

Receipts and payments accounts						
For the period from				to		
	01	Ja	2025		31	December 2025

Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
A1 Receipts						
Donations	14,223	13,825			28,048	30,631
Legacies	-	-			-	-
Grants	-	-			-	-
Receipts from fundraising activities	-	-			-	-
Gross trading receipts	-	-			-	-
Income from investments other than land and buildings	-	-			-	-
Rents from land & buildings	-	-			-	-
Gross receipts from other charitable activities	60	-			60	92
Contributions towards lairs	-	-			-	-
Insurance claim	-	-			-	-
Loans	-	-			-	-
Tax refund on gift aid donations	3,947	-			3,947	3,640
A1 Sub total	18,230	13,825	-	-	32,055	34,363
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-	-			-	-
Proceeds from sale of investments	-	-			-	-
A2 Sub total	-	-	-	-	-	-
Total receipts	18,230	13,825	-	-	32,055	34,363
A3 Payments						
Expenses for fundraising activities	-	-			-	-
Gross trading payments	-	-			-	-
Investment management costs	-	-			-	-
Payments relating directly to charitable activities	14,728	311			15,039	12,995
Grants and donations	-	12,563			12,563	11,353
Governance costs:	-	-			-	-
Audit / independent examination	-	-			-	-
Preparation of annual accounts	-	-			-	-
Legal costs	-	-			-	-
Other	-	-			-	-
Loans repaid	-	-			-	-
Loans made	-	-			-	-
A3 Sub total	14,728	12,874	-	-	27,602	24,348
A4 Payments relating to asset and investment movements						
Purchases of fixed assets	-	-			-	-
Purchase of investments	-	-			-	-
A4 Sub total	-	-	-	-	-	-
Total payments	14,728	12,874	-	-	27,602	24,348
Net receipts / (payments)	3,502	951	-	-	4,453	10,015
A5 Transfers to / (from) funds						
	(96)	96			-	-
Surplus / (deficit) for year	3,406	1,047	-	-	4,453	10,015

Section B Statement of balances

Category	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	24,393	12,402			36,795	26,780
	Surplus / (deficit) shown on receipts and payments account	3,406	1,047			4,453	10,015
						-	-
						-	-
	Cash and bank balances at end of year	27,799	13,449	-	-	41,248	36,795
	(Agree balances with receipts and payments account(s))						

Category	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
		Total	-	-

Category	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets	Property	Unrestricted			1,434,783
	Equipment	Unrestricted			39,734
	INSURANCE VALUES				
		Total	-	-	1,474,517

Category	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities				
		Total	-	-

Category	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

Signed by one or two trustees
on behalf of all the trustees

Signature

Print Name

Date of approval

J.M. Garrell	Janet Marian Garrell	25.5.26

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

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C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Other Christadelphian ecclesias	Institution	Two	450
Christadelphian charities and specific projects in the UK and abroad	Institution	Various	11,288
Benevolent support	Individuals	Three	525
Total			12,263

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	X
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Authority under which paid

£

C3b Trustee remuneration - details

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	X
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Number of trustees

£

C4b Trustee expenses - details

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

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Stirling Christadelphian Church

SC005035

Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Weekly collections and gift aid donations	14,223	2,101			16,324	20,232
Weekly collections to forward direct	-	11,724			11,724	10,399
	-	-			-	-
	-	-			-	-
Total	14,223	13,825	-	-	28,048	30,631

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £			Total current period to nearest £	Total last period to nearest £
	-	-			-	-
	-	-			-	-
	-	-			-	-
	-	-			-	-
Total	-	-			-	-

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Books and magazine sales	60	-			60	92
					-	-
					-	-
					-	-
					-	-
					-	-
					-	-
Total	60	-	-	-	60	92

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Heat, light and insurance	5,707	-			5,707	5,692
Other repairs, maintenance and cleaning	5,404	-			5,404	4,056
Youth activities	310	-			310	20
Other running costs	2,470	-			2,470	2,424
Payments for lairs	240	-			240	-
Books and magazines	597	-			597	596
Preaching costs - adverts, mailing and leaflets	-	311			311	-
Preaching - cost of events	-	-			-	207
Welfare support	-	-			-	-
	-	-			-	-
	-	-			-	-
Total	14,728	311	-	-	15,039	12,995

Stirling Christadelphian Church

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Additional analysis (2)

5 Breakdown of unrestricted funds

	General Fund	Repairs and Maintenance			Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	12,055	2,168			14,223	17,074
Legacies	-	-			-	-
Grants	-	-			-	-
Receipts from fundraising activities	-	-			-	-
Gross trading receipts	-	-			-	-
Income from investments other than land and buildings	-	-			-	-
Rents from land & buildings	-	-			-	-
Gross receipts from other charitable activities	60	-			60	92
Receipts for fairs	-	-			-	-
Insurance claim	-	-			-	-
Loans	-	-			-	-
Tax refund on gift aid donations	3,947	-			3,947	3,360
Sub total	16,062	2,168	-	-	18,230	20,516
Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-	-			-	-
Proceeds from sale of investments	-	-			-	-
Sub total	-	-	-	-	-	-
Total receipts	16,062	2,168	-	-	18,230	20,516
Payments						
Expenses for fundraising activities	-	-			-	-
Gross trading payments	-	-			-	-
Investment management costs	-	-			-	-
Payments relating directly to charitable activities	11,537	3,191			14,728	12,788
Grants and donations	-	-			-	-
Governance costs:	-	-			-	-
Audit / independent examination	-	-			-	-
Preparation of annual accounts	-	-			-	-
Legal costs	-	-			-	-
Loans repaid	-	-			-	-
Sub total	11,537	3,191	-	-	14,728	12,788
Payments relating to asset and investment movements						
Purchases of fixed assets	-	-			-	-
Purchase of investments	-	-			-	-
Sub total	-	-	-	-	-	-
Total payments	11,537	3,191	-	-	14,728	12,788
Net receipts / (payments)	4,525	(1,023)	-	-	3,502	7,728
Transfers to / (from) funds	(96)	-	-	-	(96)	(170)
Surplus / (deficit) for year	4,429	(1,023)	-	-	3,406	7,558

Nature and purpose of funds

General fund relates to the general expenses of the church - including power, insurance, books, catering, youth activities, general equipment etc.

Repairs and maintenance cover the cost of upkeeping the building and the equipment contained therein. We started the process for refurbishment of the building and in readiness to sell the flat area.

Stirling Christadelphian Church

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Additional analysis (3)

6 Breakdown of restricted funds

	Preaching	Benevolent	Appeals from other Christadelphian churches	For benefit of other Christadelphian funds and charities	Mission visits and special projects	Total restricted funds	Total restricted funds last period
Receipts							
Donations	1,133	604	250	11,725	113	13,825	13,557
Legacies	-	-	-	-	-	-	-
Grants	-	-	-	-	-	-	-
Receipts from fundraising activities	-	-	-	-	-	-	-
Gross trading receipts	-	-	-	-	-	-	-
Income from investments other than land and buildings	-	-	-	-	-	-	-
Rents from land & buildings	-	-	-	-	-	-	-
Gross receipts from other charitable activities	-	-	-	-	-	-	-
Receipts for leirs	-	-	-	-	-	-	-
Insurance claim	-	-	-	-	-	-	-
Loans received and loans repaid	-	-	-	-	-	-	-
Tax refund on gift aid donations	-	-	-	-	-	-	290
Sub total	1,133	604	250	11,725	113	13,825	13,847
Receipts from asset & investment sales							
Proceeds from sale of fixed assets	-	-	-	-	-	-	-
Proceeds from sale of investments	-	-	-	-	-	-	-
Sub total	-	-	-	-	-	-	-
Total receipts	1,133	604	250	11,725	113	13,825	13,847
Payments							
Expenses for fundraising activities	-	-	-	-	-	-	-
Gross trading payments	-	-	-	-	-	-	-
Investment management costs	-	-	-	-	-	-	-
Payments relating directly to charitable activities	311	-	-	-	-	311	207
Grants and donations	-	525	450	11,288	300	12,563	11,553
Governance costs:	-	-	-	-	-	-	-
Audit / independent examination	-	-	-	-	-	-	-
Preparation of annual accounts	-	-	-	-	-	-	-
Legal costs	-	-	-	-	-	-	-
Loans repaid	-	-	-	-	-	-	-
Loans made	-	-	-	-	-	-	-
Sub total	311	525	450	11,288	300	12,874	11,560
Payments relating to asset and investment movements							
Purchases of fixed assets	-	-	-	-	-	-	-
Purchase of investments	-	-	-	-	-	-	-
Sub total	-	-	-	-	-	-	-
Total payments	311	525	450	11,288	300	12,874	11,560
Net receipts / (payments)	822	79	(200)	437	(187)	951	2,287
Transfers to / (from) funds	-	-	-	96	-	96	170
Surplus / (deficit) for year	822	79	(200)	533	(187)	1,047	2,457

Nature and purpose of funds

Benevolent - to assist the specific caring needs of members of our own church.

Preaching - the cost of spreading the message of the gospel in a whole variety of different ways.

Appeals - from other churches, normally to assist those charities with building or other major projects and events.

Mission visits and special projects - to support missionary visits and projects as agreed by our members. This year we supported members in Ethiopia

There are also other collections every week for various Christadelphian charitable projects across the world and in this country, together with occasional collections for other charities.

APPENDIX 1

OSCR

Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
Day	Month	Year		Day	Month	Year	
From	01	January	2025	To	31	December	2025

Reference and administration details

Charity name

Stirling Christadelphian Church

Other names charity is known by

Stirling Christadelphian Ecclesia

Registered charity number

SC005035

Charity's principal address

40 Main Street

Bannockburn

Stirlingshire

Postcode FK7 8LW

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Shaun Maher	Secretary		
2	Andy Webb	Assistant Secretary		
3	Pete Faulks			
4	Richard Tarrant			
5	Luke Maher			
6	Adam Brooker			
7	Drew Smith			
8	Janet Garrell	Treasurer		
9				

Structure, governance and management

Type of governing document

Constitution

Trustee recruitment and appointment

Appointed by members of the Church

APPENDIX 1

2

Objectives and activities

Charitable purposes

The furtherance of religion based on the principles revealed in the Bible, the holy inspired Word of God.

Summary of the main activities
in relation to these objects

1. Worship of the one true God.
2. Encouraging all members to love God and their neighbour.
3. Encouraging all members in seeking first God's Kingdom and His righteousness.
4. Preaching the gospel to all who will listen.
5. Supporting all members' pastoral and spiritual needs.
6. Supporting the advancement of the gospel message throughout the world.
7. Assisting in the pastoral work of Christadelphians worldwide.
8. Supporting worthy general charities as agreed by the members.

Achievements and performance

Summary of the main achievements of the charity during the financial period

We continued our work throughout the year in accordance with our charitable purposes and the core objectives agreed by the members.

Regular meetings were held for worship, prayer, Bible reading, Bible teaching, and the breaking of bread service. We also support a small Sunday School and youth activities. The Sunday School operates during normal school terms and provides Bible teaching for children and young people, subject to appropriate safeguarding arrangements.

The ecclesia continues to support the pastoral and spiritual needs of members providing practical assistance, and encouragement for those experiencing illness, bereavement, loneliness or other difficulties. Members are encouraged to live out their faith through mutual care, hospitality, practical service and support for those in need.

The ecclesia also supports similar work throughout the world and this includes support through established Christadelphian funds and projects, and an ongoing relationship supporting brothers and sisters and others in need in Ethiopia and Ukraine.

Where agreed by members, the ecclesia also supports general charities and local causes. During the year, this included fundraising for Strathcarron Hospice, donations to the local food bank Start Up Stirling, and support for premature babies at FVRH.

In some cases, there is a timing difference between the receipt of funds and payment to beneficiaries, enabling the ecclesia to respond to urgent needs and appeals.

The ecclesia currently has 51 members, and its work is carried out entirely on a voluntary basis. No members, including trustees, receive payment for their roles. Officers and members may be reimbursed for legitimate expenses incurred on behalf of the ecclesia.

The trustees remain grateful for the voluntary service, generosity and commitment of members throughout the year.

APPENDIX 1

3

Financial review

Brief statement of the charity's policy on reserves

The Charity aims to keep the balance of funds above £5,000 at all times to allow it to respond to urgent needs. There are some years when the Charity accumulates funds for a major preaching effort or project in the year(s) to follow.

Details of any deficit

No funds were in deficit at the end of the financial year. In some cases the payments in the year exceeded the income for the year but that was purely because the payments were made in a different financial year from the receipt of the monies.

Donated facilities and services (if any)

None

Other optional information

The vast majority of funds are raised from members of the church. It is a prerequisite that any payments from the Charity must meet the objects of the Charity.

The amounts collected for the restricted funds are allocated to the relevant fund. All other costs from the unrestricted funds are approved by a Trustee. Any material amounts, above £500, are approved by the committee of Trustees before the cost is incurred.

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees.

Signature(s)



Full name(s)

SHAUN MAHER

Position (e.g. Chair)

SECRETARY

Date

25/05/2026

APPENDIX 3

OSCr

Office of the Scottish Charity Regulator

Independent examiner's report on the accounts

**Report to the trustees/
members of** Charity name Stirling Christadelphian Church

**Registered charity
number** SC005035

On the accounts of the charity for the period	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	January	2025		31	December	2025

Set out on pages Standard pages and appendices (remember to include the page numbers of additional sheets)

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. 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. 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 accounts.

Independent examiner's statement In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave 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:

7/8/2026

Name: DEAN PUGH

**Relevant professional
qualification(s) or body (if
any):**

Address: Hillview

Galston

G78 3PU

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of
any items that the
examiner wishes to
disclose

NONE 