and Forgandenny Church to support the Wednesday games afternoon in the Bowling Club, keep fit and lunch on a Friday and the Youth Drop In on a Wednesday evening. We were also able to continue paying Giraffe Café in Perth to provide the soup for Cosy Spaces on a Friday.

Bookings for the Strathearn Room and the Neuk are beginning to build up. A leaflet, detailing sizes and hire costs of all 3 halls, was delivered to every house in Bridge of Earn and Oudenarde in December.

All churches worked collaboratively to create a stunning poppy display for Abernethy, Dunbarney, Dunning and Forteviot churches. The churches were open for quiet reflection on 11th November. The work of the pastoral group, shawl ministry and the flower ministry continue to support both church members and those in the community that are known to us.

Online donations for charities have continued to be encouraging throughout the year. Those, and physical donations have supported Jars of Grace, Christian Aid, the Scottish Poppy Appeal, Blytheswood shoe boxes, CATH, the Food Bank, the Tear Fund literacy program and CHAS.

Dr Ian Morrison has been with us as a minister supporting Allan through most of 2025. Rev Gillian Munro was appointed as Pastoral Co-ordinator in the Spring. This post is funded by our central church offices to support the development of a network of care across the whole network.

In August, we took a group of 14 young people from our Youth Drop-in to a very fun-filled and successful activity day at Teen Ranch, funded in part by the £400 grant received from RWE Lochelbank (via Foundation Scotland) in 2024. In September we held an Elders' Retreat with everyone from Dunning, Aberdalgie & Forteviot, Dunbarney & Forgandenny and Abernethy invited.

Rev Allan Wilson has conducted 25 funerals, 2 baptisms, a service of thanksgiving and blessing and 9 weddings throughout the year.

The Parish Voice was distributed twice last year to all members and adherents. Christmas cards were delivered to everyone in the local communities of Bridge of Earn, Oudenarde and Forgandenny. The new Lower Earn Voice was delivered to all in the Network.

Our Facebook page and our website are regularly updated with 'what's on' locally as we seek to work to our Mission Statement 'A place of Christian Worship and Outreach and a Hub for Community enabling people to connect with Jesus and one another'.

**DUNBARNEY AND FORGANDENNY PARISH CHURCH
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2025**

Financial Review

As with 2024, we had anticipated a challenging year in 2025, with an expected decrease in general income whilst expenses continued to rise. We saw a decrease in general donations: £74,023 in 2025 vs £105,865 the previous year. Unfortunately, the amount of Gift Aid we were able to recover was slightly lower than in the previous year: £13,999 in 2025 vs £19,441 in 2024. The income generated from renting out our premises has increased significantly: £9,290 in 2025 vs £5,129 in 2024. This is partly due to the fact that 2024 had not been a typical year, but also thanks to the fact that we have been able to promote our spaces and maximise the potential of the Sanctuary (Strathearn Room) following the successful completion of the refurbishment project in Dec 2024. Our income was also boosted by a legacy of £8,475, for which we are very grateful.

As mentioned elsewhere, the projects we run continue to flourish. The remainder of the £18,060 we had secured from the National Lottery Community Fund in 2024 was spent in full by the summer of 2025, leaving a bit of a question mark over the future of the Cosy Space and Youth Drop-in projects. However, we successfully secured a £3,000 grant from the Perth and Kinross Council's Warm Welcome Fund, as well as £3,520 from RWE Lochelbank (via Foundation Scotland). These grants will allow us to continue running both projects well into 2026. As with previous years, we were able to continue our support of the Wednesday Club, having built a breakdown of their costs into our Warm Welcome Fund application.

Our Church of Scotland 'Giving to Grow' scheme contributions continue to be our largest expense by far: £49,061 in 2025 vs £45,976 in 2024. Despite concerns over increased costs, careful stewardship allowed us to decrease our general expenditure from £162,760 in 2024 to £114,138 in 2025. This, coupled with the continued generous regular giving from our congregation, has contributed to us closing the year in a positive position.

Reserves Policy

It is the Trustees' policy to hold cash reserves of approximately six months' expenses (excluding designated and restricted funds), in case of unforeseen financial pressures. At the year end the Church held £213,353 (2024: £224,577) in the General Fund which represents approximately 22 months' general expenses.

**DUNBARNEY AND FORGANDENNY PARISH CHURCH
TRUSTEES' ANNUAL REPORT
YEAR ENDED 31 DECEMBER 2025**

Risk Management

The Finance Committee maintains an overview of risk management matters and reports to the trustees on an annual basis. The Property Committee considers all general health and safety matters. As with last year, the Finance Committee assesses the principal risks as being common to many congregations:

1. A reducing membership due to an ageing congregation
2. The consequential reduction in regular giving
3. The limited number of volunteers and Trustees able to hold office-bearing roles and carry out the duties necessary to run an active Church

The Trustees receive an update of actual financial position vs. budget at each Kirk Session meeting. This allows them to monitor the position carefully during the year, and to make informed decisions on any additional expenditure requirements (fabric, etc).

Investment Policy

The Trustees follow an ethical investment policy - other than day to day operating funds, all sums are invested in Church of Scotland investment funds or deposits, apart from a long-standing investment held with Franklin Global Trust (formerly Martin Currie Global Portfolio Trust).

Approved by the Trustees and signed on their behalf.

E. A. Larg

E A Larg
Session Clerk

Date: 6 March 2026

**DUNBARNEY AND FORGANDENNY PARISH CHURCH
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF DUNBARNEY AND FORGANDENNY PARISH CHURCH**

I report on the accounts of the charity for the year ended 31 December 2025, which are set out on pages 8 - 21.

This report is made solely to the charity's trustees, as a body, in accordance with the terms of my engagement. My work has been undertaken to enable me to report my opinion set out below and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and its trustees as a body, for my work or for this report.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts within 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 report

My examination was carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as 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:
 - a. to keep accounting records in accordance with section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - b. to prepare accounts which accord with the accounting records and to comply with Regulation 8 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.

Suzanne Kerr FCCA
TC Group
4 Albert Place
Perth
PH2 8JE

Suzanne Kerr

Dated: 11 March 2026

DUNBARNEY AND FORGANDENNY PARISH CHURCH
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 DECEMBER 2025

	Notes	2025				2024			
		Unrestricted £	Restricted £	Endowment £	Total £	Unrestricted £	Restricted £	Endowment £	Total £
Income and endowments from:									
Donations and legacies	1	111,853	6,520	-	118,373	221,515	239,918	-	461,433
Charitable activities	2	4,030	-	-	4,030	1,998	1,752	-	3,750
Other trading activities	3	9,290	-	-	9,290	5,129	-	-	5,129
Investment income	4	915	322	-	1,237	6,373	1,046	-	7,419
Other	5	-	-	-	-	-	143,349	-	143,349
Total income		126,087	6,842	-	132,929	235,015	386,065	-	621,080
Expenditure on:									
Raising funds	6	249	-	-	249	-	-	-	-
Charitable activities	7	113,889	13,819	-	127,708	162,760	375,135	-	537,895
Total expenditure		114,138	13,819	-	127,957	162,760	375,135	-	537,895
Net income/(expenditure) before gains and losses on investments		11,949	(6,977)	-	4,972	72,255	10,930	-	83,185
Net gains/(losses) on investments	12	(875)	-	-	(875)	1,312	-	-	1,312
Net income/(expenditure)		11,074	(6,977)	-	4,097	73,567	10,930	-	84,497
Transfers between funds		-	-	-	-	23,174	(23,174)	-	-
Net movement in funds		11,074	(6,977)	-	4,097	96,741	(12,244)	-	84,497
Total funds brought forward 31.12.24		348,903	38,551	5,000	392,454	252,162	50,795	5,000	307,957
Total funds carried forward 31.12.25		359,977	31,574	5,000	396,551	348,903	38,551	5,000	392,454

The notes on pages 13 to 21 form part of these accounts

DUNBARNEY AND FORGANDENNY PARISH CHURCH

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025		2024	
		£	£	£	£
Fixed Assets					
Tangible fixed assets	11		13,234		18,029
Investments	12		<u>25,792</u>		<u>26,667</u>
Total Fixed Assets			<u>39,026</u>		<u>44,696</u>
Current Assets					
Debtors	13	5,864		30,261	
Bank and Cash		355,248		328,518	
Organisations' bank and cash		<u>7,473</u>		<u>6,809</u>	
Total Current Assets		<u>368,585</u>		<u>365,588</u>	
Current liabilities					
Creditors & accruals	14	(11,059)		(17,830)	
Loans					
Total Current Liabilities		<u>(11,059)</u>		<u>(17,830)</u>	
Net current assets			357,526		347,758
Net Assets			<u>396,551</u>		<u>392,454</u>
The funds of the charity:					
Endowment Funds	15		5,000		5,000
Restricted Funds	15		31,574		38,551
Unrestricted Income Funds					
General Funds	15	296,353		307,577	
Designated funds - Congregation	15	56,152		34,517	
Designated funds - Organisations	15	<u>7,473</u>		<u>6,809</u>	
			359,977		348,903
Total Funds			<u>396,551</u>		<u>392,454</u>

The notes on pages 13 to 21 form part of these accounts

The accounts were approved by the Kirk Session on 6 March 2026 and signed on their behalf by:

Session Clerk *E.A. Larg*

Treasurer *Alison Jolliffe*

DUNBARNEY AND FORGANDENNY PARISH CHURCH

YEAR ENDED 31 DECEMBER 2025

Charity Information

Charity Name: Dunbarney & Forgandenny Parish Church
Registered Office: Manse Road, Bridge of Earn, PH2 9DY
Unincorporated Association
Charity Number: SC009638

Accounting Policies Adopted by the Trustees

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 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 (FRS 102) (effective 1 January 2019), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Accounting Convention

The accounts have been prepared in accordance with the charity's constitution, the Statement of Recommended Practice – Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The accounts are prepared in sterling which is the functional currency of the charity.

Monetary amounts in these accounts are rounded to the nearest £.

The accounts have been prepared under the historical cost convention except that the investments are revalued annually.

Going Concern

The Trustees consider there are no material uncertainties about the ability of the charity to continue for the next 12 months and, therefore, have adopted the going concern basis in preparing these accounts.

Employee Benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received. Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

DUNBARNEY AND FORGANDENNY PARISH CHURCH

YEAR ENDED 31 DECEMBER 2025

Accounting Policies Adopted by the Trustees continued

Funds

Funds are classified as restricted, endowment or unrestricted, 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 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.

Recognition of Income

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

All donations and gifts are included within incoming resources under either restricted or unrestricted 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.

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.

Legacies are included in income when the charity is advised by the personal representative of an estate that payment will be made, property transferred, or there is entitlement. The amount involved must be reliably quantifiable and receipt must be probable. Legacies advised that meet these criteria will be accounted for as a receivable in current assets until such time as distributions

Dividends are recognised when the dividend has been declared and notification has been received of the dividend due.

Recognition and Allocation of Expenditure

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

DUNBARNEY AND FORGANDENNY PARISH CHURCH

YEAR ENDED 31 DECEMBER 2025

Accounting Policies Adopted by the Trustees continued

Tangible Fixed Assets

The charity has the right to occupy and use for its charitable objects the Church buildings, hall and manse, vested in the Church of Scotland General Trustees. No consideration is payable for the use of these assets.

Expenditure incurred in 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.

Depreciation is provided to write off the costs, less residual value, of tangible fixed assets over their estimated useful lives at the following rates:

Equipment, fixtures, etc.: 20% straight line

Investments

Investments are stated at fair value as at the year end. Unrealised gains and losses represent the difference between the fair value at the beginning and end of the financial year or, if purchased in the year, the difference between the cost and fair value at the end of the year.

Realised gains and losses represent the difference between the proceeds on disposal and the fair value at the start of the year or cost if purchased during the year.

Fabric Fund

Normal repairs and maintenance are charged to the Fabric Fund; extraordinary repairs or improvements are charged to the Project Fund and/or by special fundraising efforts.

Taxation

Dunbarney and Forgandenny 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 Investors Trust.

Debtors

Trade and other debtors are recognised at the settlement amount due after any discount 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 trade discounts due.

DUNBARNEY AND FORGANDENNY PARISH CHURCH

YEAR ENDED 31 DECEMBER 2025

Notes to the Accounts

	2025				2024				
	Unrestricted	Restricted	Endowment	Total	Unrestricted	Restricted	Endowment	Total	
	£	£	£	£	£	£	£	£	
1 Donations and Legacies									
Offerings	55,134	-	-	55,134	57,044	-	-	57,044	
Tax recovered on Gift Aid	13,999	-	-	13,999	14,699	4,742	-	19,441	
Donations	18,889	-	-	18,889	11,474	37,347	-	48,821	
Legacies	8,475	-	-	8,475	129,719	-	-	129,719	
Grants received (below)	-	6,520	-	6,520	-	197,829	-	197,829	
Members' subscriptions	12,585	-	-	12,585	7,334	-	-	7,334	
Other	2,770	-	-	2,770	1,245	-	-	1,245	
	<u>111,853</u>	<u>6,520</u>	<u>-</u>	<u>118,373</u>	<u>221,515</u>	<u>239,918</u>	<u>-</u>	<u>461,433</u>	
Grants									
PKC Green Living Fund	-	-	-	-	-	13,000	-	13,000	Refurbishment - Heating
RWE Lochelbank (via Foundation Scotland)	-	-	-	-	-	3,500	-	3,500	Refurbishment
Jimmie Cairncross Charitable Trust	-	-	-	-	-	5,000	-	5,000	Refurbishment
Listed Places of Worship Scheme	-	-	-	-	-	56,486	-	56,486	Refurbishment
Benefact Trust Community Impact Grant	-	-	-	-	-	29,000	-	29,000	Refurbishment
Garfield Weston	-	-	-	-	-	25,000	-	25,000	Refurbishment
Gannochy Trust	-	-	-	-	-	15,000	-	15,000	Refurbishment
Let's Do Net Zero (Local Energy Scotland)	-	-	-	-	-	22,383	-	22,383	Refurbishment - Heating, Lighting & Insulation
National Churches Trust	-	-	-	-	-	10,000	-	10,000	Refurbishment
National Lottery Community Fund	-	-	-	-	-	18,060	-	18,060	Cosy Space and Youth Drop-in 2024/2025
RWE Lochelbank	-	-	-	-	-	400	-	400	Outing for Youth Drop-In attendees
RWE Lochelbank (via Foundation Scotland) 2025	-	3,520	-	3,520	-	-	-	-	Cosy Space and Youth Drop-in 2025/26
PKC Warm Welcome Fund	-	3,000	-	3,000	-	-	-	-	Cosy Space and Youth Drop-in 2025/26
	<u>-</u>	<u>6,520</u>	<u>-</u>	<u>6,520</u>	<u>-</u>	<u>197,829</u>	<u>-</u>	<u>197,829</u>	
2 Income from Charitable Activities									
Weddings and funerals	4,030	-	-	4,030	1,998	-	-	1,998	
Coffee mornings & other events	-	-	-	-	-	1,529	-	1,529	
Other	-	-	-	-	-	223	-	223	
	<u>4,030</u>	<u>-</u>	<u>-</u>	<u>4,030</u>	<u>1,998</u>	<u>1,752</u>	<u>-</u>	<u>3,750</u>	
3 Income from other trading activities									
Use of premises	9,290	-	-	9,290	5,129	-	-	5,129	
Rent received	-	-	-	-	-	-	-	-	
Other	-	-	-	-	-	-	-	-	
	<u>9,290</u>	<u>-</u>	<u>-</u>	<u>9,290</u>	<u>5,129</u>	<u>-</u>	<u>-</u>	<u>5,129</u>	
4 Investment income									
Deposit interest	915	322	-	1,237	6,067	1,046	-	7,113	
Dividends received	-	-	-	-	306	-	-	306	
Endowment income	-	-	-	-	-	-	-	-	
	<u>915</u>	<u>322</u>	<u>-</u>	<u>1,237</u>	<u>6,373</u>	<u>1,046</u>	<u>-</u>	<u>7,419</u>	

DUNBARNEY AND FORGANDENNY PARISH CHURCH

YEAR ENDED 31 DECEMBER 2025

Notes to the Accounts Continued

	2025				2024			
	Unrestricted	Restricted	Endowment	Total	Unrestricted	Restricted	Endowment	Total
	£	£	£	£	£	£	£	£
5 Other								
Receipts from General Trustees	-	-	-	-	-	143,349	-	143,349
	-	-	-	-	-	143,349	0	143,349
6 Raising funds - Expenditure								
Offering envelopes	97	-	-	97	-	-	-	-
Other	152	-	-	152	-	-	-	-
	249	-	-	249	-	-	-	-
7 Charitable Activities - Expenditure								
Giving to Grow Allocation	49,061	-	-	49,061	45,976	-	-	45,976
Presbytery dues	1,833	-	-	1,833	1,904	-	-	1,904
Minister's expenses	1,305	-	-	1,305	1,470	-	-	1,470
Pulpit supply	424	-	-	424	110	-	-	110
Other salary costs	4,225	-	-	4,225	3,877	-	-	3,877
Cleaner	2,150	-	-	2,150	1,825	-	-	1,825
Telephone	1,930	-	-	1,930	1,887	-	-	1,887
Life and Work	-	-	-	-	21	-	-	21
Office & computer costs	1,962	-	-	1,962	3,560	-	-	3,560
Performance & TV licence	428	-	-	428	239	-	-	239
Council Tax	1,747	-	-	1,747	1,988	-	-	1,988
Organist & organ repairs	4,013	-	-	4,013	3,255	-	-	3,255
Heat & Light	6,194	943	-	7,136	6,877	-	-	6,877
Insurance	4,829	-	-	4,829	4,302	-	-	4,302
Fabric repairs & maintenance	15,034	1,118	-	16,152	17,923	-	-	17,923
Refurbishment Project	-	2,929	-	2,929	47,150	355,062	-	402,212
Flowers	597	-	-	597	606	-	-	606
Audit fee	-	-	-	-	7,200	-	-	7,200
Independent Examiner's Fees	1,500	-	-	1,500	-	-	-	-
Depreciation	5,607	-	-	5,607	5,845	-	-	5,845
Cosy Space/Youth Drop-In Costs	-	7,234	-	7,234	-	20,029	-	20,029
Youth Fund Activities	-	1,443	-	1,443	-	-	-	-
Organisations' Running Costs	6,278	-	-	6,278	5,414	-	-	5,414
Organisations' Donations	2,590	-	-	2,590	-	-	-	-
Other Expenses	2,182	153	-	2,335	1,331	44	-	1,375
	113,889	13,819	-	127,708	162,760	375,135	-	537,895

Support costs have not been separately identified as the trustees consider there is only one charitable activity. Accordingly, support costs relate wholly to that activity.

DUNBARNEY AND FORGANDENNY PARISH CHURCH

YEAR ENDED 31 DECEMBER 2025

Notes to the Accounts Continued

8 Trustee Remuneration and Related Party Transactions

During the year Rev Allan Wilson received reimbursement of expenses incurred totalling £417 (2024-£772). Manse Council Tax totalling £3,398 was paid to Perth & Kinross Council (2024-£2,900).

In addition, during the year, Mr George Bell and Miss Alison Hunter who are members of the Kirk Session received £681 (2024-£946) and £1,099 (2024-£896) for providing their services as organists. Miss Alison Hunter also received £1,200 (2024-£577) for gardening services.

Additionally Session Clerk Anne Larg received reimbursement of expenses incurred totalling £481 (2024-£764). Session members Christian Macdonald, Avril Fulton, Bill Nicol, Steve Fulton, Margaret Bell, George Bell, Senga Prior and Alison Hunter received £69 (2024-£43), £78 (2024-£124), £0 (2024-£31), £358 (2024-£205), £137 (2024-£307), £83 (2024-£8), £24 (2004-£0) and 28 (2024-£0) respectively as reimbursement of expenses during the year. Treasurer, Alison Jolliffe, also received reimbursement of expenses totalling £963 (2024-£743).

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 other trustee received remuneration/reimbursement during the year and no remuneration/reimbursement was waived.

The total amount donated by Trustees in the year was: £16,209 general donations (2024 - £16,346).

Trustees with interests in other charitable organisations:

<u>Name</u>	<u>Organisation</u>	<u>Charity No.</u>	<u>Position</u>
G Bell	Tayside Organists' Society	SC024875	President
E Dalgetty	Kirk of St Bride Abernethy	SC000586	Treasurer
H Jackson	1st Bridge of Earn Brownies	SC032065	Trustee
H Jackson	1st Bridge of Earn Guides	SC032070	Trustee
W Nicol	Camphill Central Scotland Trust Ltd	SC021689	Chair
C Stewart	1st Bridge of Earn Guides	SC032070	Trustee
A Wilson	Bridge of Earn Institute	SC017374	Chairperson
A Wilson	Kirk of St Bride Abernethy	SC000586	Trustee
A Wilson	Aberdalgie and Forteviot Church	SC044503	Trustee

9 Staff costs and numbers

	2025	2024
	£	£
Salaries	<u>4,225</u>	<u>3,877</u>
The number of employees during the year was:		
Administration	1	1
Cleaning	-	-

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. Minister's stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32,433 (2024 - £31,642) and the maximum stipend (after 5 years) was £39,856 (2024 - £38,884).

There were no employees whose annual remuneration was more than £60,000.

10 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 congregation life which rely on the contribution of volunteers are many and varied and include, but are not limited to, those activities mentioned in 'Achievements and Performance'. Much of the activity would be unable to continue were it not for the commitment shown.

DUNBARNEY AND FORGANDENNY PARISH CHURCH
YEAR ENDED 31 DECEMBER 2025
Notes to the Accounts Continued

11 Tangible Fixed Assets

	Fixtures & Fittings & £
Cost	
Cost at 1 January 2025	30,814
Additions	812
Disposals	-
Cost at 31 December 2025	<u>31,626</u>
Depreciation	
Depr at 1 January 2025	12,785
Charge for year	5,607
On disposals	-
Depr at 31 December 2025	<u>18,392</u>
Net book value at 31.12.25	<u>13,234</u>
Net book value at 31.12.24	<u>18,029</u>

12 Investments

	2025	2024
	£	£
Fair value at 1 January 2025	26,667	25,355
Unrealised gains/(losses) on investments	(875)	1,312
Fair value at 31 December 2025	<u>25,792</u>	<u>26,667</u>
Investments at original cost	<u>700</u>	<u>700</u>

The investments comprise 7,286 units Franklin Global (formerly Martin Currie Global Portfolio Trust).

13 Debtors

	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Gift Aid Tax refund due	4,628	-	4,628	5,425
Grants receivable	-	-	-	24,836
Hall lets	1,236	-	1,236	-
	<u>5,864</u>	<u>-</u>	<u>5,864</u>	<u>30,261</u>

14 Creditors

	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Accruals	2,178	-	2,178	9,042
Payroll taxes	227	-	227	134
Refurbishment retention	-	8,654	8,654	8,654
	<u>2,405</u>	<u>8,654</u>	<u>11,059</u>	<u>17,830</u>

DUNBARNEY AND FORGANDENNY PARISH CHURCH

YEAR ENDED 31 DECEMBER 2025

Notes to the Accounts Continued

15 Movements in Funds

	As at 01.01.25 £	Incoming Resources £	Outgoing Resources £	Investment Losses £	Transfers £	As at 31.12.25 £
Endowment Funds						
Cassington Bond	5,000	-	-	-	-	5,000
Restricted Funds						
Investors Trust Fabric	1,567	69	-	-	-	1,636
Gibb, Beatson and Stevens Bequest	2,327	32	-	-	-	2,359
Cassington Revenue Fund	215	221	(153)	-	-	284
Fabric Legacy/ Endowment Fund	1,118	-	(1,118)	-	-	-
National Lottery Community Fund	5,756	-	(5,756)	-	-	-
PKC Warm Welcome Fund	-	3,000	(1,491)	-	-	1,509
Refurbishment Project Fund	23,649	-	(2,929)	-	-	20,720
RWE Lochelbank Grant 2	400	-	-	-	(400)	-
RWE Lochelbank Grant 2025	-	3,520	(349)	-	-	3,171
Youth Fund	3,518	-	(2,023)	-	400	1,895
	38,551	6,842	(13,819)	-	-	31,574
Unrestricted Designated Funds						
Fabric Fund	17,693	613	(15,034)	-	35,752	39,023
Refurbishment Project Fund	-	4,220	-	-	-	4,220
Depreciation Fund	15,664	-	(3,916)	-	-	11,748
Community Fund	1,160	-	-	-	-	1,160
Women's Group	801	4,245	(3,469)	-	(150)	1,427
Adventurers/Messy Church	988	40	-	-	-	1,027
Eco Group	414	773	(899)	-	-	288
Flower Fund	2,449	685	(644)	-	116	2,606
Gents Exercise Class	98	2,005	(1,250)	-	(600)	253
Chatterbox	1,486	374	(159)	-	(300)	1,401
Banner Group	136	-	-	-	-	136
Bridge Club	244	387	(110)	-	(300)	221
Carpet Bowling Club	70	591	(58)	-	(600)	3
Ladies Exercise Class	123	3,663	(2,876)	-	(800)	110
	41,326	17,597	(28,415)	-	33,118	63,624
Unrestricted Funds						
Investors Trust General	83,000	-	-	-	-	83,000
General Fund	224,577	108,491	(85,722)	(875)	(33,118)	213,353
	307,577	108,491	(85,722)	(875)	(33,118)	296,353
Total Unrestricted Funds	348,903	126,088	(114,137)	(875)	-	359,977
Total Funds	392,454	132,929	(127,957)	(875)	-	396,551

DUNBARNEY AND FORGANDENNY PARISH CHURCH
YEAR ENDED 31 DECEMBER 2025

Notes to the Accounts Continued

15 Movements in Funds (cont.)

	As at 01.01.24 £	Incoming Resources £	Outgoing Resources £	Investment Gains £	Transfers £	As at 31.12.24 £
Endowment Funds						
Cassington Bond	5,000	-	-	-	-	5,000
Restricted Funds						
Investors Trust Fabric	23,797	770	-	-	(23,000)	1,567
Gibb, Beatson and Stevens Bequest	2,310	17	-	-	-	2,327
Fabric Legacy/ Endowment Fund	-	259	(44)	-	-	215
National Lottery Community Fund	1,118	-	-	-	-	1,118
PKC Community Fund	-	18,060	(11,018)	-	(1,285)	5,757
PKC Community Investment Fund	8,307	-	(6,174)	-	(2,133)	-
PKC Warm Welcome Fund	3,013	-	(2,837)	-	(176)	-
Refurbishment Project Fund	8,732	366,559	(355,062)	-	3,420	23,649
Cameron Group Charitable Trust	-	400	-	-	-	400
Youth Fund	3,518	-	-	-	-	3,518
	50,795	386,065	(375,135)	-	(23,174)	38,551
Unrestricted Designated Funds						
Fabric Fund	17,423	270	(17,923)	-	17,923	17,693
Refurbishment Project	-	2,150	(47,150)	-	45,000	-
Depreciation Fund	-	-	(3,916)	-	19,580	15,664
Community Fund	1,160	-	-	-	-	1,160
Women's Group	1,143	1,030	(1,252)	-	(120)	801
Adventurers/Messy Church	950	38	-	-	-	988
Eco Group	397	127	(110)	-	-	414
Flower Fund	2,384	671	(606)	-	-	2,449
Gents Exercise Class	104	1,419	(985)	-	(440)	98
Chatterbox	1,249	433	(196)	-	-	1,486
Banner Group	482	4	(350)	-	-	136
Bridge Club	256	321	(133)	-	(200)	244
Carpet Bowling Club	62	525	(67)	-	(450)	70
Ladies Exercise Class	72	2,871	(2,320)	-	(500)	123
	25,682	9,859	(75,008)	-	80,793	41,326
Unrestricted Funds						
Investors Trust General	83,000	2,598	-	-	(2,598)	83,000
General Fund	143,480	222,558	(87,752)	1,312	(55,021)	224,577
	226,480	225,156	(87,752)	1,312	(57,619)	307,577
Total Unrestricted Funds	252,162	235,015	(162,760)	1,312	23,174	348,903
Total Funds	307,957	621,080	(537,895)	1,312	-	392,454

DUNBARNEY AND FORGANDENNY PARISH CHURCH

YEAR ENDED 31 DECEMBER 2025

Notes to the Accounts Continued

15 Movements in Funds (cont.)

Purposes of Endowment Funds

Cassington Bond

Gift invested to provide income for purchase of Bibles For Baptisms and Married Couples.

Purposes of Restricted Funds

Cassington Revenue Fund

Funds to be used for purchase of bibles for Baptisms and Married Couples.

Fabric (Investors trust) Fund

For Fabric purposes.

Fabric (legacy/endowment) Fund

For Fabric purposes, as specified by donors.

Gibb, Beatson and Stevens Bequest

For young people or the poor of the Parish.

National Lottery Community Fund

To cover costs incurred in running Youth Drop-in project and Cosy Space project for 2024/25.

PKC Warm Welcome Fund

To cover costs incurred in continuing to run the Cosy Space project over winter 2025/26.

Refurbishment Project Fund

Funds raised to meet costs of the Dunbarney building refurbishment.

RWE Lochelbank (via Foundation Scotland) Grant 2

To cover the costs of an outing for Youth Drop-in project attendees.

RWE Lochelbank (via Foundation Scotland) Grant 2025

To cover costs incurred in continuing to run Youth Drop-in Project and aspects of Cosy Space project.

Purposes of Designated Funds

Community Fund

Funds raised to assist community projects.

Fabric Fund

Funds set aside for the maintenance of church property.

Refurbishment Project Fund

Funds set aside to meet costs of Dunbarney building refurbishment.

Depreciation Fund

Project funds set aside for depreciation of chairs

Bowling Group, Women's Group, Adventurers, Eco Group, Flower Fund, Exercise Classes, Chatterbox, Banner Group and the Bridge Club

Each Group operates under the Dunbarney and Forgandenny Parish Church of Scotland Charity reference and as such the outcome of their financial activities are amalgamated into the full Church Accounts. Each Group appoints an appropriate individual to record the financial transactions and all groups operate a separate bank account.

DUNBARNEY AND FORGANDENNY PARISH CHURCH
YEAR ENDED 31 DECEMBER 2025
Notes to the Accounts

16 Analysis of Net Assets among Funds

	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Fixed Assets	1,485	11,748	-	-	13,234
Investments	25,792				25,792
Current Assets	271,481	51,876	40,228	5,000	368,585
Current Liabilities	(2,405)	-	(8,654)	-	(11,059)
Net Assets at 31 December 2025	296,353	63,624	31,574	5,000	396,551

	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Fixed Assets	2,365	15,664	-	-	18,029
Investments	26,667	-	-	-	26,667
Current Assets	286,521	25,662	48,405	5,000	365,588
Current Liabilities	(7,976)	-	(9,854)	-	(17,830)
Net Assets at 31 December 2024	307,577	41,326	38,551	5,000	392,454

17 Collections for Third Parties

	2025	2024
	£	£
Churches Action for The Homeless (CATH)	173	86
Church of Scotland Moderator's Challenge	259	-
Children's Hospices Across Scotland (CHAS)	560	-
Christian Aid	578	-
James Island Church Choir	298	-
Medical Aid for Palestinians	-	600
Poppy Scotland	723	206
Perth and Kinross Foodbank	173	85
PKAVS	-	600
Tearfund	594	-
UNICEF (Jars of Grace Appeal)	230	183
	3,586	1,760

DUNBARNEY AND FORGANDENNY PARISH CHURCH
AS AT 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 balance held at 1st January	-	41,511
Realised Gain/Loss	-	-
Transferred to Revenue Account	-	(41,511)
Balance held at 31st December	<u>-</u>	<u>-</u>
<u>REVENUE ACCOUNT</u>		
Credit balance held at 1st January	45,650	124,687
Transferred from Capital Account	-	41,511
Interest Received	2,257	6,500
Share Dividend	-	1,284
Realised Gain/Loss	-	15,235
Transferred to Congregational Funds for Refurbishment	-	(143,349)
Administration Fees	-	(218)
Credit balance held at 31st December	<u>47,907</u>	<u>45,650</u>