Grahamston United Church

Annual Accounts

Year Ended 31 December 2025

Congregation No: 221349

Methodist Circuit No: 31/3

URC No: 13C10

Scottish Charity No: SC016991

Grahamston United Church
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 on a Receipts & Payments basis 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 Chrities: 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 (FRS 102) effective from 1 January 2019.

Objectives and Activities

Grahamston United is a congregation with roots in three different Protestant denominations: The Church of Scotland, the Methodist Church, and the United Reformed Church, and is equally a member of each denomination. It is Trinitarian in doctrine and exists to glorify God and to work for the advancement of Christ's Kingdom, both in Falkirk and throughout the world.

Sunday morning worship takes place every week, with other services outwith Sunday mornings taking place such as Service of Hope and Remembrance, Christingle, Watchnight Service and Christmas Day Worship.

Uniformed youth organisations meet weekly in the church halls. The Church Hall and Sanctuary are also used for a wide range of social and community activities including coffee mornings, Guild, Project Group, Choir, Slimming World, Friendship Group, United in Song, Karate Club, Caring Group, Quiz nights and Rotary/Bohemian concert.

Activities, Achievements and Performance

Grahamston United Church has continued to livestream our Sunday morning services along with services outwith Sunday mornings.

We have continued with the maintenance of the church grounds and the ongoing painting of the church boundary fence. Roof repairs have been undertaken along with the installation of a new boiler and upgrading of monitor in the church.

We have continued to support Christian Aid, Falkirk Foodbank, Salvation Army Christmas Gift Initiative, Blythswood Shoebox Appeal and Used stamps for Crossreach and Leprosy Mission.

The incorporation of Bainsford Parish Church came into effect on 1st of July.

Ministry

Between 1st of January and 30th June the Reverend Stewart Cutler, URC minister at St. Ninians Stonehouse L.E.P., acted as Interim Moderator. Session approved Kirk From 1st July until 31st with pulpit cover being supplied by Forth Valley Methodist Circuit, Church of Scotland and URC.

On 19th June Kirk Session approved the appointment of Andrew Sarle as locum of Grahamston United for the period from 1st July to 31st August.

Reverend David Scott became minister at Grahamston United Church on 1st September with his induction taking place on 20th September.

Financial Review

The main source of income is weekly offerings together with monthly giving by Standing Order. The offerings for 2025 show a 16% increase compared to 2024. Overall income increased significantly compared to 2024 due to a transfer of £62,335 from Bainsford Church.

Fund raising activities in 2025 showed a 13% decrease compared to 2024. Hall lets have increased by 45% compared to 2024.

Risk Management

The main financial risks continue to be dwindling congregation along with increased costs such as utilities. The Trustees and the congregation are continually looking at ways in which to generate more income from other sources so that the church is not so dependent on weekly offerings and ways in which expenditure can be reduced.

Reserves Policy

The 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 four months of normal expenditure including designated funds. At the year end the Church held unrestricted funds of £142,081. The church also held £16,389 in restricted funds. We have continued to benefit from the current climate of high interest rates which has resulted in increased interest being generated from funds held with Church of Scotland Investors Trust.

Structure, Governance and Management

The congregation is a registered charity, number SCO 16991 and is administered in accordance with the terms of its constitution, which was approved by OSCR in 2018, as a single congregation local ecumenical partnership. Active members of the Kirk Session and members of the Finance & Property Committee who are not members of the Kirk Session are the charity trustees.

Trustees

A Russell, J White, C Abercrombie, I Graham, A Lenathen, D Pennie, B Barr, S Porteous E Hak, M Marshall, J Batchelor, S Henderson, I Mitchell, S Sinclair, M Cloughley, J Hendry, A Mochar, K Craig, I Crozier, R Donnelly, J Laird, M Lenathen, A McKinnon, J McLean, L Murray, D Sneddon, C Wilkinson, R Wilson, J Braidwood, C Finnie, J Gorman A McLeod, G Sinclair, Rev S Culter, Rev D Scott

Reference and administrative information

Principal Office Bearers

Minister:	Rev. David Scott
Session Clerks:	Mr. D. Pennie BSc. , C. Eng, M Inst M.C. Mrs L. Murray BSc (SocSci), PGDE Mrs S. Sinclair B.A. PG Dip EML
Treasurer	Mr. M. Lenathen
Deputy Treasurer	Mr. G. Sinclair
Safeguarding Co-ordinator:	Mrs. S. Sinclair
Deputy Safeguarding Co-ordinator:	Mrs. L. Murray

Principal Office

Grahamston United Church
Bute Street
Falkirk
FK2 7DH

Bank

Royal Bank of Scotland
16 Newmarket Street
Falkirk
FK1 1JX

Independent Examiner

Adam Finkel-Gates
Charity Finance Office
5 South Charlotte Street
Edinburgh
EH2 4AN

Trustees' Responsibilities in Relation to the Financial Statements

The statements charity trustees are responsible for preparing a trustees' annual report and financial 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 preparing of the incoming resources and application of resources, of the charity for that period. In 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 financial practice have statements; 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 proper accounting records which disclose with 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 They (Scotland) are also Act responsible 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). reasonable for safeguarding the assets of the charity and hence for taking 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 jurisdictions. preparation and dissemination of financial statements may differ from legislation in other jurisdiction.

Approved by the Trustees and signed on their behalf,

Douglas Pennie

Mr D Pennie, Session Clerk

Date 25/06/2026

Independent Examiner's Report to the Trustees of Grahamston United Church

I report on the accounts of the charity for the year ended 31 December 2023 which are set out within.

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: Adam Finkel-Gates

Name: Adam Finkel-Gates

Professional Qualification/Professional Body: CIMA

Address:
Charity Finance Office
5 South Charlotte Street
Edinburgh
EH2 4AN

Date: 6 AUG 26

Grahamston United Church of Scotland

Statement of Financial Activities

Year ended ended 31 December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
Income from:					
Donations and legacies	1	67,483		67,483	56,849
Transfer from Bainsford Church	1	62,335		62,335	
Charitable activities	2	5,450		5,450	5,990
Other trading activities	3	6,154		6,154	4,228
Investments	4	2,255	697	2,952	3,541
Other	5	10,675		10,675	26,510
Total income		154,351	697	155,048	97,118
Expenditure on:					
Charitable activities	6	80,392		80,392	94,206
Total expenditure		80,392		80,392	94,206
Net income/(expenditure)		73,959	697	74,656	2,912
Transfers between funds		0	0	0	0
Reconciliation of funds:					
Total funds brought forward		68,122	15,692	83,814	77,316
Total funds carried forward		142,081	16,389	158,470	83,814

Grahamston United Church of Scotland
Balance Sheet at 31 December 2025

	Note	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
Current Assets					
Bank & Cash		142,081	16,389	158,470	83,814
Total Current Assets		142,081	16,389	158,470	83,814
Net Assets		142,081	16,389	158,470	83,814
The funds of the charity:	10				
Restricted income funds			16,389	16,389	15,692
Unrestricted income funds		142,081		142,081	68,122
Total charity funds		142,081	16,389	158,470	83,814

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

25/06/26 Douglas Pennie Session Clerk

25/06/26 Mark Lenathen Treasurer

Grahamston United Church of Scotland

Notes forming part of the financial statements

for the year ended 31 December 2025

		Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
1	**Donations and Legacies**				
	Offerings	53,081		53,081	44,986
	Tax recovered on Gift Aid	8,590		8,590	8,724
	Legacies	0		0	0
	Other	5,813		5,813	3,139
	Transfer from Bainsford Church	62,335		62,335	0
		129,818		129,818	56,849
2	**Income from charitable activities**				
	Weddings and funerals	587		587	424
	Coffee mornings etc	4,863		4,863	5,566
		5,450		5,450	5,990
3	**Income from other trading activities**				
	Use of premises	6,154		6,154	4,228
		6,154		6,154	4,228
4	**Investment income**				
	Deposit interest	2,255	697	2,952	3,541
		2,255	697	2,952	3,541
5	**Other Income**				
	Receipts from General Trustees	10,675		10,675	26,510
		10,675		10,675	26,510

6 Analysis of Expenditure

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
Charitable Activities				
Giving to Grow CofS	2,298		2,298	234
Mision & Ministry URC	11,908		11,908	700
Mision & Ministry Methodist	1,000		1,000	30,000
Ministers Expenses	988		988	0
Pulpit Supply	2,578		2,578	800
Salaries & Wages	14,596		14,596	12,672
Fabric Repairs & Maintenance	16,287		16,287	23,172
Council Tax	1,017		1,017	2,741
Other Building Costs	19,303		19,303	16,873
Church Office Expenses	3,469		3,469	1,798
Organ Maintenance	732		732	720
Organ Repairs	0		0	0
Other expenses	6,217		6,217	3,405
	80,392		80,392	93,115

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.

7 Staff costs and numbers

	2025 £	2024 £
Salaries and wages	14,596	12,672

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

	2025	2024
Music	1	1
Premises Maintenance	3	3
	4	4

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the minimum stipend was £31,642 and the maximum stipend (in the fifth and subsequent years) £38,884.

9 Trustee Remuneration and Related Party Transactions

During the year one trustee (the minister) received reimbursement of expenses incurred totalling £987. In addition Mr Ian Crozier who is a member of the Kirk Session received £1,566 for providing his services as Church Officer and Mrs Evelyn Hak who is a member of Kirk Session received £4,663 for providing her services as Church Organist.

10 Movements in Funds

	At 1 January 2025 £	Incoming Resources £	Outgoing Resources £	Transfers £	At 31 December 2025 £
Restricted Funds					
Pension Fund	3,076	137			3,213
McCulloch Fund	664	30			694
Organ / Music Fund	618	28			646
Margaret Cheyne Fund	11,334	504			11,838
	15,692	697	0	0	16,389
Unrestricted Funds					
Development Fund	5,585	248			5,833
Legacy Fund	44,938	1,997			46,935
BB Project Fund	235	10			245
General Fund	17,364	152,096	80,392		89,068
	68,122	154,351	80,392	0	142,081
Total Funds	83,814	155,049	80,392	0	158,471

Purposes of Restricted Funds

Pension Fund	This is a fund to provide a contribution towards the cost of a private pension set up by the Minister.
McCulloch Fund	Income arising in this fund is to be used at the discretion of the Guild.
Organ Music Fund	This is a fund set up by an initial contribution from the 'Chimes Group' and is to be used for musical purposes.

11 Collection for Third Parties

	2025 £	2024 £
In addition to the income dealt with in the accounts, the following special collections were disbursed to:		
Christian Aid	369	
Alzheimers	241	