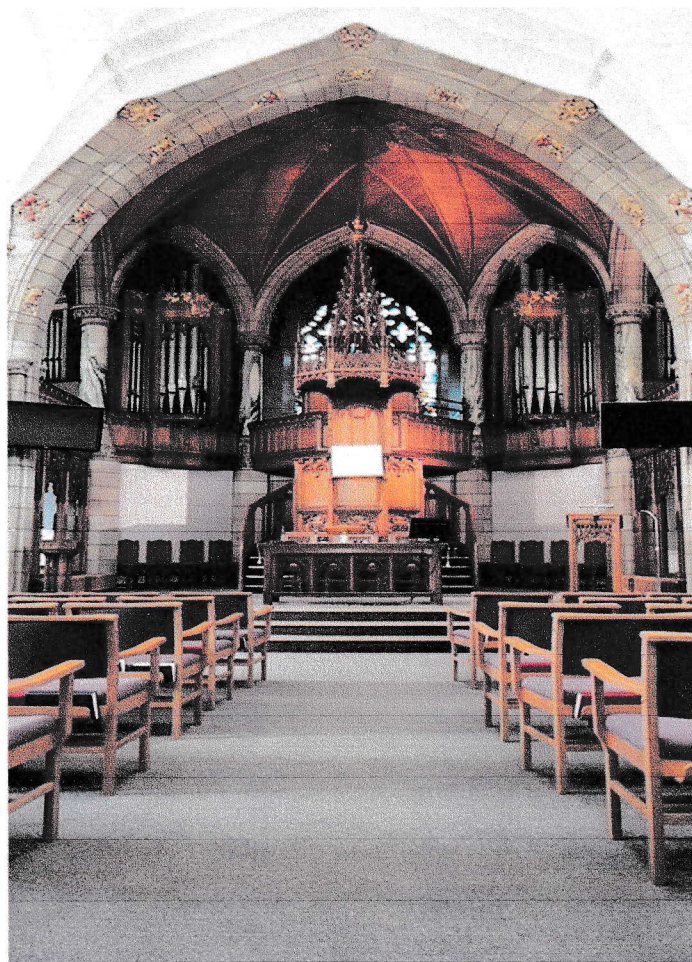


The Church of Scotland

Alloa Ludgate Church



CONGREGATIONAL REPORT AND ACCOUNTS 2025

Congregation No: 231388

Charity No: SC007605

Reference and Administrative Information

Charity Name: Alloa Ludgate Church
Charity Registration Number: SC007605

Congregation Reference No: 231388

Contact Address (Treasurer): 50, Hilton Road, Alloa, FK10 3SH

Principal Office-bearers
Parish Minister: Rev Dawn A. Laing 28, Alloa Park Drive, Alloa FK10 1QY

Session Clerk: Mrs Valerie Rose 4, Norwood Avenue, Alloa FK10 2BY

Clerk to the Congregational : Board Mrs Evelyn Paterson 5, Inglewood Gardens, Alloa FK10 2JB

Treasurer: Mr Alister Marr 50, Hilton Road, Alloa FK10 3SH

Independent Examiner: Dr Khurram Shahzad 9 The Woodlands, Stirling, FK8 2LB

Bankers: Bank of Scotland Mar Street, Alloa FK10 4GW

Sort Code 80-05-28 Account No: 00128968

Trustees

The Trustees of Alloa Ludgate Church are the Minister, members of the Kirk Session and members of the Congregational Board.

Parish Minister **Rev D. A. Laing**

Kirk Session (All are also members of the Congregational Board)

Active members

A. Cairns	A. De Vries	G. Hutchison	A. Marr	A. Derrick (Admitted December 2025)	
G. McIntosh	R. McNeil	E. Paterson	J. Paterson		
L. Rose	V. Rose	H. Ure	A. Walters	J. White	T. White

Congregational Board Members

E. Barker S. Norris C. Lonergan

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 Model Deed of Constitution.

Recruitment and Appointment of Trustees

Members of the Kirk Session and the Congregational Board 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. The Congregational Board is appointed from within the congregation and members of the congregation are invited to nominate individuals who are believed to have the skills and commitment to contribute to the management affairs of the Church, to become members of the Board. Board Members are then appointed at the Stated Annual Meeting and serve for a period of three years after which they must seek re-election at the next Stated Annual Meeting.

Organisational Structure

The Kirk Session is responsible for the spiritual affairs within the church and is chaired by the Minister. The Congregational Board is responsible for and deals with the business matters of the Church. Although the Board has overall responsibility for management issues much of the detail is carried out at committee level. There are two standing committees of the Board, Finance and Property.

Teams have been appointed from the Trustees and members of the congregation to organise and deliver ministry of the church to the congregation and wider community.

These are: Worship, Youth, Communication, Pastoral, Faith Journey and Fundraising/Events.

These teams encourage the participation of the congregation to serve.

The Board and Session meet separately six times a year and the committees meet as required.

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.

Worship is conducted every Sunday morning at 10.30 am with the celebration of Holy Communion on the first Sunday in March, June, September and December. The services are usually conducted by the Parish Minister although in times of vacancy, holidays or illness, services are conducted by either a locum minister, a Minister who provides temporary pulpit supply or from time-to-time members of the Worship Team.

Trustees' Annual Report

Year ended 31 December 2025 (cont.)

Under normal conditions 'Footlightz', for children aged 3 and over meets every Sunday during school term times. Currently there are no children attending Footlightz, although children that do attend Sunday morning worship can be supervised in a quiet corner of the Sanctuary. All Safeguarding regulations are complied with, and a Safeguarding Officer is in place.

There is a good connection with the uniformed youth groups that meet in the Hall. The Minister is the Chaplain to the Boys Brigade and the Guiding and Scout organizations play a regular part in church activities. The Church hosts the local Primary School end of term services.

Teas and coffees are served after Sunday Service on alternate weeks so that members of the congregation can enjoy fellowship together.

During the reported year, pastoral visiting has been maintained. The Minister and Pastoral visitors have visited Church members and their families who are in hospital, house bound, or in need of pastoral support. Pastoral visiting by others in the congregation, whether Elders or Pastoral visitors is currently being revised.

Bible Study groups are formed at various times in the year for short term Bible study. During the year both Lent Bible Studies and Christmas Bible Studies were well attended.

Objectives of the Church Teams

The **Communication Team** organise the production of the website, the Church magazine, the Sunday Intimation sheets and promote Church functions through publicity.

The **Youth Team** organise children's and young people's learning in the Church. The Church continues to have links with Sunnyside Primary School and the Minister attends events at the school. The school hold their end of year and Christmas gathering for the school and parents in the Church.

The **Worship Team** work with the ordained minister to produce occasional worship events.

The **Pastoral Team** organise and deliver visits to the members of Church. The team consists of members of the Board and Session and members of the congregation.

The **Fundraising and Events Team** organise events to raise funds towards the general running costs of the Church and to introduce a social element for our members. In 2025 there has been a number of successful events including fellowship sing-alongs and Congregational Family lunches following Sunday morning worship.

The **Faith Journey Team** promote adult learning within the church including Bible Study and visits.

Other Associated Church Groups

The **Alloa Guild** has had another successful year with fundraising for the Guild projects and a friendly and supportive community has developed. It meets fortnightly with guest speakers and fellowship. A successful Coffee morning provided extra income for Guild projects.

The **Friendship Guild** meets fortnightly on Tuesday afternoons and provides fellowship for older people. This is an ecumenical group which enjoys guest speakers on a variety of topics.

Achievements and Performance

Congregation statistics

At the end of December 2025 there were 190 members on the communion roll. 3 communicants were removed from the roll by death.

There were 0 baptism in the Church.

Kirk Session

The Session meets approximately 6 times a year for normal business. At Session meetings Worship, Pastoral issues, Youth and Children's outreach and Faith Journey are discussed.

Worship is recorded and published on Facebook for those who are not able to attend in person.

The Session continue to be in discussion with Perth Presbytery regarding the Presbytery Mission Plan and its implementation in Alloa. Currently both the buildings of Alloa Ludgate and Alloa St Mungo's Churches are deemed category 'B' in the Presbytery Mission Plan until a definitive decision can be made between the buildings. This will be decided in 2026. It is also planned that the Union of the two Churches will be finalised in 2026.

Congregational Board

The Congregational Board convenes six times a year for ordinary business when recommendations from the standing committees and other relevant matters are debated and necessary actions approved and acted upon. The elected members serve on one of the standing committees or teams and are expected to assist at Sunday worship by attending the church doors and uplifting and counting the offering.

The **Parish Magazine** is published quarterly and has provided a valuable contribution towards communication within the congregation during the period of this report.

The **Property Committee** continue their programme of maintaining church property and the Manse. In 2025 there have been several repairs to the fabric of the Church building and Manse. Beginning in 2025 surveys of the roof condition as well as the main ventilation tower and other areas. Estimations have been received over repairs, and this continues to be part of the discussion over viability of the church building as the place of worship in Alloa.

The **Finance Committee** undertake the financial planning and reporting. This is done at every Board Meeting.

Music in the Church

Mr Bill Long, the Organist provides musical accompaniment during Sunday worship and at funerals and weddings when required. Mr George Moody and Mrs Val Rose provide cover to Mr Long when necessary. The Lewis Organ, although playable, remains in a poor state of repair.

Community Links

The halls of the Church provide a valuable resource for local community groups. This year the halls are fully used by Rainbows, Brownies, Beavers, Cubs and Boys Brigade for weekly activities, and other Community Groups use the halls on a weekly, monthly or occasional use.

The Church continues its close links with The Gate Charity, and provide use of the Halls and kitchen when necessary.

Trustees' Annual Report Year ended 31st December 2025 (cont.)

Financial Review

As can be seen from the Receipts and Payments Account, the total income for 2025 was £63,889, with a total expenditure of £74,164 leaving a deficit for the year of £10,095. Although this was a reduction in the deficit of £19,368 for 2024, it, nevertheless is a deficit and means that we are, once again, eating into our dwindling reserves. As a church, we are not bringing in enough money, to cover our expenditure.

Our income over the year has increased since the previous year by just over £2000, but this was mostly accounted for by a bequest we received of £1,975 from the late Nan Gordon. The income received from the congregation from the Weekly Freewill Offerings (Gift Aided) and Gift Aid donations have shown an increase of £2,500, which has also resulted in an increase of the monies received from Tax Recovery of nearly £1,000, and this is to be welcomed.

The expenditure for the year of £74,184 shows a drop of £6,981 from the previous year, despite spending almost £5,000 more in fabric repairs and maintenance of our buildings, but there was a significant reduction in our heating costs, due to a large rebate (because of overcharging) from Scottish Power of £4395 and a reduction in our monthly payments of some £232. The cost of gas is a constant worry, but we have just come to the end of a 3-year fixed contract, and the new price has shown a reduction on previous rates, so bills should come down.

Looking at the budget for the coming year, you will see that I have increased the expenditure on the Charitable activities by a considerable amount. This is due to the anticipated expenditure on the Church Buildings, which have been identified as essential by the Presbytery, particularly in light of the proposed unification of ourselves and St Mungo's. This expenditure will increase the chances of Presbytery choosing our buildings for the unified church, which, I am sure we would all deem desirable. The impact of this expenditure, however, will deplete our reserves considerably. There are options available to cover this expenditure, in the form of grants and loans, but it is absolutely necessary that the congregation shoulder some of the responsibilities by reviewing their contributions and by supporting any fundraising activities that may take place in the year ahead.

Reserves Policy

It is the Trustees' policy to hold reserves of approximately 6 months expenditure including designated funds. We are currently able to sustain this, however, looking ahead, with the reduction in our reserves likely as a result of the proposed spending on our church premises, this may be difficult to achieve.

The amount and purpose of designated funds are detailed in Note 2 to the accounts.

Trustees' Annual Report
Year ended 31st December 2025 (cont.)

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 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,

V Rose



Session Clerk

Date: 19 - 4 - 26

Alloa Ludgate Church

SC007605

Independent Examiner's Report to the Trustees of Alloa Ludgate Church

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

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

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 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, 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.

Name: **KHURAM SHAHZAD**

Address: **9 THE WOODLANDS, FK8 2LB, STIRLING**

Date: **21.04.2026.**

Ludgate Church of Scotland
Receipts and Payments
Account
At 31 December 2025

		Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
	Note					
<u>Receipts</u>						
Donations	3	52,709	-	-	52,709	49,811
Bequest		1,975	-	-	1,975	-
Activities for Generating Funds		1,549	-	-	1,549	2,002
Investment income/Interest		1,976	374	56	2,406	2,619
		<u>58,209</u>	<u>374</u>	<u>56</u>	<u>58,639</u>	<u>54,432</u>
Rent of Halls		5,000	-	-	5,000	5,700
Wedding and funerals		250	-	-	250	400
Other receipts		-	-	-	-	336
Designated funds	2	-	-	-	-	929
<u>Total receipts</u>		<u>63,459</u>	<u>374</u>	<u>56</u>	<u>63,889</u>	<u>61,797</u>
<u>Payments</u>						
Cost of generating funds	4	163	-	-	163	163
Charitable activities	4	74,021	-	-	74,021	80,158
Designated funds	2					844
<u>Total Payments</u>		<u>74,184</u>			<u>74,184</u>	<u>81,165</u>
Excess of Receipts over Payments for the year before transfers		(10,725)	374	56	(10,295)	19,368
Transfers	2	200	0	0	200	0
Excess of Receipts over Payments for the year		<u>(10,525)</u>	<u>374</u>	<u>56</u>	<u>(10,095)</u>	<u>(19,368)</u>

Ludgate Church of Scotland

Statement of Balances

At 31 December 2025

		Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
Bank and Deposit Balances	Note					
Total Bank & deposit brought forward		38,870	29,440	500	68,811	88,178
Movement in year:						
Excess of Receipts over Payments for the year		(10,095)	-	-	(10,095)	(19,368)
Bank & deposit balances carried forward	7	28,776	29,440	500	58,716	68,810
Investment at market value						
Church of Scotland Investors Trust						
<u>Growth fund units</u>						
Church Roof repair funds		-	13,567		13,567	12,581
Miss S Lindsay Stipend Augmentation Fund		-	-	991	991	919
Miss MM Monteith Bequest		-	-	716	716	664
					-	
<u>Income funds Units</u>					-	
Misses N&D Stewart Stipend Augmentation		-	1,185	-	1,185	1,150
Miss M Mitchell Flower Fund		-	866	-	866	841
			15,617	1,707	17,324	16,155

Total cost of all investments held at 31 December 2025 was £5705

Assets

Gift Aid Receivable	4,448	4,448	3,941
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Liabilities	-	-	-
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The accounts were approved by the Kirk Session and Financial Board on:

19/4/26

For and on behalf of the Kirk Session and Financial Board

Veronica Rose.
[Signature]

Clerk to the Board

Treasurer

Notes to the Accounts

1. Trustee Remuneration and Related Party Transactions

During the year 1 trustees received reimbursement of expenses incurred totalling £5,186 (travelling, council tax, phone)

2. Movement in funds

	At 1 Jan 2025	Receipts	Payments	Transfers	At 31 Dec 2025
	£	£	£	£	£
Unrestricted funds					
General Fund	38,226	63,450	(74,184)	630	28,122
Designated Fabric Fund	204	9	-	-	213
Designated Friendship Guild Fund	440	930	(655)	(200)	515
	<u>38,870</u>	<u>63,459</u>	<u>-</u>	<u>74,184</u>	<u>630</u>
					<u>28,776</u>
Restricted Funds					
Roof Repair Fund	-	266	-	(266)	-
Organ Fund	23,726	-	-	-	23,726
Mitchell Flower Fund	-	46	-	(46)	-
Stipend Fund (Stewart)	-	62	-	(62)	-
Patons Mission	5,714	-	-	-	5,714
	<u>29,440</u>	<u>374</u>		<u>(374)</u>	<u>29,440</u>
Endowment Fund					
P. Gray Legacy	500	14	-	(14)	500
Miss MM Monteith Bequest	-	22	-	(22)	-
Mrs S Lindsay Bequest	-	19	-	(19)	-
	<u>500</u>	<u>56</u>		<u>(56)</u>	<u>500</u>
Total funds	<u>68,811</u>	<u>63,889</u>	<u>(74,184)</u>	<u>200</u>	<u>58,716</u>

Purpose of Endowment Funds

Income from the P. Gray Legacy Fund is to be used to enhance the General Fund

Miss MM Monteith Bequest is to be used to enhance the General Fund

Income from Mrs S Lindsay Bequest is to be used to fund stipend

Purpose of Restricted Funds

Church Roof Repair Fund: This is a fund to be used for the repairs to Church Roof

Organ Fund: This is a fund for the repair and upkeep of the organ

Flower Fund (Miss M Mitchell): This is a fund to be used for purchase of Flowers

Stipend Fund (Misses Stewart): This is a fund to be used towards Stipend

Patons Mission: This is a fund to be used for outreach in the community of ALLOA

Purpose of Designated Funds

General Fund: This is a fund to be used for the general day to day running of the Church

Fabric Fund: The trustees have set aside funds for the maintenance of the church property

The under noted groups have funds which are used to support fellowship activities within their own programme.

Friendship Guild

	Unrestricted Funds 2025 General	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
3. Analysis of Donations					
WFO Scheme (Gift Aid)	15,165	-	-	15,165	13,470
Gif Aid Donations	21,420	-	-	21,420	20,571
Tax recovered on Gift Aid Donations	8,301	-	-	8,301	7,347
WFO (non Gift Aid)/Open plate	7,320	-	-	7,320	7,782
Other Offerings, Donations etc	503	-	-	503	641
	52,709	-	-	52,709	49,811
4. Analysis of Payments					
Cost of generating funds					
Offering envelopes	163			163	163
Charitable activities					
Giving to grow	35,534	-	-	35,534	37,692
Presbytery dues	1,034	-	-	1,034	1,073
Ministers travel	996	-	-	996	960
Pulpit Supply	-	-	-	-	100
Other staffing cost	3,627	-	-	3,627	3,884
Fabric repair and maintenance	10,130	-	-	10,130	5,250
Council Tax	3,362	-	-	3,362	3,067
Gas/elect/phone	11,557	-	-	11,557	20,937
Insurance	6,281	-	-	6,281	5,932
Organ and music		-	-	-	-
Printing, stationery and postage		-	-	-	-
Other expenses	1,500	-	-	1,500	1,263
Designated Funds	-	-	-	-	844
	74,021	-	-	74,021	81,002
	74,184			74,184	81,165

Minster's Stipend

The Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipend and employer's contributions for national insurance, pensions 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) £39,856.

Collection for Third Parties	2025	2024
Christian Aid	338	373
Christian Aid - Back payment from 2022	30	0
	<u>368</u>	<u>373</u>

Bank Balances

Balance includes £221 in an old North Church account which has been closed by the bank. Contact has been made with the bank, but no resolution has been reached yet.

APPENDIX

FUNDS HELD ON BEHALF OF THE CONGREGATION

BY THE CHURCH OF SCOTLAND GENERAL TRUSTEES

CAPITAL ACCOUNT

Credit Balances held at
31 December at cost

Closing Balance

2025

2024

0

455

0

455

TEMPORARY ACCOUNT

Credit Balance at 31
December

Closing Balance

(5,157)

(5,646)

(5,157)

(5,646)

The General Trustees have advised that the Temporary Account deficit of £5,157 at 31 December 2025 arises from timing differences related to the method by which The Gate's insurance is processed through the Consolidated Fabric Fund. These balances are held and administered by the General Trustees on behalf of the congregation.

Alloa Ludgate Church of Scotland

Notes forming part of the financial statements

BUDGET for 2026

	Unrestricted Funds	Total Budget
Receipts	£	£
Donations	52,798	55,438
Legacies	0	0
Activities for Generating Funds	1,569	1,647
Bank & Deposit interest	0	0
Investment income	2,406	2,526
subtotal	56,773	59,612
 Rental of premises	 5,000	 5,250
Weddings & Funerals	250	263
 Total Receipts	 62,023	 65,124
 Payments		
Costs of generating funds	163	171
Charitable activities	* 74,021	97,000
 Total Payments	 74,184	 97,171
 Excess of Receipts over Payments for the year before transfers	 (12,161)	 (32,047)

* Assuming additional expenditure on Church roof repairs