

The Church of Scotland
St Mark's Parish Church of Scotland: Stirling

RECEIPTS AND PAYMENTS ACCOUNTS

For year ended 31 December 2025

Congregation No: 231430

Charity No: SC 005432

Reference and Administrative Information

Charity Name	St Mark's Parish Church of Scotland: Stirling
Charity Registration Number	SC005432
Congregation Reference No	231430
Contact address	4 Victoria Square Stirling FK8 2QZ

Trustees

Kirk Session	
Kirk Session	
Rev Barry Hughes	
I L Asher	
G Hughes	
M McKinlay	
J Murie	
E Musa	
D A Russell	
F Russell	
H Stewart	until 28/4/25
J C Stewart	until 28/4/25
D Totten	until 29/9/25

Principal Office-bearers

Minister	Rev Barry Hughes
Session Clerk	David A Russell
Church Treasurer	Fiona Russell

Independent Examiner

Elaine Gardiner
11 Duncan Place
Stirling
FK8 1XS

Bankers

Royal Bank of Scotland
Stirling (A) Branch, Thistles Shopping Centre, Stirling FK8 2EA

Trustees' Annual Report

Year ended 31 December 2025

Structure, Governance and Management

Governing Document

The Church was administered in accordance with the Unitary Constitution of the Church of Scotland.

Recruitment and Appointment of Trustees

The Kirk Session members are the charity trustees and the elders of the church. They 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 the Presbytery.

Organisational Structure

Under the Unitary Constitution the Kirk Session meets at least 5 times a year and appoints Working Groups as appropriate for the running of the Church and its activities.

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.

Trustees' Annual Report (cont'd)

Year ended 31 December 2025

Achievements and Performance

2025 was, as always, a very busy year in the life of the St. Mark's congregation. Our mission to be a Church which shows God's love in tangible ways around the community was at the heart of our continued missional work through the year.

Our partnerships with other Raploch organisations remain at the heart of everything we do – key among this is Raploch Primary School, where our Minister is the school chaplain. We welcome the whole school, including families, to the church 3 times a year, and our Minister helps organise, and attends, the annual P7 Residential week. In addition we host the annual P7 Prom, an event which is always joyous.

We continue to work closely with Start Up Stirling, Stirling Council, Citizens' Advice



and Social Security Scotland, all of whom are at St Mark's every Tuesday to assist the community. Other organisations who use the premises regularly include the AA, Skills Development Scotland, Home Start Stirling, Town Break (a local dementia-friendly charity) and the Scottish Breastfeeding Network.

Our congregation has seen significant growth in recent years, and this was especially true in 2025, with 9 new members of the congregation joining by public profession of faith (with more lined up for 2026). We continue to be a diverse congregation in many different

ways, regularly welcoming (for example) worshippers from places such as Germany, Sudan, India and Bahrain.

Our worship is centred around Sunday mornings, but we also held 4 Sunday afternoon family services during the year, of which food was a key element, with all families attending sharing a hot meal. Indeed food for the community has been a key element of our work





throughout 2025, partly thanks to a significant grant from The Robertson Trust. This has enabled us to provide hot food for the 30 or so young people who attend our regular Thursday evening Youth Café, and also to provide assistance by means of food vouchers, of which we distributed some 125 to local individuals and families during the

year.

We hosted around 30 funerals during the year and 2 baptisms, both of them adult baptism. We also welcomed the Moderator of the General Assembly of the Church of Scotland in October to a Sunday service. Our Minister was honoured with a 'Stirling Superstar' award from our local MP, Chris Kane, in June. Financially, our congregational giving has risen in line with our weekly attendance, and we have benefitted as in past years from individual generous donations and successful grant applications. For example, we were able to take some 80 local adults and children on a day out to Briarlands Farm in July, and in December we ran Christmas parties for around 80 local children, with all of them receiving food and an individual gift.

2026 sees the 60th anniversary of our building, with various events planned for the year. St. Mark's continues to be a vibrant, growing church, at the heart of its community and offering a welcome to all, 7 days per week. We will continue to seek God's will for St Mark's, and for our community, during this coming year.



Trustees' Annual Report (cont'd)

Year ended 31 December 2025

Financial Review

The principal sources of income are weekly Free Will Offering and Standing Orders. These, together with tax recovered on Gift Aid and other donations represented 60% of normal income. Offerings and other donations are higher than last year and we have been successful in applying for a range of grants to support the work we do in the local community.

Reserves Policy

It is the Trustees policy to hold reserves of approximately three months expenditure. At the year end the Church held unrestricted cash funds of £30754 of which £5039 had been designated for the Fabric Fund and £128 for the Kirk Session Fund. In 2024 a designated fund was established to ringfence grant money and donations aimed at supporting children's activities and work to address food insecurity. This fund held £7011 at the end of 2025.

A substantial grant from the Church of Scotland nationally sat on St Mark's accounts for some years designated as the "Together for A Change Fund". This was to support members of St Mark's to exchange visits with a similar congregation elsewhere in the world. Since Covid there is little appetite for travel in this way and after discussions with the national Church it was agreed that this money should be used for general congregation purposes.

The remaining balance represents about three months of normal expenditure. The Church also holds £ 559 of restricted funds which have been provided for the purposes specified in Note 2.

Statement of Trustees' Responsibilities

The members of the Kirk Session / Congregational Board must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session / Congregational Board are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by

Trustees' Annual Report (cont'd)

the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

David A Russell
Session Clerk



Date 25/3/26

Independent examiner's statement

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 9 to 14.

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.

The charity trustees consider that the audit requirement of Regulation 10(1) (d) 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

An 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 view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention [other than disclosed below*]

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

Signed Elaine Gardiner

Elaine Gardiner
11 Duncan Place
Stirling
FK8 1XS

Date 30/03/2026

St Mark's Parish Church of Scotland, Stirling**Receipts and Payments Account****Year ended 31 December 2025**

	Note	Unrestricted	Restricted	Total	Total
		Funds	Funds		
		2025	2025		2024
<u>Receipts</u>		£	£	£	£
Donations	3	41122	0	41122	39526
Legacies		0	0	0	
Activities for Generating Funds		1851	0	1851	2255
Bank & Deposit interest		159	7	166	173
Investment income		351	0	351	351
(Church of Scotland investors Trust)			7		42305
Rental of premises		13864	0	13864	7407
Sale of assets		0	0	0	0
Sale of investments		0	0	0	0
Grants		15823	0	15823	4222
Receipts from General Trustees for					
Redevelopment Project Fees		7770	0	7770	0
RAAC Removal		0	0	0	64796
<u>Total Receipts</u>		<u>80940</u>	<u>7</u>	<u>80947</u>	<u>118730</u>
<u>Payments</u>	4				
Costs of generating funds		937	0	937	882
Charitable activities		79778	100	79878	55181
Redevelopment Project		7865	0	0	
RAAC Removal		0	0	0	64796
Governance costs		0	0	0	0
<u>Total Payments</u>		<u>88580</u>	<u>100</u>	<u>88680</u>	<u>120859</u>
Deficit/Excess of Receipts over					
Payments for the year before					
transfers		-7640	-93	-7733	-2129
Deficit/Excess of Receipts over					
Payments for the year		<u>-7640</u>	<u>-93</u>	<u>-7733</u>	<u>-2129</u>

St Mark's Parish Church of Scotland, Stirling
Statement of Balances
At 31 December 2025

	Unrestricted	Restricted		
	Funds	Funds	Total	Total
	2025	2025	2025	2024
Note	£	£	£	£
<u>Bank & Deposit Balances</u>				
Bank & deposit balances brought forward	38394	653	39047	41176
<u>Movement in year:</u>				
Excess of Receipts over Payments for the year	-7640	-93	-7733	-2129
Bank & deposit balances carried forward	<u>30754</u>	<u>560</u>	<u>31314</u>	<u>39047</u>
<u>Investments at market value</u>				
Church of Scotland Investors Trust Foundation				
Financing for Congregations	<u>17888</u>	<u>0</u>	<u>17888</u>	<u>16588</u>
(cost £5278 unrestricted)				
<u>Assets</u>				
Gift Aid Receivable	<u>3820</u>	<u>0</u>	<u>3820</u>	<u>3257</u>
<u>Liabilities</u>				
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

The accounts were approved by the Kirk Session and the Congregational Board on 25 March 2026

For and on behalf of the Kirk Session and Congregational Board

David A Russell
Fiona Russell
 Signed 25/3/26

Session Clerk

Treasurer

St Mark's Parish Church of Scotland, Stirling

Statement of Balances

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During 2025 the minister received lump sums towards vehicle costs and reimbursement of travel costs. This amounted to £960.

The congregation paid the manse Council Tax directly to Stirling Council and subsequently refunded that cost to the Minister after he moved to his own accommodation. (Total £4256 in 2025)

No other trustee received any remuneration.

2. Movements in Funds

	At 1 Jan 2025 £	Receipts £	Transfers	Payments £	At 31 Dec 2025 £
Unrestricted funds					
Designated Fabric Fund	6434	200	0	1595	5039
Designated Kirk Session Fund	128	0	0	0	128
Designated Children and Food activities Fund	6180	11825	0	10994	7011
General Fund	25652	68915	0	75991	18576
	<u>38394</u>	<u>80940</u>	<u>0</u>	<u>88580</u>	<u>30754</u>
Restricted funds					
Girls' Club Trust Fund	652	7	0	100	559
Total funds	<u>39046</u>	<u>80947</u>	<u>0</u>	<u>88680</u>	<u>31313</u>

Purposes of Designated Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property.

Kirk Session Fund: This fund is set up to be used by the Minister and the Kirk Session.

Designated Children and Food activities Fund: This fund is set up to ring fence grant and fund raising money specifically for children's activities and events to provide food and to teach cooking skills. Some of the grant money is aimed at providing food vouchers to families in need; during this year 125 families were supported in this way.

Purposes of Restricted Funds

Girls Club Fund: This fund was set up for the benefit of girls in the Stirling area.

	Unrestricted Funds 2025	Restricted Funds 2025	Total 2025	Total 2024
	£	£	£	£
3. Analysis of Donations				
FWO Scheme (non Gift Aid)	3219	0	3219	4155
Gift Aid Donations	14480	0	14480	11138
Tax Recovered on Gift Aid Donations	6761	0	6761	4436
Ordinary Offerings (Open Plate)	5040	0	5040	3240
Other Offerings, Donations etc	11622	0	11622	16557
	<u>41122</u>	<u>0</u>	<u>41122</u>	<u>39526</u>

4. Analysis of Payments

Costs of generating funds

Investment Managers' fees	0	0	0	0
Offering envelopes	202	0	202	179
Calendar printing	735	0	735	703
	<u>937</u>	<u>0</u>	<u>937</u>	<u>882</u>

Charitable activities

Giving to Grow contribution	17214	0	17214	17700
Presbytery dues	538	0	538	597
Travel expenses	960	0	960	1145
Pulpit supply	217	0	217	231
Telephone costs	1355	0	1355	1466
Fabric repairs & maintenance	5559	0	5559	5413
Grant funded equipment and work	8865	0	8865	0
Council Tax	4286	0	4286	3812
Heat and light	7669	0	7669	5571
Insurance	2983	0	2983	2801
Children & Food activities	6494	0	6494	2844
Equipment & website	2151	0	2151	2846
Printing, stationery and postage	59	0	59	0
Cleaning and waste collection	8709	0	8709	8237
Manse costs	4886	0	4886	640
Other expenses	1365	0	1365	90
Donations from Girls Club Fund	0	100	100	298
Grant funded food vouchers	4500	0	4500	1000
Manse removal costs	1968	0	1968	0
Piano refurbishment	0	0	0	490
	<u>80715</u>	<u>100</u>	<u>80815</u>	<u>56063</u>
Redevelopment Project Professional Fees	7865	0	7865	0
RAAC Removal	0	0	0	64796
	<u>88580</u>	<u>100</u>	<u>88680</u>	<u>120859</u>

Governance costs

Independent examiner's fees	0	0	0	0
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Other payments

Purchase of assets or investments	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

5. Minister's Stipend

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 (in the 5th and subsequent years) was £39,856.

6. Collections for Third Parties

	2025	2024
	£	£
Strathcarron Hospice	128	0
World Day of Prayer	38	126
	<u>166</u>	<u>126</u>

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

	2025 £	2024
Consolidated Fabric Fund		
Balance as at 1/1/2025	259	247
Transferred to General Fund	0	0
Interest payments	11	12
Rental Income	2569	0
Maintenance and Fees	-1037	0
Balance as at 31/12/2025	1802	259