

The Church of Scotland

Larbert Cross Church

(formerly St Andrew's West Church of Scotland, Falkirk)

Annual Report and Accounts

Year to 31 December 2025

Congregation reference number: 171177

Scottish Charity registration number: SC005066

Larbert Cross 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 in note 1 to the accounts and comply with the General Assembly Regulations for Congregational Finance, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland effective from 1 January 2019.

Objectives and Activities

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

Larbert Cross Church commenced on the 1st of June 2025 following the union of 3 churches: St Andrew's West Church, Falkirk, Bothkennar and Carronshore, and Larbert Old. Services are held at Larbert Cross Church each Sunday at 11.00am. During the service children leave for Sunday School after the all-age hymn. The congregation supports a thriving Boys' Brigade Company, and it has good relations with Brownies, Guides and Scouts. The church is associated with the Larbert Men's Christian Association and also with the ministry of the Larbert Churches Youth Trust in Larbert High School and its associated Primary schools. Three local Primary School have held services at Larbert Cross during the year and these are attended by pupils, staff and parents. We held a very successful Holiday Club in August for Primary School children which was attended by over 50 children.

On Sunday 21st September the Presbytery of Forth Valley and Clydesdale held a service of introduction at Larbert Cross to celebrate the union of the three congregations and to welcome our new Minister the Reverend Andrew J Moore. In November, Presbytery's Congregational Finance Committee held a Stewardship Information evening at Larbert Cross Church.

We took part in the annual Doors Open Days event in September when we welcomed members of the public into our beautiful sanctuary to learn about the history of our church.

Our church halls host a wide range of community groups each week, including a number of self-help groups, Creative Bible Study, Knit & Natter, Falkirk Art Group, Larbert Men's Bothy, Rainbows, Brownies and Guides, Boys' Brigade, playgroup and toddlers, and numerous health and wellbeing groups.

The building at St Andrew's West Church, Falkirk, remained open until the 31st December 2025, during which time it held Sunday morning services taken by the Reverend James Campbell, Locum Minister, in addition to several joint services with the three uniting congregations. On Wednesday evenings St Andrew's held Fellowship and prayer meetings. At the end of November, the congregation opened the church for a weekend of worship, memories, memorabilia and history.

Achievements and Performance

Until the date of our union, our ministry across the three congregations was led by Reverend Andrew J Moore at Bothkennar and Carronshore Church, by the Reverend James Campbell at St Andrew's West Church, Falkirk, and by the Interim Moderator Walter Williamson MBE and Locum Minister Iain Scoular, with support from Locum Ministers, at Larbert Old Church. From the date of union 1st June 2025, the Reverend Andrew J Moore became our Minister and Moderator in which role he has put in a great amount of work to ensure the success of our new Ministry at Larbert Cross Church.

Services have been well-attended throughout the year, and we have welcomed several new members to our congregation. We broadcast our Sunday morning services via YouTube so that members who are unable to attend church in person can still feel part of our congregation. Around 30 people watch our Sunday service online and we have 700 Facebook followers. We run after-service teas and coffees in our halls as a time of fellowship. Elders provide flowers in the church for each weekly service, and these are then distributed to members to let them know we are thinking of them at times of bereavement, illness or celebration.

Our Social Committee held several events in our halls during the year including a Scottish Night, a daffodil tea, a quiz night and Christmas fayre. We held a Light Up Christmas event in December with carols and refreshments, and a Family Gift Service where we gifted children's presents to a local charity. These were very well-attended and raised money for the upkeep of our buildings and for numerous charities. Our knit and natter group meets weekly and produces a wonderful array of products including hats and scarves for the Blythwood Christmas shoebox appeal and baby hats for the neonatal ward at Forth Valley Royal Hospital. We collect supplies for the Falkirk Foodbank which are delivered regularly. Our Property Convenor has worked hard throughout the year to maintain our properties and grounds with several projects completed in the church, halls, manse and cottage.

The Kirk Session held monthly formal meetings during the year other than during the summer holidays.

Financial Review

These accounts represent the activities of Larbert Cross Church in 2025. Larbert Old Church and Bothkennar and Carronshore churches prepared final accounts at 31st May 2025 after which their net funds of £163,971 were transferred to the new church. The comparative figures in these accounts are those of St Andrew's West Church, Falkirk for 2024 (Restated

for the application of the Charities SORP) because the Basis of Union determined that it would be its Scottish charity number that would be retained for the new congregation.

Total income for the year was £298,341 which included the transfer of funds figure above. Offerings from the congregation amounted to £120,328 and contributions from our hall users were £11,952. The prior year total income for the 3 churches amounted to £230,715.

Total expenditure for the year was £214,511 and the main components were our Giving to Grow contributions to the Church of Scotland, £74,175; building repairs and maintenance £37,385 and salary costs £20,070. The main building repairs this year have been to the sanctuary windows and vestibule to remedy dampness and improve insulation. The prior year total expenditure for the 3 churches was £228,771.

The church has therefore made a surplus of £83,830 in 2025 but our basic costs such as Giving to Grow contributions, heat and light, insurance and building costs continue to rise.

The net funds of Larbert Cross Church at the 31st December 2025 totalled £418,400 and note 13 discloses which funds these are allocated to. At the end of 2024, the 3 former churches held aggregated funds of £320,077.

Risk Management

The Trustees consider that the principal risks and uncertainties facing the new congregation to be a reduction in regular income as overheads rise; the upkeep and management of the various properties arising from the union; maintaining an accurate membership roll; and the appointment of Elders to bring the skills and experience needed as we embark on our new Ministry.

These risks and uncertainties are discussed at Kirk Session and Business Committee meetings and plans are put in place to mitigate them. For example, our Minister has written to members asking them to continue, and where possible increase, their giving to Larbert Cross and this is starting to show positive results. The congregation is made aware, via regular bulletins, of the cost increases facing the Church, and our Treasurer provides detailed management accounts at each Session meetings to facilitate effective financial management. Larbert Cross Church inherited four vacant properties in addition to the sanctuary and halls at Larbert, and with the support of the Church of Scotland's property and legal team, we have managed to sell one by the end of December with a second one sold in January 2026 and the other two likely to be sold in due course. In the meantime, we continue to insure and maintain the buildings and inspect them regularly. Following Union, we lost some older experienced Elders but we currently have 18 active Trustees as we move into 2026.

Reserves Policy

The charity Trustees have considered the reserves required and have taken into account their current and future liabilities. It is the Trustees' policy to hold reserves of approximately five months' expenditure including designated funds.

At the year end the Church held unrestricted funds of £245,046 of which £49,621 is designated for the Restoration Fund, £35,358 is designated for the Fabric Reserve Fund, £825 is designated for other purposes and £159,242 is held in the General Fund. Monthly expenditure on average for 2025 was £17,876, so £89,380 for 5 months. We have therefore comfortably met the target. We also held £173,354 of restricted funds which have been provided for the purposes specified in note 15.

Structure, Governance and Management

The congregation is a registered charity, number SC005066 and is administered in accordance with the terms of the Unitary Deed of Constitution, as laid out in the Basis of Union when St Andrew's West Church, Falkirk (charity number SC005066) united with Larbert Old Church (charity number SC000445) and Bothkennar & Carronshore Church (charity number SC009754). It 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.

Under this structure, the single body of the Kirk Session with its constituent committees oversees both civil and ecclesiastical issues which include everything from property to pastoral care and from finance to vision for the future.

The Kirk Session, chaired by the Minister and scheduled to meet nine times per annum, is responsible for spiritual affairs within the Church and, under the Unitary Deed of Constitution, also carries responsibility for temporal matters. Certain responsibilities are delegated to the Session Clerk, to the Treasurer and to the Property Convenor as appropriate. The parent charity is the Church of Scotland, charity reference SC011353.

St Andrew's West Church, Falkirk, had a Kirk Session and a Deacons' Court, members of which were Trustees. Following the union of St Andrew's West Church, Bothkennar and Carronshore Church and Larbert Old Church on 1st June 2025, the Basis of Union stated that the control of the affairs of the new Larbert Cross Church congregation should be vested in a single Kirk Session. The Deacons' Court therefore ceased as at that date.

Reference and Administrative Information

Charity name: Larbert Cross Church of Scotland

Charity registration number: SC005066

Congregation reference number: 171177

Contact address: Denny Road, Larbert, Stirlingshire, FK5 3AB

Kirk Session

Trustees who served throughout the year:

Margo Biggs

Ross Strang

Eric Weightman

Trustees from 1st June 2025 (date of union)

Brian Allan	Maureen Russell
Sallie Allan	Dennis P Scotland
Eric Appelbe	Iain Scoular
Susan Cunningham	Ann Sim
Alan Everingham	Joanna Stevenson
Margaret Hall	Mary Tait
Rev Andrew J Moore	Ian JH Thomson
Mary Petrie	

Trustees who served part of the year only:

Matthew Baxter	to his death on 27 th December 2025
Irene Coulthard	from 1 st June 2025 to 31 st October 2025
David Laird	to 7 th March 2026
Michael Leslie	to 28 th February 2026
Ian Malcolm	to 12 th August 2025
R Matandakufa	to 31 st May 2025
Munro Smith	to 31 st December 2025

C Finlay, L Wilson, M Campbell, A Shaw, S Leslie, L Jamieson, G Strang, K Jamieson, L Barr, S Barr, H Bell, E Shaw, D Gillies, G Baxter and E Baxter were all members of the St Andrew's West Church of Scotland, Falkirk, Deacons' Court until the date of union on 1st June 2025 when they ceased as Trustees with the change in constitution.

Principal Office Bearers:

Minister:	Reverend Andrew J Moore (from 1 st June 2025)
Interim Moderator:	R Matandakufa (to 31 st May 2025)
Session Clerk:	Matthew Baxter (to 31 st May 2025) Eric Appelbe (from 1 st June 2025 to 31 st December 2025) Leslie-Ann Scoular (from 1 st January 2026)
Church Treasurer:	Eileen Shaw (to 31 st May 2025) Joanna Stevenson (from 1 st June 2025)
Principal Office:	Denny Road, Larbert, FK5 3AB
Independent Examiner:	

David Neilson ACMA Willowdene, Glen Road, Torwood, Larbert FK5 4SN

Bank: Virgin Money, 1 Bank Street, Falkirk, FK1 1NB

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,

Leslie-Ann Scoular Session Clerk

Leslie-Ann Scoular

Date 24th February 2026

Independent Examiner's Report to the Trustees of Larbert Cross Church

Year ended 31 December 2025

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 9 to 23.

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

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.

Signed:

Date: 31st March 2026

David Neilson

Name: David Neilson ACMA

Address: Willow Dene, Glen Road, Torwood, Larbert, FK5 4SN

Larbert Cross Church

Statement of Financial Activities

Year ended 31 December 2025

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total	Unrestricted Funds	Restricted Funds	Endowment Funds	Total Restated
	2025	2025	2025	2025	2024	2024	2024	2024
	£	£	£	£	£	£	£	£
Income and Endowments from:								
Donations and Legacies (Note 1)	120,328	0	0	120,328	44,350	0	0	44,350
Charitable activities (Note 2)	0	0	0	0	200	0	0	200
Other trading activities (Note 3)	11,952	0	0	11,952	200	0	0	200
Investments (Note 4)	2,090	0	0	2,090	6,061	498	0	6,559
Other (Note 5)	163,971	0	0	163,971	66	0	0	66
Total Income	298,341	0	0	298,341	50,877	498	0	51,375
		0	0					
Expenditure on:		0	0					
Raising funds	0	0	0	0	0	0	0	0
Charitable activities	214,511	0	0	214,511	86,380	266	0	86,646
Other	0	0	0	0	0	0	0	0
Total Expenditure (Note 6)	214,511	0	0	214,511	86,380	266	0	86,646
Net income/(expenditure) before gains and losses on investments	83,830	0	0	83,830	(35,503)	232	0	(35,271)

Net gains/(losses) on investments	0	0	0	0	0	0	0	0
Net income/(expenditure)	83,830	0	0	83,830	(35,503)	232	0	(35,271)
Transfers between Funds	0	(12,798)	12,798	0	485	(485)	0	0
Net movement in funds	83,830	(12,798)	12,798	83,830	(35,018)	(253)	0	(35,271)
Reconciliation of funds:								
Total funds brought forward	161,216	173,354	0	334,570	196,234	173,607	0	369,841
<u>Total funds carried forward</u>	245,046	160,556	12,798	418,400	161,216	173,354	0	334,570

Larbert Cross Church**Balance Sheet****At 31 December 2025**

	Note	Total Funds	Total Funds
			Restated
		2025	2024
		£	£
Fixed Assets:	9		
Tangible assets		160,000	160,000
Total Fixed Assets		160,000	160,000
Current Assets:			
Debtors	11	7,000	2,563
Cash at bank and in hand	10	259,232	176,151
Total Current Assets		266,232	178,714
Liabilities:			
Creditors falling due within one year	12	7,832	4,144
Net Current Assets		258,400	174,570
Creditors falling due after more than one year		0	0
Net Assets		418,400	334,570
The Funds of the charity:	15		
Endowment funds		12,798	0
Restricted income funds		160,556	173,354
Unrestricted income funds		245,046	161,216
Total Charity Funds		418,400	334,570

The accounts were approved by the Kirk Session on 24th February 2026 and signed on their behalf by:

Leslie-Ann Scoular

Leslie-Ann Scoular**Session Clerk****Joanna E Stevenson**

Joanna Stevenson**Treasurer**

The notes on pages 12 to 23 form part of the accounts.

Larbert Cross Church

Notes to the Accounts

Accounting Policies

The formation of the charity in terms of the combination of St Andrew's West Church, Falkirk and Larbert Old and Bothkennar & Carronshore churches as at 1 June 2025 has been accounted for as an acquisition in accordance with section 24.30 of the Charities SORP, with the fair value of assets and liabilities received recognised as income. 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 (FRS 102) effective from 1 January 2019 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities accounts (Scotland) Regulations 2006 (as amended). The prior year figures for 2024 have been restated on this basis.

Fund Accounting

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

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

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 charitable company to continue for the foreseeable future, and therefore have 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 (FRS 102) 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.

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 £5,000 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 the residual value, of tangible fixed assets over their estimated useful lives:

Fixtures, fittings and office equipment 5 years

Motor vehicles N/A

No depreciation has been charged on the sanctuary of the former St Andrew's West Church, Falkirk, because the property is due to be sold.

Taxation

Larbert Cross 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, bank accounts and deposits held in the Church of Scotland 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.

Larbert Cross Church

Notes forming part of the Financial Statements

For the year ended 31 December	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Endowment Funds 2025 £	Total 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Endowment Funds 2024 £	Total Restated 2024 £
Note 1: Donations and Legacies								
Offerings	100,992	0	0	100,992	33,068	0	0	33,068
Tax recovered on Gift Aid	19,336	0	0	19,336	10,022	0	0	10,022
Legacies	0	0	0	0	0	0	0	0
Value of donated goods	0	0	0	0	0	0	0	0
Other	0	0	0	0	1,260	0	0	1,260
	120,328	0	0	120,328	44,350	0	0	44,350
Note 2: Income from charitable activities								
Weddings and funerals	0	0	0	0	200	0	0	200
	0	0	0	0	200	0	0	200
Note 3: Income from other trading activities								

Rent received from hall lets	11,952	0	0	11,952	200	0	0	200
	11,952	0	0	11,952	200	0	0	200
Note 4: Investment income								
Deposit interest	2,090	0	0	2,090	6,061	498	0	6,559
	2,090	0	0	2,090	6,061	498	0	6,559
Note 5: Other income								
Transfer of Union Balance	163,971	0	0	163,971	0	0	0	0
Other	0	0	0	0	66	0	0	66
	163,971	0	0	163,971	66	0	0	66
Note 6: Analysis of Expenditure								
Raising Funds:	0	0	0	0	0	0	0	0
Charitable Activities:								
Giving to Grow allocation	74,175	0	0	74,175	33,751	0	0	33,751
Presbytery dues	1,133	0	0	1,133	0	0	0	0
Minister's expenses	5,437	0	0	5,437	2,197	0	0	2,197
Ministerial assistance	13,452	0	0	13,452	2,000	0	0	2,000
Pulpit supply	600	0	0	600	1,825	0	0	1,825
Other salary costs	22,070	0	0	22,070	15,046	0	0	15,046

Fabric repairs & maintenance	37,385	0	0	37,385	6,664	0	0	6,664
Council tax	7,241	0	0	7,241	1,528	0	0	1,528
Other building costs	34,481	0	0	34,481	17,212	0	0	17,212
Church office expenses	4,836	0	0	4,836	2,483	138	0	2,621
Organ & music	8,546	0	0	8,546	1,144	128	0	1,272
Other expenses	5,155	0	0	5,155	2,530	0	0	2,530
Total	214,511	0	0	214,511	86,380	266	0	86,646

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

Larbert Cross Church

Notes forming part of the Financial Statements

For the year ended 31 December 2025

Note 7: Staff costs and numbers	2025	2024
	£	£
Salaries and wages	22,070	15,046
Social security costs	0	0
Total	22,070	15,046

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	0	0

No employee had employee benefits in excess of £60,000 (2024: Nil)

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employers' contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £32,433 and the maximum stipend (in the fifth and subsequent years) was £39,856.

Note 8: Trustee Remuneration and Related Party Transactions

During the year 8 trustees received reimbursement of expenses totalling £2,489. In addition, the Reverend Andrew Moore, a trustee, had Council Tax of £2,000 and a gas service contract of £106 paid on his behalf and was reimbursed for phone and wifi expenses of £175 and travel expenses of £3,156 (£2,400 of the latter was paid for earlier accounting periods). No trustee was paid any remuneration. One person related to a trustee received remuneration of £11,148 (2024: £10,716) in her role as Church Secretary and a second person related to a trustee received remuneration of £4,222 (2024: £nil) in her role as organist, both at St Andrew's West Church, Falkirk. Both posts ceased with the closure of the church on 31 December 2025 and a total redundancy payment of £9,421 was made to these related parties.

During the year, a total of £6,225 was donated to the congregation by trustees.

Note 9: Tangible Fixed Assets

	Buildings	Total
	£	£
Valuation		
At 31 December 2025	160,000	160,000
Net Book Value		
At 31 December 2025	160,000	160,000

Larbert Cross Church became the legal title owner of the church building formerly used by St Andrew's West Church of Scotland, Falkirk at the date of union 1st June 2025. This building was closed on 31st December 2025 and is now up for sale. The Trustees are therefore disclosing the building at its net sales valuation.

Note 10: Cash and cash equivalents

The Charity held the following cash or cash equivalent funds at the year-end:

£91,536 was held in the Church of Scotland Investors' Trust, split between the General Fund £55,636; Refurbishment Appeal Fund £23,100; and Maintenance and Fabric of the Church £12,800. (At 31st December 2024 total £nil).

£164,169 was held in a Virgin Money business bank account (at 31st December 2024 £nil).

£3,527 was held in Royal Bank of Scotland business bank accounts (at 31st December 2024 £176,133).

No cash was held (at 31st December 2024 £18).

Note 11: Debtors	2025	2024
	£	£
Gift Aid Tax Refund Due	7,000	2,500
Other	<u>0</u>	<u>63</u>
	<u>7,000</u>	<u>2,563</u>

Note 12: Creditors	2025	2024
	£	£
Accruals	<u>7,832</u>	<u>4,144</u>

Note 13: Analysis of Net Assets Among Funds

	General	Designated	Restricted	Endowment	Total
	£	£	£	£	£
Fixed Assets	0	0	160,000	0	160,000
Current Assets	167,074	85,804	556	12,798	266,232
Current Liabilities	7,832	0	0	0	7,832
Net Assets at 31 December 2025	159,242	85,804	160,556	12,798	418,400
	General	Designated	Restricted	Endowment	Total
Restated	£	£	£	£	£
Fixed Assets	0	0	160,000	0	160,000
Current Assets	100,056	65,304	13,354	0	178,714
Current Liabilities	4,144	0	0	0	4,144
Net Assets at 31 December 2024	95,912	65,304	173,354		334,570

Note 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.

Note 15: Movement in Funds

	At 1 st January	Receipts	Payments	Transfers	At 31 st December
	2025	2025	2025	2025	2025
Unrestricted:	£	£	£	£	£
General Fund	95,912	297,142	213,439	(20,373)	159,242
Designated funds:					
Sunday School	6,106		94	(5,690)	322
Ladies Fellowship	104	0	0	(104)	0
Fabric Reserve Fund	35,358	0	0	0	35,358
Restoration Fund	0			49,621	49,621
Baby Group	427	0	0	(427)	0

Youth Club	461	0	0	(461)	0
Donations	195	0	0	(195)	0
Flower Fund	0	287	157	0	130
General Reserve Fund	22,653	0	0	(22,653)	0
Social Committee	0	912	821	282	373
	161,216	298,341	214,511	0	245,046
Restricted Funds:					
Gunn Legacy	556	0	0	0	556
Hodge Trust	1,611	0	0	(1,611)	0
Kellock Fund	11,187	0	0	(11,187)	0
Fabric Reserve	160,000	0	0	0	160,000
	173,354	0	0	(12,798)	160,556
Endowment Funds:					
Hodge Trust	0	0	0	1,611	1,611
Kellock Fund	0	0	0	11,187	11,187
	0	0	0	12,798	12,798
Total Funds	334,570	298,341	214,511	0	418,400
Restated	At 1st January	Receipts	Payments	Transfers	At 31st December
	2024	2024	2024	2024	2024
Unrestricted:	£	£	£	£	£
General Fund	126,995	48,721	(80,289)	485	95,912
Designated funds:					
Sunday School	6,493	90	(477)	0	6,106
Ladies Fellowship	102	2	0	0	104
Fabric Reserve Fund	39,741	1,111	(5,494)	0	35,358
General Reserve Fund	21,826	827	0	0	22,653
Baby Group	421	6	0	0	427
Youth Club	461	0	0	0	461
Donations	195	120	(120)	0	195
	196,234	50,877	(86,380)	485	161,216
Restricted Funds:					
Hodge Trust	1,611	61	0	(61)	1,611
Kellock Fund	11,187	424	0	(424)	11,187
Gunn Legacy	809	13	(266)	0	556
Fabric Reserve	160,000	0	0	0	160,000
	173,607	498	(266)	(485)	173,354
Endowment Funds:					
	0	0	0	0	0
	0	0	0	0	0
Total Funds	369,841	51,375	(86,646)	0	334,570

Purposes of Designated Funds

Sunday School Fund: funds set apart for use in the Sunday School.

Fabric Reserve Fund: funds set aside by the trustees and/or donors for the maintenance of the Church property.

Restoration Fund: funds set apart for sanctuary refurbishment.

Flower Fund: funds set apart for purchasing flowers for the sanctuary.

Social Committee: funds raised from social events for specified charities or for the maintenance of the Church property.

Note that the Ladies Fellowship, Baby Group, Youth Group and Donations funds were inherited as a result of the Union on 1st June 2025 at which point the Trustees determined that they were dormant so the balances were transferred into the General Fund. Similarly, the Trustees determined that the purpose of the General *Reserve* Fund was indistinguishable from that of the General Fund so this was also transferred into the General Fund.

Purposes of Restricted Funds

The Gunn legacy from the late MM Gunn is for the promotion and the activities of the church choir and the enhancement of music in public worship. The original legacy was for £4,000 with both the capital and interest to be used for this purpose.

The Fabric Reserve is a new restricted reserve set up to recognise the valuation of the church building per note 9.

Purposes of Endowment Funds

Two legacies were inherited by Larbert Cross Church following Union and the Trustees determined that they should be more accurately described as Endowment Funds rather than as Restricted Funds, hence the transfer from one fund category to the other. Both legacies were once invested in the Church of Scotland Investors' Trust but had more recently been moved into a commercial bank deposit account. The Trustees determined that they should be re-invested in the Investors' Trust so that the income arising from the capital invested could be clearly identified and used for the purposes required. The Fund total of £12,798 was transferred into the Investors' Trust in December 2025. In this transition year, no income has been separately identified from them, hence the capital transferred remains the same as that inherited at the date of Union.

The Hodge Fund is the legacy from the late A Hodge for £1,000, the interest to be used to augment the Minister's stipend.

The Kellock Fund is the legacy of the late G Kellock for £2,000, the interest on which is to be used for the maintenance and fabric of the Church.

Note 16: Collections for Third Parties

During the year the congregation made the following collections for third parties:

	2025	2024
	£	£
Strathcarron Hospice	313	1,470
Retiral collection for Reverend A Horne	0	1,275
The Salvation Army	354	0
Brothers In Arms	244	0
Poppy Scotland	570	0
Save the Children Fund	<u>266</u>	<u>0</u>
	<u>1,747</u>	<u>2,745</u>

Note 17: The Ferguson Trust

Larbert Cross Church receives annual income from a legacy trust set up by former members James and Catherine Ferguson. The trust was invested in 2020 with Rathbone Investment Management Limited, and the investment income is restricted for reimbursement of costs associated with the fabric of the sanctuary and halls only. Income received in 2025 was £25,880. Joanna Stevenson, Treasurer at Larbert Cross, is one of three trustees.

APPENDIX

Funds held on behalf of the Congregation by the Church of Scotland General Trustees:

Revenue Account

Balance at 31 December 2025: £10,004.99

Capital Account

Balance at 31 December 2025: £481,192.74 (at cost)/ £496,846.07 (at market value)

Temporary Funds

Balance at 31 December 2025: - £2,761.80

